YFLife 萬通信託

Trustee MPF Scheme			YF Life Trustees Limited MASS Mandatory Provident Fund Scheme
Fund Choices Types and Number of constituent funds	Equity Fund		6
Types and Number of Constituent lands	Mixed Assets Fund		5
	Bond Fund Guaranteed Fund		1 1
	Money Market Fund - MPF Conservative Fun Money Market Fund - non MPF Conservative		1 0
	Others Total number of funds		0
Enrolment	•	-	
Regular Employee	Provision of electronic application tools	Entry via website functions Others	×
	Means of submitting application form by employer	By website By post / courier	×
		By fax At trustee's designated locations	×
		Others	V X
	Required time to complete account setup (after the date of receipt of required	Submitted by employer by website ¹⁷ Submitted by employer by paper form ¹⁸	× within 5 working days
0	documents)	Submitted by employer by others ¹⁷	×
Casual Employee	Provision of electronic application tools	Entry via website functions Others	×
	Means of submitting application form by employer	By website By post / courier	×
		By fax At trustee's designated locations	× ×
		Others	×
	Required time to complete account setup (after the date of receipt of required	Submitted by employer by website ¹⁷ Submitted by employer by paper form ¹⁸	×
	documents)	Submitted by employer by others ¹⁷	×
Self-Employed Person	Provision of electronic application tools	Entry via website functions Others	×
	Means of submitting application form Required time to complete account setup (after the date of receipt of required	By website By post / courier	×
		By fax At trustee's designated locations	×
		Others	۷ ۲
		By website ¹⁷ By paper form ¹⁸	× within 5 working days
Personal Account	documents) Provision of electronic application tools	By others ¹⁷ Entry via website functions	×
	Means of submitting application form	Others By website	×
	means of submitting application form	By post / courier	√
		By fax At trustee's designated locations	× √
	Required time to complete account setup	Others By website ¹⁷	× ×
	(after the date of receipt of required documents)	By paper form ¹⁸	within 5 working days
Tax Deductible Voluntary Contribution	Provision of electronic application tools	By others ¹⁷ Entry via website functions	×
Account		Others	×
	Means of submitting application form	By website By post / courier	×
		By fax	×
		At trustee's designated locations Others	√ ×
	Required time to complete account setup (after the date of receipt of required documents)	By website ¹⁷ By paper form ¹⁸	× within 5 working days
	,	By others ¹⁷	×
Contribution Allocation Mandatory Contributions and Voluntary	,		×
Contribution Allocation Mandatory Contributions and Voluntary Contributions	Provision of electronic contribution tools	Prescribed spreadsheet ⁶ Entry via website functions	√
Mandatory Contributions and Voluntary	,	Prescribed spreadsheet ⁶ Entry via website functions HR software Submission via website functions	√ × √
Mandatory Contributions and Voluntary	Provision of electronic contribution tools	Prescribed spreadsheet ⁶ Entry via website functions HR software Submission via website functions Data file sent via website Data file sent via email	√ ×
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		Date of fund price for fund dealing ¹ Required time to complete (after the date of	Date of receipt of the completed instruction
	By fax	receipt of completed instruction) ³ Number of free changes (per calendar year / per scheme year)	Within 2 working days
		per scheme year) Cut-off time Date of fund price for fund dealing ¹	× ×
	Confirmation statement for change of investme	Required time to complete (after the date of receipt of completed instruction) ² ent allocation	×
Change of investment mandate of future contributions	Through website	Number of free changes (per calendar year / per scheme year)	Unlimited
		Cut-off time Required time to complete ⁴	4:00 p.m. Within 1 working day after the date of receipt of the completed
	Through IVRS	Number of free changes (per calendar year /	instruction ×
		per scheme year) Cut-off time	×
	By post /courier	Required time to complete ⁴ Number of free changes (per calendar year / per scheme year)	× Unlimited
		per scheme year) Required time to complete ⁵	Within 2 working days after the date of receipt of the completed instruction
	By fax	Number of free changes (per calendar year / per scheme year)	×
		Cut-off time Required time to complete ⁴	×
Transfer of MPF Benefits	Confirmation statement for change of investme	ent mandate	√
Transfer of MPF Benefits	Employee Choice Arrangement	As a new trustee, the processing time for serving a copy of election form on the original trustee (after the date of receipt of completed	Within 5 working days
		instruction) ¹⁰ As an original trustee, the processing time for redeming the fund units in member's	Within 5 working days
		redeeming the fund units in member's account ¹¹ As an original trustee, the processing time for	Within 4 working days
		As an original trustee, the processing time for transferring MPF benefits out to new scheme after redemption of fund units ¹²	witani + working uays
		As a new trustee, the processing time for transferring MPF benefits in from original	Within 2 working days
	Transfer arrangement for self-employed	scheme ¹³ As a new trustee, the processing time for	Within 5 working days
	person, personal account holder or employee ceasing employment	serving a copy of election form on the original trustee (after the date of receipt of completed instruction) ¹⁰	
		As an original trustee, the processing time for redeeming the fund units in member's	Within 6 working days
		account ¹¹ As an original trustee, the processing time for transferring MPF benefits out to new scheme	Within 4 working days
		after redemption of fund units ¹² As a new trustee, the processing time for	Within 2 working days
	Transfer array and the two dots that	transferring MPF benefits in from original scheme ¹³	
	Transfer arrangement for tax deductible voluntary contribution account holder	As a new trustee, the processing time for serving a copy of election form on the original trustee (after the date of receipt of completed trustee)	Within 5 working days
		instruction) ¹⁰ As an original trustee, the processing time for redeeming the fund units in member's	Within 6 working days
		account ¹¹ As an original trustee, the processing time for transferring MPF benefits out to new scheme	Within 4 working days
		after redemption of fund units ¹²	Within 2 working days
Withdrawal of MPF benefits		As a new trustee, the processing time for transferring MPF benefits in from original scheme ¹³	ייזמווו ב אסואוואַ עפּיא
Withdrawal of MPF benefits	In a lump sum	The processing time for redeeming the fund units in member's account (after the date of	Within 8 working days
		receipt of completed instruction) ¹⁴ The processing time for paying the accrued benefits out by tructed after redemption of	Within 5 working days
	By instalments (applicable to claims of	benefits out by trustee after redemption of fund units ¹⁵ Number of free withdrawals by instalments	12
	By instalments (applicable to claims of benefits on the grounds of attaining the retirement age of 65 and early retirement	Number of free withdrawals by instalments offered (per account in a calendar year)	
	only)	Fees charged for exceeding the number of free withdrawals by instalments offered (per	HK\$100
		free withdrawals by instalments offered (per withdrawal)	
		free withdrawals by instalments offered (per withdrawal) The processing time for redeeming the fund units in member's account (after the date of receipt of completed instruction) ¹⁶	HK\$100 Wilthin 8 working days
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		free withdrawals by instalments offered (per withdrawal) The processing time for redeeming the fund units in member's account (after the date of receipt of completed instruction) ¹⁶	Within 8 working days
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1		1	By source of contribution type	×			
		Member current investment mandate enquiry		×			
		Member account gain / loss enquiry		×			
		Member contribution history enquiry and perior Obtain MPF member statements	ds available	× ×			
		Fund price history enquiry and periods available	le	×			
		Obtain MPF Scheme Brochure / Offering Documents Obtain MPF forms		×			
		Access to Customer Service Representative d	luring the service hours of the Hotline	×			
Other se	ervices	Regular seminar to employer / member		×			
		Regular newsletter E-alert service	Through email	×			
			Through SMS	×			
		Apps	Member account balance enquiry Member contribution history enquiry	√ ×			
			Fund price history enquiry	~ √			
			Member change of investment allocation of existing account balance / change of	√			
			investment mandate of future contributions				
			Member e-statement	1			
		Tax Deductible Voluntary Contributions		√			
Footnote		Special Voluntary Contributions		√			
1	Date of fund price means the date		g after the trustee has received the instruction fo y, it will be deemed to have been received on th	r rebalancing / fund switching. If the instruction is received by the e next working day.			
2	From the day following the day of receipt of member's valid instruction (before the cut-off time on that day) by the trustee's administration centre to the working day on which the trustee has completed changing the investment allocation of the existing account balance and allocating the relevant fund units into member's account (accusive) of the day of proceipt of the instruction by the trustee). However, the relevant information may not bu goldent simultaneously in the trustee (accusive) of the day of proceipt of the instruction is received by the trustee after the cut-off time on a working day or at any time on a non-working day, it will be deemed to have been received on the next working day.						
3	From the day following the day of receipt of member's duly completed form by the trustee's administration centre to the working day on which the trustee has completed changing the investment allocation of the existing account balance and allocating the relevant fund units into member's account (exclusive of the day of receipt of the form by the trustee). However, the relevant information may not be updated simultaneously to the trustee's website, mobile apps and 10%S. You any contract the trustee for details. If the form is submitted through other channels provided by the trustee (e.g. bank branch), it may take extra time to pass the form to the administration centre of the trustee.						
4	From the day following the day of receipt of member's valid instruction (before the cut-off time on that day) by the trustee's administration centre to the working day on which the trustee has completed updating the investment allocation of future contributions (exclusive of the day of receipt of the instruction by the trustee). However, the relevant information may not be updated simultaneously to the trustee's weblick, mobile apps and IVRS. You may contact the trustee for details. If the instruction is received by the trustee after the cut-off time on a working day or at any time on a non-working day, it will be deemed to have been received on the next working day.						
5	allocation of future contributions (rom the day following the day of neepig of member's day completed form by the trustee's administration contre to the working day on which the trustee has completed updating the investment location of future contributions (onclusions of the day of version of the trustee). However, the relaxest investment is may apply a structure to the trustee where the trustee has a structure to the trustee where the trustee is done when the trustee has completed updating the investment of VRS. You may contact the trustees for details. If the form is submitted through other channels provided by the trustee (e.g. bank branch), it may take extra time to pass the form to the dministration centre of the trustee.					
6	Prescribed spreadsheets are deve	eloped by trustees with automatic calculation of	contribution functions for employers to prepare of	ontribution data.			
7	From the day following the day of receipt of employer's completed Remittance Statement by the trustee's administration centre to the working day on which the trustee has received the contributions from employer's designated bank account and then used the contributions to subscript for units in the relevant constituent fund(s) (i.e. the date on which the fund price used for fund subscription is quoted) for the member (exclusive) of the day of receipt of the Remittance Statement by the trustee). If the document is submitted through other channels provided by the trustee (e.g. bank branch), it may take extra time to pass the form to the administration centre of the trustee.						
8	From the day following the day of receipt of employer's completed Remittance Statement and the contributions by the trustee's administration centre to the working day on which the trustee has used the contributions to subscription is guoted) for the member (exclusive of the day of neceipt of the Remittance Statement and the contributions by the trustee). If the document is submitted through other channels provided by the trustee (e.g. bank branch), it may take extra time to pass the form to the administration centre of the trustee.						
9	From the day following the day of receipt of employer's completed Remittance Statement and cheque by the trustee's administration centre to the working day on which the trustee has used the contributions to subscribe for units in the nelevant constituent fund(s) (i.e. the date on which the fund price used for fund subscription is quoted) for the member (exclusive of the day of receipt of the Remittance Statement and cheque by the trustee). If the document is submitted through other channels provided by the trustee (e.g. bank branch), it may take extra time to pass the form to the administration centre of the trustee.						
10	election form on the original truste	From the day following the day of receipt of member's duly completed election form by the new trustee's administration centre to the working day on which the new trustee has served a copy of the election form on the original trustee (exclusive of the day of receipt of the form by the new trustee). If the form is submitted through other channels provided by the trustee (e.g. bank branch), it may take extra time to pass the form to the administration centre of the trustee.					
11	From the day following the day or which the original trustee has red	om the day following the day on which the original trustee receives a copy of the duly completed election form and all required supporting documents from the new trustee to the working day on ich the original trustee has redeemed the fund units in the member's account (exclusive of the day of receipt of the copy of the form and the supporting documents by the original trustee).					
12	From the day following the day on which the original trustee has redeemed the fund units in the member's account to the working day on which the original trustee has transferred the accrued benefits out to the new trustee (exclusive of the day of redemption of fund units by the trustee).						
13	From the day following the day or subscribe for units in the relevant by the new trustee).	Ine day following the day on which the new trustee neceives the accrued benefits from the original trustee to the working day on which the new trustee has used the transferred in benefits to be for units in the relevant constituent fund(s) (i.e. the date on which the fund price used for fund subscription is quoted) for the member (exclusive d the day of neceipt of the accrued benefits new trustee).					
14	From the day following the day of receipt of claimant's duly completed claim form and all required supporting documents by the trustee's administration centre to the working day on which the trustee has redeemed the fund units in the member's account (exclusive of the day of receipt of the form and the required supporting documents by the trustee). To facilitate members' comparison, the processing iting provided in this field assumes that the claim for payment is made on the ground of tatalning the retirement age of 65, early reterment, total incapacity, terminal lines, cleath, or small balance. The trustee may need more time to process claims under other circumstances. If the form is submitted through other channels provided by the trustee (e.g. bank branch), it may take edra time to pass the form to the administration centre of the trustee.						
15	From the day following the day or (exclusive of the day of redemption	on which the trustee has redeemed the fund units in the member's account to the working day on which the trustee has paid the accrued benefits to the claimant tion of fund units by the trustee).					
16	has redeemed the fund units in th	ne day following the day of receipt of claimant's duly completed claim form and all required supporting documents by the trustee's administration centre to the working day on which the trustee learned the fund units in the member's account (exclusive of the day of receipt of the form and the required supporting documents by the trustee), unless otherwise agreed between the trustee claimant. If the form is submitted through other channels provided by the trustee (e.g. bank branch), it may take extra time to pass the form to the administration centre of the trustee.					
17	From the day following the day of receipt of applicant's duly completed form and all required supporting documents (before the cut-off time on that day) through the designated means by the trustee's administration centre to the working day on which the trustee has completed the member's account setup (exclusive of the day of except of the applicant's duly completed form and the supporting documents by the trustee). However, the relevant information may not be updated simultaneously to the trustee's which, mobile apps and TKS. You may contact the trustee for details. If the instruction is received by the trustee after the cut-off time on a working day or at any time on a non-working day. It will be deemed to have been received on the next working day.						
18	From the day bildowing the day of receipt of applicant's duly completed form and all required supporting documents by the trustee's administration centre to the working day on which the trustee has completed the member's account setup (exclusive of the day of receipt of the applicant's duly completed form and the supporting documents by the trustee). However, the relevant information may no be updated simulaneously to the trustee versels, moles days and which applicant's duly completed form and the supporting documents by the trustee). However, the relevant information may no be updated simulaneously to the trustee versels, moles days and VRS-Y our any cortact the trustee for details. If the form is submitted through other channels provided by the trustee (e.g. bank branch), it may take extra time to pass the form to the administration centre of the trustee.						
19	From the day following the day of receipt of the member's tax deductible voluntary contributions through the designated payment channel by the trustee's administration centre to the working day on which the trustee has used the contributions to subscription is not entitle volume to the trustee's administration centre to the working day on which the trustee has used the contributions to subscription is quoted) for the member (acclusive of the day of receipt of the member's contributions by the trustee).						