



August 1, 2018

This notice contains important information that requires your immediate attention. Should you have any queries, you are recommended to seek independent professional advice.

Terms used in this document have the same meaning as that in the Principal Brochure dated February 1, 2016 which was subsequently amended by the First Addendum dated November 21, 2016, Second and Third Addendum dated December 5, 2016, Fourth Addendum dated July 28, 2017, Fifth Addendum dated January 1, 2018 (collectively the “Principal Brochure”) unless otherwise defined.

Dear MASS Mandatory Provident Fund Scheme (“Scheme”) Members and Participating Employers,

Thank you for your continued support for the Scheme. We are writing to inform you of the certain changes to the Scheme. You may refer to the below summary for such changes.

This notice is in relation to the Scheme members and participating employers.

Summaries of the changes

1. The trustee and custodian of the underlying approved pooled investment fund (“APIF”) of the Greater China Equity Fund (“Fund”) have been changed with immediate effect.
2. The total management fee of the Fund was reduced from 1.58% p.a. to 1.5295% p.a. with effect from November 13, 2017.

Impact of the Changes

- Regarding the Changes, there will be no adverse impact on the Scheme members and participating employers.
- Total management fees and fee structure of other constituent funds of the Scheme will remain unchanged (except the Greater China Equity Fund).

If you would like to obtain further information about the Changes, you could call the MASS MPF Hotline at 2533-5522 or visit our office.

Details of the changes are shown as follows:

1. Change of the trustee and custodian of the APIF of the Fund

We were informed by our investment manager that the underlying trustee and custodian of the APIF of the Fund have been changed from Royal Bank of Canada Trust Company (Asia) Limited to “Cititrust Limited” and “JPMorgan Chase Bank, N.A. Hong Kong Branch” with immediate effect respectively.

2. Reduction of total management fee of the Fund

We were informed by our investment manager that the underlying trustee fee of the APIF of the Fund was reduced from 0.08% p.a. of NAV to 0.0295% p.a. of NAV with effect from November 13, 2017. Therefore, with effect from November 13, 2017, the total management fee of the Fund was reduced from 1.58% p.a. of NAV to 1.5295% p.a. of NAV.



Amendment to the Principal Brochure of the Scheme

Amendments will be made to the Principal Brochure and other relevant documents (e.g. administrative forms, relevant marketing materials) to reflect the above changes. To reflect the above changes, the Principal Brochure will be revised by the way of the Sixth Addendum. The Principal Brochure (including its addenda) can be downloaded from our website www.massmutualasia.com after August 1, 2018. You can also obtain hardcopies of the Principal Brochure (including its addenda) at our office or by contacting our MASS MPF Hotline as shown below after August 1, 2018.

Should you have any queries, please do not hesitate to contact our MASS MPF Hotline at 2533-5522. If you are in doubt about the meaning or effect of the contents of this document, you should seek independent professional advice.

For and on behalf of
MassMutual Trustees Limited

A handwritten signature in black ink, appearing to read "J. Wong".

Jonas Wong
President