



August 1, 2013

**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 Principle Brochure dated May 1<sup>st</sup>, 2011, which was subsequently amended by the First Addendum, the Second Addendum dated July 1<sup>st</sup>, 2012, the Third Addendum dated November 1<sup>st</sup>, 2012, the Fourth Addendum dated January 31<sup>st</sup>, 2013 and the Fifth Addendum dated April 26<sup>th</sup>, 2013 ("the Principal Brochure") unless otherwise defined.**

Dear MASS Mandatory Provident Fund Scheme ("Scheme") Members,

### **1. Termination of Japan Equity Fund**

Thank you for your continued support for the Scheme. As a result of the relatively small fund size, hence relatively high operating costs, of the Japan Equity Fund (the "Terminating Fund"), and in order to enhance the overall cost-effectiveness of the Scheme, pursuant to clause 11.3.1 of the trust deed of the Scheme, the Japan Equity Fund under the Scheme will be terminated ("Termination"). To facilitate the Termination, the Terminating Fund will not be available for investment starting from November 1, 2013 ("Closure Date").

#### *Scheme members who are currently holding units of the Terminating Fund*

If Scheme members are currently holding units of the Terminating Fund, you can transfer your accrued benefits corresponding to the Terminating Fund to any one or more of the other twelve constituent funds available under the Scheme without any switching fee or bid-offer spread by returning the completed Fund Transfer and Allocation Form (as enclosed) to us by hand or by mail before 4:00p.m. of the last dealing day prior to the Closure Date (i.e. October 31, 2013).

#### *Scheme members who have standing investment mandates given to invest all or part of future contributions in the Terminating Fund*

If Scheme members have standing investment mandates given to invest all or part of future contributions in the Terminating Fund, you can submit new investment mandates to us without any switching fee or bid-offer spread by returning the completed Fund Transfer and Allocation Form (as enclosed) to us by hand or by mail before 4:00p.m. of the last dealing day prior to the Closure Date.

#### *Default fund arrangement if no constituent fund switching instruction and/or new investment mandate is received*

If we do not receive any (i) constituent fund switching instruction and/or (ii) new investment mandate from an affected Scheme member (who has accrued benefits and/or future contributions investing in the Terminating Fund) by 4:00p.m. of the last dealing day prior to the Closure Date, then, pursuant to clause 11.4 of the trust deed of the Scheme:

- (i) the relevant accrued benefits being invested in the Terminating Fund will be automatically switched into all of the remaining 12 constituent funds of the Scheme in equal share without any switching fee or bid-offer spread after 4:00p.m. of the last dealing day prior to the Closure Date; and/or
- (ii) future contributions being invested in the Terminating Fund will be allocated in all of the remaining 12 constituent funds of the Scheme in equal share without any switching fee or bid-offer spread on or after the Closure Date.

#### *Procedure of constituent fund switching (the "Switching") and change in investment mandate (the "Change")*

The switching of an affected Scheme member's accrued benefits in the Terminating Fund will take place by redeeming the units of the Terminating Fund on a dealing day or other day specified by the affected Scheme member (the specified day should be before the Closure Date) and investing the redemption proceeds in the new constituent fund(s) selected by the Scheme member. The redemption and acquisition of units of constituent funds will be effected on the same dealing day. No switching charge or bid-offer spread will be levied in respect of any switching request submitted by a Scheme member.

If the Fund Transfer and Allocation Form is received, validated and accepted by us before 4:00 p.m. of a dealing day, the constituent fund switching transaction will be processed on that dealing day. Otherwise, they will be handled on the next dealing day unless there are any outstanding matters.

If the Fund Transfer and Allocation Form is received, validated and accepted by us before 4:00 p.m. of a dealing day, the new investment mandate will be effective on that dealing day. Otherwise, they will be handled on the next dealing day unless there are any outstanding matters. Affected Scheme members' future contributions will be allocated to the selected constituent funds based on the new investment mandate on the contribution day immediately followed such effective day (effective date should be before the Closure Date).

The Switching and the Change will be processed in time sequence, which means that we will process all Switching or Changes one by one based on the order of receipt by us, provided that the Switching and/or Changes are not conflicting with one another. If more than one Switching and/or Changes are received from a Scheme member on the same dealing day (whether or not a dealing day or effective day is specified by the Scheme member in the Fund Transfer and Allocation Form), all of the conflicting Switching or Changes will not be processed until clarification and confirmation of Switching or Changes have been sought from the Scheme member concerned by us. If we do not receive such clarification and confirmation from the Scheme member by 4:00p.m. of the last dealing day prior to the Closure Date, the default fund arrangement will be applied. If a Scheme member gives Switching or Change to be carried out on a later date, i.e. the Scheme member has specified a dealing day or effective day on the Fund Transfer and Allocation Form, the said handling process still applies and that Switching or Change will be processed on that specified dealing day or effective day accordingly.

*Notification to the affected Scheme members upon completion of the Switching or Change*  
Upon completion of the Switching or the Change, a fund switching statement (for constituent fund switching) and confirmation on change of investment mandate (for change in investment mandate) will be issued to those affected Scheme members by mail within 2 weeks.

To avoid delay, please update us your latest correspondence address by post if the said address has been changed.

*Constituent funds available under the Scheme*

After the Termination, there will be still twelve constituent funds available for Scheme members under the Scheme. For details, please refer to the attachment.

*Cost of Termination*

The costs and expenses involved in the Termination will be borne by us.

*Services to Scheme members and switching of remaining 12 constituent funds would not affected*  
There will be no suspension of services to Scheme members in relation to the Termination. In addition, the switching process of the remaining 12 constituent funds will not be affected.

*Revised forms*

The Fund Switching Form, Member Enrollment Form, Application form for Self-Employed Person, Application form for Personal Account and Application form for Non-regular Voluntary Contribution have been revised. The latest version of the forms can be downloaded from our website <http://corp.massmutualasia.com/tc/MPF-Pension/Hong-Kong-Mandatory-Provident-Fund/Form-Download.aspx>.

**2. Amendments to the Trust Deed, Principal Brochure and other relevant documents of the Scheme**

Amendments are made to the Trust Deed, Principal Brochure and other relevant documents to reflect the Termination. The latest version of the Trust Deed will be available for inspection at our head office during normal business hours (9:00 a.m. to 5:30 p.m.) from Monday to Friday after November 1, 2013. The latest version of the Principal Brochure and other relevant documents can be obtained after November 1, 2013 at our head office, by contacting our hotline or can be downloaded from our website [www.massmutualasia.com](http://www.massmutualasia.com).

Should you have any queries, please do not hesitate to contact our hotline at 2919 9115. If you are in doubt about the meaning or effect of the contents of this document, you should seek independent professional advice.

MassMutual Trustees Ltd.



Jonas Wong  
President



此通告包含重要資訊，務請閣下注意。若閣下有任何疑問，請尋求獨立的專業意見。

除非另有界定，本文件所用詞彙應具有與日期為2011年5月1日及其後第一次補充文件、日期為2012年7月1日的第二次補充文件、日期為2012年11月1日的第三次補充文件、日期為2013年1月31日的第四次補充文件及日期為2013年4月26日的第五次補充文件所修訂之主要推銷刊物（「主要推銷刊物」）所用者相同之涵義。

親愛的萬全強制性公積金計劃（「本計劃」）成員：

## 1. 終止日本股票基金

多謝閣下一直以來對本計劃的支持。由於日本股票基金（「待終止基金」）的基金規模相對小，因此該基金的營運成本相對高，且為了提高本計劃的總體成本效益，根據本計劃信託契據第11.3.1條，本計劃項下的日本股票基金將會被終止（「終止成分基金」）。為配合該終止，於2013年11月1日（「關閉日」）起，不可投資於待終止基金。

### 計劃成員現持有待終止基金的單位

若計劃成員現持有待終止基金的單位，你可以將閣下對應於待終止基金的累算權益轉換至本計劃餘下十二種成分基金中任何一種或多於一種成分基金內，無須繳付任何轉換費或買賣差價。你只需於關閉日前一個交易日下午四時前填妥並以親身或郵寄方式交回附上的「基金轉換及投資分配表」至本公司。

### 計劃成員已作出關於將全部或部份未來供款投資於待終止基金的投資委託書

若計劃成員已作出關於將全部或部份未來供款投資於待終止基金的投資委託書，你可以向本公司遞交新的投資委託書，無須繳付任何轉換費或買賣差價。你只需於關閉日前一個交易日（即2013年10月31日）下午四時前填妥附上的「基金轉換及投資分配表」並以親身或郵寄方式交回至本公司。

### 未能收到成分基金轉換指示及/或新的投資委託書的情況下的默認基金轉換安排

如本公司未能於關閉日前一個交易日下午四時前收到受影響計劃成員（即其累算權益及/或未來供款投資於待終止基金內）的(i)成分基金轉換指示及/或(ii)新的投資委託書，根據本計劃信託契據第11.4條：

- (i) 投資於待終止基金的有關累算權益將會於關閉日前一個交易日下午四時後自動平均轉換至本計劃餘下的十二種成分基金內，無須繳付任何轉換費或買賣差價；及/或
- (ii) 未來供款將會於關閉日起被平均投資於本計劃餘下的十二種成分基金內，無須繳付任何轉換費或買賣差價。

### 成分基金轉換（“轉換”）及更改投資委託書程序（“更改”）

受影響計劃成員的有關待終止基金的累算權益的轉換將會於交易日或由該計劃成員所指定的交易日（交易日應為關閉日前）辦理，於交易日當日從待終止基金中贖回單位，把贖回的金額投資於計劃成員指定的新成分基金。贖回及購買成分基金單位將於同一個交易日進行。計劃成員提出成分基金轉換指示無需繳付任何轉換費或買賣差價。

若本公司於交易日下午四時前接獲、確認及接納「基金轉換及投資分配表」，成分基金轉換的交易會於該交易日進行。否則，除非有任何未決事項，該成分基金轉換的交易將於下一個交易日進行。

若本公司於交易日下午四時前接獲、確認及接納「基金轉換及投資分配表」，新的投資委託書會於該交易日生效。否則，除非有任何未決事項，新的投資委託書將於下一個交易日生效。受影響計劃成員的未來供款將根據新的投資委託書於生效日（生效日應為關閉日前）隨後的供款日分配至所選擇的成分基金。

轉換及更改將會順序處理，即本公司會按照收妥的次序逐一處理全部沒有互有抵觸的轉換或更改。如果本公司於同一交易日收到同一計劃成員的任何轉換或更改與另一或更多的轉換或更改互有抵觸（不論計劃成員有否於基金轉換及投資分配表內列明指定的交易日或生效日），則所有互有抵觸的轉換或更改將不會獲處理，直至受託人向有關計劃成員澄清及確認其轉換或更改。如本公司未能於關閉日前一個交易日下午四時前收到計劃成員的澄清及確認，默認

基金轉換安排將會被採用。如果計劃成員要求於較後日期處理轉換或更改(即基金轉換及投資分配表內列明指定的交易日或生效日)，受託人則會依照上述的處理程序將有關的轉換或更改於指定的交易日或生效日處理。

完成轉換或更改後將通知受影響計劃成員

投資轉換表(適用於成分基金轉換)或投資委託書更改確認書(適用於更改投資委託書)將會於完成轉換或更改後的兩週內寄予受影響計劃成員。

為免延誤，若閣下最後告之本公司的通信地址有任何更改，請以書面方式通知本公司。

本計劃下的成分基金

終止成分基金後，本計劃將仍有 12 種成分基金供計劃成員選擇。有關詳情，請參閱附件。

終止的費用

終止成分基金所涉及的費用和開支將由本公司承擔。

給予計劃成員的服務及餘下 12 種成分基金的轉換不會受到影響

給予計劃成員的服務不會因為終止成分基金而暫停。而且，餘下 12 種成分基金的轉換程序亦不會受到影響。

表格更新

「基金轉換表格」、「成員申請表格」、「自僱人士申請書」、「個人帳戶申請書」及「非規律性自願性供款申請表格」現已更新。最新版本的表格可於本公司網頁 <http://corp.massmutualasia.com/tc/MPF-Pension/Hong-Kong-Mandatory-Provident-Fund/Form-Download.aspx> 下載。

## 2. 本計劃的信託契約、主要推銷刊物及其他相關文件的修訂

本計劃的信託契約及主要推銷刊物及其他相關文件已作出修訂，以反映終止成分基金。信託契約的最新版本可於 2013 年 11 月 1 日後的星期一至星期五辦公時間內(上午九時至下午五時三十分)於本公司總辦事處查閱。主要推銷刊物及其他相關文件的最新版本則可於 2013 年 11 月 1 日後於本公司總辦事處或致電本公司熱線索取，或於本公司網頁 [www.massmutualasia.com](http://www.massmutualasia.com) 下載。如有任何查詢，歡迎致電本公司熱線 2919 9115。如閣下對本文內容的含意或所引致的影響有任何疑問，請徵詢獨立專業人士的意見。

此致

美國萬通信託有限公司



總裁 黃俊良

2013 年 8 月 1 日

### Constituent funds available under the Scheme 本計劃下的成分基金

The below information is an extract to provide brief information of the constituents funds of the Scheme only. For details of the constituent funds of the Scheme, please refer to the Principal Brochure.

下述資料僅提供本計劃成分基金的簡單摘要。有關本計劃成分基金的詳情，請參閱主要推銷刊物。

#### **MPF Conservative Fund 強積金保守基金**

Investment Objective 投資目標:	This constituent fund seeks to achieve competitive money market returns while maintaining the primary objective of preservation of capital. This constituent fund is expected to provide a return correlated to the Hong Kong debt securities market. 本成分基金旨在爭取具競爭力的貨幣市場回報，並同時以保存資本為主要目標。本成分基金的回報預期與香港債券市場表現相關。
Risk Level* 風險程度*:	Low 低
Fund Descriptor 基金類型描述:	Money Market Fund 貨幣市場基金
Underlying approved pooled investment fund 基礎核准匯集投資基金:	Legg Mason Money Market Fund of the Legg Mason Fund Series 美盛基金系列的美盛貨幣市場基金

#### **Guaranteed Fund 保證基金**

Investment Objective 投資目標:	This constituent fund seeks to achieve long-term capital appreciation through a primary emphasis on global fixed income securities and a secondary exposure to global equity markets. This constituent fund is expected to provide a return over the long term in excess of Hong Kong deposit rates. 本成分基金旨在獲取長線資本增值，主要投資於環球固定收益證券，其次則投資於環球股票市場。本成分基金的長線回報預期超過香港的存款利率。
Risk Level* 風險程度*:	Low to medium 低至中
Fund Descriptor 基金類型描述:	Guaranteed Fund 保證基金
Underlying approved pooled investment fund 基礎核准匯集投資基金:	MASS MPF Guaranteed Policy in turn is invested in Legg Mason Stable Growth Fund of the Legg Mason Fund Series 萬全強積金保證保險計劃，該計劃將投資於美盛基金系列的美盛平穩增長基金

Remarks: The guarantee will only be provided by MassMutual Asia Limited if and when a scheme member withdraws accrued benefits as a result of any one of the following qualifying events : a) attainment of normal retirement age; b) attainment of early retirement age; c) death or d) total incapacity. The guarantee only applies to a full withdrawal of accrued benefits as a result of a qualifying event.  
備註: 這項保證將由美國萬通保險亞洲有限公司於計劃成員因下列任何一種合資格情況下提取累算權益時提供: 1)年滿正常退休年齡；2)年滿提早退休年齡；3)身故；或4)完全喪失行為能力。有關保證只在提取全部累算權益並符合上述任何一種合資格情況下適用。

#### **Global Stable Fund 環球均衡基金**

Investment Objective 投資目標:	This constituent fund seeks to achieve long-term capital appreciation through a balanced exposure to global equities and fixed income securities. This constituent fund is expected to provide a return over the long term in excess of Hong Kong inflation. 本成分基金旨在達致長線資本增值，將平均投資於環球股票證券及固定收益證券。成分基金的長線回報預期超過香港的通貨膨脹。
Risk Level* 風險程度*:	Medium 中
Fund Descriptor 基金類型描述:	Mixed Assets Fund 混合資產
Underlying approved pooled investment fund 基礎核准匯集投資基金:	Legg Mason Balanced Fund of the Legg Mason Fund Series 美盛基金系列的美盛平衡基金

### Global Growth Fund 環球增值基金

Investment Objective 投資目標:	This constituent fund seeks to achieve long-term capital appreciation primarily through emphasis on global equities, with a secondary exposure to global fixed income securities. This constituent fund is expected to provide a return over the long term in excess of Hong Kong salary inflation. 本成分基金旨在達致長線資本增值，主要投資於環球股票證券，其次投資於環球固定收益證券。本成分基金的長線回報預期超過香港的薪金通貨膨脹。
Risk Level* 風險程度*:	Medium to high 中至高
Fund Descriptor 基金類型描述:	Mixed Assets Fund 混合資產
Underlying approved pooled investment fund 基礎核准匯集投資基金:	Legg Mason Growth Fund of the Legg Mason Fund Series 美盛基金系列的美盛增長基金

### Global Equity Fund 環球證券基金

Investment Objective 投資目標:	This constituent fund's objective is to seek capital growth over the medium-to longer-term by investing primarily in equity securities (common stocks) of companies listed on stock markets globally. 本成分基金的投資目標主要透過投資於世界各股票市場的上市公司股票證券(普通股)，以謀取中至長線的資本增值。
Risk Level* 風險程度*:	High 高
Fund Descriptor 基金類型描述:	Equity Fund 證券基金
Underlying approved pooled investment fund 基礎核准匯集投資基金:	Templeton MPF Global Equity Fund of the Templeton MPF Investment Funds 鄧普頓強積金投資基金的鄧普頓強積金環球股票基金

### Global Bond Fund 環球債券基金

Investment Objective 投資目標:	This constituent fund's objective is to seek total investment return over the medium-to longer-term by investing primarily in fixed income securities issued by governments and governmental agencies globally. 本成分基金的投資目標主要透過投資於世界各地的政府及政府機構所發行的固定收益證券，以謀取中至長線的總投資回報。
Risk Level* 風險程度*:	Low 低
Fund Descriptor 基金類型描述:	Bond Fund 債券基金
Underlying approved pooled investment fund 基礎核准匯集投資基金:	Templeton MPF Global Bond Fund of the Templeton MPF Investment Funds 鄧普頓強積金投資基金的鄧普頓強積金環球債券基金

### Asian Balanced Fund 亞洲均衡基金

Investment Objective 投資目標:	This constituent fund's objective is to seek to maximise the total return through both capital growth and current income over the medium-to longer-term by investing primarily in a balanced portfolio of equity securities (common stocks) of companies listed on Asian stock markets, bond and fixed income securities and cash deposits. 本成分基金的投資目標主要透過均衡方式投資於亞洲各股票市場的上市公司股票證券(普通股)、債券和固定收益證券及現金存款，藉資本增值及經常性收入以謀取中至長線的最高總回報。
Risk Level* 風險程度*:	Medium 中
Fund Descriptor 基金類型描述:	Mixed Assets Fund 混合資產
Underlying approved pooled investment fund 基礎核准匯集投資基金:	Templeton MPF Asian Balanced Fund of the Templeton MPF Investment Funds 鄧普頓強積金投資基金的鄧普頓強積金亞洲均衡基金

### **Hong Kong Equities Fund 香港股票基金**

Investment Objective 投資目標:	This constituent fund seeks to achieve long-term capital appreciation through a dominant emphasis on the Hong Kong equity market. This constituent fund is expected to provide a return correlated to the Hong Kong stock market. 本成分基金主要透過投資於香港股票市場而尋求取得長線資本增值。本成分基金的回報預期與香港股票市場相關。
Risk Level* 風險程度*:	High 高
Fund Descriptor 基金類型描述:	Equity Fund 證券基金
Underlying approved pooled investment fund 基礎核准匯集投資基金:	Legg Mason Hong Kong Equities Fund of the Legg Mason Fund Series 美盛基金系列的美盛香港股票基金

### **Asian Pacific Equity Fund 亞太股票基金**

Investment Objective 投資目標:	This constituent fund's objective is to seek capital growth over the medium-to longer-term by investing primarily in equity securities (common stocks) of companies listed on Asian stock markets, excluding Japan. 本成分基金的投資目標主要透過投資於除日本以外的亞洲各股票市場的上市公司的股票證券(普通股)，以謀取中至長線的資本增值。
Risk Level* 風險程度*:	High 高
Fund Descriptor 基金類型描述:	Equity Fund 證券基金
Underlying approved pooled investment fund 基礎核准匯集投資基金:	Templeton MPF Asian Pacific Equity Fund of the Templeton MPF Investment Funds 鄧普頓強積金投資基金的鄧普頓強積金亞太股票基金

### **European Equity Fund 歐洲股票基金**

Investment Objective 投資目標:	This constituent fund's objective is to seek capital growth over the medium-to longer-term by investing primarily in equity securities (common stocks) of companies listed on European stock markets. 本成分基金的投資目標主要透過投資於歐洲股票市場的上市公司的股票證券(普通股)，以謀取中至長線的資本增值。
Risk Level* 風險程度*:	High 高
Fund Descriptor 基金類型描述:	Equity Fund 證券基金
Underlying approved pooled investment fund 基礎核准匯集投資基金:	Templeton MPF European Equity Fund of the Templeton MPF Investment Funds 鄧普頓強積金投資基金的鄧普頓強積金歐洲股票基金

### **US Equity Fund 美國股票基金**

Investment Objective 投資目標:	This constituent fund's objective is to provide capital appreciation in the long-term through investment in US equities. 本成分基金的投資目標透過投資於美國股票，以提供長線的資本增值。
Risk Level* 風險程度*:	High 高
Fund Descriptor 基金類型描述:	Equity Fund 證券基金
Underlying approved pooled investment fund 基礎核准匯集投資基金:	Franklin MPF US Opportunities Fund of the Templeton MPF Investment Funds 鄧普頓強積金投資基金的富蘭克林強積金美國機會基金

## Greater China Equity Fund 大中華股票基金

### Investment Objective

#### 投資目標:

This constituent fund's objective is to provide investors with long term capital growth by investing primarily in securities of companies based or operating principally in the People's Republic of China, Hong Kong, Macau or Taiwan ("Greater China Region") and the majority of these companies will be listed on a stock exchange in Hong Kong or Taiwan.

本成分基金的投資目標主要透過投資於由以中華人民共和國、香港、澳門或台灣（「大中華區」）為基地或主要在當地經營之公司(大部分此等公司將於香港或台灣之證券交易所上市)之證券，以為投資者提供長期資本增長。

### Risk Level\*

#### 風險程度\*:

High

高

### Fund Descriptor

#### 基金類型描述:

Equity Fund

證券基金

### Underlying approved pooled investment fund

#### 基礎核准匯集投資基金:

JPMorgan SAR Greater China Fund

摩根宜安大中華基金

\* The Risk Level is determined by MassMutual Trustees Limited based on the percentage of Scheme assets of the relevant constituent funds being invested in equities, their volatility, expected return and allocation. The Risk Level is for reference only and is subject to regular review. For details, please refer to the Investment Policy and Restrictions of the relevant constituent funds under Clause 3 of the Principal Brochure of the Scheme.

\* 風險程度是美國萬通信託有限公司按有關成分基金的計劃資產投資於股票的百分比、反覆性、預期回報及分佈決定。風險程度只用作參考及將定期被檢討。有關詳情，請參閱本計劃的主要推銷刊物第 3 條下所列明的有關成分基金的投資方案及限制。

Scheme Number 計劃編號			
Name of Employer 僱主名稱			
<b>Please provide the following information 請提供以下資料</b>			
Applicant 閣下是	<input type="checkbox"/> Employee 僱員	<input type="checkbox"/> Self-Employed Person 自僱人士	<input type="checkbox"/> Personal Account Member 個人計劃成員
Name in English 英文姓名		Name in Chinese 中文姓名	
HK ID Card No./Passport No.* 香港身分證/護照號碼*		Telephone Number 聯絡電話	

\*Please delete whichever inapplicable 請刪去不適用項

Note 備註:

1. Please note that the dealing day for the MASS MPF Scheme is every business day provided that it is not a gale warning or a black rainstorm warning day. The dealing deadline on each dealing day is 4:00p.m. If a dealing day is a gale warning or a black rainstorm warning day, the dealing day will be on the next following business day which is not a gale warning or a black rainstorm warning day. If an application for investment in a constituent fund or a redemption request is received after the dealing deadline of a dealing day, such application or request will be deemed to have been received on the next following business day. 萬全強積金計劃的交易日為每一個工作天，而該日並非烈風警告日或黑色暴雨警告日，而每一個交易日的截止交易時間為下午四時。如交易日為烈風警告日或黑色暴雨警告日，則交易日將為下一個不是烈風警告日或黑色暴雨警告日的工作天。如受託人於某一交易日的截止交易時間後方接獲成分基金的投資申請或贖回申請，該申請將被視為於下一個工作天接獲。
2. Constituent fund switching (the "Switching") or change in investment mandates (the "Change") will be processed in time sequence, which means that the Trustee will process all of the Switching or Changes one by one based on the order of receipt by the Trustee. If any Switching or Change conflicts with one or more of the other Switching or Changes regarding the same fund(s), all of the conflicting Switching or Changes will not be processed until clarification and confirmation of the Switching or Changes have been sought from you by the Trustee. 成分基金轉換(「轉換」)或更改投資委託書(「更改」)將會順序處理，即本公司會按照收妥的次序逐一處理全部的轉換或更改。如果任何轉換或更改(就同一個基金)與另一或更多的轉換或更改互有抵觸，則所有互有抵觸的轉換或更改將不會獲處理，直至本公司向閣下澄清及確認閣下的轉換或更改。
3. The daily cut-off time for receiving the Switching and Change is 4:00p.m. of each business day. If the Switching or Change is received after the daily cut-off time, such Switching or Change will be deemed to have been received on the next following business day. 每天遞交轉換或更改的截止時間為每一個工作天的下午四時。如本公司於每天遞交轉換或更改的截止時間後方接獲轉換或更改，該轉換或更改將被視為於下一個工作天接獲。
4. Fund switching statement (for constituent fund switching) and confirmation on change of investment mandate (for change in investment mandate) will be sent to you within 2 weeks after the transaction was completed to confirm the Switching or Change has been processed. If you do not receive any fund switching statement or confirmation on change of investment mandate within 2 weeks after your submission of this Form to us, please contact us immediately. 投資轉換表(適用於成分基金轉換)或投資委託書更改確認書(適用於更改投資委託書)將會於交易完成後的兩週內寄予閣下，以確認有關轉換或更改已辦妥。如果閣下於遞交本表格後兩週內仍未收到投資轉換表或投資委託書更改確認書，請盡快聯絡我們。
5. Please initial next to any corrections you make on this form. 如有任何刪改，請於刪改處旁簽署。
6. Please provide the original copy of this Form. Please note that a faxed copy will not be accepted. 請提供此表格的正本。敬請注意：本部不接受此表格的傳真本。

**A. Switching of Existing Account Balance from Japan Equity Fund (the "Fund") 現有戶口結餘由日本股票基金(“本成分基金”)轉出**

Transfer 100% of my accrued benefits invested into the Fund to other constituent funds under the MASS Mandatory Provident Fund Scheme as follows:  
 將本人投資於日本股票基金之累算權益全數100%結餘，轉換至下列之萬全強制性公積金計劃內的成分基金：

	<b>Mandatory Cont.</b> 強制性供款 (%)		<b>Voluntary Cont.</b> 自願性供款 (%)		<b>Non-Regular Voluntary Cont.</b> 非規律性 自願供款 (%)
	Member 成員	Employer# 僱主#	Member 成員	Employer# 僱主#	
Guaranteed Fund 保證基金					
MPF Conservative Fund 強積金保守基金					
Global Stable Fund 環球均衡基金					
Global Growth Fund 環球增值基金					
Hong Kong Equities Fund 香港股票基金					
Global Equity Fund 環球證券基金					
Asian Balanced Fund 亞洲均衡基金					
Global Bond Fund 環球債券基金					
Asian Pacific Equity Fund 亞太股票基金					
European Equity Fund 歐洲股票基金					
US Equity Fund 美國股票基金					
Greater China Equity Fund 大中華股票基金					
<b>Total 總數</b>	<b>100%</b>		<b>100%</b>	<b>100%</b>	<b>100%</b>
					<b>100%</b>

“Specified Dealing Day” 「指定交易日」 \*: \_\_\_\_\_ (mm月/dd日/yyyy年)

\* (i) If no "Specified Dealing Day" is specified by you, constituent fund switching instruction will be processed in accordance with Note 3 above. 如閣下並未指定交易日，基金轉換指示將依照備註 3 進行。  
 (ii) If the "Specified Dealing Day" is not a dealing day, constituent fund switching instruction will be processed on the next dealing day following the "Specified Dealing Day". 如「指定交易日」並不是一個交易日，基金轉換指示將於「指定交易日」後之下一個交易日進行。  
 #This column is **Not** applicable to Self-Employed Person and Personal Account Member. 此欄不適用於自僱人士及個人計劃成員。

**B. Investment Fund Allocation Percentage for Future Contribution 新供款的投資基金分配百分比**

The **Current Contribution Percentage invested into the Fund** will be allocated to other constituent funds under the MASS Mandatory Provident Fund Scheme as follows:

將本人原有投資於日本股票基金之供款百分比，按以下萬全強制性公積金計劃內的成分基金重新分配：

	<b>Mandatory Cont.</b> 強制性供款 (%)		<b>Voluntary Cont.</b> 自願性供款 (%)		<b>Non-Regular Voluntary Cont.</b> 非規律性 自願供款 (%)
	Member 成員	Employer# 僱主#	Member 成員	Employer# 僱主#	
Guaranteed Fund 保證基金					
MPF Conservative Fund 強積金保守基金					
Global Stable Fund 環球均衡基金					
Global Growth Fund 環球增值基金					
Hong Kong Equities Fund 香港股票基金					
Global Equity Fund 環球證券基金					
Asian Balanced Fund 亞洲均衡基金					
Global Bond Fund 環球債券基金					
Asian Pacific Equity Fund 亞太股票基金					
European Equity Fund 歐洲股票基金					
US Equity Fund 美國股票基金					
Greater China Equity Fund 大中華股票基金					
<b>Total 總數</b>	100%		100%	100%	100%

Effective Date 生效日期: \_\_\_\_\_ (mm月/dd日/yyyy年)

#This column is **Not** applicable to Self-Employed Person and Personal Account Member. 此欄不適用於自僱人士及個人計劃成員。

**Disclaimer 免責聲明:**

The transaction(s) requested above is/are subject to MassMutual Trustees Ltd. ("MMT")'s verification, which shall be final and binding, before any constituent fund switching/ change in investment mandate will be performed. MMT accepts no liability (whether in tort or contract or otherwise) for any loss or damages as a result of any inaccurate information or omission by you/us. 上述所要求的成分基金轉換/更改投資委託書，需經過美國萬通信託有限公司核實後，方能生效和執行。美國萬通信託有限公司不會接受任何責任（不論是否侵權行為，協議或其他原因）因本公司或閣下提供不完全資料或遺漏所引致的損失或損害。

Applicant's Signature

申請人簽名:

Date 日期:

(mm月/dd日/yyyy年)

**Please complete this Fund Transfer and Allocation Form and return to MassMutual**

**Trustees Ltd. on or before 4:00p.m. of the last dealing day prior to November 1, 2013**

敬請閣下於2013年11月1日前一個交易日下午四時或以前，填妥此基金轉換  
及投資分配表並交回美國萬通信託有限公司