



March 31, 2015

**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 July 21<sup>st</sup>, 2014 (“the Principal Brochure”) unless otherwise defined.**

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

Thank you for your continued support for the Scheme. We are writing to inform you of the following changes to the Scheme:

**Reduction of the Guarantee Charge for the Guaranteed Fund**

With effect from April 1, 2015, the Guarantee Charge for the Guaranteed Fund of the Scheme will be reduced from 2% to 1.75% per annum of the net asset value of the underlying APIF Policy.

Amendments will be made to the Principal Brochure and other relevant documents to reflect the above changes.

Should you have any queries, please do not hesitate to contact our MASS MPF 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.

For and on behalf of  
MassMutual Trustees Ltd.

A handwritten signature in black ink, appearing to read 'Jonas Wong'.

Jonas Wong  
President