

**轉移累算權益至「萬全強制性公積金計劃」後，
我們能協助您更輕鬆簡易地處理您的強積金戶口！**

重要通知

1. 萬全強制性公積金計劃（「本計劃」）是一項強制性公積金計劃。
2. 投資涉及風險；本計劃內的每一項投資選擇不一定適合所有人士。投資回報並無擔保，而您的投資 / 累算權益或會承受重大損失。
3. 您在作出投資選擇前，您必須衡量個人可承受風險的程度及您的財政狀況。在選擇成分基金時，如您就某一項成分基金是否適合您（包括是否符合您的投資目標）而有任何疑問，請徵詢財務及/或專業人士的意見，並因應您的個人狀況而選擇最適合您的成分基金。如您沒有指明投資選擇，您作出的供款及/或轉移至本計劃的權益將根據第 6 條所說明的預設投資策略而投資，而該安排並不一定適合您。
4. 本計劃內的保證基金只投資於由萬通保險國際有限公司提供以保單形式成立的基礎核准匯集投資基金，而有關保證亦由萬通保險國際有限公司提供。因此，您於保證基金的投資（如有）將受萬通保險國際有限公司的信用風險所影響。這項保證將由萬通保險國際有限公司於計劃成員只在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。有關信用風險、保證特點及保證條件的詳情，請參閱本強積金計劃說明書的第 3.1.1 及 8.3.2 條。
5. 強積金保守基金的費用及收費可(一)透過扣除強積金保守基金及其基礎投資基金資產收取；或(二)透過扣除成員帳戶中的基金單位收取。本計劃內的強積金保守基金採用方式(一)收費，故所列之單位價格 / 資產淨值 / 基金表現已反映收費之影響。
6. 有關詳情，包括產品特點及所涉及的風險，請參閱本強積金計劃說明書的相關條款，特別是第 3 條。
7. 本強積金計劃說明書第 3 條所載之投資風險水平，僅供參考之用並不應視為代替獨立專業人士意見。各成分基金之投資風險水平是由受託人根據相關成分基金的股票的比例釐定並會不時作出檢討，有可能在不作出預先通知的情況下作出更改。投資風險水平並不是一種財務工具，亦不應依賴作為投資決定及選取成分基金的根據。

本計劃屬「專業組合式」計劃，由 7 個專門機構負責執行不同的職能，而各個機構皆為其專業範疇內的佼佼者，實為客戶信心之保證。

受託人及保管人	— 萬通信託有限公司（萬通保險集團成員並為強制性公積金計劃管理局核准的強積金受託人）
投資經理	— 安聯環球投資亞太有限公司 信安資產管理（亞洲）有限公司 施羅德投資管理（香港）有限公司 摩根資產管理（亞太）有限公司 景順投資管理有限公司
計劃管理人	— 萬通信託有限公司
核數師	— 畢馬威會計師事務所

本計劃為你提供多項服務

- 1 無限次免費成分基金轉換
- 2 提供 14 種具不同程度投資回報及風險的成分基金及預設投資策略，以迎合個別客戶的投資需要及目標
- 3 強積金顧問為你提供專業服務
- 4 提供強積金網上服務 <http://www.yflife.com>

作為你的強積金專家，受託人深明每個計劃成員於不同的人生階段，皆有不同的投資需要，故此，本計劃備有 14 種成分基金及預設投資策略，為計劃成員提供多項投資選擇，以迎合不同財務需要及投資取向。

計劃提供的 14 種成分基金分別為「強積金保守基金」、「保證基金」、「環球均衡基金」、「環球增值基金」、「環球證券基金」、「環球債券基金」、「亞洲債券基金」、「香港股票基金」、「亞太股票基金」、「歐洲股票基金」、「美國股票基金」、「大中華股票基金」、「65歲後基金」及「核心累積基金」。

成分基金選擇

本計劃備有 14 種成分基金，為計劃成員提供多項投資選擇，以迎合不同的財務需要及投資取向。

強積金保守基金

- 屬低風險投資。*

保證基金

- 為供款淨值（即供款金額扣減任何賣出差價）提供回報保證[△]。屬低度至中度風險投資。*

環球均衡基金

- 屬中度風險投資。*

環球增值基金

- 屬中度至高度風險投資。*

環球證券基金

- 屬高度風險投資。*

環球債券基金

- 屬低度風險投資。*

亞洲債券基金

- 屬低度風險投資。*

香港股票基金

- 屬高度風險投資。*

亞太股票基金

- 屬高度風險投資。*

歐洲股票基金

- 屬高度風險投資。*

美國股票基金

- 屬高度風險投資。*

大中華股票基金

- 屬高度風險投資。*

65 歲後基金

- 屬低度至中度風險投資。*

核心累積基金

- 屬中度至高度風險投資。*

△這項保證將由萬通保險國際有限公司於計劃成員:

- 只在下列任何一種合資格情況下以**整筆支付方式**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；或
- 在下列任何一種合資格情況下以**分期支付方式**提取累算權益時提供：1)年滿正常退休年齡；或2)年滿提早退休年齡。

不完整利息期的應得利息將按比例計算。

*風險程度由受託人根據相關成分基金的股票的比例釐定並會不時作出檢討，有可能在不作出預先通知的情況下作出更改。。風險程度只用作參考。有關詳情，請參閱本強積金計劃說明書第3條下所列明的有關成分基金的投資方案及限制。

要為退休生活作好準備，必須有效管理你的強積金帳戶！萬通信託有限公司一向致力為你達到你的投資目標，現在更提供額外獎賞。由 **2023 年 1 月 1 日至 2023 年 12 月 31 日** 期間，凡成功由其他受託人轉移港幣 \$50,000 或以上累算權益至本計劃¹，即可於轉移周年日獲分配 0.5% 轉移金額的紅利單位²。每次轉移金額愈多，更有機會獲享更多紅利單位³！此獎賞受下列所列明的條款及細則限制。

(a) 有關僱員：

請填妥「計劃成員資金轉移申請表格」(表格 MPF(S)-P(M)) 或「僱員自選安排－轉移選擇表格」(表格 MPF(S)-P(P))。

(b) 自僱人士/個人帳戶計劃成員：

請填妥「計劃成員資金轉移申請表格」(表格 MPF(S)-P(M))。

(c) 有關僱主：

請填妥「參與僱主資金轉移申請表」MPF(S)-P(E)。

統稱「表格」。

如有任何查詢，請致電我們的熱線 2533 5522 或與你的強積金中介人聯絡。

¹本計劃的相關費用和收費亦適用於獲分配至你強積金戶口的紅利單利。

條款及細則：

1. 每位計劃成員每次最低的轉移金額為港幣 \$50,000 元。

2. 萬通信託有限公司將會於收妥從其它受託人轉移的金額起計的首個周年日，按轉移金額的性質，將紅利單位以自願性供款或強制性供款方式分配至表格列明的有關計劃成員的強積金戶口。如該首個周年日並非交易日，則紅利單位將於緊接首個周年日後的第一個交易日分配。紅利單位將按首個周年日當天計劃成員帳戶內所存在的成份基金的單位價值的比例分配。

3. 若計劃成員將其累算權益轉移至萬通信託有限公司後之連續十二個月內，把全部有關已轉入的累算權益再轉移至其他受託人或提取全部有關已轉入的累算權益，該計劃成員將不合資格獲取有關紅利單位。

4. 如計劃成員於萬通信託有限公司收取有關轉移累算權益後之連續十二個月內，把部份有關已轉入的累算權益再轉移至其他受託人或提取部份有關已轉入的累算權益，該金額會先從已轉入的累算權益中扣除。如該剩餘部份等如或多於港幣 \$50,000 元及於首個轉移周年日前十二個月內仍保留於本計劃內，則該剩餘部份仍合資格獲取相等於 0.5% 剩餘轉移金額的紅利單位。

5. 獲分配之紅利單位的數目將按每次轉移的金額及計劃成員於首個轉移周年日當天其帳戶已存在的成分基金的單位價格計算。計劃成員的供款並不適用於紅利單位的計算。

投資者需注意成分基金的價格及其收益可升可跌。投資涉及風險，過去表現並非未來表現的指標，詳情請參閱本計劃之強積金計劃說明書。有關本計劃的其他條款，包括收費及開支，請參閱本計劃之強積金計劃說明書。

由萬通信託有限公司刊發。

***After transferring your accrued benefits to
the MASS Mandatory Provident Fund Scheme,
we can help you to manage Your MPF Account with Ease !***

IMPORTANT NOTES

1. The MASS Mandatory Provident Fund Scheme (“Scheme”) is a mandatory provident fund scheme.
2. Investment involves risks and not all investment choice available under the Scheme would be suitable for everyone. There is no assurance on investment returns and your investments/accrued benefits may suffer significant loss.
3. You should consider your own risk tolerance level and financial circumstances before making any investment choices. When, in your selection of constituent funds, you are in doubt as to whether a certain constituent fund is suitable for you (including whether it is consistent with your investment objectives), you should seek financial and/or professional advice and choose the constituent fund(s) most suitable for you taking into account your circumstances. In the event that you do not make any investment choices, please be reminded that your contributions made and/or benefits transferred into the Scheme will be invested according to the Default Investment Strategy as stated in Clause 6 of this MPF Scheme Brochure, and such arrangement may not necessarily be suitable for you.
4. The Guaranteed Fund under the Scheme invests solely in an underlying approved pooled investment fund in the form of insurance policy provided by YF Life Insurance International Limited. The guarantee is also given by YF Life Insurance International Limited. Your investments in the Guaranteed Fund, if any, are therefore subject to the credit risks of YF Life Insurance International Limited. The guarantee will only be provided by YF Life Insurance International 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. Please refer to Clauses 3.1.1 and 8.3.2 of this MPF Scheme Brochure for details of the credit risk, guarantee features and guarantee conditions.
5. Fees and charges of an MPF Conservative Fund can be deducted from either (i) the assets of the MPF Conservative Fund and its underlying investment fund or (ii) members’ account by way of unit deduction. The MPF Conservative Fund under the Scheme uses method (i) and, therefore, the unit prices/ net asset value/ fund performance quoted have incorporated the impact of fees and charges.
6. For further details including the product features and risks involved, please refer to the relevant clauses, in particular Clause 3, of this MPF Scheme Brochure.
7. The risk level mentioned in Clause 3 of the MPF Scheme Brochure is for reference only and is not a substitute for independent professional advice. The risk level of each constituent fund is determined by the Trustees based on the percentage of Scheme assets of the relevant constituent funds being invested in equities and subject to regular review by the Trustees, and may change without any prior notice. The risk level is not a financial tool and must not be relied upon to make any investment decisions and selection of constituent funds.

The Scheme is an alliance scheme incorporating 7 specialized companies performing different roles and functions; all parties are well known in their own professions.

Trustee and Custodian	-	YF Life Trustees Limited (A member of the YF Life Group and an MPF trustee approved by the Mandatory Provident Fund Schemes Authority)
Investment Manager	-	Allianz Global Investors Asia Pacific Limited Principal Asset Management Company (Asia) Limited Schroder Investment Management (Hong Kong) Limited JPMorgan Asset Management (Asia Pacific) Limited Invesco Hong Kong Limited
Administrator	-	YF Life Trustees Limited
Auditor	-	KPMG

Services of the Scheme

1 Unlimited free constituent fund-switching

2 We offer 14 constituent funds with different levels of risk and return and Default Investment Strategy to meet individual investment needs and objective

3 Professional MPF consultants to provide professional advice

4 MPF web-based service : <http://www.yflife.com>

As your MPF specialist, we understand that people have different investment objectives during different stages of their lives. To this end, our Scheme is tailored to meet Scheme members' individual needs and investment approaches by offering 14 constituent funds and Default Investment Strategy providing different investment options.

The 14 constituent funds offered by the Scheme are: "MPF Conservative Fund", "Guaranteed Fund", "Global Stable Fund", "Global Growth Fund", "Global Equity Fund", "Global Bond Fund", "Asian Bond Fund", "Hong Kong Equities Fund", "Asian Pacific Equity Fund", "European Equity Fund", "US Equity Fund", "Greater China Equity Fund", "Age 65 Plus Fund" and "Core Accumulation Fund".

Options of constituent fund

We offer 14 constituent funds with different investment objectives to meet Scheme members' individual needs.

MPF Conservative Fund

- Regarded as a low-risk investment*

Guaranteed Fund

- Provides a guaranteed return[△] on net contribution (contribution monies less any offer spread imposed).
Regarded as a low-to-medium-risk investment*

Global Stable Fund

- Regarded as a medium-risk investment*

Global Growth Fund

- Carries medium-to-high-risk investments*

Global Equity Fund

- Regarded as a high-risk investment*

Global Bond Fund

- Regarded as a low-risk investment*

Asian Bond Fund

- Regarded as a low-risk investment*

Hong Kong Equities Fund

- Regarded as a high-risk investment*

Asian Pacific Equity Fund

- Regarded as a high-risk investment*

European Equity Fund

- Regarded as a high-risk investment*

US Equity Fund

- Regarded as a high-risk investment*

Greater China Equity Fund

- Regarded as a high-risk investment. *

Age 65 Plus Fund

- Regarded as a low-to-medium-risk investment.*

Core Accumulation Fund

- Regarded as a medium-to-high-risk investment.*

△ The guarantee will only be provided by YF Life Insurance International Limited. If a Scheme member:

- withdraws accrued benefits **in a lump sum** as a result of any one of the following qualifying events: 1) attainment of normal retirement age; 2) attainment of early retirement age; 3) death; or 4) total incapacity; or
- withdraws accrued benefits **by instalments** as of a result of any one of the following qualifying events: a) attainment of normal retirement age; or b) attainment of early retirement age, then the interest accrued will be pro-rated for any incomplete interest period.

* The risk level is determined by the Trustee based on the percentage of Scheme assets of the relevant constituent funds being invested in equities and subject to regular review by the Trustees, and may change without any prior notice. The risk level is for reference only. For details, please refer to the Investment Policy and Restrictions of the relevant constituent funds under Clause 3 of the MPF Scheme Brochure.

To reach your goal of a comfortable retirement, managing your MPF account properly has always been of prime importance. YF Life Trustees Limited is dedicated to achieving Scheme members' investment targets at all times, and is now providing additional rewards. From **1 January 2023 to 31 December 2023**, upon every successful transfer of your accrued benefits of HK\$50,000 or above from other trustees to the Scheme¹, bonus units equivalent to 0.5% of the transfer-in amount will be allocated to your MPF account on the first anniversary date of the transfer². The more you transfer in each transaction, the more bonus units you may receive[†]. This offer is subject to terms and conditions as mentioned below.

- (a) For relevant employee:
Simply complete "Scheme Member's Request for Fund Transfer Form" (Form MPF(S)-P(M)) or "Employee Choice Arrangement – Transfer Election Form" (Form MPF(S)-P(P)).
 - (b) For Self-Employed Person / Personal Account Member:
Simply complete "Scheme Member's Request for Fund Transfer Form" (Form MPF(S)-P(M)).
 - (c) For Relevant Employer
Simply complete "Participating Employer's Request for Fund Transfer Form" MPF(S)-P(E).
- Collectively "the Forms".

For inquiries, please call our hotline on 2533 5522 or contact your MPF intermediary.

[†] The bonus units allocated to your MPF account will also be subject to the relevant fees and charges of the Scheme.

Terms and Conditions

1. For each Scheme member, the minimum transfer-in amount is HK\$50,000 for each transfer.
2. After receipt of the transfer-in amount from another trustee, the bonus units will be allocated as either voluntary or mandatory contribution depending on the type of transfer-in amount to the relevant Scheme member's MPF account as indicated in the Forms on the first anniversary date of the transfer. If the first anniversary date is not a dealing day, the bonus units will be allocated on the first dealing day immediately after the first anniversary date. The allocation of bonus units will be made on a pro-rata basis by reference to the value of the units of the constituent fund(s) in the Scheme member's account as at the first anniversary date of the transfer.
3. If a Scheme member transfers all of the relevant transfer-in accrued benefits to another trustee or withdraws all of the relevant transfer-in accrued benefits within 12 consecutive months after YF Life Trustees Limited receives the said transfer-in amount, the Scheme member shall not be entitled to the relevant bonus units.
4. If a Scheme member transfers part of the relevant transfer-in accrued benefits to another trustee or withdraws part of the relevant transfer-in accrued benefits within 12 consecutive months after YF Life Trustees Limited receives the said transfer-in amount, the amount will be deducted from the transfer-in amount first. The remaining portion of the transfer-in amount will be eligible for bonus units equivalent to 0.5% of the remaining portion of the transfer-in amount, provided that the remaining portion is equal to or greater than HK\$50,000 and that the remaining portion is kept in the Scheme within 12 consecutive months before the first anniversary date of the transfer-in.
5. The number of bonus units to be allocated is calculated based on the amount of each transfer-in and the unit price of the constituent fund(s) in the Scheme member's account as at the first anniversary date of the transfer. Any contributions made by the Scheme member will not be eligible for bonus units calculation.

Investors should be aware that the value of and the return from constituent funds may go down as well as up. Investment involves risk. Past Performance is not indicative of future performance. Please refer to the MPF Scheme Brochure of the Scheme for more information. For other terms and conditions under the Scheme, including fees and charges, please refer to the MPF Scheme Brochure of the Scheme for information.

Issued by YF Life Trustees Limited.