

C. Investment Instruction 投資指示

- ◆ The future contributions or accrued benefits transferred from another scheme can only be invested into: 未來供款或轉移自另一個計劃的累算權益只可投資於：
 - a) Default Investment Strategy (“DIS”)** 預設投資策略**； or 或
 - b) One or more constituent funds under the Scheme of member’s own choice (including the Core Accumulation Fund and Age 65 Plus Fund) and according to member’s assigned allocation percentage(s) to relevant fund(s) of member’s choice. 從下列成分基金名單，成員自行選擇本計劃內一項或多項成分基金(包括核心累積基金與65歲後基金)並根據成員選定的相關基金指定配置百分比投資。
- ◆ If this section is left blank or no valid specific investment instruction*** is received, then your contributions or accrued benefits transferred from another scheme will be invested according to DIS as per the MPF Scheme Brochure of the MASS Mandatory Provident Fund Scheme (“Scheme”). 如果此部份留空或沒有收到有效的特定投資指示***，根據萬全強制性公積金計劃(「本計劃」)的強積金計劃說明書，您的供款或轉移自另一個計劃的累算權益將會按照預設投資策略來作出投資。

Constituent Fund Name / Investment Instruction 成分基金名稱/投資指示	Allocation of Contribution 供款分配率
Please ✓, if you choose DIS as investment instruction 如閣下選擇預設投資策略作為投資指示，請加上 ✓ 號	
<input type="checkbox"/> Default Investment Strategy 預設投資策略	100%
Or 或	
Global Stable Fund 環球均衡基金	%
Global Growth Fund 環球增值基金	%
Guaranteed Fund 保證基金	%
MPF Conservative Fund 強積金保守基金	%
Global Equity Fund 環球證券基金	%
Global Bond Fund 環球債券基金	%
Asian Bond Fund 亞洲債券基金	%
Asian Pacific Equity Fund 亞太股票基金	%
US Equity Fund 美國股票基金	%
European Equity Fund 歐洲股票基金	%
Hong Kong Equities Fund 香港股票基金	%
Greater China Equity Fund 大中華股票基金	%
Core Accumulation Fund**** 核心累積基金****	%
Age 65 Plus Fund**** 65歲後基金****	%
Total 總數	100%

* If your HKID card states only your year of birth and you have no other proof of identity stating the exact date of birth (e.g., birth certificate, passport), please enter December 31 as the month and the day. If your HKID card contains the year and month but not the day, you should enter the last day of the month as the day of birth. 如您的香港身份證上只有出生年份，而您沒有其他證件證明您實際出生日期(例如出生證明書或護照)，請以12月31日作為出生日期。如您的香港身份證上只有出生年份和月份而沒有出生日子，請以有關月份的最後一天作為出生日期。

** The Default Investment Strategy (“DIS”) aims to balance the long term effects of risk and return through investing in two constituent funds (“CFs”), namely the Core Accumulation Fund (“CAF”) and the Age 65 Plus Fund (“A65F”), according to the pre-set allocation percentages at different ages. The DIS will manage investment risk exposure by automatically reducing the exposure to higher risk assets and correspondingly increasing the exposure to lower risk assets as the member gets older. 預設投資策略透過於不同年齡按照預定配置百分比投資於兩項成分基金(即核心累積基金與65歲後基金)，旨在平衡長期風險與回報。預設投資策略將會隨著成員年齡增長而自動減少投資於較高風險資產，並相應增加投資於較低風險資產，藉此管理投資風險。

*** Specific Investment Instruction is considered to be valid if the following conditions are met 若符合以下條件，特定投資指示將被視為有效：

- total allocation percentages of the selected constituent funds for each account and each sub-account (if applicable) are equal to 100% 於每個帳戶及每個子帳戶(如適用)所選擇的成分基金的總分配百分比等如 100%
- the Member’s signature of the submitted form is matched with Trustee’s records (if applicable) 計劃成員的簽署式樣與受託人的紀錄相符(如適用)

**** De-risking features of the DIS do not apply to those standalone investment fund choices. 降低風險過程不適用於這些獨立投資基金選擇。

Note 備註：

- 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。
- 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。

Conditions on making Non-regular voluntary contribution

1. Non-regular Voluntary Contributions are subject to the terms and conditions of the MASS MPF Scheme ("Scheme") and relevant MPF legislation. Please refer to the MPF Scheme Brochure for details.
2. Only an eligible member ("Member") is allowed to make "Non-regular Voluntary Contribution". A Member means all existing members of our Scheme.
3. Each Member who wishes to make Non-regular voluntary contribution is required to complete this Application Form for Non-regular Voluntary Contribution.
4. Non-regular Voluntary Contributions may either be paid by the Member from his or her own funds or be deducted from his or her relevant income. If the Non-regular Voluntary Contribution is deducted from the relevant income, the written consent of his or her employer will be required.
5. The dealing day for the 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 4:00pm. 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.
6. The maximum number of contributions allowed for each Member in a financial year shall not exceed 52.
7. The Trustee reserves the right not to accept any Non-regular Voluntary Contribution at any time.

Withdrawal of Non-regular Voluntary Contributions by Members

1. Subject to the consent of the Trustee and the provisions of the relevant participation agreement, a Member who has benefits attributable to Non-regular Voluntary Contribution may request the Trustee to redeem and withdraw part or whole of the benefit attributable to such Non-regular Voluntary Contributions on any dealing day by giving to the Trustee at least seven (7) working days' prior written notice in such form as the Trustee may from time to time prescribe.
2. The redemption shall be effected on the dealing day immediately after the Trustee has received, reconciled and validated the written request for redemption submitted by the Member. The dealing day for the 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 4:00pm. 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.
3. Any such withdrawal request must be made in a form prescribed by the Trustee from time to time.
4. The maximum number of such redemption and withdrawal allowed for each Member in a financial year shall not exceed 4.
5. Initially, no withdrawal fee will be levied on withdrawal of the voluntary contributions. However, the Trustee may in the future levy a withdrawal fee of not more than 1% of the accrued benefits withdrawn. Such withdrawal fee shall be deducted from the redemption proceeds.

Transfer of Non-regular Voluntary Contribution

1. A Member should note that in case of transferring of his/her accrued benefits (including the Non-regular Voluntary Contribution) to another MPF scheme due to his/her own selection or his/her employer's decision, the terms and conditions imposed by the new trustee in relation to the making of Non-regular Voluntary Contribution may be different from that of the Trustee. In addition, the Trustee will only effect the transfer provided that the new trustee accept the Member's Non-regular Voluntary Contribution.
2. If the Guaranteed Fund is selected as a Member's investment of the Non-regular Voluntary Contribution, he or she may not be entitled to the guaranteed benefits upon the transfer of his or her benefits to another trustee.
3. The transfer of benefits (including the Non-regular Voluntary Contribution) will be conducted in accordance with the relevant MPF legislation and governing rules of the Scheme relating to the transfer of benefit. A transfer statement will be provided to the Member accordingly.

有關作出非規律性自願供款之條件

1. 非規律性自願供款將受到萬全強制性公積金計劃（「本計劃」）內的條文及有關強積金法例所規限。詳情請參閱強積金計劃說明書。
2. 只有合乎資格的成員（「成員」）才獲准作出「非規律性自願供款」。成員指所有本計劃的現有成員。
3. 每一希望作出「非規律性自願供款」的成員必須填寫此表格。
4. 非規律性自願供款將由成員支付或從其有關入息扣除，若從其有關入息扣除，成員須得其僱主書面同意。
5. 本計劃的交易日為每一個工作天，而該日並不是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4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。
6. 每位成員於每個財政年度內的最髙供款次數為52次。
7. 受託人保留隨時不接受任何非規律性自願供款的權利。

成員提取非規律性自願供款之條件

1. 在受託人同意及按照有關之參與協議條款下，成員可擁有歸屬於非規律性自願供款的權益，並可於最少七個工作天前以受託人不時訂明的表格，以書面通知受託人於任何交易日，申請贖回及提取部份或全部之非規律性自願供款。
2. 成員的贖回申請於受託人收妥、核對及證實後於緊接的交易日生效。本計劃的交易日為每一個工作天，而該日並不是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4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。
3. 任何申請提取權益之要求均須以受託人不時訂明的表格提出。
4. 每位成員於每個財政年度內，其要求贖回及提取次數最高為4次。
5. 現時成員毋須就提取非規律性自願供款支付提取費用，惟受託人將來可徵收不多於累算權益中百分之一的提取費用。有關的提取費用將由贖回款項中扣除。

非規律性自願供款的轉移

1. 成員須注意，在其累算權益（連同非規律性自願供款）因應他/她的選擇或其僱主的決定而需轉移至其他強積金計劃時，有關新受託人就非規律性自願供款所訂立的條款及規定可能與受託人所訂立的有所不同。此外，受託人只會在新受託人可接受成員非規律性自願供款的情況下才轉移其累算權益。
2. 若成員選擇了把非規律性自願供款投資於保證基金，當其權益被轉移至其他受託人時他/她將不能獲取保證利益。
3. 累算權益（連同非規律性自願供款）的轉移將按照有關累算權益轉移的強積金法例和本計劃的條文處理。成員將獲發有關累算權益轉移報表。

Personal Information Collection Statement 收集個人資料聲明

The information provided by Participating Employers or Members of the Scheme on this application form or other forms prescribed by YF Life Trustees Limited ("Trustee") and details of any transactions or dealings by such Participating Employers or Members may be held by the Trustee for the purposes of processing their participation in the Scheme and providing administrative, computer or any other services as may be considered necessary in connection with the MPF operation, and may also be used for observing any legal, governmental or regulatory requirements of any relevant jurisdiction (including any disclosure or notification requirements to which any recipient of the data is subject) and for providing information for the dispatch of information on MPF products or services from the Trustee. Please note that failure to provide any information requested by the Trustee may result in the Trustee not being able to process your participation in the Scheme. Your personal information collected by or held by the Trustee may be transferred or disclosed by the Trustee to any of the following persons (whether within or outside Hong Kong) for the purposes as specified above or to governmental / regulatory bodies (whether within or outside Hong Kong) for them to carry out their governmental / regulatory functions: (1) The Trustee group companies and their associated / affiliated companies; (2) governmental / regulatory bodies and law enforcement agencies; and (3) crime prevention organisations and their members/participants; and (4) service providers and selected persons which are under a duty of confidentiality to the Trustee. Participating Employers and Members have a right to require access to and correction of their company or personal data or to request that their company or personal data not be used for direct marketing purposes by giving written notice to the Trustee at the address at 27/F, 33 Lockhart Road, Wanchai, Hong Kong. The Trustee may charge a reasonable fee for the processing of such request. 參與僱主或計劃成員在本申請表或在萬通信託有限公司(下稱「受託人」)所指定表格提供的資料及該等人士的交易詳情可由受託人保留，以作為批核參加本計劃申請之用途，並可用作提供行政、電腦或其他因強積金運作而需要的服務，並可用作遵行任何有關適用司法管轄區的法律、政府或監管規定(包括任何人所收取到的資料披露及通知規定)；及提供受託人用作發放其強積金產品或服務資料。請注意，閣下必須提供受託人所需的個人資料，否則，受託人將不能處理閣下之參加本計劃申請。受託人可能為達到上述目的或讓政府/監管機構(不論在香港或海外)執行其職務而向以下任何一方(不論在香港或海外)轉移或透露由受託人收集或持有屬於閣下的個人資料：(1)受託人集團成員公司及其關聯或相關公司；(2)政府部門或監管機構和執法機構；及(3)防犯罪組織及其會員/參與者；及(4)與受託人有保密協議的服務提供者及其他人士。參與僱主和計劃成員有權查閱及更正其公司或個人資料，閣下可致函受託人要求其公司或個人資料不得用於直接促銷用途，並呈交至香港灣仔駱克道33號27樓。處理上述要求時，受託人可能會收取合理費用。

Signature of Scheme Member

計劃成員簽署：

Date (mm/dd/yy)

日期 (月/日/年)：

Note 注意:

1. This form is for subsidiary intermediaries' use only. Not applicable for enrollments, applications, switchings or redemptions conducted solely by customer himself or herself. 本表格只適用於附屬中介人，並不適用於經客戶自行處理的參與、轉移或贖回申請。
2. This declaration form is applicable to the conducting of regulated activities under the Guidelines on Conduct Requirements for Registered Intermediaries ("Guidelines") issued by Mandatory Provident Fund Schemes Authority ("MPFA"). 本聲明書適用於根據強制性公積金計劃管理局(下稱「積金局」)所發出的註冊中介人操守要求(下稱「指引」)下訂明之受規管活動。
3. Please complete in BLOCK LETTERS and tick ✓ the appropriate boxes. 請用正楷填寫，並於適當的方格內加上「✓」號。
4. The completed declaration form must be returned with Transfer Form, Application Form for Non-regular Voluntary Contribution, Redemption Form Voluntary Contribution or fund switching form to YF Life Trustees Limited ("Trustee"). 請把填妥的聲明書連同轉移申請表，非規律性自願供款申請表格，自願性供款贖回表格或基金轉換表格一併寄交萬通信託有限公司(下稱「受託人」)。

A. Personal information 個人資料

Name of customer (English) : _____
客戶姓名 (中文): _____

B. Disclosure to the customer 向客戶披露

1. YF Life Insurance International Ltd. ("YF Life") is the promoter of the Mass Mandatory Provident Fund Scheme ("Scheme") and its registered office is at 27th Floor, 33 Lockhart Road, Wanchai, Hong Kong. YF Life, the immediate holding company of the Trustee, is a registered principal intermediary with the MPFA (MPF Registration No.: IC000218) and is carrying on life insurance business. 萬通保險國際有限公司(下稱「萬通保險」)是萬全強制性公積金計劃(下稱「本計劃」)的推銷商，其註冊辦事處位於香港灣仔駱克道 33 號 27 樓。作為受託人的直屬控股公司，萬通保險是積金局的註冊主事中介人(強積金中介人註冊號碼: IC000218)，主要經營人壽保險業務。
2. The registered subsidiary intermediary ("Intermediary") as referred to in this declaration form below is appointed by YF Life to distribute the Scheme, and to invite and induce another person to make a material decision related to the matters set out in section 34F(5) of the Mandatory Provident Fund Schemes (Amendment) Ordinance 2012. 在本聲明書提及的註冊強制性公積金附屬中介人(下稱「中介人」)是由萬通保險委任，負責分發本計劃及邀請和誘使其他人士作出與 2012 年強制性公積金(修訂)條例第 34F(5)條中所述的事項有關的重要決定。
3. The Intermediary has provided his/ her business card to the customer (as referred to hereabove). 中介人已向上方提及的客戶提供他/她的名片。
4. In respect of the invitation and inducement mentioned in clause 2 hereinabove, the Intermediary will be compensated by way of commission and/or other monetary benefits which will not be different depending on the choices of the constituent funds made by the customer. 就上述第 2 條提及的邀請和誘使，中介人將會獲得佣金及/或其他金錢利益作為報酬，而該報酬不會因應客戶對成分基金的選擇而有差異。

Part C to E to be completed by the Intermediary C 部至 E 部由中介人填寫

C. Clients with special needs[^] 需特別關注客戶[^]

According to the Guidelines, customers who are illiterate, with low level (primary level or below) of education, visually or otherwise impaired in a manner that affects their ability to make the relevant key decision independently are regarded as clients with special needs. 根據指引，任何有語文困難、低學歷(小學程度或以下)、有視力或其他肢體受損的客戶，而該等情況影響其獨立地作出強積金相關的重要決定的能力，均被視作「需特別關注客戶」。

- [^] According to The Guidelines, issued under section 6H of the Mandatory Provident Fund Schemes Ordinance, a registered intermediary should provide extra care of, and support for, clients with special needs during the sales and marketing process relating to the making of a key decision. A key decision for this purpose refers to one of the following decisions:
根據基於強制性公積金計劃條例第 6H 條而制訂的指引，強積金中介人在進行有關強積金的重要決定的銷售或推廣時，需額外謹慎照顧「需特別關注客戶」及提供支援。所謂「有關強積金的重要決定」，是指以下任何一項：
- (a) choosing a particular constituent fund; 選擇某一特定的成分基金;
 - (b) making a transfer that would involve a transfer out of a guaranteed fund; 作出轉移時涉及從現有強積金賬戶轉出保證基金;
 - (c) making an early withdrawal of accrued benefits from the MPF System; or 從強積金體系中提早申索累積權益; 或
 - (d) making how much voluntary contributions into a particular registered scheme or a particular constituent fund. 向某一特定的註冊計劃或某一特定的成分基金注入何等金額之自願性供款。

- Not applicable. The customer is not a client with special needs. 不適用。客戶並不是「需特別關注客戶」。
(Proceed to Section D. 下往 D 部。)
- As a customer with special needs, the Intermediary has offered the customer the following options and the customer's decision on the options is marked as follow. 作為「需特別關注客戶」，中介人已向客戶提供下列選擇，而客戶對於該選擇的決定如下。
- to be accompanied by a companion to witness the relevant sales process and constituent fund selection process;
由一位朋友見證相關銷售及成分基金選擇過程；
- _____ Name of witness 見證人姓名 _____ Signature of witness 見證人簽署 _____ Date 簽署日期
- to have an additional member of staff to witness the relevant sales process and constituent fund selection process; or
由額外一名職員見證相關銷售及成分基金選擇過程；或
- _____ Name of staff 職員姓名 _____ Signature of staff 職員簽署 _____ Date 簽署日期
- the customer decides not choosing the aforesaid choices by his/her own discretion. 客戶自行決定不選取上述選擇。

D. Transfer into the guaranteed fund provided under the Scheme (“Guaranteed Fund”) 將權益轉入本計劃內的保證基金(「保證基金」)

- Not applicable. Customer does not transfer fund into the Guaranteed Fund. 不適用。客戶沒有將權益轉入保證基金內。
(Proceed to Section E. 下往 E 部。)
- Customer understands and confirms that the Intermediary has: 客戶明白及確認中介人已：
- (i) explained the terms and conditions of the Guaranteed Fund with a particular focus on the qualifying conditions;
解釋保證基金的條款及條件，特別是附帶條件；
 - (ii) explained the circumstances when the customer will or will not meet the qualifying condition of the Guaranteed Fund;
解釋在甚麼情況下客戶會或不會符合保證基金的附帶條件；
 - (iii) explained the greater counterparty or credit risks associated with the guarantees based on an insurance policy as compared to those based on a unit trust. 解釋與其他以單位信託為基礎的基金相比，屬保險單形式的保證基金涉及較大交易對手失責風險或信貸風險。

E. Transferring out of guaranteed funds 從現有強積金賬戶轉出保證基金

- Not applicable. Customer does not currently have investments in any guaranteed funds. 不適用。客戶現時沒有投資於任何保證基金。
(Proceed to Section F. 下往 F 部。)
- Customer understands and confirms that the Intermediary has: 客戶明白及確認中介人已：
- (i) warned the customer that the transfer of the accrued benefits out of that guaranteed fund may cause some or all of the guarantee conditions not being satisfied, thus resulting in the loss of the guarantee.
警告客戶從保證基金轉出累積權益可以引致部份或全部保證條件不符合，因而喪失保證的回報；
 - (ii) advised the customer to check the offering document of his or her original scheme or consult his or her trustee before transferring his or her accrued benefits out of that guaranteed fund.
從保證基金轉出其累積權益前，建議客戶查閱其原有計劃的要約文件，或向其受託人查詢；
 - (iii) informed the customer the consequences of the termination of his/her investment in the guaranteed fund. The customer confirms that he or she understands the consequences of such termination.
告之客戶終止投資於保證基金的後果。客戶確認他或她明白上述終止的後果。

F. Acknowledgment and Signature 確認及簽署

The undersigned customer understands and confirms that:

1. During sales process and constituent fund selection process, **the Intermediary has not given any advice on constituent fund to the customer.**
在銷售及成分基金選擇過程期間，**中介人沒有向客戶提供任何成分基金方面的意見。**
2. The information given in this form / and its attachment (if any) is correct and complete.
本表格 / 及隨附文件(如有)所提供的資料均屬正確無訛且並無缺漏。
3. The customer has received a copy of the latest version of the offering document of the Scheme, and was advised to read carefully and understand the information contained therein prior to making the transfer and any other key MPF decisions.
客戶已收妥本計劃的最新版本之銷售文件，亦明白在作出累積權益轉移及任何其他重要之強積金決定前，應先仔細閱讀及充分理解銷售文件內所刊載的資訊。
4. The customer understands the timeframe involved in the transfer process and there will be a time lag during which the accrued benefits (if any) will not be invested. In any case, the customer has the right to seek professional financial advice when in doubt. 客戶明白轉移手續需時處理，期間將令累積權益(如有)出現投資真空期。無論如何，有關投資方面的疑問，客戶有權尋求專業投資意見。
5. The customer understands the rationale related to transfer or enroll in the MASS MPF Scheme. The advice given to the customer is based on the rationale of *scheme and fund choices/ fund management fees/ employer and member services/ other (if any) _____ (please specify). 客戶明白有關轉移或參與萬全強積金計劃的意見之理據。向客戶提供的意見乃基於*計劃及基金選擇/基金管理費/僱主及成員服務/其他(如有)_____ (請註明)的理據。

X _____
Signature of customer 客戶簽署

_____ Date 日期

X _____
Signature of Intermediary 中介人簽署

_____ Consultant Code 顧問編號

_____ Date 日期

Note 註:

1. * please delete if inappropriate 請刪除不適用者
2. The copy of this form will be provided to the customer (as referred to the hereabove). 本表格的副本將會提供給上方提及的客戶。