

**Frequently-Asked-Questions (“FAQs”) relating to
the scheme restructure of Sun Life MPF Master Trust into Sun Life Rainbow MPF
Scheme (“Restructure”)**

Introduction

This FAQs serves to provide answers in relation to some questions concerning the Restructure that might be commonly asked by participating employers or scheme members of Sun Life MPF Master Trust. The purpose is to facilitate understanding by the participating employers and scheme members about the Restructure in general. However, it should not be read as complete and exhaustive information on the related arrangement. For full details about the Restructure, please refer to the “Notice to Participating Employers and Scheme Members of Sun Life MPF Master Trust”.

Abbreviations Used in this FAQs

Stand For

“Sun Life Master”	Sun Life MPF Master Trust
“Sun Life Rainbow” Scheme	Sun Life Rainbow MPF
“Restructure”	Scheme restructure of Sun Life Master into Sun Life Rainbow
“Members”	Scheme members of Sun Life Master
“Scheme Participants”	Participating employers and Members of Sun Life Master
“Restructure Notice”	“Notice to Participating Employers and Scheme Members of Sun Life MPF Master Trust ”
“Effective Date”	The date from which the Restructure takes effect, i.e. August 30, 2023

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Part A. General Information

1. What is the Restructure about?

Under the Restructure, Sun Life Master will be merged into Sun Life Rainbow. All participating employers and Members of Sun Life Master will become participating employers and Members of Sun Life Rainbow.

Members' accrued benefits under Sun Life Master will be redeemed and re-invested into the constituent fund(s) offered under Sun Life Rainbow. The processes will occur on the same day using the relevant fund unit prices as of the Effective Date, where no bid-offer spread applies. Therefore, the value of holdings in the accounts of such Members immediately before and after the Restructure will be the same.

Please refer to Part C and Part D for details of the transitional and asset transfer arrangement.

2. What is Sun Life Rainbow?

Sun Life Rainbow is a mandatory provident fund scheme registered under the Mandatory Provident Fund Schemes Ordinance and in the trusteeship of Sun Life Trustee Company Limited.

The scheme offers a diversified array of 17 constituent funds (which comprise 3 new constituent funds that will be established under Sun Life Rainbow with effect from 5 June 2023) with distinct investment objectives. If you would like to obtain more details about the features (including fees and charges, risk factors and fund structure) of Sun Life Rainbow, you may refer to the MPF scheme brochure of Sun Life Rainbow.

3. When is the effective date of the Restructure?

The Effective Date is August 30, 2023.

4. Would the Effective Date be changed in the event of bad weather or other unforeseeable situations?

Yes, there is such a possibility. The Effective Date will be changed in the events of:

- August 30, 2023 becoming a gale warning day or black rainstorm warning day (i.e. Tropical Cyclone Warning Signals No.8 or above is being hoisted; or black rainstorm signal is issued and remains in effect after 12:00 noon); or
- any suspension of relevant stock market on August 30, 2023, resulting in such day being a non-dealing day on which subscription and redemption orders of any constituent fund under Sun Life Master and Sun Life Rainbow cannot be placed or executed.

Under such circumstances, the Effective Date will be postponed to the next business day from August 30, 2023 to August 31, 2023; and accordingly the suspension period end date will be extended to the next business day from September 3, 2023 to September 4, 2023 and the date on which dealing and instructions of transferred accounts resume to normal under Sun Life Rainbow will also be deferred to the next business day from September 4, 2023 to September 5, 2023.

5. Will there be any changes to the key operators under Sun Life Rainbow after the Restructure?

Yes. The respective parties are set out as follows:

Key operator	Before Restructure	After Restructure
	Under Sun Life Master	Under Sun Life Rainbow
Trustee	HSBC Provident Fund Trustee (Hong Kong) Limited	Sun Life Trustee Company Limited
Custodian	HSBC Provident Fund Trustee (Hong Kong) Limited	The Hongkong and Shanghai Banking Corporation Limited
Administrator	BestServe Financial Limited	
Sponsor	Sun Life Hong Kong Limited	
Investment manager	Schroder Investment Management (Hong Kong) Limited	Sun Life Asset Management (HK) Limited

6. What is the benefit of the Restructure as to the Scheme Participants?

The Restructure aims to enhance the overall operational efficiency. We consider this is beneficial to Scheme Participants.

Members will enjoy a more comprehensive range of fund choices under Sun Life Rainbow, most of which have distinct investment objectives.

For all Members, they will be charged at the same or a lower level of management fee under Sun Life Rainbow as compared to that under Sun Life Master immediately after the Restructure. Further, for those Members investing into Schroder MPF RMB and HKD Fixed Income Portfolio under Sun Life Master immediately before the Effective Date, all their transferred assets and future contributions / future transfer-in monies investing in the corresponding constituent fund under Sun Life Rainbow, i.e. Sun Life MPF Hong Kong Dollar Bond Fund, after the Effective Date will enjoy an one-year waiver of the management fee of Sun Life MPF Hong Kong Dollar Bond Fund under Sun Life Rainbow as an additional bonus unit rebate. For the avoidance of doubt, the waiver period of one year means a waiver period of 12 months after the Effective Date. For those personal account members who participate in both Sun Life Master and Sun Life Rainbow and investing, immediately before the Effective Date, into both Schroder MPF RMB and HKD Fixed Income Portfolio under Sun Life Master and Sun Life MPF Hong Kong Dollar Bond Fund under Sun Life Rainbow, as their personal account(s) under Sun Life Master will be merged and combined into a single personal account under Sun Life Rainbow upon the Restructure, such additional bonus unit rebate will be offered to their entire account balance after the Effective Date. Please also see Appendix 2 of the Restructure Notice for more details.

By consolidating the assets of Sun Life Master into Sun Life Rainbow funds, it also means greater economies of scale that could be achieved by allowing certain fixed costs to be spread over a larger asset base. This will consequently improve operation efficiency and overall cost-effectiveness that is beneficial for all Scheme Participants.

7. How will my interests be protected during the Restructure?

The Restructure will be executed in the interests of all Scheme Participants. Reasonable and necessary control and monitoring measures will be put in place to ensure: (i) the interest of Scheme Participants will be adequately protected during the Restructure and (ii) there will not be any adverse impact on Scheme Participants in terms of accrued benefits possessed and services enjoyed by Scheme Participants prior to the Restructure.

8. Will the period of participation in Sun Life Master of Scheme Participants be recognized under Sun Life Rainbow after the Restructure?

Yes. Scheme Participants' periods of participation in Sun Life Master will be fully recognized in determining their periods of participation under Sun Life Rainbow after the Restructure. Any benefits or entitlement currently enjoyed by Scheme Participants that are attributable to such periods of participation will also be continuously honored.

9. Do Scheme Participants need to complete any application or enrolment documents for joining Sun Life Rainbow?

No. Under the Restructure arrangement, Scheme Participants' records and their accrued benefits and account balances will be transferred to Sun Life Rainbow without having to go through any application or enrolment formality.

The participation agreements, application forms, instructions, forms and other relevant documents* accepted under Sun Life Master will generally be adopted by Sun Life Rainbow with effect from the Effective Date, except for personal account members who participate in both Sun Life Master and Sun Life Rainbow immediately prior to the Restructure.

** Exceptions apply to request(s) (if any) submitted by Scheme Participants for (i) giving consent to direct marketing, and (ii) direct debit authorization (i.e. autopay).*

Please also see the fund mapping arrangement, where applicable, in respect of Members' accrued benefits and investment instructions for future contributions/future transfer-in monies. (Please refer to Q13, as well as section 3 of the Restructure Notice for details)

For personal account members, who participate in both Sun Life Master and Sun Life Rainbow immediately prior to the Restructure, the following arrangements will apply:

- (i) their accounts under Sun Life Master will be automatically consolidated with the ones that they hold under Sun Life Rainbow after the Restructure. If the Members have more than one accounts under Sun Life Master, their accounts will be merged and combined into a single account under Sun Life Rainbow upon the Restructure;
- (ii) their participation agreements, application forms, instructions, forms and other relevant documents under Sun Life Master will no longer be applicable and instead, their participation agreements, application forms, instructions, forms and other relevant documents under Sun Life Rainbow will be adopted for their consolidated accounts;
- (iii) for future transfer-in monies, their investment mandate under Sun Life Master will no longer be applicable and instead, their existing investment mandate under Sun Life Rainbow will be applicable to their consolidated accounts (except for personal members who utilize the fund cruiser under Sun Life Rainbow immediately prior to the Restructure in certain cases, they will be deemed to have exited the fund cruiser upon the Restructure and the fund cruiser arrangements as set out in section 2(b)(iv)(b) of the Restructure Notice will apply); and
- (iv) existing personal particulars and contact details provided under Sun Life Rainbow will be used for their consolidated accounts.

10. As Scheme Participants, do we need to bear any costs incurred for the Restructure?

No. The costs and expenses associated with the Restructure will not be charged to Sun Life Master or Scheme Participants. Sun Life Hong Kong Limited, as the sponsor of Sun Life Master and Sun Life Rainbow, will bear all costs and expenses incurred due to the Restructure.

11. As Members, how will our accrued benefits be invested after being transferred to Sun Life Rainbow? How about the future contributions/future transfer-in monies?

Arrangements will be made as follows:

- (i) for members' accrued benefits, they will be redeemed and re-invested into the constituents fund(s) under Sun Life Rainbow based on fund mapping arrangement; and
- (ii) for future contributions/future transfer-in monies, their investment mandates will be changed to the relevant constituents fund(s) under Sun Life Rainbow also based on the fund mapping arrangement, except for personal account members who participate in both Sun Life Master and Sun Life Rainbow immediately prior to the Restructure. (Please refer to Q13)

12. In terms of constituent fund distribution, what is the difference between Sun Life Master and Sun Life Rainbow?

Following is a summary of the distribution by fund category under Sun Life Master and Sun Life Rainbow:

Fund category ^{Note 1}	Sun Life Master	Sun Life Rainbow
Global Equity Fund	1	1
Global Equity (Index Tracking)	-	1
European Equity	-	1
Hong Kong Equity Fund	1	1
Hong Kong Equity (Index Tracking)	-	1
Asia / Asia Pacific ex Japan Equity Fund	1	1
US Equity	-	1
Lifestyle - (>80-100% Equity)	1	-
Lifestyle - (>60-80% Equity)	1	1
Lifestyle - (>40-60% Equity)	1	1
Lifestyle - (>20-40% Equity)	1	1
Global Bond Fund	1	1
RMB and HKD Money Market	-	1
Guaranteed Fund	1	-
Conservative Fund	1	1
Default Investment Strategy - Age 65 Plus Fund	1	1
Default Investment Strategy - Core Accumulation Fund	1	1
Greater China Equity	-	1
Hong Kong Dollar Bond	-	1
Bond Fund	1	-
Other Fund	-	-
Total	13	17 ^{Note 2}

Note 1: For the different fund categories, please visit the website at <https://www.mypfchoice.com/>.

Note 2: The 17 constituent funds comprise 3 new constituent funds that will be established under Sun Life Rainbow with effect from 5 June 2023.

For detailed information about the constituent funds offered under each of Sun Life Master and Sun Life Rainbow, please refer to the respective MPF Scheme Brochure of Sun Life Master and Sun Life Rainbow.

13. How will my accrued benefits under Sun Life Master be allocated among the constituent funds under Sun Life Rainbow? How will the allocation be made for future contributions/future transfer-in monies?

(i) Allocation of accrued benefits transferred from Sun Life Master

Redemption proceeds from Members' account(s) under Sun Life Master will be transferred to Sun Life Rainbow and be invested into the constituent funds based on the following "Fund Mapping Arrangement".

	Constituent funds under Sun Life Master	Transfer to constituent funds under Sun Life Rainbow
1	Schroder MPF Capital Guaranteed Portfolio	Sun Life MPF Conservative Fund
2	Schroder MPF Conservative Portfolio	
3	Schroder MPF RMB and HKD Fixed Income Portfolio	Sun Life MPF Hong Kong Dollar Bond Fund
4	Schroder MPF Global Fixed Income Portfolio	Sun Life MPF Global Bond Fund
5	Schroder MPF Age 65 Plus Fund	Sun Life MPF Age 65 Plus Fund
6	Schroder MPF Capital Stable Portfolio	Sun Life MPF Stable Fund
7	Schroder MPF Stable Growth Portfolio	Sun Life MPF Balanced Fund
8	Schroder MPF Core Accumulation Fund	Sun Life MPF Core Accumulation Fund
9	Schroder MPF Balanced Investment Portfolio	Sun Life MPF Growth Fund
10	Schroder MPF Growth Portfolio	
11	Schroder MPF International Portfolio	Sun Life MPF Multi-Sector Equity Fund
12	Schroder MPF Asian Portfolio	Sun Life MPF Asian Equity Fund
13	Schroder MPF Hong Kong Portfolio	Sun Life MPF Hong Kong Equity Fund

(ii) Allocation of future contributions/future transfer-in monies under Sun Life Rainbow after the Restructure

The above fund mapping will also be applied to the future contributions/future transfer-in monies for Members with accounts newly set up under Sun Life Rainbow, except for personal account members who participate in both Sun Life Master and Sun Life Rainbow immediately prior to the Restructure.

For personal account members, who participate in both Sun Life Master and Sun Life Rainbow immediately prior to the Restructure, since their accounts will be automatically consolidated with the corresponding one(s) that they hold under Sun Life Rainbow, allocation of any future transfer-in monies will be based on the investment mandate of their accounts already set up under Sun Life Rainbow. As such, the above fund mapping will not apply to their future transfer-in monies.

For Members utilizing the fund cruiser under Sun Life Master immediately prior to the Restructure, they will be deemed to have exited the fund cruiser upon the Restructure and the fund cruiser arrangements as set out in section 2(b)(iv)(a) of the Restructure Notice of Sun Life Master will apply.

For Members utilizing the fund cruiser under Sun Life Rainbow, the fund cruiser will continue to apply after the Restructure, except for personal account members who participate in both Sun Life Master

and Sun Life Rainbow immediately prior to the Restructure in certain cases, they will be deemed to have exited the fund cruiser upon the Restructure and in such circumstances, there will be no automatic fund allocation at the member's next birthday and all future transfer-in monies under Sun Life Rainbow will be invested according to the investment mandates reflecting the allocation percentages under the fund cruiser applicable to the member based on the age of the member as at the Effective Date.

For details of the fund cruiser arrangements, please refer to section 2(b)(iv)(b) of the Restructure Notice of Sun Life Master. If you have any questions relating to the fund cruiser arrangements for the personal account members, you may call our hotline at (852) 3183 1800 which is designated for those personal account members who participate in both Sun Life Master and Sun Life Rainbow immediately prior to the Restructure and utilize the fund cruiser under Sun Life Rainbow.

The above fund mapping, where applicable, aims to put Members' accrued benefits and future contributions/future transfer-in monies into constituent funds under Sun Life Rainbow with similar investment policies, objectives and risk levels after the Restructure. However, there are also differences between the mapped funds and such are highlighted in section 3 of the Restructure Notice. For the rationale of the fund mapping, the key differences between the mapped funds and possible fund options for Members, please also refer to section 3 of the Restructure Notice.

You may also refer to the respective MPF Scheme Brochure of Sun Life Master and Sun Life Rainbow for detailed information about the funds.

14. Are there any differences between the investment policies, objectives and risk levels of the constituent funds that I invest into, before and after the Restructure?

In terms of the investment policies, objectives and risk levels between the constituent funds that you had been or will be investing your accrued benefits into, before and after the Restructure, they are largely similar. However, there are also differences between the mapped funds and such are highlighted in section 3 of the Restructure Notice. For the rationale of the fund mapping, the key differences between the mapped funds and possible fund options for Members, please refer to section 3 of the Restructure Notice.

Members are encouraged to review their investment regularly in order to ensure it is meeting their personal financial needs and objectives. If in doubt, please seek independent investment advice as needed.

15. I have holdings in Schroder MPF Capital Guaranteed Portfolio (the "Guaranteed Fund") currently. Would the Restructure affect my guarantee entitlement? If so, what is the arrangement?

Yes. Upon the Restructure, the Member's accrued benefits in the Guaranteed Fund will be redeemed and fully re-invested into Sun Life MPF Conservative Fund under Sun Life Rainbow as they have exhibit similarities in terms of their target investments and investment objectives and risk/return profiles, thus Sun Life MPF Conservative Fund may serve the same purpose of preserving capital over the long term (even without explicit guarantee). However, Sun Life MPF Conservative Fund is not a guaranteed fund and has no guaranteed features.

On the Effective Date, each Member investing in the Guaranteed Fund will be entitled to the guaranteed amount in the accounts of such Member under Sun Life Master accrued up to the Effective Date as an one-off guarantee as if the qualifying conditions of the Guaranteed Fund have been fulfilled on the Effective Date. If the market value of the holdings in the Guaranteed Fund is less than the guaranteed amount on the Effective Date, the Member will be compensated with the amount of such shortfall by the guarantor and such guaranteed amount will be re-invested into Sun Life MPF Conservative Fund on or before September 11, 2023. If the market value of the holdings in the Guaranteed Fund the guaranteed amount is higher than the guaranteed amount on the Effective Date, the Member will be entitled to the market value of the holdings in the Guaranteed Fund as the one-off guarantee. At any time within three months prior to the Effective Date (i.e. from May 29, 2023 to August 29, 2023), if any Member gives instructions or makes a request to:

- (i) switch out from the Guaranteed Fund to other constituent fund(s) under Sun Life Master, together with all holdings in the Guaranteed Fund;
- (ii) transfer out of Sun Life Master to another scheme, together with all holdings in the Guaranteed Fund at the time of transfer;
- (iii) withdraw all holdings in the Guaranteed Fund on any of the eligible withdrawal grounds under the MPF legislation; or
- (iv) withdraw all holdings in the Guaranteed Fund after termination of employment,

Such Member will also be entitled to the one-off guarantee, as mentioned above, on and accrued up to the effective date of the switching, transfer-out or withdrawal (as the case may be). However, if only a part of the holdings in the Guaranteed Fund is being switched out, transferred out or withdrawn, as the case may be, the Member will not be entitled to the one-off guarantee.

Below are some illustration examples demonstrating the entitlement of a member to the one-off guarantee under difference scenarios.

Example 1

A member invested HK\$20,000 in the Guaranteed Fund on January 1, 2021, and switched out all his holdings (i.e. HK\$20,000) in the Guaranteed Fund to another constituent fund under Sun Life Master on August 1, 2023 (i.e., within 3 months prior to the Effective Date).

The member has switched out 100% of his holdings in the Guaranteed Fund within 3 months prior to the Effective Date, so he will be entitled to the one-off guarantee.

Example 2

A member invested HK\$20,000 in the Guaranteed Fund on January 1, 2021, and transferred out of Sun Life Master to another scheme on August 1, 2023 (i.e., within 3 months prior to the Effective Date), together with all his holdings (i.e. HK\$20,000) in the Guaranteed Fund.

The member has transferred out of Sun Life Master, together with 100% of his holdings in the Guaranteed Fund, within 3 months prior to the Effective Date, so he will be entitled to the one-off guarantee.

Example 3

A member invested HK\$20,000 in the Guaranteed Fund on January 1, 2021, and withdrew all his holdings (i.e. HK\$20,000) in the Guaranteed Fund on 1 August 2023 (i.e., within 3 months prior to the Effective Date) based on the withdrawal upon retirement or early withdrawal grounds of MPF benefits.

The member has withdrawn 100% of his holdings in the Guaranteed Fund within 3 months prior to the Effective Date, so he will be entitled to the one-off guarantee.

Example 4

A member invested HK\$30,000 in the Guaranteed Fund on January 1, 2021, with \$10,000 holdings under his employee mandatory contributions and \$20,000 holdings under his employer mandatory contributions. He transferred all his holdings under his employee mandatory contributions (i.e. \$10,000) to another scheme through ECA transfer on August 1, 2023 (i.e., within 3 months prior to the Effective Date).

The member still has \$20,000 holdings under his employer mandatory contributions in the Guaranteed Fund after the ECA transfer, so he will not be entitled to the one-off guarantee on the date of transfer. However, if the member still has \$20,000 holdings under his employer mandatory contributions in the Guaranteed Fund on the Effective Date, he will be entitled to the one-off guarantee in respect of such remaining holdings on the Effective Date.

Example 5

A member invested HK\$30,000 in the Guaranteed Fund on January 1, 2021, with all \$30,000 holdings under his employee mandatory contributions. He transferred all his holdings under his employee mandatory contributions (i.e. \$30,000) to another scheme through ECA transfer on August 1, 2023 (i.e., within 3 months prior to the Effective Date).

The member only has holdings under his employee mandatory contributions so the member has transferred out 100% of his holdings in the Guaranteed Fund within 3 months prior to the Effective Date, so he will be entitled to the one-off guarantee.

Example 6

A member invested HK\$30,000 in the Guaranteed Fund on January 1, 2021, and switched out 40% of his holdings in the Guaranteed Fund to another constituent fund under Sun Life Master on August 1, 2023 (i.e., within 3 months prior to the Effective Date).

The member still has \$18,000 (i.e. 60% of his original holdings) in the Guaranteed Fund after the switching, so he will not be entitled to the one-off guarantee on the date of switching. However, if the member still has \$18,000 holdings in the Guaranteed Fund on the Effective Date, he will be entitled to the one-off guarantee in respect of such remaining holdings on the Effective Date.

Example 7

A contribution account member invested HK\$30,000 in the Guaranteed Fund on January 1, 2021, with \$10,000 holdings under his mandatory contribution account and \$20,000 holdings under his voluntary contribution account. After the member ceased employment on June 1, 2023, he submitted a request for fund transfer on August 1, 2023 (i.e., within 3 months prior to the Effective Date) to withdraw his voluntary contributions with an option to retain his mandatory contributions.

As the member has requested to retain his mandatory contributions in the Guaranteed Fund, the member will still have \$10,000 holdings in the Guaranteed Fund after the transfer, so he will not be entitled to the one-off guarantee on the date of transfer. However, if the member still has \$10,000 holdings in the Guaranteed Fund on the Effective Date, he will be entitled to the one-off guarantee in respect of such remaining holdings on the Effective Date.

Example 8

A contribution account member invested HK\$30,000 in the Guaranteed Fund on January 1, 2021, with all \$30,000 holdings under his voluntary contribution account. The member invested his mandatory contributions in other constituent funds under Sun Life Master. After the member ceased employment on June 1, 2023, he submitted a request for fund transfer on August 1, 2023 (i.e., within 3 months prior to the Effective Date) to withdraw his voluntary contributions with an option to retain his mandatory contributions.

As the member has all his holdings under his voluntary contribution account in the Guaranteed Fund, the member will effectively withdraw 100% of his holdings in the Guaranteed Fund after the transfer, so he will be entitled to the one-off guarantee.

Details about the arrangement of this one-off guarantee entitlement are also set out in section 4 of the Restructure Notice.

If you have any questions relating to the above one-off guarantee arrangement, you may call our hotline designated for members who have holdings in the Guaranteed Fund at (852) 3183 1800.

16. How are the fund management fees charged for my account before and after the Restructure?

Scheme Participants will be charged at the same or a lower level of management fees immediately after the Restructure.

Further, for those Members investing into Schroder MPF RMB and HKD Fixed Income Portfolio under Sun Life Master immediately before the Effective Date, all their transferred assets and future contributions / future transfer-in monies investing in the corresponding constituent fund under Sun Life Rainbow, i.e. Sun Life MPF Hong Kong Dollar Bond Fund, after the Effective Date will enjoy an one-year waiver of the management fee of Sun Life MPF Hong Kong Dollar Bond Fund under Sun Life Rainbow as an additional bonus unit rebate. For the avoidance of doubt, the waiver period of one year means a waiver period of 12 months after the Effective Date. For those personal account members who participate in both Sun Life Master and Sun Life Rainbow and investing, immediately before the Effective Date, into both Schroder MPF RMB and HKD Fixed Income Portfolio under Sun Life Master

and Sun Life MPF Hong Kong Dollar Bond Fund under Sun Life Rainbow, as their personal account(s) under Sun Life Master will be merged and combined into a single personal account under Sun Life Rainbow upon the Restructure, such additional bonus unit rebate will be offered to their entire account balance after the Effective Date.

For detailed fee comparison between Sun Life Master and Sun Life Rainbow, please refer to Appendix 2 of the Restructure Notice.

17. What are my options if I do not want to be involved in the Restructure?

Participating employers, self-employed person members and personal account members who do not wish to participate in the Restructure and wish to opt out from Sun Life Master may submit transfer-out instructions through the new trustee of the MPF scheme which they intend to join. For details of submitting the transfer out instruction, please refer to important note of the respective transfer forms, i.e. Employer's Request For Fund Transfer Form (FORM MPF(S) - P(E)) for employer and Scheme Member's Request For Fund Transfer Form (FORM MPF(S) - P(M)) for self-employed person members and personal account members.

For Members who are only employees under an employer plan that will be transferred to Sun Life Rainbow, they have the option to transfer out their accrued benefits attributable to employee mandatory contributions via the Employee Choice Arrangement ("**ECA**") once per calendar year. For details of submitting the transfer out instruction through ECA, please refer to Guide To Transfer of MPF Accrued Benefits (Benefits) Under Employee Choice Arrangement (ECA) of Employee Choice Arrangement (ECA) - Transfer Election Form (FORM MPF(S) - P(P)).

If Scheme Participants would like to transfer out of Sun Life Master before the Effective Date, the administrator of Sun Life Master (i.e. BestServe Financial Limited) must have received the transfer request sent through the new trustee of the MPF scheme which they intend to join on or before August 21, 2023 (both in the case of transfer by ECA and non-ECA). Otherwise, such request will not be processed under Sun Life Master but will be carried forward to Sun Life Rainbow for further processing starting as soon as practicable after the Effective Date no later than 5:45 p.m. on September 4, 2023. Therefore, please allow ample time taking into account the time required by the new trustee to process your request, including amongst others, the postal time for document delivery.

No fees and charges will be incurred for such transfers.

Part B. Suspension Arrangement

18. Why is a suspension period necessary?

To facilitate a smooth implementation of the Restructure in particular the data migration between the relevant schemes in an effective manner, due arrangement has to be made for the extraction and validation of Scheme Participants' records under Sun Life Master, and the transfer and creation of such records under Sun Life Rainbow. The transfer of account assets between the schemes will involve, amongst other administration work, the redemption of Members' accrued benefits under Sun Life Master and re-investment of the redemption proceeds into constituent funds under Sun Life Rainbow based on the fund mapping arrangement (see Q13). Therefore, a suspension period is necessary for the trustees and administrators of the schemes to complete all the required actions.

19. When will be the suspension period?

The suspension period will start from August 24, 2023 to September 3, 2023, both dates inclusive, for a period of 7 business days.

Further, for instructions received from Scheme Participants of Sun Life Master during the suspension period, it is expected that there will be delays in processing of such instructions under Sun Life Rainbow if such instructions are received after the respective cut-off dates and times (if any) as mentioned in Q22, from August 30, 2023 (with the cut-off date for instructions in respect of direct debit authorization on June 30, 2023) to September 3, 2023.

Processing of instructions will resume normal and Scheme Participants can submit instructions through paper or Sun Life Rainbow's website at www.sunlife.com.hk from 9:00 a.m. on September 4, 2023.

Apart from the above, online and interactive voice response system ("IVRS") services of Sun Life Master will also be discontinued for both participating employers and members from 5:00 p.m. on August 23, 2023.

Scheme Participants may start accessing their transferred account information under Sun Life Rainbow via Sun Life Rainbow's website and IVRS services starting from 9:00 a.m. on September 4, 2023. For further details about online service and account access, please see Q25.

20. What services will be suspended during the suspension period?

During the suspension period, processing of instructions and dealings of subscription and redemption of units of each CF under Sun Life Master as well as online and IVRS services under Sun Life Master will be suspended.

21. How would the suspension impact the service level?

Notwithstanding the suspension of dealing and processing of instructions, the trustee of Sun Life Master will still be able to meet its service pledges in respect of the Scheme Participants during the Restructure process provided that valid and complete instruction(s) are received by the administrator of Sun Life Master on or before the respective cut-off dates and times (if any).

However, if instructions are received by the administrator of Sun Life Master after the respective cut-off dates and times (if any), Sun Life Master Trustee will not be able to meet its service pledges as such instructions will not be processed under Sun Life Master but will be carried forward to Sun Life Rainbow for further processing starting as soon as practicable after the Effective Date no later than 5:45 p.m. on September 4, 2023.

The expected delay in processing instructions under Sun Life Rainbow will mean that the trustee of Sun Life Rainbow may not be able to meet some of its service pledges from August 30, 2023 to September 3, 2023 inclusive. The trustee of Sun Life Rainbow will work closely with the trustee of Sun Life Master on the transitional arrangements to minimize any potential impact. Details of the service pledges that could not be met by Sun Life Rainbow Trustee are as follows:

No.	Processing of certain instructions under Sun Life Rainbow	The period under Sun Life Rainbow during which instructions cannot be processed	Service turnaround for processing instructions under Sun Life Rainbow from September 4, 2023
1.	Contribution Data Submission (for employers and self-employed persons)		
(i)	Payment via DDA	From August 30, 2023 to September 3, 2023, both dates inclusive	Within 9 working days
(ii)	Payment via cheque	From August 30, 2023 to September 3, 2023, both dates inclusive	Within 7 working days
2.	Membership Enrolment (for employees, self-employed persons and personal account members)	From August 30, 2023 to September 3, 2023, both dates inclusive	Within 6 working days
3.	Switching of Investment Mandate of Existing Account Balance	Please note that the instruction cannot be processed as the constituent fund(s) under Sun Life Master no longer exists. Follow-up calls and letters will be sent to the Members.	
4.	Change of Investment Mandate of Future Contributions / Future Transfer-In Monies		
5.	Transfer out from Sun Life Master		
(i)	ECA transfer-out	From August 30, 2023 to September 3, 2023, both dates inclusive	Within 12 working days
(ii)	Non-ECA transfer-out	From August 30, 2023 to September 3, 2023, both dates inclusive	Within 13 working days
6.	Withdrawal of accrued benefits		
(i)	Permanent departure from Hong Kong	From August 30, 2023 to September 3, 2023, both dates inclusive	Within 13 working days
(ii)	Other circumstances	From August 30, 2023 to September 3, 2023, both dates inclusive	Within 13 working days

Other than the above, it is not expected that there will be delay in processing of other instructions under Sun Life Rainbow.

For scheme participants of Sun Life Rainbow, there will not be any suspension of dealing or processing of instructions under Sun Life Rainbow during the Restructure process.

Part C. Transitional Arrangement

22. To ensure my instructions in respect of my MPF account under Sun Life Master can be processed prior to the Restructure, is there any timeline that I should take note?

If you intend to have certain instructions processed and completed under Sun Life Master prior to the Restructure, such instructions **must be received by the administrator** (i.e. BestServe Financial Limited (“**BestServe**”))^ on or before the following specified cut-off date and time (if any).

Types of instruction	Cut-off Date/Time for valid instructions to be processed under Sun Life Master before the Restructure ^^
By Participating Employers and Self-Employed Persons:	
(1) Contribution Data Submission (i) by hand / via Sun Life Client Service Counter or Sun Life Designated MPF Contribution Drop Box^ (ii) via mail, fax or email	a. Payment via DDA (i) August 15, 2023, 5:00p.m. (ii) August 15, 2023 b. Payment via cheque / TT / direct credit (i) August 21, 2023, 5:00p.m. (ii) August 21, 2023;
(2) Direct Debit Authorization (“ DDA ”) (i) Set up new DDA instruction (ii) Change of bank account or relevant information for direct debit arrangement	June 30, 2023 (around 6-8 weeks before the Effective Date)
(3) Employee Enrolment and Termination of Scheme Participation <i>(only applicable to participating employers)</i>	August 23, 2023
(4) Scheme Information Change (i) Change of voluntary contributions (ii) Other employer information changes, including scheme termination	August 23, 2023
(5) Scheme Transfer-in <i>(only applicable to participating employers)</i> (i) New transfer request (ii) In-progress transfer request	(i) Any valid instruction to transfer in to Sun Life Master must be received by the administrator of Sun Life Master via the trustee of Sun Life Master on or before May 29, 2023 (i.e. around 3 months before the Effective Date). (ii) Any pending instruction that cannot be completed on or before May 29, 2023 (i.e. around 3 months before the Effective Date) will be rejected with appropriate communication made to the relevant employers.
(6) Scheme Transfer-Out <i>(only applicable to employers)</i>	Any valid instruction to transfer out of Sun Life Master must be received by the administrator of Sun Life Master via the trustee of Sun Life Master on or before August 21, 2023

By Self-Employed Persons, Employees and Personal Account Members:	
<p>(1) Switching / Change of Investment Mandate (i) via mail / by hand / Sun Life Client Service Counter or Sun Life Designated MPF Contribution Drop Box^ (ii) via internet / fax</p> <p>Note: If any fund switching requests are invalid/incomplete, they cannot be transmitted via the internet as the internet will refrain any such invalid/incomplete requests from being submitted via the internet. If any fund switching requests submitted via other channels are invalid/incomplete, BestServe will make follow-up calls with members on the date of such invalid/incomplete requests received to explain the transitional/special arrangement in order to better manage member's expectation.</p>	<p>(i) August 23, 2023, 5:00p.m. (ii) August 23, 2023, 5:00p.m.</p>
<p>(2) Member Information Change (i) via fax / mail / by hand / Sun Life Client Service Counter or Sun Life Designated MPF Contribution Drop Box^ (ii) via internet</p>	<p>(i) August 23, 2023, 5:00p.m. (ii) August 23, 2023, 5:00p.m.</p>
<p>(3) Transfer-in into Sun Life Master <i>(including ECA and non-ECA transfer-in)</i> (i) New transfer request (ii) In-progress transfer request</p>	<p>(i) Any valid instruction to transfer into Sun Life Master must be received by the administrator of Sun Life Master via the trustee of Sun Life Master on or before May 29, 2023 (i.e. around 3 months before the Effective Date).</p> <p>(ii) Any pending instruction that cannot be completed on or before May 29, 2023 (i.e. around 3 month before the Effective Date) will be rejected with appropriate communication made to the relevant members.</p>
<p>(4) Transfer-out from Sun Life Master (i) ECA transfer-out (ii) Non-ECA transfer-out</p>	<p>Any valid instruction to transfer out of Sun Life Master must be received by BestServe via the new trustee on or before (i) August 21, 2023 (ii) August 21, 2023</p>
<p>(5) Withdrawal of accrued benefits (i) Permanent departure from Hong Kong (ii) Other circumstances</p>	<p>(i) August 17, 2023 (ii) August 21, 2023</p>
<p>(6) Membership Enrolment</p>	<p>August 23, 2023</p>

Remarks:

^ Please see below for the locations of Sun Life Client Service Counter or Sun Life Designated MPF Contribution Drop Box:

Submission Channel	Address
Sun Life Client Service Counter (Authorized Channel for Sun Life Rainbow)	10/F, One HarbourFront, 18 Tak Fung Street, Hunghom, Kowloon, Hong Kong
Sun Life Designated MPF Contribution Drop Box (Authorized Channel for Sun Life Rainbow)	G/F, Cheung Kei Center, Tower B, No. 18 Hung Luen Road, Hunghom, Kowloon, Hong Kong

^^ In the event of the respective cut-off dates becoming a gale warning day or black rainstorm warning day (i.e. Tropical Cyclone Warning Signals No. 8 or above; or black rainstorm signal is hoisted and remains hoisted after 12:00 p.m.) resulted in such day being a non-business day, all respective instructions from Scheme Participants submitted to BestServe on such day will be suspended and not be processed under Sun Life Master. Please refer to Q23 on the arrangement under such circumstances.

Notwithstanding the above, in the said circumstances, the cut-off date for contribution data submission with payment via DDA will be postponed to the next business day, but the relevant instructions will still be processed under Sun Life Master before the Effective Date.

23. What will happen if my instructions in respect of my account under Sun Life Master cannot reach the administrator (i.e. BestServe) before the respective cut-off date (as stated in Q22 above)?

Instructions received by BestServe after the respective cut-off dates shall be processed under Sun Life Rainbow starting as soon as practicable after the Effective Date no later than 5:45 p.m. on September 4, 2023. Please refer to the table below for details:

Type of instruction	Handling of instruction (applicable to those instructions received before Effective Date, but after the respective cut-off dates and have not yet been processed under Sun Life Master)
Employee Member Enrolment	Employee member account will be set up under Sun Life Rainbow and fund mapping will be applied to the contribution investment mandates provided on the employee member enrolment form.
Participation Agreement	The employer, self-employed person and personal account applicant will be assisted to participate in Sun Life Rainbow.
Fund Switching / Change of Investment Mandate	The request cannot be processed as the constituent fund(s) under Sun Life Master no longer exists after the Effective Date. Follow-up calls and letters will be sent to the Members.
Other Instructions	All other instructions made under Sun Life Master will be handled by the trustee of Sun Life Rainbow under Sun Life Rainbow starting as soon as practicable after the Effective Date no later than 5:45 p.m. on September 4, 2023. If the instructions cannot be processed, the trustee of Sun Life Rainbow will follow up with the relevant participating employers or Members.

24. For Members holding funds under the Default Investment Strategy (DIS), what will happen if the de-risking is scheduled to take place during the suspension period?

Any DIS de-risking that could not be processed during the suspension period will be processed under Sun Life Rainbow within 5 business days after September 4, 2023, i.e. September 11, 2023.

25. Approaching the Effective Date, can I still login to my online account under Sun Life Master?

Online and IVRS services of Sun Life Master will remain in service until 5:00 p.m. on August 23, 2023 for both participating employers and Members, after which these services will be discontinued.

Scheme Participants may start accessing Sun Life Rainbow's website and IVRS services starting from 9:00 a.m. on September 4, 2023 to check their transferred account information under Sun Life Rainbow. For online service and account access details, please see Q36.

Part D. Asset Transfer Arrangement

26. What is the arrangement for transferring my accrued benefits under Sun Life Master to Sun Life Rainbow?

On the Effective Date, constituent fund units held in the Members' accounts under Sun Life Master will be redeemed, and the redemption proceeds will be credited to the respective Members' accounts under Sun Life Rainbow. The redemption proceeds will be used to invest into or subscribe for units of the corresponding constituent funds under the Sun Life Rainbow based on the fund mapping arrangement (See Q13).

All the above processes will occur on the same day using the relevant fund unit prices as of the Effective Date, where no bid-offer spread applies. Therefore, the value of holdings in the account of such Members immediately before and after the Restructure will be the same.

For detailed conversion mechanism and illustrative example, please refer to Appendix 3 of the Restructure Notice.

27. Who will monitor the transfer of Members' assets?

The trustee of Sun Life Master (i.e. HSBC Provident Fund Trustee (Hong Kong) Limited) and the trustee of Sun Life Rainbow (i.e. Sun Life Trustee Company Limited) will make transitional arrangements with the related service providers to ensure a smooth and proper transfer of Members' assets between schemes.

There will be reconciliation at member account level to ensure the transfer arrangement is made properly. External auditor will also be engaged to monitor the process before and after the Restructure.

28. Will my accrued benefits or future contributions/future transfer-in monies, where fund mapping arrangement applies, be mapped to invest in constituent funds that perform worse than my current funds?

As the trustee of Sun Life Rainbow, Sun Life Trustee Company Limited acts with due care to monitor the fund performance of all constituent funds under the scheme to safeguard the best interest of Members.

For the purpose of the Restructure, the fund mapping is done aiming at mapping the funds under Sun Life Rainbow with investment policies, objectives and risk level that are most similar to that of the original funds under Sun Life Master. Members may also make their own decisions to switch funds for their accounts before or after the Restructure.

Alternatively, Members may also opt for making transfer to other schemes before or after the Restructure if necessary.

Members are encouraged to review their investment regularly in order to ensure it is meeting their personal financial needs and objectives. Please seek independent investment advice if in doubt.

29. Can I make my own choice as to which constituent funds to be transferred to under Sun Life Rainbow?

For the purpose of the Restructure, the asset transfer will be done as a whole at constituent fund level. Therefore, Members cannot make their own choices in respect of the fund mapping under their respective accounts. However, Members are free to change their fund choices under their respective accounts before or after the Restructure. In this regard, please observe the cut-off dates related to submitting fund switching requests under Sun Life Master (refer to Q22), the suspension period and the date of resuming instruction processing under Sun Life Rainbow (refer to Q19).

30. How do I know if my accrued benefits have been transferred from Sun Life Master to Sun Life Rainbow?

A transfer statement in respect of the transferred out benefits from Sun Life Master and a transfer confirmation in respect of the transferred in benefits to Sun Life Rainbow will be issued to Members by the trustee of Sun Life Rainbow respectively within 30 days and according to the periods prescribed by the applicable regulatory requirement from the Effective Date.

Part E. On-going Administrative Support and Services under Sun Life Rainbow

31. As a participating employer, how do I submit MPF contribution data after the Restructure?

Contribution data can be submitted in paper format or via the website functions under Sun Life Rainbow.

Hard copy MPF remittance statements can be submitted via mail to 10/F, One HarbourFront, 18 Tak Fung Street, Hunghom, Kowloon, Hong Kong or fax to (852) 3183 1889. Online MPF remittance statements can be submitted via employer login account at www.sunlife.com.hk.

32. As a participating employer, how do I make MPF contribution payment after the Restructure?

Participating employers can settle contribution payment by cheque or by autopay.

For payment by cheque, starting from the Effective Date (i.e. August 30, 2023), please remember to make all contributions payable to “**Sun Life Trustee Company Limited - MPF**” and mail to P.O. Box 95868, Tsim Sha Tsui Post Office or submit in person to 10/F, One HarbourFront, 18 Tak Fung Street, Hunghom, Kowloon, Hong Kong. Payment made to the existing payee name under Sun Life Master will be accepted for 3 months after the Effective Date, subject to the approval of the trustee of Sun Life Rainbow.

For payment by autopay, please set up the facility first by completing and returning the “Direct Debit Authorization Form” to Sun Life Trustee Company Limited on or before August 18, 2023.

Before you receive Sun Life Rainbow’s confirmation that the autopay is in effect, please use cheque for payment first.

33. As a self-employed person, how can I make MPF contribution payment after the Restructure?

Self-employed persons can settle contribution payment by cheque or by autopay (in the same way as participating employers). Please refer to Q32 for details.

34. As a self-employed person, will there be any changes to my contribution schedule after the Restructure?

As a self-employed person, you are required to submit the relevant income amount and contribution frequency under Sun Life Rainbow one month before the end of each financial period of Sun Life Rainbow. The financial year end of Sun Life Rainbow is 31 December each year. Please note that this is different to the financial year end of Sun Life Master which is 30 September each year.

Due to the differences between the financial year end of Sun Life Master and Sun Life Rainbow, the following arrangements will apply in respect of your contribution schedule after the Restructure.

Pursuant to the Restructure, the relevant income amount and contribution frequency submitted for the financial year ended 30 September 2023 under Sun Life Master will be transferred from Sun Life Master to Sun Life Rainbow.

For the period from the Effective Date to 30 September 2023, the contribution schedule generated based on the relevant income amount and contribution frequency submitted for the financial year ended 30 September 2023 transferred from Sun Life Master will apply.

For the period from 1 October 2023 to 31 December 2023, the trustee of Sun Life Rainbow will generate an interim contribution schedule based on the relevant income amount and contribution frequency submitted for the financial year ended 30 September 2023 transferred from Sun Life Master, unless there are any updates to the relevant income amount and contribution frequency of the self-employed person during such period.

For the period from 1 January 2024 to 31 December 2024, a new contribution schedule will be generated based on the relevant income amount and contribution frequency to be submitted by the self-employed persons for the financial year ended 31 December 2024 under Sun Life Rainbow.

A notice will be issued to the self-employed persons in or around July 2023 to: (i) notify the members of the above arrangements and if there are any changes to the relevant income amount and contribution frequency of the members between 1 October 2023 and 31 December 2023, the members may submit a declaration form enclosed in the notice for updates; and (ii) remind the members to submit the relevant income amount and contribution frequency for the financial year ended 31 December 2024 under Sun Life Rainbow by 30 November 2023 (i.e. one month before the financial year ended 31 December 2023 of Sun Life Rainbow).

35. How can I seek assistance from the new administrator or trustee for all aspects after the Restructure? Where can I get the administration forms? Where should I send my instructions to?

Scheme Participants may make enquiries or obtain assistance via the following channels:

Customer Website	www.sunlife.com.hk
Customer Hotline	(852) 3183 1800
Customer Service Centre	10/F, One HarbourFront, 18 Tak Fung Street, Hung Hom, Kowloon, Hong Kong Service hours: Monday to Friday from 9:00 a.m. to 5:45 p.m., except public holidays

Administration forms under Sun Life Rainbow should be used on and after the Effective Date (August 30, 2023) and they are available on the website at www.sunlife.com.hk for download. The trustee of Sun Life Rainbow will only be able to process instructions using the forms of Sun Life Rainbow after the Restructure. There will be a grace period of 3 months after the Effective Date for accepting the existing forms (except for change of investment mandate and switching instructions form) of Sun Life Master.

All forms and documents can be submitted by mail to BestServe Financial Limited at 10/F, One HarbourFront, 18 Tak Fung Street, Hung Hom, Kowloon, Hong Kong, or by fax to (852) 3183 1889.

36. How do I access online account service under Sun Life Rainbow?

For employers:

For employers who only participate in Sun Life Master immediately prior to the Restructure, they need to use “201” together with their existing employer code generated for their existing accounts under Sun Life Master as login ID to complete a first time registration on the website of Sun Life Rainbow before they can access information of their transferred account under Sun Life Master via the website of Sun Life Rainbow. For example, if the existing employer code is “12345”, the login ID will be “20112345”. For accessing information of their transferred account under Sun Life Master via IVRS of Sun Life Rainbow, a new password will be generated and sent to the employers by post or by e-mail after the Effective Date.

For those employers who participate in both Sun Life Master and Sun Life Rainbow immediately prior to the Restructure, they may use their existing employer code and/or personal identification number generated for their existing accounts under Sun Life Rainbow to access information of both their transferred account under Sun Life Master and of their existing account under Sun Life Rainbow via the website or IVRS of Sun Life Rainbow.

For members:

For members who only participate in Sun Life Master immediately prior to the Restructure, they need to use either their Hong Kong identity card or passport number to complete a first time registration on

the website and IVRS of Sun Life Rainbow before they can access information of their transferred account under Sun Life Master via the website and IVRS of Sun Life Rainbow.

For those members whose employers participate in both Sun Life Master and Sun Life Rainbow immediately prior to the Restructure, they may use their existing member number and/or personal identification number generated for their existing accounts under Sun Life Rainbow to access information of both their transferred account under Sun Life Master and of their existing account under Sun Life Rainbow via the website or IVRS of Sun Life Rainbow.

Remarks: Please note that for Scheme Participants who participate in both Sun Life Master and Sun Life Rainbow immediately prior to the Restructure, their access to online and IVRS services for their existing accounts under Sun Life Rainbow will not be affected due to the Restructure even during the suspension period.

37. What are the differences in services under Sun Life Master and Sun Life Rainbow?

There are certain differences between some of the services provided under Sun Life Master and Sun Life Rainbow in respect of account administration and customer services. For details, please see the table below:

No.	Services			Sun Life Master	Sun Life Rainbow
(i)	Employee Member	Required time to complete account setup (after the date of receipt of required documents)	Submitted by employer by paper form	Within 1 working day	Within 6 working days
			Submitted by employer by email	Within 1 working day	Within 6 working days
(ii)	Self-Employed Person	Required time to complete account setup (after the date of receipt of required documents)	By paper form	Within 1 working day	Within 6 working days
(iii)	Personal Account Member	Required time to complete account setup (after the date of receipt of required documents)	By paper form	Within 1 working day	Within 6 working days
(iv)	Mandatory Contributions and Voluntary Contributions	Required time to complete (after the date of receipt of required documents)	Employer pays by direct debit method (i.e. autopay)	Within 8 working days	Within 9 working days
			Employer pays by cheque	Within 5 working days	Within 7 working days
			Self-employed person pays by direct debit method (i.e. autopay)	Within 8 working days	Within 9 working days

No.	Services			Sun Life Master	Sun Life Rainbow
			Self-employed person pays by cheque	Within 5 working days	Within 7 working days
(v)	Change of Investment Allocation of Existing Account Balance	Through website	Cut-off time	5:00 p.m.	4:00 p.m.
		By fax	Cut-off time	5:00 p.m.	4:00 p.m.
(vi)	Change of Investment Mandate of Future Contributions/ Future Transfer-In Monies	Through website	Cut-off time	5:00 p.m.	4:00 p.m.
		By fax	Cut-off time	5:00 p.m.	4:00 p.m.
(vii)	Employee Choice Arrangement	As a new trustee, the processing time for serving a copy of election form on the original trustee (after the date of receipt of completed instruction)		Within 4 working days	Within 5 working days
		As an original trustee, the processing time for redeeming the fund units in member's account		Within 4 working days	Within 8 working days
(viii)	Transfer arrangement for self-employed person, personal account holder or employee ceasing employment	As a new trustee, the processing time for serving a copy of election form on the original trustee (after the date of receipt of completed instruction)		Within 4 working days	Within 5 working days
		As an original trustee, the processing time for redeeming the fund units in member's account		Within 4 working days	Within 8 working days
		As a new trustee, the processing time for transferring MPF benefits in from original scheme		Within 3 working days	Within 5 working days
(ix)	Enquiry / Contact	Hotline	Service hours	9:00 a.m. - 7:00 p.m. Mon to Fri and 9:00 a.m. - 1:00 p.m. Sat (except public holiday)	9 a.m. - 6 p.m. Mon to Fri and 9 a.m. - 1 p.m. Sat (except public holiday)
(x)	Services Available on IVRS	Member account balance enquiry	By source of contribution type	Available	Currently Not Available

Part F. More Questions about the Restructure

38. Whom should I contact if I have more questions about the Restructure?

If you need further information or assistance, you may call the designated hotline at (852) 3183 1800 for the following enquiries:

- enquiry for instruction cut-off date and administrative arrangement for Sun Life Master
- enquiry for the Restructure related issue
- enquiry for administrative arrangement for Sun Life Rainbow

39. Will there be other channels through which I can get more detailed information about the Restructure?

You are cordially invited to attend our Restructure webinars in and July 2023, where we will explain the key changes and address any questions you might have. Please refer to the following schedules:

Seminar	Date	Time	Detailed information
For Employers	(i) 4 July 2023 (Tue)	16:30 – 17:30	
	(ii) 7 July 2023 (Fri)	18:30 – 19:30	
For Members	(i) 10 July 2023 (Mon)	18:30 – 19:30	
	(ii) 13 July 2023 (Thur) English Session	18:30 – 19:30	

For enrolment, please call the designated hotline at (852) 3183 1800.

-End-