

## Sun Life Rainbow MPF Scheme (the "Scheme")

### Notice to Participating Employers and Scheme Members

**This is an important document. You should read it carefully and thoroughly. If there is any query about the content of this document, you should seek independent professional advice. The trustee of the Scheme accepts responsibility for the information contained in this document as being accurate as at the date of this document.**

10 October 2023

Dear participating employers and Scheme members (collectively the "**Scheme Participants**"),

We, Sun Life Trustee Company Limited, the trustee of the Scheme (the "**Trustee**" or "**we**"), write to inform you that certain changes will be made to the Scheme. Capitalised terms not defined in this notice shall have the same meaning as in the MPF scheme brochure of the Scheme dated July 2023 (the "**MPF Scheme Brochure**").

**This table summarises the changes to the Scheme ("Changes") which are elaborated in the main body of this notice.**

- (a) Restructure of Sun Life MPF Basic Scheme ("**Sun Life Basic**") and Sun Life MPF Comprehensive Scheme ("**Sun Life Comprehensive**")
- (i) With effect from 29 November 2023 (the "**Effective Date**"), participating employers and members of two other MPF schemes, Sun Life Basic and Sun Life Comprehensive, will be transferred to the Scheme (the "**Restructure of Sun Life Basic and Sun Life Comprehensive**"), and to facilitate the Restructure of Sun Life Basic and Sun Life Comprehensive, with effect from the Effective Date, certain amendments will be made to the trust deed of the Scheme (the "**Trust Deed**").
  - (ii) The Restructure of Sun Life Basic and Sun Life Comprehensive aims to achieve greater economies of scale by allowing certain fixed costs to be spread over a larger asset base and consequently lead to increase in operational efficiency and overall cost-effectiveness.
  - (iii) There will be no suspension of services to Scheme Participants during the process of the Restructure of Sun Life Basic and Sun Life Comprehensive and the Restructure of Sun Life Basic and Sun Life Comprehensive will have no adverse impact on the Scheme Participants.
  - (iv) For scheme members utilizing the fund cruiser under the Scheme immediately prior to the Restructure, the fund cruiser will continue to apply after the Restructure, except for personal members who participate in both the Scheme and Sun Life Basic or Sun Life Comprehensive (or both Sun Life Basic and Sun Life Comprehensive) immediately prior to the Restructure in certain cases, they will be deemed to have exited the fund cruiser upon the Restructure. Please refer to section 1.3(b) of this Notice for details on the fund cruiser arrangements.

- (v) For Scheme Participants who participate in both the Scheme and Sun Life Basic or Sun Life Comprehensive (or both Sun Life Basic and Sun Life Comprehensive) immediately prior to the Effective Date, please also refer to the notice containing details of the Restructure of Sun Life Basic ("**Restructure Notice of Sun Life Basic**") and the notice containing details of the Restructure of Sun Life Comprehensive ("**Restructure Notice of Sun Life Comprehensive**"), as applicable, which have been sent to all scheme participants of Sun Life Basic and Sun Life Comprehensive on or around 28 August 2023. A copy of the notices are also available at our website [www.sunlife.com.hk](http://www.sunlife.com.hk). If those Scheme Participants have not received the Restructure Notice of Sun Life Basic or Restructure Notice of Sun Life Comprehensive, as applicable, or have any questions about the Restructure of Sun Life Basic and Sun Life Comprehensive, they may call the designated hotline for the Restructure of Sun Life Basic and Sun Life Comprehensive on (852) 3183 1800 for any enquiries or to obtain a copy of the notices.
- (b) Establishment of a new constituent fund
- (i) With effect from the Effective Date, a new constituent fund, namely Sun Life MPF US & Hong Kong Equity Fund, (the "**New CF**") will be set up under the Scheme.
- (ii) The New CF will be established solely for the purpose of the Restructure of Sun Life Basic and Sun Life Comprehensive. As such, the establishment of the New CF will be subject to the completion of the Restructure of Sun Life Basic and Sun Life Comprehensive on the Effective Date. Should the Restructure of Sun Life Basic and Sun Life Comprehensive not complete on the Effective Date, we will issue further notice informing you within two weeks upon confirmation that the Restructure of Sun Life Basic and Sun Life Comprehensive will not complete on the Effective Date.
- (iii) There will be no impact on the fee structure, investment objective, policy, restrictions, risk profile and dealing arrangement of the existing constituent funds under the Scheme.
- (c) The Changes will be effected by the Trustee pursuant to the exercise of its power in the Trust Deed.
- (d) The Trustee's board of directors has been informed of the Changes and does not have any objection to the Changes.
- (e) The Trustee is of the view that the Changes will have no adverse impact on the Scheme or the interests of the Scheme Participants.
- (f) No costs and expenses associated with the Changes will be borne by the Scheme or the Scheme Participants.
- (g) No action is required of the Scheme Participants as a result of the Changes.
- (h) If the Scheme Participants have any queries in relation to the Changes, they may contact Sun Life Pension Services Hotline on (852) 3183-1888.

## **1. Restructure of Sun Life Basic and Sun Life Comprehensive**

- 1.1 With effect from the Effective Date, participating employers and members of Sun Life Basic and Sun Life Comprehensive will be transferred to the Scheme. The Restructure of Sun Life Basic and Sun Life Comprehensive aims to achieve greater economies of scale by allowing certain fixed costs to be spread over a larger asset base and consequently lead to increase in operational efficiency and overall cost-effectiveness.
- 1.2 To facilitate the Restructure of Sun Life Basic and Sun Life Comprehensive, with effect from the Effective Date, new administration rules will be added to the Trust Deed and certain existing rules will be amended to facilitate the participation of the transferring employers and members of Sun Life Basic and Sun Life Comprehensive in the Scheme. However, such addition or amendment will either be beneficial to or have no adverse impact on the Scheme Participants.
- 1.3 For Scheme Participants who participate in both the Scheme and Sun Life Basic or Sun Life Comprehensive (or both Sun Life Basic and Sun Life Comprehensive) immediately prior to the Effective Date, the Restructure will have no impact on their existing participation under the Scheme, except for personal account members who participate in both the Scheme and Sun Life Basic or Sun Life Comprehensive (or both Sun Life Basic and Sun Life Comprehensive) immediately prior to the Restructure:
- (a) their personal accounts under Sun Life Basic or Sun Life Comprehensive (or both Sun Life Basic and Sun Life Comprehensive) will be automatically consolidated with the personal accounts they hold under the Scheme. If the members have more than one personal accounts under Sun Life Basic or Sun Life Comprehensive (or both Sun Life Basic and Sun Life Comprehensive), their accounts will be merged and combined into one single personal account under the Scheme upon the Restructure; and
  - (b) for those personal account members utilizing the fund cruiser under the Scheme, where the accrued benefits held in their personal accounts under Sun Life Basic or Sun Life Comprehensive (or both Sun Life Basic and Sun Life Comprehensive) are redeemed and invested into the Scheme according to the fund mapping arrangement (as set out in the Restructure Notice of Sun Life Basic and Restructure Notice of Sun Life Comprehensive, as applicable), their personal accounts under the Scheme will, as a result of the fund mapping arrangement, hold investments in any funds other than the four funds under the fund cruiser (i.e. Sun Life MPF Conservative Fund, Sun Life MPF Hong Kong Dollar Bond Fund, Sun Life MPF Hong Kong Equity Fund and Sun Life MPF Multi-Sector Equity Fund), the fund cruiser will cease to apply and they will be deemed to have exited the fund cruiser upon the Restructure, and the following arrangements will apply:
    - (i) for the accrued benefits transferred from Sun Life Basic or Sun Life Comprehensive (or both Sun Life Basic and Sun Life Comprehensive), they will be invested in the Scheme according to the fund mapping arrangement; and
    - (ii) for all future transfer-in monies under the Scheme, they will be invested according to the investment mandates reflecting the fund allocation percentages under the fund cruiser applicable to the member based on the age of the member as at the Effective Date, and such fund allocation percentages will remain the same even when the member reaches the next age band after the Effective Date.

For the avoidance of doubt, for those personal account members whose personal accounts under the Scheme will not, as a result of the fund mapping arrangement, hold investments in any funds outside of the funds under the fund cruiser, so long as their accounts have holdings in any one of the funds under the fund cruiser, the fund cruiser will continue to apply after the Restructure.

After the Effective Date, if such personal account members wish to invest in the fund cruiser again under the Scheme, they may submit a switching instruction to us following the normal procedures under the Scheme.

For details of the above participation arrangements, please refer to the Restructure Notice of Sun Life Basic and the Restructure Notice of Sun Life Comprehensive, as applicable.

- 1.4 There will be no suspension of services to Scheme Participants during the process of Restructure of Sun Life Basic and Sun Life Comprehensive and the Restructure of Sun Life Basic and Sun Life Comprehensive will have no adverse impact on the Scheme Participants.

**2. Establishment of the New CF**

- 2.1 The New CF, namely Sun Life MPF US & Hong Kong Equity Fund, will be established under the Scheme with effect from the Effective Date.

- 2.2 The New CF will be established solely for the purpose of the Restructure. As such, the establishment of the New CF will be subject to the completion of the Restructure of Sun Life Basic and Sun Life Comprehensive on the Effective Date. Should the Restructure of Sun Life Basic and Sun Life Comprehensive not complete on the Effective Date, we will issue further notice informing you within two weeks upon confirmation that the Restructure of Sun Life Basic and Sun Life Comprehensive will not complete on the Effective Date.

- 2.3 As a result of the establishment of the New CF, the number of constituent funds under the Scheme will be increased from 17 to 18. Further, the fund types under the Scheme will be expanded to include an US & Hong Kong equity fund which is not currently available under the Scheme. Accordingly, the Scheme members will be provided with a wider and more diversified choice of funds in order to meet their own preference and risk profile. As such, the Trustee is of the view that the establishment of the New CF would be beneficial and in the interests of the Scheme members and there would not be any adverse impact on the Scheme or the interests of the Scheme Participants.

- 2.4 Below are the key features of the New CF:

<b>Fund Name</b>	Sun Life MPF US & Hong Kong Equity Fund
<b>Type of Fund</b>	US & Hong Kong Equity Fund
<b>Investment Objective</b>	To achieve long-term capital growth
<b>Investment Policies</b>	The Sun Life MPF US & Hong Kong Equity Fund is an equity fund which seeks to achieve long-term capital growth. The Sun Life MPF US & Hong Kong Equity Fund achieves its investment objective by investing its assets in two or more APIF(s) and/or Approved ITCISs with exposure to the equity markets of the United States and Hong Kong (such APIFs and/or Approved ITCISs will be selected by the investment manager having regard to the investment objective and investment policy of the Sun Life MPF US & Hong Kong Equity Fund). It is intended that, through its

	investments in APIFs and/or Approved ITCISs, the Sun Life MPF US & Hong Kong Equity Fund will invest in securities of companies listed in the United States and/or Hong Kong stock exchanges.
<b>Management Fees</b>	Up to 1.103% of NAV per annum
<b>Investment Manager</b>	Sun Life Asset Management (HK) Limited

The New CF does not have any class of unit. For details of the features of the New CF, please refer to the latest MPF Scheme Brochure.

- 2.5 There will be no impact on the fee structure, investment objective, policy, restrictions, risk profile and dealing arrangement of the existing constituent funds under the Scheme.
- 2.6 With effect from the Effective Date, the existing enrolment and administration forms of the Scheme will be updated to include the New CF. Scheme Participants are reminded to use the new versions of the enrolment and administration forms from the Effective Date, which are available at the Online Pension Services Centre of the Scheme and our website at [www.sunlife.com.hk](http://www.sunlife.com.hk) from the Effective Date. Scheme Participants may also contact our Sun Life Pension Services Hotline on (852) 3183-1888 to obtain the new versions of the enrolment and administration forms.

### **3. Impact of the Changes**

- 3.1 The Changes will have no adverse impact on the Scheme or the interests of the Scheme Participants.
- 3.2 No costs and expenses associated with the Changes will be borne by the Scheme or the Scheme Participants.

### **4. Actions required of Scheme Participants**

- 4.1 No action is required of Scheme Participants as a result of the Changes.
- 4.2 Participating employers, self-employed persons, personal account members, special private account members and TVC members who do not wish to be involved in the Changes and wish to opt out from the Scheme as a result of the Changes may submit valid and completed transfer-out or withdrawal instruction, as the case may be. For employee members, they may consider to transfer out the accrued benefits of their employee mandatory contribution under the Employee Choice Arrangement which could be made once per calendar year. Please note, however, that if an employee member has already made a transfer-out under the Employee Choice Arrangement once during a calendar year, no further transfer-out can be made under the Employee Choice Arrangement within the same calendar year. There will be no fees and charges applied to such transfers by Scheme Participants. Scheme Participants should review the constituent funds and all the terms of the Scheme before making any decision.

\*\*\*

The MPF Scheme Brochure (by way of the first addendum), the Trust Deed (by way of a supplemental deed), and the key scheme information document for the Scheme (“**Key Scheme Information Document**”) will be amended to reflect the Changes and their related amendments with effect from the Effective Date. If the Effective Date (i.e. 29 November 2023) becomes a non-dealing day, the Effective Date will be deferred to the next business day which is a dealing day. For details of the Changes, please refer to the latest MPF Scheme Brochure (including the first addendum) and the Key Scheme Information Document which will be available at our website [www.sunlife.com.hk](http://www.sunlife.com.hk) from the Effective Date or request for a copy of them by contacting our Sun Life Pension Services Hotline on (852) 3183-1888 from the Effective Date.

Copy of the Trust Deed (including the latest supplemental deed) can be inspected free of charge at the Customer Service Centre of the Scheme during the service hours (Monday to Friday from 9:00 a.m. to 5:45 p.m., except public holidays) from the Effective Date. The Customer Service Centre of the Scheme is located at 10/F, One Harbourfront, 18 Tak Fung Street, Hung Hom, Kowloon, Hong Kong.

If you have any queries about the content of this notice, you may contact our Sun Life Pension Services Hotline on (852) 3183-1888.

Yours faithfully,

Sun Life Trustee Company Limited

This is a computer generated printout and no signature is required.

## 永明彩虹強積金計劃（「本計劃」）

### 致參與僱主及計劃成員之通知書

本文件乃重要文件。閣下應仔細通讀本文件。如對本文件內容有任何疑問，閣下應尋求獨立的專業意見。本計劃的受託人對本文件中所載資料於本文件日期之準確性負責。

2023年10月10日

尊敬的參與僱主及計劃成員（合稱「計劃參與者」）：

我們—永明信託有限公司—即本計劃的受託人（「受託人」或「我們」），謹以本通知書告知閣下，本計劃將作出某些變更。本通知書中未定義的特定詞彙（英文本中首字母大寫）應具有本計劃日期為2023年7月的強積金計劃說明書（「強積金計劃說明書」）中規定之相同含義。

本表概述了本通知書正文中詳細說明的本計劃之變更（「相關變更」）。

- (a) 永明強積金基本計劃（「永明基本計劃」）及永明強積金綜合計劃（「永明綜合計劃」）之重組
  - (i) 由2023年11月29日（「生效日期」）起，另外兩個強積金計劃永明基本計劃及永明綜合計劃的參與僱主及成員將轉移至本計劃（「永明基本計劃及永明綜合計劃重組」），為便於實施永明基本計劃及永明綜合計劃重組，由生效日期起，本計劃的信託契據（「信託契據」）將作出若干修訂。
  - (ii) 永明基本計劃及永明綜合計劃重組旨在透過更大的資產基礎攤分若干固定成本，以實現更大的規模效益，從而提高營運效率及改善整體成本收益。
  - (iii) 永明基本計劃及永明綜合計劃重組期間，向計劃參與者提供的服務將不會暫停，且永明基本計劃及永明綜合計劃重組不會對計劃參與者構成不利影響。
  - (iv) 對於緊接在重組前使用本計劃下基金自動導航系統的計劃成員，基金自動導航系統在重組後將繼續適用，但在某些情況下緊接在重組前同時參與本計劃並參與永明基本計劃和／或永明綜合計劃的個人帳戶成員除外，其將於重組之時被視為已於重組之時退出基金自動導航系統。請參閱本通知書第1.3(b)節了解基金自動導航系統安排的詳情。
  - (v) 對於緊接在生效日期前同時參與本計劃並參與永明基本計劃和／或永明綜合計劃的計劃參與者，亦請參閱載明永明基本計劃重組詳情的通知書（「永明基本計劃重組通知書」）及載明永明綜合計劃重組詳情的通知書（「永明綜合計劃重組通知書」）。

書」) (以適用者為準), 該等通知書已於 2023 年 8 月 28 日或該日前後發送予永明基本計劃及永明綜合計劃的所有計劃參與者。該等通知書副本亦可在我們的網站 [www.sunlife.com.hk](http://www.sunlife.com.hk) 上查閱。若計劃參與者未收到永明基本計劃重組通知書或永明綜合計劃重組通知書 (以適用者為準), 或對永明基本計劃及永明綜合計劃重組有任何疑問, 可致電永明基本計劃及永明綜合計劃重組指定熱線(852) 3183 1800 查詢或索取該等通知書副本。

(b) **設立一項新成分基金**

- (i) 由生效日期起, 本計劃下將設立一項新成分基金, 即永明強積金美國及香港股票基金 (「**新成分基金**」)。
  - (ii) 新成分基金將僅為永明基本計劃及永明綜合計劃重組之目的而設立。因此, 設立新成分基金的前提條件是永明基本計劃及永明綜合計劃重組於生效日期得以完成。若永明基本計劃及永明綜合計劃重組於生效日期未得以完成, 我們將在確認不能於生效日期完成永明基本計劃及永明綜合計劃重組後兩星期內發出進一步通知告知閣下。
  - (iii) 本計劃下現有成分基金的收費結構、投資目標、政策、限制、風險狀況及交易安排並不會受到影響。
- (c) 受託人將行使其在信託契據中所規定之權力以實施相關變更。
  - (d) 受託人董事會已被告知相關變更, 且對相關變更並沒有任何異議。
  - (e) 受託人認為相關變更不會對本計劃或計劃參與者的利益造成任何不利影響。
  - (f) 本計劃或計劃參與者無須承擔與相關變更有關的任何費用及開支。
  - (g) 計劃參與者無須因相關變更而採取任何行動。
  - (h) 若計劃參與者對相關變更有任何疑問, 可致電永明退休金服務熱線 (852) 3183 1888。

**1. 永明基本計劃及永明綜合計劃重組**

- 1.1 由生效日期起, 永明基本計劃及永明綜合計劃的參與僱主及成員將轉移至本計劃。永明基本計劃及永明綜合計劃重組旨在透過更大的資產基礎攤分若干固定成本, 以實現更大的規模效益, 從而提高營運效率及改善整體成本收益。



1.2 由生效日期起，為便於實施永明基本計劃及永明綜合計劃重組，信託契據下將新增行政規則並對若干現有規則予以修訂，以便永明基本計劃及永明綜合計劃的轉移僱主及成員參與本計劃。但是，此等新增或修訂或將對計劃參與者有利，或不會對計劃參與者構成不利影響。

1.3 對於緊接在生效日期前同時參與本計劃並參與永明基本計劃和／或永明綜合計劃的計劃參與者，重組將不會影響其在本計劃下的現有參與，但緊接在重組前同時參與本計劃並參與永明基本計劃和／或永明綜合計劃的個人帳戶成員除外：

(a) 其在永明基本計劃和／或永明綜合計劃下的個人帳戶將自動與其在本計劃下的個人帳戶合併。若成員在永明基本計劃和／或永明綜合計劃下有多於一個個人帳戶，其多個帳戶將在重組後合併至本計劃下的一個單一個人帳戶；及

(b) 對於使用本計劃下基金自動導航系統的個人帳戶成員，當其在永明基本計劃和／或永明綜合計劃下的個人帳戶的累算權益被贖回，並根據基金配對安排投資於本計劃下（如永明基本計劃重組通知書和永明綜合計劃重組通知書（以適用者為準）所載），其在本計劃下的個人帳戶將因應基金配對安排投資於基金自動導航系統下的四項基金（即永明強積金保守基金、永明強積金港元債券基金、永明強積金香港股票基金，及永明強積金行業股票基金）以外的任何基金，基金自動導航系統將不再適用，且其將被視為已於重組之時退出基金自動導航系統，並將會有以下安排：

(i) 有關由永明基本計劃和／或永明綜合計劃轉入的累算權益，其將根據基金配對安排投資於本計劃下；及

(ii) 有關本計劃下的所有未來轉入款項，其將根據基金自動導航系統下按照成員於生效日期的年齡而適用的分佈百分比作為投資委託書進行投資，即使成員在生效日期後達至下一個年齡層，該分佈百分比亦將維持不變。

為免生疑，對於在本計劃下其個人帳戶未有因基金配對安排而投資於基金自動導航系統下的基金以外的任何基金的個人帳戶成員，只要其帳戶持有在基金自動導航系統下的任何一項基金，則基金自動導航系統在重組後將繼續適用。

生效日期後，若該等個人帳戶成員希望於本計劃下再次投資於基金自動導航系統，可按本計劃下的正常程序向我們遞交轉換指示。

有關上述參與安排的詳情，請參閱永明基本計劃重組通知書和永明綜合計劃重組通知書（以適用者為準）。

1.4 永明基本計劃及永明綜合計劃重組期間，向計劃參與者提供的服務將不會暫停，且永明基本計劃及永明綜合計劃重組不會對計劃參與者構成不利影響。

## 2. 設立新成分基金

- 2.1 由生效日期起，本計劃下將設立一項新成分基金，即永明強積金美國及香港股票基金。
- 2.2 新成分基金將僅為重組目的而設立。因此，設立新成分基金的前提條件是永明基本計劃及永明綜合計劃重組於生效日期得到完成。若永明基本計劃及永明綜合計劃重組於生效日期未得到完成，我們將在確認不能於生效日期完成永明基本計劃及永明綜合計劃重組後兩星期內發出進一步通知告知閣下。
- 2.3 新成分基金成立後，本計劃下的成分基金數目將從 17 項增至 18 項。此外，本計劃下的基金類別亦將增加至包括現時未在本計劃下提供的美國及香港股票基金。因此，本計劃成員將獲得更廣泛及更多元化的基金選擇，以滿足其自身偏好和風險狀況。所以，受託人認為，設立新成分基金將符合本計劃成員之利益，且不會對本計劃或本計劃參與者的利益造成任何不利影響。
- 2.4 以下為新成分基金之主要特色：

<b>基金名稱</b>	永明強積金美國及香港股票基金
<b>基金類別</b>	美國及香港股票基金
<b>投資目標</b>	達致長線資本增長
<b>投資政策</b>	永明強積金美國及香港股票基金是一項尋求達致長線資本增長的股票基金。為達致其投資目標，永明強積金美國及香港股票基金將其資產投資於兩個或以上投資於美國和香港股票市場的核准匯集投資基金及／或核准緊貼指數集體投資計劃（該等核准匯集投資基金及／或核准緊貼指數集體投資計劃將由投資經理因應永明強積金美國及香港股票基金的投資目標和投資政策加以選擇）。永明強積金美國及香港股票基金預計透過其對核准匯集投資基金及／或核准緊貼指數集體投資計劃的投資，投資於在美國及／或香港證券交易所上市的公司之證券。
<b>基金管理費</b>	上限為每年資產淨值的 1.103%
<b>投資經理</b>	永明資產管理（香港）有限公司

新成分基金沒有任何單位類別。若欲了解新成分基金特色之詳情，請參閱最新的強積金計劃說明書。

- 2.5 本計劃下現有成分基金的收費結構、投資目標、政策、限制、風險狀況及交易安排並不會受到影響。
- 2.6 由生效日期起，本計劃現有的登記和行政表格將進行更新，以加入新成分基金。請計劃參與者由生效日期起使用最新版本的登記和行政表格，有關表格會由生效日期起上載至本計劃的網上退休金服務中心及我們的網站 [www.sunlife.com.hk](http://www.sunlife.com.hk) 以供使用。計劃參與者亦可聯絡永明退休金服務熱線(852) 3183 1888，獲取最新版本的登記和行政表格。

### 3. 相關變更的影響

- 3.1 相關變更不會對本計劃或計劃參與者的利益造成任何不利影響。
- 3.2 本計劃或計劃參與者無須承擔與相關變更有關的任何費用及開支。

### 4. 需要計劃參與者採取的行動

- 4.1 計劃參與者無須因相關變更而採取任何行動。
- 4.2 參與僱主、自僱人士、個人帳戶成員、特選私人帳戶成員及可扣稅自願性供款成員如不希望參與相關變更，並因相關變更而希望轉出本計劃，可遞交有效且已填妥的轉出或提取指示（以適用者為準）。對於僱員成員，他們可考慮根據僱員自選安排每曆年一次轉出其從僱員強制性供款中獲得的累算權益。但是，請注意，如僱員成員在一個曆年內已根據僱員自選安排進行了一次轉出，則在同一個曆年內不得根據僱員自選安排再次進行轉出。計劃參與者的此類轉出將不收取任何費用及收費。計劃參與者在作出任何決定前，應先審閱成分基金及本計劃的所有條款。

\*\*\*

由生效日期起，強積金計劃說明書(以第一補充資料的方式)、信託契據(以補充契據的方式)及本計劃之主要計劃資料文件（「**主要計劃資料文件**」）將進行修訂，以反映相關變更及其相應的修訂。若生效日期（即 2023 年 11 月 29 日）並非交易日，則生效日期將順延至屬交易日的下一個營業日。如欲了解相關變更之詳情，請參閱最新的強積金計劃說明書（包括第一補充資料）及主要計劃資料文件，閣下可由生效日期起在我們的網站 [www.sunlife.com.hk](http://www.sunlife.com.hk) 查閱，或由生效日期起致電我們的永明退休金服務熱線(852) 3183 1888 索取副本。

信託契據（包括最新的補充契據）的副本由生效日期起在本計劃的客戶服務中心的服務時間內（星期一至星期五上午 9:00 至下午 5:45，公眾假期除外）可供免費查閱。本計劃的客戶服務中心位於香港九龍紅磡德豐街 18 號海濱廣場一座 10 樓。

若閣下對本通知書內容有任何疑問，可致電永明退休金服務熱線(852) 3183 1888。

此致

永明信託有限公司

本通知書為電腦生成之列印件，無需簽名。