



**SUN LIFE MPF MASTER TRUST
(Formerly named SCHRODER MPF MASTER TRUST)**

**ASSET SWITCHING FORM
(FOR EXISTING BALANCE ONLY)**

**永明強積金集成信託計劃
(前計劃名稱為施羅德強積金集成信託計劃)**

資產轉換表格
(只適用於現有的結餘)

Surname 姓 _____	Member No. 成員編號 _____
Given Name 名 _____	HKID / Passport No. 香港身份證/護照號碼 _____
Chinese Name 中文姓名 _____	Contact Telephone No. 聯絡電話號碼 _____

SECTION I 第一部分	DEFAULT INVESTMENT STRATEGY 預設投資策略 (Please skip Section II and III if you have selected this option. 如閣下已選擇此項目，請略過第二及第三部分。)
i) SELECTION OF DEFAULT INVESTMENT STRATEGY 選擇預設投資策略 Please tick (✓) the appropriate box 請在適當方格加上 (✓)	
<input type="checkbox"/>	Future monies (including contributions and transfer-in monies) and all existing balances to DIS 未來供款(包括供款及由其他計劃轉入的款項)及所有現有結餘轉換至預設投資策略 I understand my future monies and all existing balances will be switched to DIS which will be invested in accordance with the pre-determined fund choices mentioned in Table A based on my age. The investment mandate for future monies will be changed and all existing balances will be switched automatically on my birthday or the next business day after my birthday (if the birthday on a non-business day)*. 本人明白本人的未來供款(包括供款及轉入款額)及所有現有結餘將會轉換至預設投資策略並根據本人的年齡按列表 A 來釐定帳戶中的基金分佈進行投資。未來供款的投資授權及所有現有結餘亦會於本人生日當天或生日後首個營業日(如生日日期非營業日)* 根據預設的基金分佈自動更改及進行轉換。
<input type="checkbox"/>	All existing balances to DIS 所有現有結餘轉換至預設投資策略 I understand my all existing balances will be switched to DIS which will be invested in accordance with the pre-determined fund choices mentioned in Table A based on my age. All existing balances will be switched automatically on my birthday or the next business day after my birthday (if the birthday is a non-business day)*. 本人明白本人的所有現有結餘將會轉換至預設投資策略並根據本人的年齡按列表 A 來釐定帳戶中的基金分佈進行投資。所有現有結餘亦會於本人生日當天或生日後首個營業日(如生日日期非營業日)* 根據預設的基金分佈自動進行轉換。
* When one or more of the specified instructions (including but not limited to subscription including any transfer-in instructions, redemption including any withdrawal instructions, instructions for refund or payment of any statutory long service / severance pay, transfer-out instructions, change of investment mandate or switching instructions) are being processed on the annual date of de-risking for a relevant member, the annual de-risking will be deferred and will only take place on the next dealing day after completion of these instructions where necessary. * 當相關成員的每年降低風險日正在辦理一個或多個特定的指示(包括認購任何轉入指示、贖回任何提取指示、退款指示或支付任何法定長期服務金/遣散費、轉移指示、更改投資委託書或轉換指示)，每年降低風險程序則將被推遲，並在完成該等指示後的下一個交易日進行。	
ii) WITHDRAWAL FROM DEFAULT INVESTMENT STRATEGY 退出預設投資策略	
If you wish to switch out of DIS before the annual de-risking, the valid switch out instruction must be received by the Trustee before the dealing cut-off time at 5:00 p.m. on two business days before the member's birthday. Any valid switch out instruction received after this cut-off time will only be performed after the annual de-risking. 若你希望在每年降低風險安排之前轉出「預設投資策略」，則受託人必須在你生日前兩個營業日下午5時交易截止時間前收到有效的轉出指示。在此截止時間後所收到的任何有效轉出指示，則只有在每年降低風險安排之後才會執行。	
For existing balances, please complete Section II or III. 現有結餘轉換未來供款(包括供款及由其他計劃轉入的款項)，請填寫第二或第三部分。	
For future monies (including contributions and transfer-in monies), please complete Change in Asset Allocation Form. 未來供款(包括供款及由其他計劃轉入的款項)，請填寫資產分配更改表格。	

SECTION II 第二部分	SELECTION OF FUND CRUISER 選擇基金自動導航系統
<input type="checkbox"/>	I wish to switch my future monies (including contributions and transfer-in monies) and all existing balances to Fund Cruiser, which will be invested in accordance with the pre-determined fund choices based on my age and the investment mandate for future monies automatically changed and existing balance automatically switched on my birthday or the first business day following my birthday (if the birthday falls on a non-business day). 本人欲將未來供款(包括供款及由其他計劃轉入的款項)及現有的全部結餘轉換至基金自動導航系統，依照本人年齡根據預設基金選擇而作出投資，其後亦會隨本人的年齡遞增而於本人生日當天或生日後之下一個工作日(如生日當天不是工作天)自動作出更改未來供款的資產分配和自動轉換現有結餘的投資組合。
Please skip SECTION III if you have selected SECTION II. 請略過第三部分如您已選擇第二部分。	



SECTION III 第三部分

ASSET SWITCHING (FOR EXISTING BALANCE ONLY)
資產轉換 (只適用於現有的結餘)

Note 注意: Members should note that investment markets could fluctuate significantly. Fund prices may go down as well as up. There is no guarantee that, given the time required to implement fund switching instructions, such instructions will achieve your desired results. Please carefully consider your own risk tolerance level and financial circumstances (as well as your own retirement plan) before making any investment choices. If in doubt, please contact your independent financial advisor for further details. 成員必須注意投資市場可能出現顯著的波動，基金單位價格可跌可升。由於處理有關基金轉換投資指示需要一定的時間，因此未必能夠保證達到您預期的結果。在作出投資選擇前，您必須小心衡量個人可承受風險的程度及財政狀況(包括您的退休計劃)。如有任何疑問，請諮詢您的獨立財務顧問了解更多詳情。

Name of Funds 基金名稱	Investment Allocation (Complete in a multiple of 10%) 投資分配 (請以 10% 或其倍數填寫)			
	Employer Portion 僱主部分		Member Portion 成員部分 Employee / Self-employed Person / Personal Account Member 僱員/自僱人士/個人帳戶成員	
	Switch Out 轉出	Switch In 轉入	Switch Out 轉出	Switch In 轉入
Default Investment Strategy (DIS) 預設投資策略	<input type="checkbox"/> Switch Out ALL assets of DIS (Please fill-in appropriate Switch In column (If applicable)) 轉出現有預設投資策略全部結餘 (請填妥適當的轉入欄目(如適用))			
Schroder MPF Capital Guaranteed Portfolio ^{Important Note 1} 施羅德強積金本金保證投資組合 ^{重要說明 1}	%	%	%	%
Schroder MPF Conservative Portfolio 施羅德強積金保守投資組合	%	%	%	%
Schroder MPF RMB and HKD Fixed Income Portfolio 施羅德強積金人民幣及港元定息投資組合	%	%	%	%
Schroder MPF Global Fixed Income Portfolio 施羅德強積金環球定息投資組合	%	%	%	%
Schroder MPF Age 65 Plus Fund ^{Important Note 2} 施羅德強積金 65 歲後基金 ^{重要說明 2}	%	%	%	%
Schroder MPF Capital Stable Portfolio 施羅德強積金資本平穩投資組合	%	%	%	%
Schroder MPF Stable Growth Portfolio 施羅德強積金平穩增長投資組合	%	%	%	%
Schroder MPF Balanced Investment Portfolio 施羅德強積金均衡投資組合	%	%	%	%
Schroder MPF Core Accumulation Fund ^{Important Note 2} 施羅德強積金核心累積基金 ^{重要說明 2}	%	%	%	%
Schroder MPF Growth Portfolio 施羅德強積金增長投資組合	%	%	%	%
Schroder MPF International Portfolio 施羅德強積金國際投資組合	%	%	%	%
Schroder MPF Asian Portfolio 施羅德強積金亞洲投資組合	%	%	%	%
Schroder MPF Hong Kong Portfolio 施羅德強積金香港投資組合	%	%	%	%
Total (%) 合計百分比	N/A 不適用	100%	N/A 不適用	100%

Table A - DIS De-risking Table
列表 A - 預設投資策略降低風險列表

Annual de-risking 每年降低風險

Accrued benefits invested through the DIS will be invested in a way that adjusts risk depending on a member's age. 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.

Such de-risking is to be achieved by way of reducing the holding in the Schroder MPF Core Accumulation Fund ("CAF") and increasing the holding in the Schroder MPF Age 65 Plus Fund ("A65F") over time. The asset allocation stays the same up until 50 years of age, then reduces steadily until age 64, after which it stays steady again.

In summary, under the DIS:

- (1) When a member is below the age of 50, all accrued benefits, future contributions and transfer-in monies will be invested in the CAF.
- (2) When a member is between the ages of 50 and 64, all accrued benefits, future contributions and transfer-in monies will be invested according to the allocation percentages between the CAF and A65F as shown in the table below. The de-risking of existing accrued benefits, future contributions and transfer-in monies will be automatically carried out as described above.
- (3) When a member reaches the age of 64, all accrued benefits, future contributions and transfer-in monies will be invested in the A65F.

透過「預設投資策略」投資的累算權益將以因應成員年齡來調整風險的方式投資。「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。策略乃透過隨著時間逐步減持施羅德強積金核心累積基金及增持施羅德強積金 65 歲後基金，以達致降低風險的目標。50 歲前的資產配置會維持不變，之後逐步降低，直至 64 歲為止，之後便維持穩定。

總括而言，根據「預設投資策略」：

- (1) 當成員未滿 50 歲，所有累算權益、未來供款及轉入款項將會投資於施羅德強積金核心累積基金。
- (2) 當成員年齡介乎 50 至 64 歲，所有累算權益、未來供款及轉入款項將會按照下圖的預設投資策略降低風險列表中施羅德強積金核心累積基金與施羅德強積金 65 歲後基金之間的配置百分比進行投資。現有累算權益、未來供款及轉入款項將會自動按上文所述執行降低風險安排。
- (3) 當成員年屆 64 歲，所有累算權益、未來供款及轉入款項將會投資於施羅德強積金 65 歲後基金。

Age 年齡	Schroder MPF Core Accumulation Fund ("CAF") 施羅德強積金核心累積基金	Schroder MPF Age 65 Plus Fund ("A65F") 施羅德強積金 65 歲後基金
Below 50 50 以下	100.0%	0.0%
50	93.3%	6.7%
51	86.7%	13.3%
52	80.0%	20.0%
53	73.3%	26.7%
54	66.7%	33.3%
55	60.0%	40.0%
56	53.3%	46.7%
57	46.7%	53.3%
58	40.0%	60.0%
59	33.3%	66.7%
60	26.7%	73.3%
61	20.0%	80.0%
62	13.3%	86.7%
63	6.7%	93.3%
64 and above 64 及以上	0.0%	100.0%

Note: The above allocation between the CAF and A65F is made at the point of annual de-risking and the proportion of the CAF and A65F in the DIS portfolio may vary during the year due to market fluctuations.

附註：上表列明在每年降低風險一刻時所採用於施羅德強積金核心累積基金與施羅德強積金 65 歲後基金之間的配置，一年當中預設投資策略組合內施羅德強積金核心累積基金與施羅德強積金 65 歲後基金的比例或會因為市場波動而有所不同。

IMPORTANT NOTE 重要說明

- Members should note that a transfer of any accrued benefits held in the Schroder MPF Capital Guaranteed Portfolio (the "Guaranteed Fund") may result in some or all of the guarantee conditions not being satisfied, thus affecting their entitlement to the guarantee and they may lose their guarantee. For further information, please check the Offering Document or consult HSBC Provident Fund Trustee (Hong Kong) Limited, the Trustee of the Sun Life MPF Master Trust, or Sun Life Hong Kong Limited, the Sponsor of the Sun Life MPF Master Trust, before making any transfer. 成員應注意，轉換在施羅德強積金基金保證投資組合〔下稱「保證基金」〕基金內持有的累積權益，或會導致部分或全部保證條件未能符合，因而影響成員享有及可能失去其保證。在作出任何轉移前，請查閱銷售文件或諮詢永明強積金集成信託計劃的受託人—HSBC Provident Fund Trustee (Hong Kong) Limited或永明強積金集成信託計劃的保薦人—香港永明金融有限公司以了解有關資料。
- For members investing to the Guaranteed Fund, asset switching may be made once in each calendar year. For all other constituent funds, there is currently no limit on the number of asset switching and change of investment choices which may be made in any calendar year. 投資在保證基金的成員在每一曆年內，可享有1次資產轉換。至於其他成分基金在目前並無限制其在每曆年內的轉換次數及更改投資選擇次數。
- If you choose this investment fund as standalone investment, those investments / benefits will not be subject to the de-risking process. 若您選擇此基金作為單獨投資，該等未來投資／累積權益將不會遵從降低風險程序。
- The cut-off time of instruction submission is 5:00 p.m. every dealing day. If more than one instruction are received within the same dealing day via the Online Pension Services Centre or any other means, such as by post, the instruction submitted via Online Pension Services Centre will be treated as invalid. Only the last received instruction will be proceeded if more than one instruction are received within the same dealing by post and/or facsimile. BestServe and Sun Life shall not be liable for any direct, indirect, special or consequential loss or damages arising from such delay if some delay in executing such instruction happens. 提交投資指示的截止時間為每個交易日下午5時正。如於同一個交易日收到超過一個由網上退休服務中心或其他途徑（例如郵寄）提交的指示，經網上退休金服務中心提交的指示將會被視作無效。如於同一個交易日收到超過一個經由郵寄及/或傳真方式提交的指示，我們只會處理最後收到之指示。若在該情況下有關指示之執行出現延遲，卓譽及永明毋須對因延遲而招致之任何直接、間接、特別或相應損失或損害承擔責任。
- Any failure to comply with the above conditions will result in delay in processing. 如未能符合上述規定，將導致指示被延遲執行。
- Please note that if the processing of your switching instruction is scheduled on any day that (i) there is transfer of benefits under Employee Choice Arrangement ('ECA Transfer') being processed, or (ii) the refund of long service payment/severance payment ('Refund of LSP/SP') is being processed, or (iii) the claim of accrued benefits on the ground of attaining the retirement age of 65 in a lump sum or terminal illness or partial withdrawal of voluntary contributions ('Withdrawal of benefits') are being processed, or (iv) Annual de-risking of DIS or (v) on any of the consecutive days that ECA Transfer, Refund of LSP/SP, Withdrawal of benefits and/or Annual de-risking of DIS is/are to be processed, the processing of your switching instruction will be postponed to the next dealing day after the day(s) that such ECA Transfer, Refund of LSP/SP, Withdrawal of benefits and/or Annual de-risking of DIS is/are being completed. In any of the above circumstances, the processing of any further switching instruction made before the processing of any prior pending consecutive switching instruction, ECA Transfer, Refund of LSP/SP, Withdrawal of benefits and/or Annual de-risking of DIS will be postponed to the next dealing day after the day(s) that such pending consecutive switching instruction, ECA Transfer, Refund of LSP/SP, Withdrawal of benefits and/or Annual de-risking of DIS is/are being completed. 請注意，如您的轉換指示的執行日同為(i)僱員自選安排下的權益轉移（「自選安排轉移」）之執行日，或(ii)由長期服務金／遣散費的退款（「長期服務金／遣散費退款」）之執行日，或(iii)基於已達到65歲退休年齡而申索的整筆提取累積權益／罹患末期疾病的理由提出申索或提取部分自願性供款（「提取累積權益」）之執行日，或(iv)預設投資策略每年降低風險之執行日或(v)在連續執行自選安排轉移、長期服務金／遣散費退款、提取累積權益及／或預設投資策略每年降低風險的日子，您的轉換指示將會順延至完成處理自選安排轉移、長期服務金／遣散費退款、提取累積權益及／或預設投資策略每年降低風險後的下一個交易日處理。在以上任何情況下，任何於轉換指示、自選安排轉移、長期服務金／遣散費退款、提取累積權益及／或預設投資策略每年降低風險正待處理時而提交的轉換指示，將於完成這些正待處理的轉換指示、資產調配指示、自選安排轉移、長期服務金／遣散費退款、提取累積權益及／或預設投資策略每年降低風險後的下一個交易日處理。
- If, on the implementation of Default Investment Strategy on 1 April 2017, your account is identified as a pre-existing account with all accrued benefits being invested into the Previous Default Investment Arrangement, Fund Cruiser, but generally with no specific investment instruction in respect of the accrued benefits being given (known as "DIA account"), there are special rules and arrangements to be applied to determine whether accrued benefits in a DIA account will be transferred to the DIS. If your pre-existing account is considered as a DIA account, you will receive a notice called the DIS Re-investment Notice explaining the impacts on your pre-existing account and giving you an opportunity to give a specified investment instruction to the Trustee before the accrued benefits are invested into the DIS. If, before the completion of these arrangements, you submit a switching instruction to switch out part of your benefits in the DIA account to other constituents funds of your own choice, you are considered to have given an investment instruction for your whole DIA account. The remaining part of your benefits will be continuously invested in current investment portfolio(s) and exited Previous Default Investment Arrangement, Fund Cruiser. 如在「預設投資策略」於2017年4月1日生效時，對於成員的既有帳戶（內含的所有累積權益均投資於前預設投資安排，基金自動導航系統，惟一般並無就累積權益作出特定投資指示）（稱為「預設投資帳戶」），在決定是否將預設投資帳戶的累積權益轉移至「預設投資策略」時，將須遵從特別規則及安排。若成員的既有帳戶被視作「預設投資帳戶」，將會收到一份稱為「預設投資策略重新投資通知書」的通知，說明對成員既有帳戶的影響，並給予成員機會，可在累積權益投資於「預設投資策略」之前向受託人作出特定投資指示。在有關特別安排完成前，如您遞交投資轉換指示並只轉出「預設投資帳戶」內部分之投資於您選擇之成分基金，此舉將被示為您已就整個「預設投資帳戶」作出投資選擇。餘下的權益將繼續投資於現有投資組合並離開前預設投資安排 - 基金自動導航系統。

Declaration 聲明

I understand and agree that

- The asset switching will be effected on the next available dealing day upon the Administrator's receipt of my valid and completed form. If the typhoon signal no. 8 or above and/or black rainstorm warning signal is/are being hoisted and all Hong Kong Exchanges and Clearing Limited (HKEx) trading sessions are cancelled on a business day, the asset switching instruction received on previous days will not be effected on such business day and will be deferred to next dealing day.
- (Only for members whose future contributions (including transfer-in monies) and accumulated balances are currently under the Fund Cruiser – refer to the Offering Document for Sun Life MPF Master Trust). The Fund Cruiser will cease to apply to my future contributions (including transfer-in monies) and accumulated balances after the instruction on this form has been effected. My future contributions (including transfer-in monies) will continue to be invested in the current investment portfolio(s) unless I instruct otherwise, subject to the terms of the Trust Deed and the Scheme Rules.

I confirm that I have read the information concerning the relevant investment funds contained in the Offering Document before making my investment choices.

I hereby declare and agree that all the information given above is complete, true and accurate, and is given to the best of my knowledge.

本人謹此聲明並同意上述所有資料均是完整、真實及準確，並且是盡本人所知而作答。

本人明白及同意

- 資產轉換將會於行政管理人在收到本人之有效及完整之表格後之下一個有效交易日進行。如工作天當日懸掛八號或以上颱風訊號及/或黑色暴雨訊號，而香港交易所（HKEx）取消所有當日交易時段，早前所收的資產轉換指示將不會在該工作天進行，並順延至下一個交易日。
- （只適用於未來供款（包括轉入款項）及累積資產均根據基金自動導航系統之成員 — 詳情請參閱永明強積金集成信託計劃銷售文件）於本表格之指示執行後，基金自動導航系統將不再適用於本人之未來供款（包括轉入款項）及累積資產。在根據信託契約及計劃條文的條款規限下，除非本人另行通知，本人之未來供款（包括轉入款項）將繼續投資於現有之投資組合。

本人確認在作出投資選擇前，本人已閱讀載有有關基金資料的銷售文件。

Signature of Member 成員簽署

Date 日期 (dd 日 / mm 月 / yyyy 年)

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