



SUN LIFE MPF MASTER TRUST
(Formerly named SCHRODER MPF MASTER TRUST)
PERSONAL ACCOUNT MEMBER'S APPLICATION FORM
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)
個人帳戶成員申請表格

Account No. 201-9888888
帳戶編號

Personal Details (To be completed by Employee) 個人資料 (由僱員填寫)

Please tick (✓) the appropriate box 請在適當方格加上 (✓)

Surname 姓 Mr/Ms/Miss/others*
先生/太太/小姐/其他*

Given Name 名 HKID / Passport No.^
香港身份證/護照號碼^

Chinese Name 中文姓名 Date of Birth ^{Note 1&2}
出生日期 (dd / mm / yyyy)
(日 / 月 / 年)

Sex 性別 Male 男 Female 女 Nationality 國籍

Email Address 電郵地址

Tel. No. 電話號碼 Home 住宅 Office 公司 Mobile 手提電話

Residential Address^住址^

Flat / Room 室 Floor 樓 Block 座 Building 大廈

Estate, Street / Road 屋邨 / 街道

District Area 地區 Hong Kong 香港 Kowloon 九龍 New Territories 新界 Outlying Islands 離島

Correspondence Address (if different from above) 通訊地址 (如與以上不同)

Flat / Room 室 Floor 樓 Block 座 Building 大廈

Estate, Street / Road 屋邨 / 街道

District Area 地區 Hong Kong 香港 Kowloon 九龍 New Territories 新界 Outlying Islands 離島

^ Note: Please attach a photocopy of your HKID card / Passport and address proof (e.g. bank statement, utility bill, tax statement which is within the last three months) for verification purpose. If you cannot provide a photocopy of mentioned document(s), you can bring along the original copy of this/ these document(s) with this form and submit to the scheme administrator – BestServe Financial Limited, in person. 註: 請附閣下之身份證或護照副本及地址證明副本 (如最近三個月內的銀行月結單、公共事務帳單、稅單) 以作核對之用。如閣下未能提供有關文件副本, 請攜同有關文件正本及本表格至計劃行政管理人-卓譽金融服務有限公司親身遞交。

***Please delete whichever is inappropriate 請刪除不適用者**

Note 備註

1. If your HKID Card only contains the year of birth and you have no other form of identification to prove your exact date of birth (e.g. Birth Certificate or Passport), we shall adopt 31 December as the day and month of your birthday. Likewise, if your HKID Card contains only year and month but not the date of birth, we shall adopt the last day of the month as your birthday. If you leave the day and/or month blank, we shall follow the above rules to adopt your date of birth as the last day of that month or 31 December. 如閣下的香港身份證上只有出生年份, 而沒有其他證件證明閣下的實際出生日期(例如出生證明書或護照), 我們將以該年之 12 月 31 日作為閣下的出生日期。同樣, 如閣下的香港身份證上只有出生年份和月份而沒有註明有關日子, 我們將以有關月份的最後一天作為閣下的出生日期。請注意, 若閣下沒有填寫日子及/ 或月份, 閣下的出生日期亦同樣依據以上規定, 即定為該月的最後一天或 12 月 31 日。
2. If your investment instructions is Default Investment Strategy ("DIS") either set by default or by choice, we shall perform annual de-risking of your benefits invested in DIS based on the birth date provided to automatically adjust the holdings in the Schroder MPF Core Accumulation Fund and the Schroder MPF Age 65 Plus Fund (collectively the "DIS Funds"). If you subsequently provide us with an updated date of birth, the Trustee will adjust the holdings between the 2 DIS Funds according to your updated birthday immediately and perform de-risking in the future based on this updated birthday. If the Trustee does not have the full date of birth of the relevant member, the de-risking will be carried out as follow: (i) If only the year and month of birth is available, the annual de-risking will take place on the last calendar day of the birth month, or if it is not a dealing day, the next available dealing day. (ii) If only the year of birth is available, the annual de-risking will take place on the last calendar day of the year, or if it is not a dealing day, the next available dealing day. (iii) If no information at all on the date of birth, member's accrued benefits will be fully invested in Schroder MPF Age 65 Plus Fund with no de-risking applied. **Therefore, you should provide date of birth same as your HKID/Passport or annual de-risking may not be performed correctly.** Please kindly be alerted that investment gain/loss may be incurred from the process. 不論為預設或按閣下的投資指示, 如閣下的投資指示為預設投資策略, 我們將依據在此填報的出生日期, 每年於閣下生日當天進行自動調整施羅德強積金核心累積基金及施羅德強積金 65 歲後基金(統稱「預設投資策略基金」)之間的資產配置以進行降低風險安排。若閣下隨後更新閣下的出生日期, 受託人將依據新的出生日期, 採用相應的配置百分比儘快進行投資轉換, 及其後按此出生日期, 實行降低風險安排。若受託人並不獲悉有關成員的完整出生日期, 則降低風險將進行如下: (i) 若只獲悉出生年份和月份, 每年降低風險安排將會採用出生月份的最後曆日, 或倘若該最後曆日並非交易日, 則採用下一個交易日。 (ii) 若只獲悉出生年份, 每年降低風險安排將採用每年的最後曆日, 或倘若該最後曆日並非交易日, 則採用下一個交易日。 (iii) 若完全無法獲悉出生日期資料, 成員的累積權益將會全部投資於施羅德強積金 65 歲後基金, 而不會進行降低風險安排。因此, 閣下需要提供與身份證/護照相同的出生日期。否則, 每年降低風險安排可能未必正確執行。請注意在進行此程序中可能衍生投資利益或損失。
3. If the correspondence address is a PO Box, you must fill in the residential address. 如通訊地址為郵政信箱, 閣下必須填寫住址。



Investment Details 投資詳情

Please choose ONE only 請只選其中一項 Please check (✓) the appropriate box. 請在適當方格加上剔號 (✓)。

就本人及參與僱主作出的強制性供款和自願性供款 (如有), 包括由其他計劃轉入的款項, 本人作出的投資選擇如下^(備註3):

My investment choice in respect of the mandatory and voluntary contribution (if any) made by me and the Participating Employer, including transferred-in monies from other schemes, is specified as follows ^{Note 3}:

Option 1 - Default Investment Strategy (“DIS”) 選擇 1 - 預設投資策略

「DIS is a default investment arrangement as stipulated in accordance with the Mandatory Provident Fund Schemes Ordinance. The DIS is not a fund - it is a strategy that uses two constituent funds, namely the Schroder MPF Core Accumulation Fund and the Schroder MPF Age 65 Plus Fund (collectively the “DIS Funds”) to automatically reduce the risk exposure as the member approaches retirement age. The DIS Funds will invest in a globally diversified manner and invest in different assets (e.g. equities, bonds, money market instruments, etc.). The DIS Funds are subject to fee and expense caps imposed by the legislation. For details of DIS, please refer to the Offering Document of the Scheme.

「預設投資策略」是一項根據《強制性公積金計劃條例》規定的預設投資安排。「預設投資策略」並非一項基金 — 而是一項運用兩項成分基金, 即施羅德強積金核心累積基金和施羅德強積金65歲後投資基金 (統稱「預設投資策略基金」) 的策略; 隨著成員步向退休年齡而自動降低成員的風險。「預設投資策略基金」將以全球多元化方式進行投資, 並投資於不同的資產 (例如股票、債券、貨幣市場工具等)。預設投資策略基金受制於法例規定其收費及開支上限。有關「預設投資策略」的詳情, 請參閱本計劃的主要銷售文件。

I understand my future monies (including contributions and transfer-in monies) will be invested 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 automatically and existing balance will be automatically switched on my birthday or the next business day after my birthday (if the birthday on a non-business day) (except the following situations).

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.

本人明白本人的未來供款 (包括供款及轉入款額) 將會投資於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現有結餘的投資組合亦會於本人生日當天或生日後首個交易日 (如生日當天為非交易日) (下列情況除外) 根據預設的基金分佈自動更改或轉換。當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), 在相關成員每年降低風險之日正在辦理, 每年降低風險程序則將被推遲, 只有在完成該等指示後於下一個交易日才能進行。

(Please skip Option 2 – Fund Cruiser & Option 3 – Own Investment Choice if you selected this option. 如選擇此項, 請略過選擇 2 - 基金自動導航系統及選擇 3 - 自選基金組合。)

Option 2 - Fund Cruiser 選擇 2 - 基金自動導航系統

Both future contributions (including transfer-in monies) and accumulated balances will be invested in accordance with the Fund Cruiser based on your age and automatically switched when you reach the next age band. For details, please refer to the Offering Document for Sun Life MPF Master Trust.

閣下的未來供款 (包括轉入款項) 及累積資產將按照閣下的年齡, 根據基金自動導航系統而作出投資, 其後亦會隨閣下的年齡遞增而自動更改資產分配和作出資產轉換。詳情請參閱永明強積金集成信託計劃銷售文件。

(Please skip Option 3 – Own Investment Choice if you selected this option. 如選擇此項, 請略過選擇 3 - 自選基金組合。)

Option 3 - Own Investment Choice ^{Note 3} 選擇 3 - 自選基金組合^{備註3}

You may make up your own choices as follows. 可按照閣下之意願作分配如下。

All the amendments made in this Part must be countersigned by Employee. 僱員必須於本部份作出之所有更改加簽確認。

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)	
	Mandatory Contributions 強制性供款	Voluntary Contributions 自願性供款
Schroder MPF Capital Guaranteed Portfolio 施羅德強積金本金保證投資組合	%	%
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 [#] 施羅德強積金 65 歲後投資基金 [#]	%	%
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 [#] 施羅德強積金核心累積投資基金 [#]	%	%
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 (%) 總計百分比	100%	100%

Benefits invested in this investment will not be subject to the de-risking process. 投資於此基金之權益將不會遵從降低風險安排。

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」投資的累積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，所有累積權益、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，所有累積權益、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。現有累積權益、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，所有累積權益、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 Portfolio (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 MESSAGE (Please read before signing the application form) 重要事項 (請於填寫表格前先閱讀下列重要資料)**NOTE 備註:**

1. For any future changes to the above information, please complete a Change in Asset Allocation Form which can be obtained from the Employer. 如要更改以上資料，請向僱主索取資產分配更改表格填寫。
2. If your investment choice is not specified above, your contributions (including transfer-in monies) will be invested in accordance with the Default Investment Strategy until a duly completed Change in Asset Allocation Form for changing your investment choice is effected. For details regarding the Default Investment Strategy, please refer to the **Offering Document** for Sun Life MPF Master Trust. 如閣下並未於上方提供投資選擇，閣下的供款（包括轉入款項）將按照預設投資策略而作出投資，直至閣下於資產分配更改表格上作出更改投資選擇指示生效後為止。詳情請參閱永明強積金集成信託計劃**銷售文件**。
3. In the event of (i) invalid, unclear or incomplete instructions including amendments which are not properly signed; or (ii) no instruction is being provided above; or (iii) absence of employee's signature in Declaration Section, the relevant mandatory contributions and/or voluntary contributions will be wholly (100%) invested in Default Investment Strategy, until the completion of processing any further instruction(s) of investment choice received by Trustee. 如 (i) 所註明的供款分配率指示不符合規定、不清楚、不完整，包括於刪改處沒有簽署作實；或(ii) 沒有註明任何供款分配率指示；或(iii) 僱員未有於聲明部份簽署，相關強制性及／或自願性供款將會全數(100%)投資於預設投資策略，直至受託人收到並完成處理閣下的進一步投資選擇指示。
4. In the case where you are filling this form due to an intra-group transfer / a change of business ownership of the employer within Sun Life MPF Master Trust (the "Scheme"), the above investment instruction will only apply to the Employer's and Employee's Contributions made starting from your date of joining the Scheme under the new employment with the employer. In all other cases, the above investment instruction will apply to all contributions made and accrued benefits transferred into the Scheme.
如閣下填寫此表格是基於集團內部調職或更改業務擁有權而需將成員累積權益轉移至永明強積金集成信託計劃（“本計劃”），以上之投資指示只適用於閣下參加新僱主計劃日期以後之僱主及僱員供款。否則，以上之投資指示將會適用於所有之供款及轉移至本計劃之累積權益。

Declaration 聲明

I hereby declare and agree that

1. All the information given above is complete, true and accurate, and is given to the best of my knowledge. I further undertake that if there is any change in the information so provided, I shall notify the Trustee of such change as soon as reasonably practicable.
2. I have read the "Notice relating to the Personal Data (Privacy) Ordinance" below and understood my rights under the Personal Data (Privacy) Ordinance.
3. I have read the information concerning the relevant investment funds contained in the Offering Document before making my investment choices.

Signature of Member 成員簽署

本人特此聲明並同意：

1. 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。本人進一步承諾，如果所提供的資料有任何改變，本人會在合理而切實可行範圍內盡快通知受託人。
2. 本人已細閱以下的「有關個人資料（私隱）條例之通告」，並明白個人資料（私隱）條例賦予本人的權利。
3. 本人在作出投資選擇前，已閱讀載有有關基金資料的銷售文件。

Date 日期

(dd 日/ mm 月/ yyyy 年)

Note: Please note that this Enrolment Form should only be issued in conjunction with the Offering Document of the Sun Life MPF Master Trust.

備註：此登記表格只可與永明強積金集成信託計劃說明書一併發出。

For office use only:

Processed by: _____ Date: _____ Checked by: _____ Date: _____

Personal Information Collection Statement 收集個人資料聲明

1. The personal data provided by Employers, Employees, Self-Employed Persons and/or Personal Account Holders and details of transactions or dealings by such Employers, Employees, Self-Employed Persons and/or Personal Account Holders from time to time may be used for one or more of the following purposes:- (i) the administration, communication and/or management of or in connection with the contributions or accrued benefits or MPF account in respect of the Employers, Employees, Self-Employed Persons and/or Personal Account Holders under the MPF scheme; (ii) improving and furthering the provision of MPF products and/or MPF services by Sun Life Hong Kong Limited, HSBC Provident Fund Trustee (Hong Kong) Limited (including any entity of HSBC Group providing services to the Trustee) and BestServe Financial Limited, subject to applicable MPF legislation; (iii) matching for MPF related purpose with other personal data concerning the relevant Employers, Employees, Self-Employed Persons and/or Personal Account Holders; (iv) compliance or in accordance with an order of a court or compliance or in accordance with applicable laws or a requirement made under a law.

不時由僱主、僱員、自僱人士及／或個人帳戶成員所提供的個人資料及該等僱主、僱員、自僱人士及／或個人帳戶成員的交易或事務往來的詳情將可被用於以下一項或多項用途：(i) 強積金計劃下與僱主、僱員、自僱人士及／或個人帳戶成員的供款或累算權益或強積金戶口有關的行政事宜及／或管理；(ii) 在適用的強積金法例規限下，改善及進一步提供由香港永明金融有限公司，HSBC Provident Fund Trustee (Hong Kong) Limited（包括滙豐集團內向託管人提供服務的服務供應商），卓譽金融服務有限公司，所提供的強積金產品及／或強積金服務；(iii) 為任何強積金相關的用途而核對相關僱主、僱員、自僱人士及／或個人帳戶成員的其他個人資料；(iv) 遵守或按照法庭命令或遵守或按照法律或根據法律訂立的規定。

2. Failure to provide your information may result in us being unable to process your application or perform the services you request.
如您未能提供資料將可能導致我們未能處理您的申請或提供您所要求的服務。
3. Personal data held by us relating to an Employers, Employees, Self-Employed Persons and/or Personal Account Holders will be kept confidential but such information may be provided by us or any of our service providers to the following parties for the purposes set out in paragraph 1:- (i) any regulators or government authorities in any jurisdiction; (ii) any service provider, agent or contractor who provides administrative, telecommunications, computer, payment, data processing, matching, storage or other services in connection with the operation of our MPF business; (iii) relevant Employers; (iv) Sun Life Hong Kong Limited, HSBC Provident Fund Trustee (Hong Kong) Limited (including any entity of HSBC Group providing services to the Trustee) and BestServe Financial Limited. Such information may be transferred to a place outside Hong Kong Special Administrative Region.
由我們持有僱主、僱員、自僱人士及／或個人帳戶成員的個人資料將予保密，但我們或任何我們的服務供應商可能會將該等資料提供給以下各方作第1段所述的用途：(i)任何司法管轄區的監管機構或政府機關；(ii)任何提供與營運我們的強積金業務有關的行政、電訊、電腦、付賬、數據處理、核對、儲存、或其他服務的任何服務供應商、代理人或承包商；(iii)相關的僱主；(iv) 香港永明金融有限公司，HSBC Provident Fund Trustee (Hong Kong) Limited（包括滙豐集團內向託管人提供服務的服務供應商），卓譽金融服務有限公司。該等資料可能轉移至香港特別行政區以外的地方。
4. You have the right to request access to and correction or request for not using information for direct marketing purpose of your personal data held by us. Request should be addressed to: The Data Protection Officer, Sun Life MPF Master Trust, The Administrator, BestServe Financial Limited, 10/F, One Harbourfront, 18 Tak Fung Street, Hung Hom, Kowloon, Hong Kong.
您有權要求查閱及更改由我們持有您的個人資料。如有需要，可致函永明強積金集成信託計劃行政管理人- 卓譽金融服務有限公司，香港九龍紅磡德輔街18號海濱廣場一座十樓，向資料保障主任提出要求。
5. In accordance with the terms of the Personal Data (Privacy) Ordinance, the Trustee has the right to charge a reasonable fee for the processing of any data access request.
根據個人資料（私隱）條例的條款，受託人有權就處理任何翻查資料要求收取一項合理費用。

Please send the completed form to: Sun Life MPF Master Trust, The Administrator, BestServe Financial Limited
10/F, One Harbourfront, 18 Tak Fung Street, Hung Hom, Kowloon, Hong Kong Tel 2971 0200 Fax 3183 1901

請將填妥表格交予：永明強積金集成信託計劃行政管理人- 卓譽金融服務有限公司
香港九龍紅磡德輔街18號海濱廣場一座十樓 電話 2971 0200 傳真 3183 1901