

30/08/2017

PRIVATE & CONFIDENTIAL
私人函件



Ref: DIA-100-

Dear Client,

親愛的客戶：

Default Investment Strategy ("DIS") Re-investment Notice
Mandatory Provident Fund Schemes Ordinance
預設投資策略重新投資通知書
《強制性公積金計劃條例》

This DIS Re-investment Notice ("the Notice") is important as it deals with how your Mandatory Provident Fund ("MPF") benefits may be affected by the Default Investment Strategy as set out in the Mandatory Provident Fund Schemes Ordinance ("the Ordinance"). You should read it carefully, and in particular note the impact explained in paragraph 4 about what happens if no action is taken by you within 42 days. You are also reminded to consider it in conjunction with the Explanatory Memorandum of the MPF Scheme mentioned below.

本預設投資策略重新投資通知書（「通知書」）為重要文件，內容關乎《強制性公積金計劃條例》（《條例》）所訂明的預設投資策略，對你的強制性公積金（「強積金」）權益可能會有何影響。請小心細閱本通知書，尤其注意下文第4段所述情況，即假如你沒有在42日內採取任何行動，會對你有何影響。請同時參考下述強積金計劃的計劃說明書。

This Notice is sent to you by us, the approved trustee of your MPF Scheme, in relation to your MPF account listed below, under sections 34DI and 34DJ of the Ordinance because:

- (a) as at 01/04/2017, all of the accrued benefits in your account listed below were invested according to the Default Investment Arrangement of the Scheme and have since remained so invested;
- (b) we have not received any investment instructions from you to invest the accrued benefits in the account in constituent funds according to your selection as permitted under the governing rules; and
- (c) you were under 60 years of age or became 60 years of age on 01/04/2017, or your birthday is unknown to us.

我們（即你的強積金計劃的核准受託人）根據《條例》第34DI及34DJ條，就你下列的強積金帳戶向你發出本通知書，原因是：

- (a) 在01/04/2017，你下列的強積金帳戶內的所有累算權益，均按照計劃的預設投資安排進行投資，其後亦一直按照該項安排進行投資；
- (b) 我們沒有收到你任何投資指示，以按照你在管限規則所准許的範圍內作出的選擇，將該帳戶內的累算權益投資於所選的成分基金；及
- (c) 你在01/04/2017當日未滿60歲，或在當日才滿60歲，或我們不知悉你的出生日期。

Your MPF Account Details 你的強積金帳戶資料

Member Name	:	
成員名稱	:	
Member Number	:	
成員編號	:	
Date of Birth (dd/mm/yyyy)	:	
出生日期（日/月/年）	:	
Name of Scheme	:	FWD MPF MASTER TRUST BASIC SCHEME ("the Scheme")
計劃名稱	:	富衛強積金集成信託基本計劃（「本計劃」）
Name of Approved Trustee	:	FWD PENSION TRUST LIMITED
核准受託人名稱	:	富衛退休金信託有限公司

Default Investment Arrangement Details (as of 24/08/2017):
預設投資安排詳情 (截至24/08/2017) :

Fund Code 基金代號	Fund Name 基金名稱	Unit Price 單位價格 (HKD 港幣)	No. of Units 單位數量	Account Balance 帳戶結餘 (HKD 港幣)
B02CGP	CAPITAL GUARANTEED PORTFOLIO 本金保證投資組合	17.14		

Why you are getting this Notice 為何會收到本通知書

1. Amendments to the Ordinance in 2016 provide for the establishment of a new investment arrangement called the Default Investment Strategy ("the DIS") in all MPF schemes. In essence, the DIS has been designed as a standardized investment arrangement that applies to accrued benefits in accounts where the scheme member has not given any investment instructions.

根據《條例》在2016年所作的修訂，所有強積金計劃均須設立一項名為「預設投資策略」的新投資安排。預設投資策略基本上是一套劃一的投資安排，在計劃成員沒有就帳戶內的累算權益給予任何投資指示的情況下適用。

2. Details of the DIS, including its automatic de-risking characteristics and fee controls, were sent to scheme members in the notice in January 2017 setting out changes to the governing rules and the Explanatory Memorandum of the Scheme ("Amendment Notice"). If you do not have a copy of the Amendment Notice, a copy of it and the Explanatory Memorandum of the Scheme are available on our Online Pension Services Centre at www.fwd.com.hk.

預設投資策略的詳情 (包括其自動降低風險機制及費用管制詳情) 載於修訂計劃管限規則及計劃說明書的通知書 (「修訂通知書」)。修訂通知書已於01/2017寄送予計劃成員。如你尚未取得修訂通知書，可於www.fwd.com.hk我們的網上退休金服務中心查閱修訂通知書及計劃說明書。

3. Under the Ordinance, as the approved trustee of the Scheme, we must, by 03/10/2017 give you this Notice so that you can understand the impact of this change on your account.

根據《條例》，我們 (即計劃的核准受託人) 必須在03/10/2017或之前向你發出本通知書，以說明這項新投資安排對你的帳戶有何影響。

The impact on your account 對你的帳戶有何影響

4. If, by 11/10/2017, i.e. 42 days after the date of this Notice, we have not received any specific investment instructions from you for the accrued benefits in your account and all of the accrued benefits in your account continue to be invested according to the Default Investment Arrangement of the Scheme set out under "Your MPF Account Details" above, we must, by 25/10/2017, i.e. 14 days after 11/10/2017, invest those benefits according to the DIS. We are required to invest those benefits according to the DIS and any investment instruction received by us after 11/10/2017 can only be carried out after the benefits have been first invested according to the DIS, providing that such investment instruction is still a valid instruction. There is potential investment gain or loss since the processes of investing according to the DIS will involve selling units from the existing Default Investment Arrangement fund(s) then purchasing units in the DIS funds at prevailing prices.

若我們在11/10/2017 (即本通知書的日期後的42日) 或之前，仍未收到你就你帳戶內的累算權益給予的任何特定投資指示，而你帳戶內的所有累算權益繼續按照計劃的預設投資安排 (即上文「你的強積金帳戶資料」所述的預設投資安排) 投資，我們必須在25/10/2017 (即11/10/2017之後的14日) 或之前，按照預設投資策略將該等權益投資。由於我們須按照預設投資策略將該等權益投資，因此我們在11/10/2017後收到的任何投資指示，只可在該等權益已經先按照預設投資策略進行投資後 (而該投資指示仍然有效的前提下) 才可執行。在按照預設投資策略進行投資的過程中，由於須按市價賣出出現行預設投資安排基金的單位，然後按市價買入預設投資策略基金的單位，因此可能會產生投資收益或虧損。

5. Further, if accrued benefits referred to in paragraph 4 are invested according to the DIS, this will also affect how future contributions or accrued benefits transferred from another scheme are invested. Contributions received or accrued benefits transferred from another scheme into the account after the date on which the accrued benefits referred to in paragraph 4 are invested according to the DIS will also be invested according to the DIS unless we receive specific investment instructions from you to invest them in some other way. You should note that special rules apply in some cases where benefits are transferred between accounts (e.g. between a contribution account and a personal account) within the 42-day period. If this applies to you, we will advise you accordingly.

此外，若按照預設投資策略將第4段所述的累算權益投資，這亦會影響日後的供款或從另一計劃轉入的累算權益的投資安排。除非我們收到你要求作出其他投資安排的特定投資指示，否則在按照預設投資策略將第4段所述的累算權益投資當日後收到的供款，或在當日後從另一計劃轉入該帳戶的累算權益，亦會按照預設投資策略投資。〔請注意，若於該42日期內在帳戶之間轉移權益（例如在供款帳戶與個人帳戶之間轉移權益），在某些情況下須遵從特別規則。如你出現這情況，我們會另行通知你〕。

6. The accrued benefits in your account are partly/fully invested in a guaranteed fund. According to the Ordinance, we will not invest those benefits according to the DIS, if, on 11/10/2017 the market value of those benefits is less than the value guaranteed by the fund to be paid to you on that day. In that case, those benefits will stay in the guaranteed fund unless or until you give investment instructions to invest them in some other way.

你帳戶內的部分/全部累算權益現正投資於保證基金。按《條例》規定，如該等權益在11/10/2017的市值，是少於有關基金在該日保證會向你支付的價值，則我們不會按照預設投資策略將該等權益投資。在此情況下，除非或直至你給予投資指示，要求作出其他投資安排，否則該等權益將繼續投資於保證基金。

What you need to do - your options 可供選擇的做法

Option 1 - Take no action and be invested in DIS

選擇1 - 不採取任何行動，按照預設投資策略投資

7. You are not required to do anything, however, if you do not take any action, then as set out in paragraphs 4 and 5 above, the accrued benefits in your account will be automatically re-invested according to the DIS except for that part invested in a guaranteed fund, if, on 11/10/2017 the market value of those benefits is less than the value guaranteed by the fund to be paid to you on that day and future contributions and transfers will also be invested according to the DIS.

你無須採取任何行動。不過，若你不採取任何行動，你帳戶內的累算權益便會按照上文第4及5段所述，自動按照預設投資策略重新投資。但如有累算權益投資於保證基金，而該等權益在11/10/2017的市值是少於有關基金在該日保證會向你支付的價值，則該等權益不會按照預設投資策略重新投資，而日後的供款及轉入帳戶的權益，亦會按照預設投資策略投資。

Option 2 - Stay invested in the existing constituent funds

選擇2 - 繼續投資於現時的成分基金

8. If you want the accrued benefits in your account and future contributions and transfers to stay invested in the existing constituent funds, as set out under "Your MPF Account Details" above, then you need to complete and return the attached **Option 2 Form** to us by 11/10/2017. This Form can be returned by post to the address indicated or by facsimile to the number stated on the Form. This Form can only be acted on by us if it is received by us by 11/10/2017. Accordingly, if you are replying by post, please allow adequate time and affix sufficient postage for postal delivery so that it will be received by us by 11/10/2017. If you want to invest in the existing constituent funds after your accrued benefits and/or contributions and transfers have been invested according to the DIS, you are free to do so at any time by giving us an investment instruction.

若你希望你帳戶內的累算權益及日後的供款及轉入帳戶的權益，繼續投資於現時的成分基金（即上文「你的強積金帳戶資料」所述安排），你須在11/10/2017或之前填妥及交回隨函夾附的**選擇2表格**。此表格可郵寄至表格上所示的地址或傳真至表格上的傳真號碼。我們必須在11/10/2017或之前收到此表格，才會執行你在表格內給予的指示。因此，若選擇以郵遞方式交回表格，請為郵件派遞預留充裕時間及為郵件付上足夠郵資，以確保我們在11/10/2017或之前收到表格。在按照預設投資策略投資你的累算權益及/或供款及轉入帳戶的權益後，若你希望投資於現時的成分基金，可隨時給予我們投資指示。

9. You are reminded that if you want to re-invest the accrued benefits in your account into some other constituent funds, you are free to give us investment instructions to do so at any time, whether before or after 11/10/2017, by submitting requests via our Online Pension Services Centre at www.fwd.com.hk, or completing and returning the "Asset Allocation Change / Existing Asset Switching Form" to us in person at the address on the Form during office hours or by post. Please note, however, as set out in paragraph 4 above, any investment instructions in relation to existing benefits received by us after 11/10/2017 can only be carried out after those benefits have been first invested according to the DIS.

請注意，若你希望將你帳戶內的累算權益重新投資於其他成分基金，可隨時（不論在11/10/2017前或後）透過在www.fwd.com.hk內我們的網上退休金服務中心或填妥「更改資產分配/現有積存資產轉換表格」後在辦公時間親臨或郵寄至表格上所示地址以遞交投資指示。不過，一如上文第4段所述，若我們在11/10/2017後收到你就現有權益給予的投資指示，則必須在該等權益已按照預設投資策略進行投資後，才可執行該等指示。

10. As always, when making decisions about how to invest the accrued benefits in your MPF account, you should obtain the necessary information from the Explanatory Memorandum of the Scheme and consider whether you need to obtain independent advice. Please note that the DIS does not provide any guarantee on the capital or return and investments in the DIS are subject to risks that are different from the risks of other investment strategies and constituent funds (including, for example, the impacts of the de-risking process and a different risk profile from the previous Default Investment Arrangement). These risks are set out more fully in the Explanatory Memorandum of the Scheme and in paragraph 4 above.

一如以往，在決定如何投資你的強積金帳戶內的累算權益時，應細閱計劃說明書，以獲取所需資料，並考慮是否需要徵詢獨立意見。請注意，預設投資策略不設任何資本或回報保證，其投資風險與其他投資策略及成分基金所涉及的風險亦有所不同（例如降低風險的過程所帶來的影響，而預設投資策略的風險概況亦有別於之前的預設投資安排）。有關預設投資策略的風險詳情，可參閱計劃說明書及上文第4段。

If you have any enquiries about what is set out in this Notice, please contact our FWD Pension Service Hotline at 3183 1900.

如你對於本通知書的說明有任何查詢，請致電3183 1900聯絡我們的富衛退休金服務熱線。

Yours faithfully,

BestServe Financial Limited
as Administrator of FWD MPF Master Trust Basic Scheme
卓譽金融服務有限公司
「富衛強積金集成信託基本計劃」行政管理人謹啟

Note: This is a computer generated print out. No signature is required.

注意：此乃電腦編印信件，毋須簽署。

Encl.
附件

DIS Re-investment Notice - Option 2 Form
預設投資策略重新投資通知書 - 選擇2表格

Note: You only need to complete and send this Form to us if you wish to stay invested in the existing constituent funds, i.e. proceed with Option 2 as described in paragraph 8 of the DIS Re-investment Notice.
注意：如希望繼續投資於現行的成分基金（即預設投資策略重新投資通知書第8段所述的選擇2），你只須填妥並向我們交回本表格。

To 致 : FWD PENSION TRUST LIMITED 富衛退休金信託有限公司
 FWD MPF MASTER TRUST BASIC SCHEME ("the Scheme")
 富衛強積金集成信託基本計劃（「本計劃」）
 The Administrator, BestServe Financial Limited 卓譽金融服務有限公司

Address 地址 : 10/F, One Harbourfront, 18 Tak Fung Street, Hunghom, Kowloon, Hong Kong
 香港九龍紅磡德豐街18號海濱廣場一座10樓

Fax No. 傳真號碼 : 3183 1901

MPF Account Details 強積金帳戶詳情

Member Name :
 成員名稱

Member Number :
 成員編號

Date of Birth (dd/mm/yyyy) :
 出生日期（日/月/年）

Name of Scheme : FWD MPF MASTER TRUST BASIC SCHEME ("the Scheme")
 計劃名稱 : 富衛強積金集成信託基本計劃（「本計劃」）

Name of Approved Trustee : FWD PENSION TRUST LIMITED
 核准受託人名稱 : 富衛退休金信託有限公司

Default Investment Arrangement Details (as of 24/08/2017):
 預設投資安排詳情（截至24/08/2017）：

Fund Code 基金代號	Fund Name 基金名稱	Unit Price 基金價格 (HKD 港幣)	No. of Units 單位數量	Account Balance 帳戶結餘 (HKD港幣)
B02CGP	CAPITAL GUARANTEED PORTFOLIO 本金保證投資組合	17.14		

I have read and understood the DIS Re-investment Notice dated 30/08/2017 .

本人已細閱及明白日期為30/08/2017的預設投資策略重新投資通知書的內容。

In respect of the existing accrued benefits in my account, the details of which are set out under "MPF Account Details" above, I hereby instruct you that these benefits are to stay invested in the existing constituent funds of the Default Investment Arrangement as set out above.

本人謹此作出指示，要求核准受託人將本人帳戶內的現有累算權益（詳見上列的「強積金帳戶資料」），繼續投資於上列的預設投資安排的現行成分基金。

I note that this instruction also applies to future contributions and accrued benefits transferred from another scheme into the account. This instruction stays in force unless, or until, I make some other investment instructions in the manner set out in paragraph 9 of the DIS Re-investment Notice.

本人知悉，這項指示亦適用於日後存入該帳戶的供款及從另一計劃轉入該帳戶的累算權益。除非或直至本人按預設投資策略重新投資通知書第9段所述的方式給予其他投資指示，否則這項指示一直有效。

Signature of the Scheme Member

成員簽署

Ref: DIA-100-

Date

日期

