



**SUN LIFE MPF MASTER TRUST**  
**(Formerly named SCHRODER MPF MASTER TRUST)**  
**CHANGE IN ASSET ALLOCATION FORM**  
**(FOR FUTURE CONTRIBUTIONS 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)  
資產分配更改表格  
(只適用於將來的供款)

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 (✓)

**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 dealing day after my birthday (if the birthday is a non-dealing 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交易日(如生日當天並非交易日)\* 根據預設的基金分佈自動更改及進行轉換。

**Future monies (including contributions and transfer-in monies) to DIS**  
未來供款(包括供款及由其他計劃轉入的款項)轉換至預設投資策略

I understand my future 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 on my birthday or the next business day after my birthday (if the birthday is a non-business day)\*.  
本人明白本人的未來供款(包括供款及轉入款額)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。

\* 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 future monies (including contributions and transfer-in monies), please complete Section II or III.  
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 existing balances only, please complete Asset Switching Form.  
現有結餘轉換，請填寫資產轉換表格。

**SECTION II 第二部分**      **SELECTION OF FUND CRUISER**  
**選擇基金自動導航系統**

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	CHANGE IN ASSET ALLOCATION (FOR FUTURE CONTRIBUTIONS ONLY) 更改資產分配 (只適用於將來的供款)			
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	
	Mandatory Contributions 強制性供款	Voluntary Contributions 自願性供款	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 <sup>Important Note 1</sup> 施羅德強積金 65 歲後基金 <sup>重要說明 1</sup>	%	%	%	%
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 <sup>Important Note 1</sup> 施羅德強積金核心累積基金 <sup>重要說明 1</sup>	%	%	%	%
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%	100%	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 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

- If you choose this investment fund as standalone investment, those investments / benefits will not be subject to the de-risking process.  
若閣下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。

### Declaration 聲明

I understand and agree that

- The change in asset allocation 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 change in asset allocation instruction received on previous days will not be effected on such business day and will be deferred to next dealing day.
- If investment allocation percentage not specified for a particular type of contribution above, the investment allocation percentage for that type of contribution will remain unchanged.
- 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. 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。

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

- 資產分配更改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，早前所收的資產分配更改指示將不會在該工作天進行，並順延至下一個交易日。
- 如任何以上供款項目沒有註明投資分配百分比，則表示該供款項目之投資分配維持不變。
- (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。

Signature of Member 成員簽署

\_\_\_\_\_

Date 日期 (dd 日 / mm 月 / yyyy 年) \_\_\_\_\_

For office use only:  
Processed by: \_\_\_\_\_

Date: \_\_\_\_\_

Checked by: \_\_\_\_\_

Date: \_\_\_\_\_

Please send the completed form to: Sun Life MPF Master Trust, The Administrator, BestServe Financial Limited  
10/F, One Harbourfront, 18 Tak Fung Street, Hunghom, 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  
香港九龍紅磡德輔道中 18 號海濱廣場一座 10 樓 電話 2971 0200 傳真 3183 1901