



Issue (dd/mm/yyyy)

發出日期(日/月/年)

02/12/2025

Fund launch date

基金成立日期

17/02/2025

Dividend commencement month

開始派息月

10/2025

永明強積金收益基金

Sun Life MPF Income Fund

2026 記錄日及除息日時間表

2026 Record date
and Ex-dividend date schedule

重要事項 Important Notes:

- 永明彩虹強積金計劃（本計劃）是一項強制性公積金計劃。
Sun Life Rainbow MPF Scheme (the "Scheme") is a mandatory provident fund scheme.
- 投資涉及風險，並非本計劃下的所有投資選擇均適合所有人。投資回報不獲保證，閣下的投資／累算權益或須蒙受重大的損失。
Investment involves risks and not all investment choices available under the Scheme would be suitable for everyone. There is no assurance on investment returns and your investments/accrued benefits may suffer significant loss.
- 閣下在作出任何投資選擇前，應先考慮個人可承受的風險程度及財務狀況。在選擇基金時，如閣下對某基金是否適合自己存有疑問（包括是否符合閣下的投資目標），閣下應尋求獨立財務及／或專業意見，並須考慮個人情況而作出最適合自己的基金選擇。
You should consider your own risk tolerance level and financial circumstances before making any investment choices. When, in your selection of funds, you are in doubt as to whether a certain fund is suitable for you (including whether it is consistent with your investment objectives), you should seek independent financial and/or professional advice and choose the fund(s) most suitable for you taking into account your circumstances.
- 年滿 65 歲或年滿 60 歲提早退休的成員可（按照受託人在遵守《強積金條例》和《強積金規例》的前提下可能不時確定的方式和條件）申請分期提取強積金權益及／或可扣稅自願性供款權益。詳情請見本計劃之強積金計劃說明書第 6.1.12 部分「權益的提取」。
Members reaching 65th birthday or early retiring on reaching age 60 may apply (in such form and on such conditions as the Trustee may from time to time determine but subject to the Mandatory Provident Fund Schemes Ordinance and the Mandatory Provident Fund Schemes (General) Regulation (the "MPFS Regulation")) for payment of the MPF Benefits and/or TVC benefits in instalments. Please refer to section 6.1.12 "Withdrawal of Benefits" of the MPF Scheme Brochure for further details.

- 永明強積金收益基金概不保證派息的分發、資本或投資回報、分發派息的頻率，或派息金額/派息率。派息可從已變現之資本增值、資本及/或總收入中撥付，同時亦可從資本中記入/支付全部或部分費用、收費及開支，導致可供分發派息的可分派收入增加，因此，永明強積金收益基金可能實際上從資本中撥付派息。派息從資本中及/或實際上從資本中撥付，即構成提取部分原有投資或從任何歸屬於該原有投資的資本增值中進行提取。分發派息會導致永明強積金收益基金的每單位資產淨值立即降低或調整。

The Sun Life MPF Income Fund does not guarantee distribution of dividend, capital or investment return, the frequency of distribution, or the dividend amount/yield. Dividends may be paid out of the realized capital gains, capital and/or gross income while charging/paying all or part of the fees, charges and expenses to/out of the capital, resulting in an increase in distributable income available for dividend distribution, and therefore, Sun Life MPF Income Fund may effectively pay dividend out of capital. Payment of dividends out of capital and/or effectively out of capital amounts to a withdrawal of part of the original investment or from any capital gains attributable to that original investment. Distribution of dividends will result in an immediate decrease or adjustment in the net asset value per unit of the Sun Life MPF Income Fund.

- 成員應注意，定期及頻繁地分發派息並將該等派息再投資於永明強積金收益基金（適用於未年屆 60 歲的成員）或永明強積金保守基金（適用於年屆 60 歲或以上的成員），將無可避免地涉及一段投資空檔，期間派息並未被再投資。該等派息因而（每月）重複地受間斷市場風險所影響。從永明強積金收益基金（適用於未年屆 60 歲的成員）或永明強積金保守基金（適用於年屆 60 歲或以上的成員）得到的回報或會因分發派息安排而受到負面或正面的影響，因為當派息被再投資時，其每單位資產淨值可能已升或已跌。因此，該等回報或會有別於具有類似投資組合但不包含此類分發派息安排的成分基金，而未必總是對該等成員有利。

Members should note that the regular and frequent distribution of dividends and reinvestment of such dividends into the Sun Life MPF Income Fund (for members below age 60) or the Sun Life MPF Conservative Fund (for members aged 60 or above) will inevitably involve an investment time-lag during which dividends are not reinvested. The dividends are hence subject to out-of-market risk on a recurring (monthly) basis. The return of the Sun Life MPF Income Fund (for members below age 60) or the Sun Life MPF Conservative Fund (for members aged 60 or above) may be impacted negatively or positively due to the dividend distribution arrangement, as its net asset value per unit may have increased or decreased at the time when dividends are reinvested. Therefore such return may deviate from that of a constituent fund with similar investment portfolio without such dividend distribution arrangement and may not always be advantageous to these members.

- 您不應單靠本資料作出投資決定。

Your investment decision should not be based on this material alone.

- 您應在作出任何投資決定前，查閱本計劃的強積金計劃說明書及有關市場推廣資料，以獲取有關詳情及風險因素。

You are advised to read the MPF Scheme Brochure and the relevant marketing materials of the Scheme for further details and risk factors prior to making any investment decision.

- 有關永明強積金收益基金的詳情，包括其投資政策、風險因素、費用及收費、分發派息等，請參閱強積金計劃說明書及主要計劃資料文件。

Please refer to the MPF Scheme Brochure and Key Scheme Information Document for more details of the Sun Life MPF Income fund, including its investment policy, risk factors, fees and charges, distribution of dividend, etc.

The Sun Life MPF Income Fund (the "MPF Income Fund") does not provide any guarantee on the capital or investment return or dividend amount / yield. There is no assurance on the dividend distribution frequency and the amount of dividends, and the dividend amount / yield may fluctuate. Despite the above, dividends will be allocated to members' accounts/sub-accounts for investment. Please refer to the [MPF Scheme Brochure](#) for further details including risk factors.

永明強積金收益基金就資本或投資回報或派息金額／派息率概不提供任何保證。並且不擔保派息頻率和派息金額，而派息金額／派息率亦可能出現波動。儘管上文所述，派息將會分配至成員的帳戶以作投資。有關詳情，包括風險因素，請參閱[強積金計劃說明書](#)。

記錄日~ Record date~	除息日 ^β Ex-dividend date ^β
19/01/2026	20/01/2026
20/02/2026	23/02/2026
18/03/2026	19/03/2026
20/04/2026	21/04/2026
18/05/2026	19/05/2026
18/06/2026	22/06/2026
20/07/2026	21/07/2026
18/08/2026	19/08/2026
18/09/2026	21/09/2026
20/10/2026	21/10/2026
18/11/2026	19/11/2026
18/12/2026	21/12/2026

~記錄日：於將分發派息的公曆年開始前，將為該公曆年中每個月份分別設定一個交易日作為記錄日。在分發派息的第一個公曆年，將會於首次分發派息之日的六（6）個月前設定分發派息的第一個月及其後每一個月之記錄日。

~ Record date: Prior to the calendar year in which dividend will be distributed, a dealing day will be set as the record date (the "Record Date") for each month of that calendar year respectively. In the first calendar year of dividend distribution, six (6) months prior to the date on which the dividend is first distributed, the Record Date will be set for the first and each subsequent month of dividend distribution.

^β 除息日：永明強積金收益基金的單位價格隨後將於緊隨記錄日後的下一個交易日]（「除息日」）被降低或調整，以反映派息的分發。

^β Ex-dividend date: The unit price of the Sun Life MPF Income Fund will then be decreased or adjusted on the next dealing day immediately following the Record Date (the "Ex-Dividend Date") to reflect the distribution of dividend.

備注 Remarks:

- 投資附帶風險，過去業績並不代表將來表現。投資回報可升可跌，因貨幣變動及市況，均可能影響投資價值。

Investment involves risks and past performance is not indicative of future performance. Investment return may rise as well as fall due to market condition and currency movement which may affect the value of investments.

- 基金派息率不代表基金之回報率，派息率為正值不代表基金回報為正值，過去派息率並不代表未來派息率。
Dividend rate is not indicative of fund performance. A positive distribution yield does not imply a positive return. Historical dividend yield is not indicative of future dividend payment.
- 永明強積金收益基金旨在提供穩定派息[#]（派發息率並不保證，派息可從資本中分派），並透過自動再投資持續滾存資本[#]，協助強積金成員在退休前累積儲備。

[#] 永明強積金收益基金預期透過按月向成員的強積金帳戶分發派息，以提供穩定收益。永明強積金收益基金擬定於發行日期（即 2025 年 2 月 17 日）後的第七個月（或由投資經理 - 永明資產管理（香港）有限公司建議且受託人或投資經理認為合適的任何其他月份）開始分發派息。

根據成員於記錄日的年齡自動再投資於指定基金。如成員於記錄日未年屆 60 歲，派息將再投資於永明強積金收益基金，其則投資於一個核准匯集投資基金 – 景順集成投資基金 - 環球入息基金（「景順基金」）的累積單位類別。如成員於記錄日已年屆 60 歲或以上，派息將再投資於永明強積金保守基金，而此項再投資將需承擔有關風險（如一般投資風險）及適用於永明強積金保守基金的費用及收費。

Sun Life MPF Income Fund aims to provide stable payouts[#] (dividend amount/yield is not guaranteed and dividends may be paid out of / effectively out of capital) while reinvesting to foster long-term capital growth[#], aiming to help MPF members accumulate savings before retirement.

[#] It is intended that the Sun Life MPF Income Fund will provide a stable income by distributing dividend to members' MPF account on a monthly basis. It is intended that the Sun Life MPF Income Fund will start distributing dividend on the seventh month (or any other month as advised by Sun Life Asset Management (HK) Limited (Investment Manager) if the Trustee or the Investment Manager considers appropriate) after the launch date of 17 February 2025.

Dividends will be automatically invested in the designated fund based on the ages of the members as at the Record Date. If members are below the age of 60 on the Record Date, dividends will be reinvested in the Sun Life MPF Income Fund, which in turn invests in the accumulation class of an Approved Pooled Investment Fund – Invesco Pooled Investment Fund – Global Income Fund (the "Invesco APIF"). If members are 60 years of age or above on the Record Date, dividends will be reinvested in the Sun Life MPF Conservative Fund, which will be subject to relevant risks such as general investment risks as well as fees and charges applicable to the Sun Life MPF Conservative Fund.

- 派息將於除息日後 10 個營業日內的一個交易日（「派息日」）分發及分配至成員帳戶。
The dividend will be distributed and allocated to the member's account on the distribution date, which will be a dealing day within 10 business days from the Ex-Dividend Date.
- 受託人可以修改任何未來的記錄日及除息日的時間表，而不另行通知成員。請不時查閱該網站獲取最新資料。
The Trustee may amend the schedule of any future Record Dates and Ex-Dividend Dates without notice to members. Please check the latest information from the website.
- 如任何上述日期不再是交易日，該日期及隨後相應的預定日期將各自順延至下一個交易日，而不另行通知。
If any such date is no longer a dealing day, such date and the corresponding subsequent pre-determined dates will be postponed to the respective next dealing day accordingly without notice.

由香港永明金融有限公司（於百慕達註冊成立之有限責任公司）刊發

Issued by Sun Life Hong Kong Limited (Incorporated in Bermuda with limited liability)