

eMPF Easy Guide

Welcome to the MPF SUN Generation

Sun Life supports your journey towards eMPF



Thank you for your continued support of the Sun Life Rainbow MPF Scheme ("Sun Life MPF"). Starting from 3 October 2025 (the "onboarding date"), the administrative services provided by Sun Life MPF will be handled by the eMPF Platform ("eMPF"). This transition enables us to focus on delivering a more comprehensive range of MPF value-added services to our clients.

6 Key Points You Need to Know

- 1** Administrative Instructions and Services
- 2** Before eMPF Onboarding – Transitional Operational Arrangements
- 3** After eMPF Onboarding – Submitting Administrative Instructions
- 4** Sun Life's Value-Added Support for You
- 5** Getting eMPF-Ready – What's Required?
- 6** How to Register for eMPF

Administrative Instructions New Operational Arrangements

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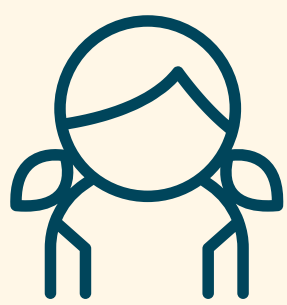
1 Administrative Instructions and Services

Starting from the onboarding date, these **frequently used administrative instructions** and services will be **processed/provided by the eMPF**:



Employers

- Employee scheme enrolment arrangement
- Change of employer information
- Make contributions and/or handle overdue remittances
- Reporting employee termination
- Request offset and reimbursement for severance and long service payments
- Account/user management



Members

- Scheme enrolment
- Change of personal information
- Change of investment instructions (including new contribution investment instructions and switching instructions)
- MPF benefits withdrawal
- MPF transfer requests
- MPF statements

Transitional Operation Important Dates

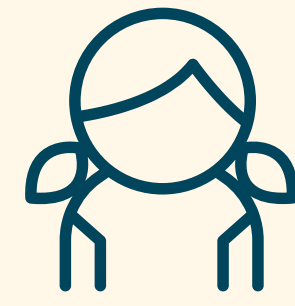
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2 Before eMPF Onboarding – Transitional Operational Arrangements

To complete instruction processing before the onboarding date, employers and members must submit valid administrative instructions (including contribution instructions with cleared funds) to Sun Life Rainbow MPF Scheme’s administrator, BestServe Financial Limited (“BestServe”), by the mentioned cut-off dates. Administrative instructions received through existing channels after the cut-off dates may be delayed in processing or not accepted.



Employers



Members

Types of Instructions	Cut-off date for valid instructions to be received by BestServe	
1. Enrolment of scheme participation	11 September 2025	(i) Employee: 10 September 2025 (ii) Other Members: 11 September 2025
2. Contribution data submission	Submit contribution files via paper or online: 10 September 2025	
3. Set up or change of direct debit authorization (“DDA”)	11 September 2025	
4. Scheme transfer-in	12 September 2025	(i) Transfer-in through the Employee Choice Arrangement (“ECA”): 15 September 2025 (ii) Non-ECA transfer-in: 15 September 2025
5. Scheme transfer-out	5 September 2025	
6. Fund switching / change of investment mandate	Not applicable	16 September 2025, 4:00pm
7. Scheme information change	11 September 2025 including change of voluntary contributions and other employer information changes	(i) Submit via paper: 11 September 2025 (ii) Submit via Online Pension Services Centre / Sun Life MPF Mobile App: 16 September 2025, 4:00pm
8. Employee termination of scheme participation (only applicable to employers)	(i) With LSP/SP offset: 2 September 2025 (ii) Without LSP/SP offset: 5 September 2025	Not applicable
9. Withdrawal of voluntary contributions or accrued benefits	Not applicable	3 September 2025

Note: In case of any discrepancies, the “Notice to Participating Employers and Scheme Members” issued on 23 July 2025 shall prevail.

Submit Administrative Instructions

Key Notes to Remember

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3 After eMPF Onboarding – Submitting Administrative Instructions

Starting 3 October 2025, employers and members are required to submit MPF administrative instructions to the eMPF. We strongly recommend that employers and members use electronic methods for a more convenient service experience. You can start your MPF management by scanning the QR code below to access the eMPF online platform or eMPF mobile app.

eMPF Login:

eMPF Web Portal

eMPF Mobile App



If you prefer using paper forms for submissions, please use **the latest version of eMPF paper forms**. You can download forms at [eMPF.org.hk/forms](https://www.empf.org.hk/forms) or collect them at an eMPF Service Centre. Please note that you can submit completed paper forms via mail, fax, email or in person. Regardless of your chosen submission method, ensure all information is accurate and complete to prevent any delays in processing.

Postal, Fax and Email



Postal address : P.O. Box 98929, Tsim Sha Tsui Post Office

Fax number¹ : 3197 2988

Email address¹ : forms@support.empf.org.hk

eMPF Service Centres

Service Hours: Monday to Friday: 9am to 6pm

Saturday: 9am to 1pm

Sunday and Public Holidays: Closed

Hong Kong Island: Unit 601B, 6/F, Dah Sing Financial Centre,
No. 248 Queen's Road East, Wanchai, Hong Kong

Kowloon: Suites 1205-6, 12/F, Chinachem Golden Plaza,
No. 77 Mody Road, Tsim Sha Tsui East, Kowloon

New Territories: Suite 1802A, 18/F, Tower 2, Nina Tower,
No. 8 Yeung Uk Road, Tsuen Wan, New Territories

¹ Not applicable to applications where the trustee requires certified true copies of supporting documents. Please refer to the form instructions for details.

Sun Life Tip Important Notice for Account Numbers

Following eMPF onboarding, employers and members can log in to the eMPF online platform to view their new employer / member account number, which will replace the original Sun Life MPF employer / member number.

When submitting administrative instructions, employers / members must use the new employer / member account number, otherwise the instructions may be delayed or rejected. Please log in to the eMPF online platform to obtain your latest account number. Please be aware that the **“employer/member account number” is not identical to the “eMPF ID”**.

Submitting contributions

Employers and self-employed account members can submit MPF contribution information, make payments and view past MPF contribution records through the eMPF online platform. Payment methods and details are as follows:

Payment method – Cheque

- Cheques must be issued separately for each payroll group (applicable to employers).
- The payee for cheques remains unchanged. Please make cheques payable to ‘Sun Life Trustee Company Limited’.
- On the back of the cheque, please write down your new **“Employer Account No.”** or **“Member Account No.”** along with the **“MPF Contribution Bill No.”** or **“Submission Reference No.”** provided by eMPF.
- eMPF offers two ways for submitting prepared cheques: send by post to PO Box 98929 Tsim Sha Tsui Post Office; or submit to the drop-in box at any eMPF Service Centre (please note that cheque deposit machines and bank counters do not accept contribution cheques).

Payment method – Direct Debit Authorization

If clients have previously set up a direct debit authorization, they **do not need to re-set instructions**.

For more details on MPF contributions or how other account members can submit contribution information, please visit the eMPF user guide: [eMPF.org.hk/er/tutorial](https://www.eMPF.org.hk/er/tutorial) (for employers) or [eMPF.org.hk/tutorial](https://www.eMPF.org.hk/tutorial) (for tax-deductible voluntary contribution accounts, special voluntary contribution accounts, and self-employed person accounts).

Guide for eMPF - Contribution



Employer



Member



Sun Life Stands By You Smoothing Your Path to eMPF

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4 Sun Life's Value-Added Support for You

Sun Life remains committed to offering non-administrative value-added services, navigating you towards the MPF SUN Generation with its three-pronged "S.U.N." support strategy.

S - Smooth
U - Unique
N - New-Gen

"S – Smooth" Smooth Transition to eMPF

Following the eMPF onboarding, you can continue to access and check your account using the Sun Life MPF Mobile App and Online Pension Services Centre. Sun Life's Customer Service Centre will remain available for non-administrative queries.

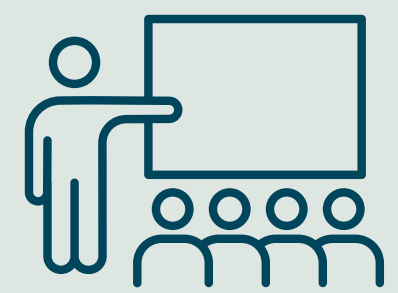
Sun Life eMPF Webinars

We warmly invite you to join the eMPF webinars co-organized by us and the eMPF Platform.

Employer
Webinars



Member
Webinars



Sun Life eMPF Webpage

Check out our dedicated webpage now to learn more about eMPF features, frequently asked questions and more.

Sun Life
eMPF
Webpage



eMPF
Website



Sun Life Stands By You Smoothing Your Path to eMPF

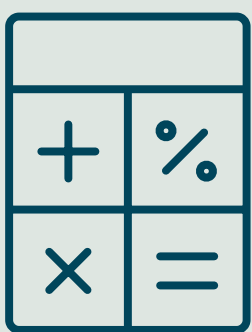
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“U – Unique” Unique Intermediary Training Program

- Sun Life collaborates with HSUHK Institute of Knowledge Exchange to offer an exclusive MPF intermediary professional course, covering eMPF know-how and practical capabilities.
- Sun Life is committed to equipping our intermediaries to provide you with enhanced professional services.



“N – New-Gen” New-Gen MPF Value-added Services



1. MPF Navigator – MPF Investment Tool:

- Understanding investment style and risk tolerance
- Getting personalized reference portfolios
- Planning your retirement needs and budget with calculator

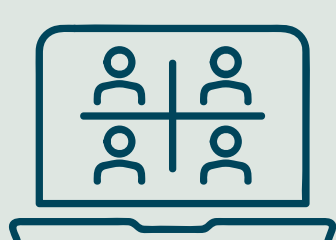
Log in to the Sun Life MPF Mobile App now and select “MPF Navigator” on the homepage to begin your journey!

Disclaimer: “MPF Navigator” (AQUMON platform) and its services are independently operated and provided by Magnum and are not related to the Trustee and Sun Life Hong Kong Limited or its affiliates (“Sun Life”). Any investment portfolio(s) or information shown on the AQUMON platform is strictly for reference only. Investment involves risks and past performance is not indicative of future performance. Investment decision should not be solely based on fund performance. Other factors (e.g. fund’s investment objective, fees and charges, fund risk level, service level) should also be considered.



2. Periodically offering investment insights

To view in-depth analyses by Sun Life Asset Management (HK) Limited, visit Sun Life Hong Kong website (www.sunlife.com.hk/en/) > Invest



3. Regularly organizing member seminars

Upgraded Services Adding Value for You

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Sun Life MPF will also enhance multiple investment / withdrawal instruction options, offering clients a broader range of choices:



Precise Investment

Fund investment allocation ratios are no longer restricted to 5% multiples, allowing any whole percentage.



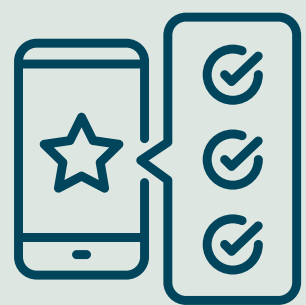
Favorable Cost²

Administrative fees for certain MPF funds will be lowered, potentially increasing investment returns for clients.



Flexible Allocation

New option for designated fund-to-fund switching, complementing the existing portfolio rebalancing and fund switching options.



Diverse Withdrawal

Upon retirement or early retirement, members can set up regular withdrawal instructions from all funds, no longer limited to just the Sun Life MPF Conservative Fund.



Adaptable Offsetting

When handling offset requests for long service or severance payments, employers can select their preferred sequence for offsetting mandatory and voluntary contributions³.

² Certain constituent funds under the Sun Life Rainbow MPF Scheme will introduce new preferential management fees effective 3 January 2026. For details, please refer to the Notice to Participating Employers and Members issued on 23 July 2025, and the MPF Scheme Brochure for Sun Life Rainbow MPF Scheme.

³ Subject to restrictions on the abolition of MPF offsetting arrangements from 1 May 2025.

Preparing for Your Journey Arrangements in Place

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5 Getting eMPF-Ready – What's Required?



Read Communication Pack

Read in detail the eMPF Communication Pack issued on 23 July 2025, and pay special attention to:

- (i) Administrative arrangements during the transition period and after joining the platform.
- (ii) Cut-off dates for instruction submissions to current administrator.



Register for eMPF

Sign up for eMPF to access online services after platform onboarding.



Get latest information

Check and update your contact details including email and correspondence address for up-to-date communications.



Join Webinars

Reserve your seat for the Sun Life eMPF webinars now.

Register for eMPF Paving the Way for What's Ahead

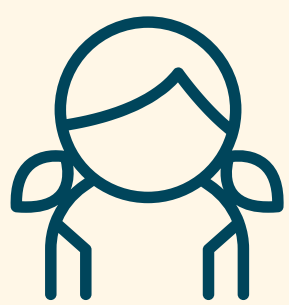
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6 How to Register for eMPF

To ensure seamless digital MPF account management in the future, we encourage employers and members to register for eMPF as early as **1 August 2025** through eMPF online platform or eMPF mobile app.

Sun Life Tip After registration and activation

Account information and records for this scheme will be available on the eMPF online platform starting 3 October 2025.



Members

Complete registration, activate the service, and start using online services instantly!



Before you register, please prepare:

- **completed "iAM Smart" registration**

- Step 1** **Open "eMPF" Mobile App** and select "Register / Login", then select "Register".
- Step 2** Select "Member" and "Register", then verify your identity using **"iAM Smart"**.
- Step 3** Most of your personal information will be pre-filled automatically. You only need to fill in address, contact information, etc.
- Step 4** After submitting your registration, you'll **receive your "eMPF ID" immediately**. Then select "Activate Now".
- Step 5** **Create your eMPF username and password to successfully activate your eMPF account.**

Note: Online registration with passports is not yet supported by the eMPF Platform. Sun Life will continue to provide account access via Sun Life MPF App and Online Pension Services Centre, allowing members to stay informed about their MPF investments.

Guide for eMPF
Registration



Member

Register for eMPF Paving the Way for What's Ahead

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Employer

Complete registration, you can activate the service following eMPF verification!⁴



Before you register, please prepare:

- Company authorized person's completed "iAM Smart" registration
- Business Registration Certificate / Certificate of Incorporation
- "Company Authorized Person" Appointment Form⁵
- eMPF activation code⁶ – An eMPF Communication Pack has been sent to employers on 23 July 2025. Using the included activation code (if provided) can speed up registration.

Quick Guide to eMPF Registration (Employer)

- Step 1** Visit eMPF Website (www.empf.org.hk) and access the registration page from the upper right corner.
- Step 2** Click "Register" and select "Employer", then verify your identity using "iAM Smart".
- Step 3** Enter the following information and upload relevant supporting documents*:
- Company authorized person
 - Contact person details
 - Way of communication
 - Company information (e.g. business registration number, company name, etc.)
- Step 4** Submit your registration. Once eMPF completes verification (usually within two working days), you can move forward with service activation.
- Step 5** Go to the "Employer" tab on the eMPF platform, fill in your HKID no. and registered email address / mobile number. After completing one-time password verification, create your eMPF username and password to successfully activate eMPF.

*Our Communication Pack includes an "eMPF activation code". When entered, the system will automatically populate some of the above information.

Note: Online registration for eMPF requires identity authentication via "iAM Smart", and "iAM Smart" registration requires a Hong Kong ID card. If the contact person does not have a Hong Kong ID card, they need to visit the eMPF office in person for registration.

⁴ Regardless of how many MPF schemes employers are participating in, they need to register with eMPF only once to manage all the schemes under the company which have got onboard the eMPF. After registration, verification generally takes two working days. Don't wait - register now.

⁵ Your company may also submit a board resolution for appointment of the CAP instead.

⁶ The eMPF activation code is only applicable to employers registered with Sun Life MPF on or before 18 April 2025. Rest assured, even without the code, you can still complete the eMPF registration process smoothly.

Guide for eMPF Registration



Employer

eMPF Outreaching Service Appointment



Employer

"Company Authorized Person" Appointment Form



Employer

Employers can scan the QR code to schedule eMPF outreaching service for professional assistance with registering and activating eMPF.



Contact Information

What You Should Know

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Client Enquiries

Starting 3 October 2025, employers and members who have completed eMPF registration can view account details on the eMPF online platform and eMPF mobile app.

For more information about eMPF and MPF scheme administrative issues, such as enquiries about MPF scheme administration or help with using the eMPF online platform or eMPF mobile app, please contact the eMPF Platform:

eMPF Customer Service Hotline	(852) 183 2622 Monday to Friday: 9am to 7pm Saturday: 9am to 1pm (Except public holidays)
eMPF Contribution Inquiry Hotline	(852) 3197 2834 Monday to Friday: 9am to 7pm (Except public holidays)
eMPF Email Address	enquiry@support.empf.org.hk
eMPF Service Centres	<p>Hong Kong Island: Unit 601B, 6/F, Dah Sing Financial Centre, No. 248 Queen's Road East, Wanchai, Hong Kong</p> <p>Kowloon: Suites 1205-6, 12/F, Chinachem Golden Plaza, No. 77 Mody Road, Tsim Sha Tsui East, Kowloon</p> <p>New Territories: Suite 1802A, 18/F, Tower 2, Nina Tower, No. 8 Yeung Uk Road, Tsuen Wan, New Territories</p> <p>Monday to Friday: 9am to 6pm Saturday: 9am to 1pm Sunday and Public Holidays: Closed</p>

Sun Life will endeavor to assist you with enquiries on non-scheme administrative matters, including MPF intermediary services, information on Sun Life Rainbow MPF Scheme constituent funds and promotional programs, investment market analysis and more.

Sun Life Trustee Hotline	(852) 3183 1888 Monday to Friday: 9am to 6pm Saturday: 9am to 1pm (Except public holidays)
Email Address	mpfslf@sunlife.com
Sun Life Trustee MPF Customer Service Centre	10th Floor, One Harbourfront, 18 Tak Fung Street, Hunghom, Kowloon, Hong Kong
Trustee Postal address	16th Floor, MU Tower A, No.18 Hung Luen Road, Hunghom, Kowloon, Hong Kong