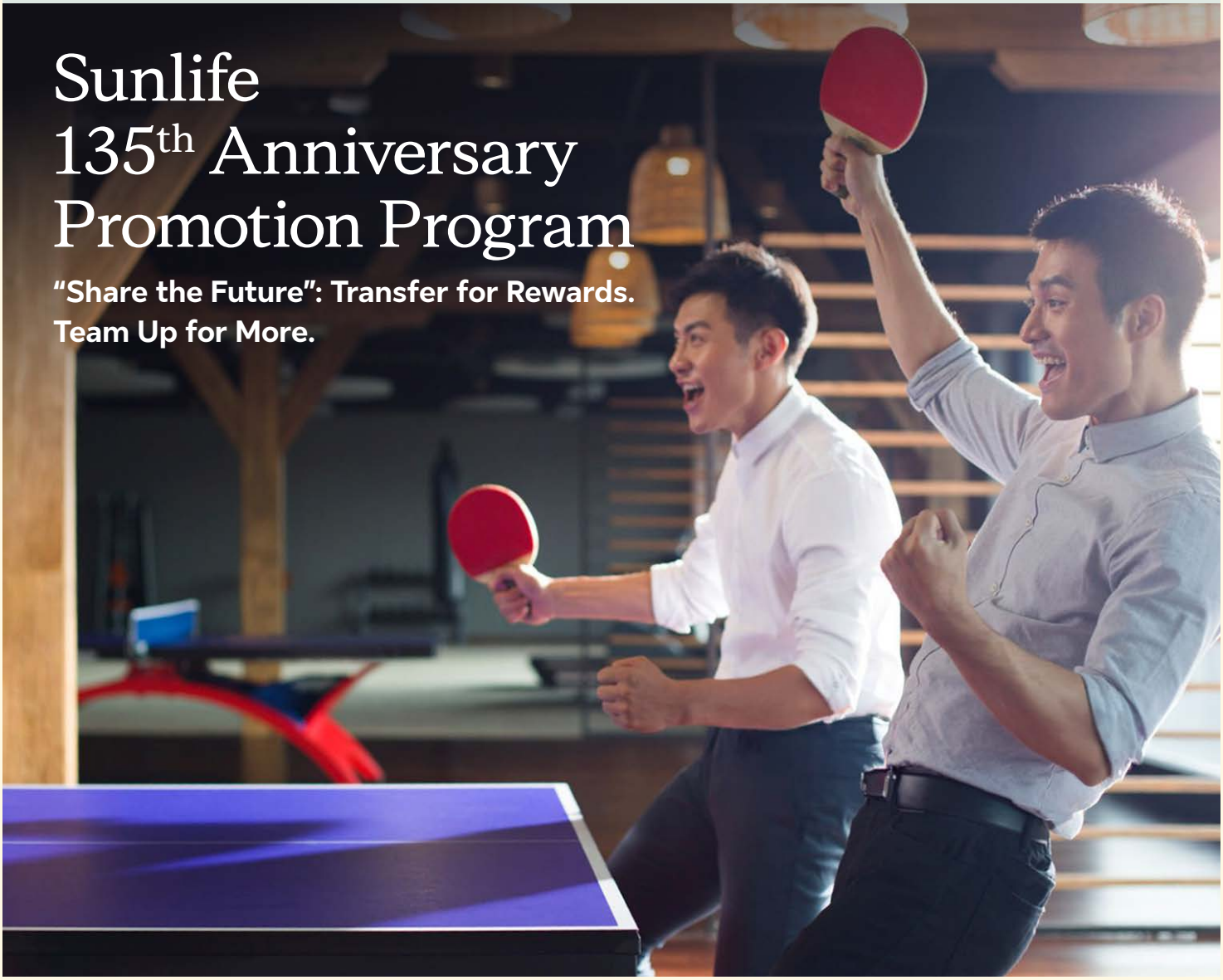
Important Note

- Sun Life Rainbow MPF Scheme (the "Scheme") is a mandatory provident fund scheme.
- 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.
- 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.
- 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.
- 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.
- 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.
- Your investment decision should not be based on this material alone.
- 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.
- The return of Sun Life MPF RMB and HKD Fund may be adversely affected by movements in RMB exchange rates as well as foreign exchange controls and repatriation restrictions imposed by the Chinese government as the fund invests part of its assets in RMB denominated money market and debt instruments.

Promotion period: 17 November 2026 to 26 February 2027



Sunlife
永明金融

Enjoy bonus rebates valued up to HK$135,000

Promotion period: 17 November 2026 to 26 February 2027

1 Basic Bonus Rebate^ valued up to HK$120,000

Transfer MPF benefits or make Tax Deductible Voluntary Contributions ("TVC") of a total amount* of HK$50,000 or above to enjoy the Basic Bonus Rebate^.

A Successfully apply for and complete the transfer of accrued benefits from another MPF scheme to the Sun Life Rainbow MPF Scheme (the "Scheme") during the Promotion Period;

or

B Make a TVC contribution to a TVC account under the Scheme during the Promotion Period;

- A total amount* of accrued benefits transferred or
  B TVC contributions made must reach HK$50,000 or above.
- No registration is required for the Basic Bonus Rebate^.

2 "Team up with friends" – Upgraded Bonus Rebate^ valued up to HK$135,000

Form a group of 2 to 3 friends and participate in the Promotion Program by registering through the designated promotion website during the Promotion Period. Eligible members† who successfully apply for and complete the transfer of accrued benefits from another MPF scheme to the Scheme and/or make TVC contributions to a TVC account under the Scheme will be entitled to an Upgraded Bonus Rebate^.

Registration link: https://www.sunlife.co/q1z2

Bonus rebate details

Total amount* of accrued benefits transferred to the Scheme or TVC contribution amount (HK$) per member	1 Basic Bonus Rebate^ (HK$)	2 "Team up with friends" upgraded from the Basic Bonus Rebate^ (HK$)
	UPGRADE TO	
50,000 to below 100,000	$ 100	$ 288
100,000 to below 200,000	$ 250	$ 588
200,000 to below 500,000	$ 800	$ 1,888
500,000 to below 1,000,000	$ 1,800	$ 3,888
1,000,000 to below 2,000,000	$ 7,500	$ 10,888
2,000,000 to below 5,000,000	$ 10,000	$ 18,888
5,000,000 to below 10,000,000	$ 80,000	$ 108,888
10,000,000 or above	$ 120,000	$ 135,000

^ Each member is not entitled to both the Basic Bonus Rebate and the Upgraded Bonus Rebate.

* The member is required to retain the full amount of accrued benefits transferred and/or TVC contributions made in the relevant account until the bonus rebate release date (i.e. 31 March 2028 and 30 March 2029).

† For details of member eligibility for the Upgraded Bonus Rebate, please refer to Clauses 3(i) and 3(ii) of the Terms and Conditions.

Terms and Conditions of the Sunlife MPF "Share the Future" Promotion Program ("Promotion Program"):

1. The promotion period of the Promotion Program is from 17 November 2026 to 26 February 2027 (the "Promotion Period").
2. Members will be entitled to the Basic Bonus Rebate if they satisfy the following requirements:
   (i) the member applies for an accrued benefits transfer during the Promotion Period, and such accrued benefits are successfully transferred on or before 31 March 2027 to the member's personal account, Tax Deductible Voluntary Contribution ("TVC") account and/or contribution account (i.e. self-employed account and/or employee account, as the case may be) under the Scheme, regardless of whether such account is an existing account or a new account opened during the Promotion Period; and/or
   (ii) the member makes a TVC to a TVC account under the Scheme during the Promotion Period, and such TVC account may be either an existing TVC account or a new TVC account opened during the Promotion Period, and such contribution is successfully completed on or before 31 March 2027; and
   (iii) the aggregate amount of accrued benefits transferred to the Scheme and/or TVC contributions made reaches HK$50,000 or above; and
   (iv) if a member has participated in, is currently enjoying, or will be entitled to any offer or reward under any other MPF promotion organized by Sun Life Hong Kong Limited, including but not limited to the "Plan Smart, Save More" Tax Deductible Voluntary Contribution Welcome Offer, such member's TVC contribution amount shall not be counted towards the eligible amount under this Promotion Program. Sun Life Hong Kong Limited reserves the right to determine whether a member is eligible to participate in this Promotion Program and to determine the promotional offer(s) that the member may enjoy.
3. Members who have satisfied the requirements set out in Clause 2 above and meet the following requirements will be entitled to the Upgraded Bonus Rebate:
   (i) 2 or 3 members (collectively, the "Team-up Members") participate in the Promotion Program together during the Promotion Period and submit the required registration in the manner designated by Sun Life Hong Kong Limited; and
   (ii) at least 2 of the Team-up Members satisfy the requirements set out in Clause 2 above. The scenarios are as follows:
   Where there are 2 Team-up Members:
   - if both Team-up Members fulfil the Terms and Conditions set out in Clause 2 above, both Team-up Members will be entitled to the Upgraded Bonus Rebate
   - if only 1 Team-up Member fulfils the Terms and Conditions set out in Clause 2 above, neither Team-up Member will be entitled to the Upgraded Bonus Rebate

   Where there are 3 Team-up Members:
   - if all 3 Team-up Members fulfil the Terms and Conditions set out in Clause 2 above, all 3 Team-up Members will be entitled to the Upgraded Bonus Rebate
   - if only 2 Team-up Members fulfil the Terms and Conditions set out in Clause 2 above, only those 2 Team-up Members will be entitled to the Upgraded Bonus Rebate
   - if only 1 Team-up Member fulfils the Terms and Conditions set out in Clause 2 above, none of the Team-up Members will be entitled to the Upgraded Bonus Rebate
4. The amount of the Basic Bonus Rebate and the Upgraded Bonus Rebate will be determined based on the member's compliance with Clauses 2 to 3 above and the amount of accrued benefits transferred to the Scheme and/or TVC contributions made by the member. Details are as follows:

Total accrued benefits transferred to the Scheme or TVC contribution amount (HK$) per member	Basic Bonus Rebate (HK$)	"Team up with friends" Upgraded Bonus Rebate (HK$)
50,000 to below 100,000	100	288
100,000 to below 200,000	250	588
200,000 to below 500,000	800	1,888
500,000 to below 1,000,000	1,800	3,888
1,000,000 to below 2,000,000	7,500	10,888
2,000,000 to below 5,000,000	10,000	18,888
5,000,000 to below 10,000,000	80,000	108,888
10,000,000 or above	120,000	135,000

5. Each member may participate in the Promotion Program only once during the Promotion Period and is not entitled to both the Basic Bonus Rebate and the Upgraded Bonus Rebate. If a member is included in more than one registration under the Promotion Program, only the first valid registration received will be accepted for that member. Once a registration has been submitted, the Team-up Member combination specified in the registration cannot be changed.
6. The maximum bonus rebate that a member may receive under this Promotion Program is HK$135,000.
7. The total amount of the Basic Bonus Rebate or the Upgraded Bonus Rebate will be split into two equal instalments and credited in the form of additional fund units to the eligible member voluntary contribution sub-account or TVC account under the Scheme on or before 31 March 2028 and 30 March 2029 respectively (or, if such day is not a dealing date, on the next dealing date). If the accrued benefits are transferred to more than one member account/or make TVC contribution of that particular member under the Scheme, all additional fund units will be credited to the member's MPF account in the following order: Personal Account, Employee Account, Self-employed Person Account or TVC Account. The member is required to retain the full amount of accrued benefits transferred and/or TVC contributions made in the relevant account until the bonus rebate release date. Otherwise, Sun Life Hong Kong Limited reserves the right not to provide the rebate to the relevant member.
8. The investment allocation of the additional fund units will follow the latest investment mandate of the member voluntary contributions sub-account or TVC account in which the additional fund units are received. If members do not have any investment mandate in respect of the member voluntary contributions sub-account or TVC account under the account receiving the additional fund units, the additional fund units will be invested according to the Default Investment Strategy.
9. The additional fund units will be subject to the same fees and charges applicable to the account receiving the additional fund units.
10. Eligible members may view the allocation of the Basic Bonus Rebate or the Upgraded Bonus Rebate through My Sunlife Hong Kong Client Platform after the rebates have been credited.
11. **Regarding this promotion program, in case of any dispute, the decision of Sun Life Hong Kong Limited shall be final and conclusive.**

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