重要事項

- 永明彩虹強積金計劃(「本計劃」)是一項強制性公積金計劃。
- 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/累算權益或須承受重大的損失。
- 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。
- 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」。
- 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。
- 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。
- 您不應單靠本資料作出投資決定。
- 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。

永明彩虹強積金計劃 —
強積金表現及投資市場快訊

為協助本計劃成員作出明智的投資決定,香港永明金融有限公司及本計劃的投資經理 — 永明資產管理(香港)有限公司刊發多類刊物,提供強積金表現及投資市場資訊。

請按下列連結或掃瞄二維碼以瀏覽刊物(須連結互聯網以便瀏覽刊物)。

本計劃之強積金資訊

- **永明彩虹強積金計劃 — 季報**
  為您提供所有本計劃成分基金的最新資料,包括投資表現、十大主要證券及基金經理評論等等
- **永明彩虹強積金計劃 — 每月基金表現摘要**
  為您提供本計劃每月基金表現資訊及若干成分基金的表現排名

過去業績並不代表將來表現。投資回報可升可跌。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,以獲取有關詳情包括風險因素及費用。

[1] 按資產管理規模計算。根據美世強積金市場份額報告(截至2024年12月31日)。強積金指強制性公積金。

投資市場資訊 由永明資產管理(香港)有限公司刊發

- **環球短評(影片)** — 按月分享對不同市場的觀點和展望
- **市場導航** — 按季分享對不同投資工具的觀點和展望
- **強積金平均差距指數** — 按季提供19個強積金基金類別表現最佳基金和表現最差基金的回報差距

有關由永明資產管理(香港)有限公司刊發的刊物之其他重要資料

未來表現將因為市場狀況及其他因素(包括但不限於投資現金流、基金配置、重整投資組合的頻率及準確度、税務管理策略、現金結餘、管理費、變化的保管人費用、及/或扣除費用的時間)而與過去表現不同。由於這些原因及潛在其他變化,未來表現與上述刊物中提供的過去表現或有相當大的差異。

上述刊物載列的所有資料僅供一般參考及分享一般投資知識用途,可能載有「前瞻性」資料,包括預測及收益或回報估計,並涉及風險和不明朗因素。市場、經濟及政治狀況可導致實際業績顯著有別於當前預料或預估的業績。上述刊物載列的所有資料並不擬提供任何形式的保證或投資意見,亦不構成要約的招攬或要約,不應被視為任何合約或買賣任何投資產品的基礎。上述刊物所載觀點及預測可隨時更改,毋須事先通知。上述刊物提供的資料根據相信屬可靠的資料來源,但永明資產管理(香港)有限公司、以及其聯營公司及董事和僱員(統稱「永明資產管理」)概不會作出任何明示或隱含的保證或擔保,亦不會就資料的準確性、效益及完整性作出陳述。

投資涉及風險,所示過去表現數據並非未來表現的指引。投資價值可升可跌,甚至變得毫無價值。投資者可能無法取回初始投資金額。上述刊物所載資料並未考慮個別投資者的目標、財務狀況或需要。永明資產管理概不就依賴上述刊物所載任何資料或意見而招致任何虧損或損失負責,亦不就任何資料或意見的準確性或完整性承擔責任。

上述刊物未經香港證券及期貨事務監察委員會或任何規管機構審核。

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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)

Sun Life 永明金融

永明信託強積金熱線 3183 1888

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Important Note

- Sun Life Rainbow MPF Scheme is a mandatory provident fund scheme (the "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.

Sun Life Rainbow MPF Scheme - MPF Performance and Investment Market Updates

To assist the members of the Scheme, making informed investment decisions, Sun Life Hong Kong Limited and the Investment Manager of the Scheme, Sun Life Asset Management (HK) Limited issue various publications to provide MPF performance and investment market updates.

Please click the links or scan the QR codes below to access the publications (internet access is required to access the publications).

MPF Updates Of The Scheme

- **Sun Life Rainbow MPF Scheme – Quarterly Update** provides you the updated details of all constituent funds of the Scheme, including investment returns, top 10 holdings and manager's commentaries, etc.
- **Sun Life Rainbow MPF Scheme – Monthly Fund Performance Summary** provides you monthly performance updates and the performance ranking of certain constituent funds of the Scheme

Investment involves risks and past performance is not indicative of future performance. Investment return may rise as well as fall. You are advised to read the MPF Scheme Brochure of the Scheme for further details including risk factors and fees prior to making any investment decision.

[1] Based on assets under management. Source: Mercer MPF Market Shares Report (as at December 31, 2024). MPF refers to Mandatory Provident Fund.

Investment Market Updates Issued By Sun Life Asset Management (HK) Limited

- **Macro Observation (in video format)** - shares the view and outlook of different markets in a monthly basis
- **Market Navigator** - shares the view and outlook of different investment vehicles in a quarterly basis
- **MPF Average Disparity Index** - provides the return disparity of the top performing funds and the bottom performing funds of 19 MPF fund categories in a quarterly basis

Other Important Information about the Publications Issued by Sun Life Asset Management (HK) Limited

Future performance will vary from the past performance due to market conditions and other factors, including but not limited to investment cash flows, fund allocations, frequency and precision of rebalancing, tax-management strategies, cash balances, management fees, varying custodian fees, and/or the timing of fee deductions. As a result of these and potentially other variances, future performance may be differ materially from that of the past performance provided in the publications above.

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