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説明書及有關市場推廣資料，以獲取有關詳情及風險因素。

Sun Life
永 明 金 融

永明強積金
憑創想 扎根香港

Sun Life永明多年來在行業中一路向前，與時並進。於2000年推出「永明彩虹強積金計劃」，致力為香港勞動人口計劃在退休後面對的財務問題。

永明強積金 – 持續開發創新的強積金產品

2000

推出「永明彩虹強積金計劃」6隻成分基金，由基礎做起

同年強制性公積金計劃管理局(積金局)實施強積金制度。

2009

基金自動導航系統，由30歲起開始每年調整資產分佈，包括以下4隻成分基金：

基金類型描述	成分基金的名稱
貨幣市場基金 – 香港	永明強積金保守基金
債券基金 – 香港	永明強積金港元債券基金
股票基金 – 香港	永明強積金香港股票基金
股票基金 – 環球股票	永明強積金行業股票基金

2012

首間推出「永明強積金人民幣及港元基金」[1]增加投資機遇

2013

「永明富時強積金香港指數基金」包羅329隻成分證券[2]，更廣的指數基金[3]

推出市場首項旨在緊貼**「富時強積金香港指數」**表現的強積金成分基金

註：

[1]「永明強積金人民幣及港元基金」於2012年6月30日推出，根據強積金基金平台網站(https://www.mpfa.org.hk)，是首間推出人民幣及港元基金。
[2] 富時羅素2025年1月31日基金便覽。
[3] 與現時的83隻證券恒生指數成分股相比，覆蓋較多類別的企業(資料來源：2025年1月恒生指數有限公司)。
[4]「永明富時強積金香港指數基金」於2013年12月10日推出，根據強積金基金平台網站(https://www.mpfa.org.hk)，是首項旨在緊貼「富時強積金香港指數」表現的強積金成分基金。

2016

引入多元經理模式靈活調配基金

按市場狀況等多種因素，**靈活地將資產分配予表現優異的基金經理及調配基金比重**，有效地降低因過度倚賴單一基礎基金經理所帶來的風險，以應變不同的投資環境。

2017

預設投資策略（DIS）現成的投資方案

強積金法例規定的預設投資策略：由**「永明強積金核心累積基金」**及**「永明強積金65歲後基金」**組成，從成員50歲起自動降低強積金投資組合的風險。

2018

「永明強積金行業股票基金」[5]捕捉全球行業增長機會，同時能分散市場風險[6]

以行業配置，例如能源、金融、健康護理、科技或電訊，達致分散風險的功能。

2020

推出流動應用程式及提升網上退休金服務中心為您添一點方便

註：

[5]「永明強積金環球股票基金」修訂投資目標和投資策略，及改名為「永明強積金行業股票基金」，於2018年3月1日起生效。

[6] 傳統基金以地區劃分時，各經濟體系之間互相影響的情況會較為顯著，而風險亦難以分散；但當以行業劃分時，例如當金融業出現波動時，其他行業如醫療、能源和科技等受到影響的機會則相對較少，從而更能達致分散風險的效果。

2025

新「永明強積金收益基金」

投資房地產投資信託基金（REITs）的強積金收益基金

2024

推出「積金導航」[9]智能投資工具

結合數據及專家分析，建構個人化的強積金「參考投資組合」

2023

推出4項新成分基金

- **「永明強積金環球低碳指數基金」**
  首項[7]低碳強積金基金
- **「永明強積金歐洲股票基金」**
  涵蓋歐洲經濟體中不同領域
- **「永明強積金美國股票基金」**
  於2023年推出的新強積金成分基金中基金規模最大[8]
- **「永明強積金美國及香港股票基金」**
  市場同時投資於美國及香港股票的強積金成分基金

完善了的投資平台，共有19項的成分基金，基金類型[10]包括：

股票基金 環球、亞洲（日本除外）、香港指數、香港、大中華、環球指數、美國及歐洲	**混合資產基金**	**債券基金** 環球及香港
貨幣市場基金 人民幣及港元	**預設投資策略** 核心累積基金及65歲後基金	**強積金保守基金**

註：

[7]「永明強積金環球低碳指數基金」於2023年6月5日推出，根據強積金基金平台網站（https://www.mpfa.org.hk），是首項低碳強積金基金。

[8] 根據強積金基金平台網站（https://www.mpfa.org.hk），「永明強積金美國股票基金」是2023年推出的新強積金成分基金中基金規模最大，資料截至2023年12月31日。

[9]「積金導航」（AQUMON平台）及其服務由AQUMON弘量研究獨立運作及提供，與香港永明金融有限公司或聯系公司（「永明香港」）無關。任何於AQUMON平台上所推薦的投資組合或資訊均僅供參考。投資涉及風險，過往的投資表現並非未來表現的指標。在作出投資決定時，不應只考慮基金的表現。基金的投資目標、費用及收費、風險程度及服務水平等其他因素亦應予以考慮。

[10] 以上基金類別是按理柏的香港強積金分類而釐定。

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永明金融集團成員之一　總公司設立於加拿大多倫多
由香港永明金融有限公司刊發　2025年10月編印

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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.

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Sun Life MPF

Rooted in Hong Kong with Innovation

Over the years, Sun Life Hong Kong Limited keeps advancing in the industry and progresses with the times. In 2000, we launched "Sun Life Rainbow MPF Scheme" with the aims to serve the workforce in Hong Kong and provide them comprehensive financial solutions for their retirement.

Sun Life MPF - Continuous development of innovative MPF products

2000

The Launch of "Sun Life Rainbow MPF Scheme" with 6 MPF Funds

Same year as Mandatory Provident Fund Schemes Authority (MPFA) launched the MPF System.

2009

Start at age 30, Fund Cruiser will automatically rebalance your MPF portfolio across the following 4 constituent funds, including:

Fund Descriptor	Name of Constituent Fund
Money Market Fund - Hong Kong	Sun Life MPF Conservative Fund
Bond Fund - Hong Kong	Sun Life MPF Hong Kong Dollar Bond Fund
Equity Fund - Hong Kong	Sun Life MPF Hong Kong Equity Fund
Equity Fund - Global Equities	Sun Life MPF Multi-Sector Equity Fund

2012

The First "Sun Life MPF RMB and HKD Fund" Launched[1] Expand Investment Opportunities

2013

"Sun Life FTSE MPF Hong Kong Index Fund" Consists 329 Constituent Securities[2] a Wider Coverage Index Fund[3]

The First MPF fund[4] that aims to closely track the performance of the "**FTSE MPF Hong Kong Index**".

Remarks:

[1] "Sun Life MPF RMB and HKD Fund" was launched on 30 June 2012, it was the first RMB and HKD Fund in MPF industry according to the MPFA website (https://www.mpfa.org.hk).

[2] FTSE Russell Factsheet of FTSE MPF Hong Kong Index dated as at 31 January 2025.

[3] In comparison with Hang Seng Index consists of 83 Constituent Securities (Data Source: Hang Seng Indexes Company Limited as at January 2025).

[4] "Sun Life FTSE MPF Hong Kong Index Fund" launched on 10 December 2013, it was the first MPF fund that aims to closely track the performance of the FTSE MPF Hong Kong Index in MPF industry according to the MPFA website (https://www.mpfa.org.hk).

2016

Introduce Multi-Manager Investment Approach Actively Allocate Assets

Based on various factors, such as market conditions, **assets are actively allocated among performing fund managers** and can effectively reduce concentration risk by not relying on a single underlying fund manager.

2017

Default Investment Strategy (DIS) a Ready-Made MPF Investment Solution

DIS was introduced by the MPFS Ordinance. It is a ready-made investment solution, made up of the **"Sun Life MPF Core Accumulation Fund"** and the **"Sun Life MPF Age 65 Plus Fund"**. Automatic de-risking when a member reach the age of 50.

2018

"Sun Life MPF Multi-Sector Equity Fund"[5] Captures Global Industry Growth Opportunities while Diversify Market Risk[6]

Asset allocation with industry sector focused, such as energy, financials, healthcare, technology or telecommunications to achieve risk diversification.

2020

Launched Mobile App and Enhanced Online Pensions Service Center Provide More Convenience to you

Remarks:

[5] The "Sun Life MPF Global Equity Fund" amended the investment objective and investment policy. Also, renamed as "Sun Life MPF Multi-Sector Equity Fund" from 1 March 2018.

[6] When traditional funds are divided by region, the mutual influence between various economic systems will be more obvious and risks will be more difficult to diversify; but when divided by industry sectors, for example, when there is volatility in the financial sector, other industry sectors such as healthcare, energy, and technology may have relatively less chance of being affected. This can better achieve the effect of risk diversification.

2023

Launched 4 New Constituent Funds

"Sun Life MPF Global Low Carbon Index Fund"
The first[7] low-carbon fund in MPF industry

"Sun Life MPF European Equity Fund"
Covering different sectors of the economy in Europe

"Sun Life MPF US Equity Fund"
The largest fund size under the new constituent funds launch in year 2023[8]

"Sun Life MPF US & Hong Kong Equity Fund"
The MPF fund that invests in both US & HK stock markets

2024

Launched "MPF Navigator"[9], a Smart Investment Tool

Combines data and experts' analysis to build personalized MPF "Reference Investment Portfolios"

2025

New "Sun Life MPF Income Fund"

A MPF income fund that invest in real estate investment trusts ("REITs")

A well-rounded MPF Scheme offers 19 constituent funds, fund categories[10] include:

Equity Fund
Global, Asia (ex-Japan), Hong Kong Index Tracking, Hong Kong, Greater China, Global Index Tracking, United States and Europe

Mixed Assets Fund

Bond Fund
Global and Hong Kong

Money Market Fund
RMB and HKD

Default Investment Strategy
Core Accumulation Fund and Age 65 Plus Fund

MPF Conservative Fund

Remarks:

[7] "Sun Life MPF Global Low Carbon Index Fund" was launched on 5 June 2023, it was the first low-carbon fund in MPF industry according to the MPFA website (https://www.mpfa.org.hk).

[8] "Sun Life MPF US Equity Fund" is the largest fund size under the new constituent funds launched in year 2023. According to the MPFA website as at 31 December 2023 (https://www.mpfa.org.hk).

[9] "MPF Navigator" (AQUMON platform) and the Services are independently operated and provided by Magnum and are not related to Sun Life Hong Kong Limited or its affiliates ("Sun Life"). Any recommended portfolio(s) or information 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.

[10] The above fund categories are determined based on Lipper's Hong Kong Pension Fund Classification.

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