永明
彩虹強積金計劃

個人帳戶

重要事項

- 永明彩虹強積金計劃是一項強制性公積金計劃(「本計劃」)。
- 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／累算權益或須蒙受重大的損失。
- 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説明書的第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。

強積金「僱員自選安排」

您的強積金權益累積多年。隨著強積金「僱員自選安排」實施，您將可享有更多的自主權及彈性以處理您的強積金帳戶。

作為僱員，您可以每公曆年[1]一次選擇將現時受僱工作下僱員強制性供款所得的累算權益從供款帳戶轉移至自選強積金計劃的個人帳戶。您亦可隨時將以往受僱工作的強制性供款所得的累算權益轉移至您的供款帳戶或您所選擇的強積金計劃的個人帳戶內。

以下是「僱員自選安排」下，供款帳戶內不同種類累算權益的可轉移性摘要：

供款帳戶內累算權益的種類	「僱員自選安排」下，累算權益的可轉移性
僱主強制性供款	不可轉移
僱員強制性供款	可每公曆年[1]選擇一筆過轉移一次
過往受僱或自僱之強制性供款	可隨時一筆過轉移

[1] 每公曆年是指每年的1月1日至12月31日期間。

整合您的個人帳戶 — 您的精明決定

要更有效地管理您的強積金帳戶，您可選擇可靠的強積金服務供應商，助您整合您的強積金權益。

為了發揮您的強積金投資潛力，您需要定時檢視您的強積金計劃是否切合您的個人需要，包括基金選擇、客戶服務、費用及收費，更重要的是基金表現—此乃其中一項決定您能否成功達到退休目標的關鍵因素。

成分基金：自選基金種類

本計劃提供19項的成分基金，各項成分基金均由永明資產管理（香港）有限公司[2]管理。您可選擇最適合自己的基金組合並可按您的投資需要而作出調整。（請注意轉換次數並無限制。詳情請參閱本計劃的強積金計劃説明書。）

19 項成分基金包括：

成分基金
永明強積金保守基金
永明強積金港元債券基金
永明強積金人民幣及港元基金
永明強積金環球債券基金
永明強積金收益基金
永明強積金平穩基金
永明強積金均衡基金
永明強積金增長基金
永明強積金環球低碳指數基金[3]
永明強積金行業股票基金
永明強積金歐洲股票基金
永明強積金亞洲股票基金
永明強積金美國股票基金
永明強積金美國及香港股票基金
永明強積金大中華股票基金
永明富時強積金香港指數基金[4]
永明強積金香港股票基金
永明強積金核心累積基金
永明強積金65歲後基金

[2]就永明強積金人民幣及港元基金而言，投資經理已把投資管理職能轉委予景順投資管理有限公司。

[3]永明資產管理環球低碳指數基金（永明資產管理基金的子基金）（「基礎基金」）由永明資產管理（香港）有限公司獨自設立。基礎基金並無以任何方式與London Stock Exchange Group plc及其集團企業（統稱為「倫交所集團」）有任何聯繫，亦非獲其以任何方式保薦、認許、銷售或推廣。富時羅素為若干倫交所集團公司的商業名稱。

FTSE Custom MPF Developed Selected Countries ESG Low Carbon Select Hedged Index（基礎指數）中的所有權利均歸屬擁有該指數的相關倫交所集團公司。「FTSE®」、「Russell®」、「FTSE Russell®」是相關倫交所集團公司的商標，並由其他倫交所集團公司根據許可使用。

基礎指數由富時國際有限公司或其聯屬公司、代理人或合作夥伴計算或代其計算。倫交所集團概不就(a)使用、依賴指數或指數的任何錯誤或(b)基礎基金的投資或運作而對任何人士負上任何責任。倫交所集團概不就基礎基金所取得的業績或基礎指數是否適合永明資產管理（香港）有限公司所聲稱之目的作出任何聲稱、預測、保證或陳述。

[4]永明富時強積金香港指數基金透過僅投資於iShares安碩香港股票指數基金（貝萊德薈萃基金的子基金），以達致投資目標。iShares安碩香港股票指數基金是一項核准緊貼指數集體投資計劃，由貝萊德資產管理北亞有限公司管理。iShares安碩香港股票指數基金由貝萊德資產管理北亞有限公司獨自設立。iShares安碩香港股票指數基金並無以任何方式與London Stock Exchange Group plc及其集團企業（統稱為「倫交所集團」）有任何聯繫，亦非獲其以任何方式保薦、認許、銷售或推廣。富時羅素為若干倫交所集團公司的商業名稱。富時強積金香港指數中的所有權利均歸屬擁有該指數的相關倫交所集團公司。「FTSE®」、「Russell®」、「FTSE Russell®」是相關倫交所集團公司的商標，並由其他倫交所集團公司根據許可使用。富時強積金香港指數由富時或其聯屬公司、代理人或合作夥伴計算或代其計算。倫交所集團概不就(a)使用、依賴指數或指數的任何錯誤或(b) iShares安碩香港股票指數基金的投資或運作而對任何人士負上任何責任。倫交所集團概不就iShares安碩香港股票指數基金所取得的業績或富時強積金香港指數是否適合貝萊德資產管理北亞有限公司所聲稱之目的作出任何聲稱、預測、保證或陳述。

基金自動導航系統：輕鬆投資方案助您策劃退休生活

如閣下無暇定時檢討及調校您的投資組合，大可考慮選用「基金自動導航系統」。此系統會根據預先設定的資產分配比例[3]，按成員的年齡於每年生日[4]為成員自動調整基金分配。因此，投資組合的風險水平會隨著成員接近退休而由進取型轉移至保守型。此系統是專為投資經驗較少或無暇定期管理強積金帳戶的成員而設的選擇，協助成員以簡便的方法管理其強積金投資組合。

為了令您的強積金投資組合更多元化，基金自動導航系統包括以下成分基金：

基金類型描述	成分基金
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

資產調配圖表

[3] 註：有關基金自動導航系統資產分配詳情，請參閱本計劃的強積金計劃說明書。
[4] 如成員的生日為非營業日，基金分配將於成員生日後的首個營業日調整。

注意：成員要注意基金自動導航系統的預先設定資產比例的方案只是一項標準安排，並不對個別成員構成任何投資意見。此項安排並未有考慮成員需要考慮之因素（成員年齡除外），例如成員的投資目標、財務需要、可承受的風險、市場及經濟情況等。

靈活而方便的服務

香港永明金融有限公司致力提供完善的服務，讓您可輕鬆管理強積金帳戶：

- **網上退休金服務中心**
- **Sun Life MPF 流動應用程式**
- **積金導航^**
- **e提示服務**

^「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。

如何轉移您的累算權益到永明彩虹強積金計劃

您只需填妥以下表格及遞交給積金易平台：

表格名稱	用途
永明彩虹強積金計劃 - 個人帳戶成員登記表格	申請開立永明彩虹強積金計劃個人成員帳戶
僱員自選安排 — 轉移選擇表格 [第MPF(S)-P(P)號表格]	只供僱員於在職期間把累算權益從供款帳戶轉移至永明彩虹強積金計劃的帳戶時使用
計劃成員資金轉移表格 [第MPF(S)-P(M)號表格]	將累算權益由另一個強積金計劃轉移至永明彩虹強積金計劃
計劃成員整合個人帳戶申請表 [第MPF(S)-P(C)號表格]	可同時整合多個個人帳戶至永明彩虹強積金計劃

為您豐盛的退休生活作好準備，請立即與您的Sun Life永明強積金顧問聯絡或致電永明信託強積金熱線3183 1888了解詳情。

重要事項

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。不同貨幣的匯率，亦可改變單位價值。投資於新興市場與已發展市場比較，可能會涉及較高風險，並通常對價格變動較為敏感。

而永明強積金人民幣及港元基金所持的部分資產投資於人民幣貨幣市場及債務工具，因此此成分基金的投資回報可能會受人民幣匯率的波動影響，以及受中國政府訂定的外匯監控政策及匯款限制。

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的市場推廣資料，以獲取有關詳情包括風險因素。

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）
香港九龍紅磡紅鸞道18號都大中心A座16樓

永明信託強積金熱線：3183 1888　　傳真：3183 1889
www.sunlife.com.hk

永明金融集團成員之一　總公司設於加拿大多倫多
由香港永明金融有限公司刊發　　2026年6月編印

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Sun Life Rainbow MPF Scheme

Personal Account

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 MPFS Ordinance and 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 of the Scheme 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.

MPF "Employee Choice Arrangement" (ECA)

Your MPF benefits accumulate over time. With the implementation of MPF "Employee Choice Arrangement", you can have greater control over and flexibility in your MPF account.

As an employee, you can transfer all of your MPF accrued benefits in relation to the employee's mandatory contributions during your current employment from a contribution account to a personal account under the MPF scheme of your own choice once every calendar year[1]. You can also transfer your accrued benefits in relation to the mandatory contributions from your former employment to a personal account under your selected MPF scheme or a contribution account at any time you wish.

Below is the summary of the transferability of different types of accrued benefits in contribution accounts under ECA:

Type of accrued benefits in contribution account	Transferability of accrued benefits under ECA
Employer mandatory contributions	Not transferable
Employee mandatory contributions	Transferable in a lump sum once every calendar year[1]
Mandatory contributions accrued during former employment	Transferable in a lump sum at any time

[1] Calendar year means the period from 1 January to 31 December in any given year.

Consolidating your personal accounts - it's your decision

To manage your MPF accounts effectively, you may exercise your right to consolidate your MPF benefits in one place with a trustworthy MPF service provider.

In order to maximize the potential benefits of your MPF investment, you therefore have to review your scheme(s) regularly in terms of fund choice, services, fees and charges, and more importantly, the fund performance - one of the critical factors to determine whether you can meet your retirement goals.

Constituent funds: Variety of funds for your selection

The Scheme offers 19 constituent funds. The constituent funds are managed by Sun Life Asset Management (HK) Limited[2]. You can make your own investment choice and adjust your portfolio according to your investment needs. (Please note that the switching frequency is unlimited. For details, please refer to the MPF Scheme Brochure of the Scheme.)

The 19 constituent funds include:

Constituent funds
Sun Life MPF Conservative Fund
Sun Life MPF Hong Kong Dollar Bond Fund
Sun Life MPF RMB and HKD Fund
Sun Life MPF Global Bond Fund
Sun Life MPF Income Fund
Sun Life MPF Stable Fund
Sun Life MPF Balanced Fund
Sun Life MPF Growth Fund
Sun Life MPF Global Low Carbon Index Fund[3]
Sun Life MPF Multi-Sector Equity Fund
Sun Life MPF European Equity Fund
Sun Life MPF Asian Equity Fund
Sun Life MPF US Equity Fund
Sun Life MPF US & Hong Kong Equity Fund
Sun Life MPF Greater China Equity Fund
Sun Life FTSE MPF Hong Kong Index Fund[4]
Sun Life MPF Hong Kong Equity Fund
Sun Life MPF Core Accumulation Fund
Sun Life MPF Age 65 Plus Fund

[2] With regard to the Sun Life MPF RMB and HKD Fund, the Investment Manager has delegated the investment management function to Invesco Hong Kong Limited.

[3] The Sun Life AM Global Low Carbon Index Fund ("Underlying Fund"), a sub-fund of the Sun Life Asset Management Funds, has been developed solely by Sun Life Asset Management (HK) Limited. The Underlying Fund is not in any way connected to or sponsored, endorsed, sold or promoted by the London Stock Exchange Group plc and its group undertakings (collectively, the "LSE Group"). FTSE Russell is a trading name of certain of the LSE Group companies.

All rights in the FTSE Custom MPF Developed Selected Countries ESG Low Carbon Select Hedged Index (Underlying Index) are vested in the relevant LSE Group company which owns the index. "FTSE®", "Russell®", "FTSE Russell®" are trademarks of the relevant LSE Group company and are used by any other LSE Group company under license.

The Underlying Index is calculated by or on behalf of FTSE International Limited or its affiliate, agent or partner. The LSE Group does not accept any liability whatsoever to any person arising out of (a) the use of, reliance on or any error in the index or (b) investment in or operation of the Underlying Fund. The LSE Group makes no claim, prediction, warranty or representation either as to the results to be obtained from the Underlying Fund or the suitability of the Underlying Index for the purposes to which it is being put by Sun Life Asset Management (HK) Limited.

[4] The Sun Life FTSE MPF Hong Kong Index Fund achieves this objective through investing solely in the iShares Hong Kong Equity Index Fund, a sub-fund of the BlackRock Premier Funds. The iShares Hong Kong Equity Index Fund is an Approved ITCIS, and managed by BlackRock Asset Management North Asia Limited. The iShares Hong Kong Equity Index Fund has been developed solely by BlackRock Asset Management North Asia Limited. The iShares Hong Kong Equity Index Fund is not in any way connected to or sponsored, endorsed, sold or promoted by the London Stock Exchange Group plc and its group undertakings (collectively, the "LSE Group"). FTSE Russell is a trading name of certain of the LSE Group companies. All rights in the FTSE MPF Hong Kong Index vest in the relevant LSE Group company which owns the index. "FTSE®", "Russell®", "FTSE Russell®" are trademarks of the relevant LSE Group company and are used by any other LSE Group company under license. The FTSE MPF Hong Kong Index is calculated by or on behalf of FTSE or its affiliate, agent or partner. The LSE Group does not accept any liability whatsoever to any person arising out of (a) the use of, reliance on or any error in the index or (b) investment in or operation of the iShares Hong Kong Equity Index Fund. The LSE Group makes no claim, prediction, warranty or representation either as to the results to be obtained from the iShares Hong Kong Equity Index Fund or the suitability of the FTSE MPF Hong Kong Index for the purposes to which it is being put by BlackRock Asset Management North Asia Limited.

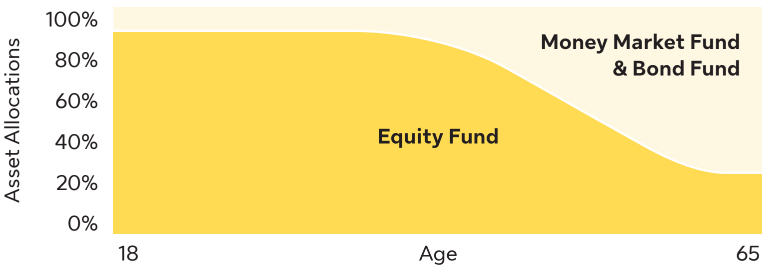
Fund Cruiser: Simple investment approach for your retirement planning

If you don't want the burden of having to manage your investment portfolio on a regular basis, you can consider joining Fund Cruiser. This program adopts a pre-determined asset allocation method[3], which automatically rebalances your MPF portfolio every year according to your age on your birthday[4]. The risk level of the portfolio will therefore shift from aggressive to conservative gradually as you get closer to your retirement. This is a feature specially designed for those members who have less investment experience or lack time to manage their MPF portfolio.

In order to diversify your MPF portfolio, the following constituent funds are selected under Fund Cruiser:

Fund Descriptor	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

Asset Allocation Chart



[3] For more details of asset allocation of Fund Cruiser, please refer to the MPF Scheme Brochure of the Scheme.

[4] If the member's birthday falls on a non-business day, the MPF portfolio will be rebalanced on the first business day after the birthday.

Note: Members should note that the pre-determined asset allocation under "Fund Cruiser" is a standard arrangement only and does not constitute any investment advice to individual members. The arrangement does not take into account factors other than age, which members may also need to consider, such as their investment objectives, financial needs, risk tolerance, market and economic situations.

Flexible and convenient services

At Sun Life Hong Kong Limited, we are committed to providing you with our value-added services:

- **Online Pension Services Centre**
- **Sun Life MPF Mobile App**
- **MPF Navigator^**
- **e-Alert Service**

^ "MPF Navigator" (AQUMON platform) and its 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.

How to transfer your accrued benefits to Sun Life Rainbow MPF Scheme

Simply complete the following form(s) and submit to the eMPF Platform:

Name of Form	Description
Sun Life Rainbow MPF Scheme - Personal Account Member Enrolment Form	Apply to set up a personal account under Sun Life Rainbow MPF Scheme
Employee Choice Arrangement - Transfer Election [Form MPF(S)-Form P(P)]	Only for employees to transfer accrued benefits from their contribution accounts from another MPF scheme to Sun Life Rainbow MPF Scheme during current employment
Scheme Member's Request For Fund Transfer Form [Form MPF(S)-P(M)]	Transfer of accrued benefits from another MPF scheme to Sun Life Rainbow MPF Scheme
Scheme Member's Request For Account Consolidation Form [Form MPF(S)-Form P(C)]	Consolidate multiple personal accounts into one account which is under Sun Life Rainbow MPF Scheme

Plan ahead for your retirement life. Call your Sun Life MPF advisor or Sun Life Trustee MPF Hotline at 3183 1888 for details.

Important Note

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. The value of units may vary due to changes in exchange rates between currencies. Emerging markets may involve a higher degree of risk than in developed markets and are usually more sensitive to price movements.

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.

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

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