

Sun Life brightens up Sun Life Tower 永明照耀永明金融大樓



Sun Life Hong Kong officially opened its office at Sun Life Tower. The lion dance and pig cutting ceremony symbolized a fresh start for Sun Life Hong Kong in the new year of the Rabbit.

Roger Steel, CEO of Sun Life Hong Kong, said that the office move enabled much of our team to be together in one location under our Sun Life branded building, making us more visible and helping us to work better together to grow our business.

永明金融於年初舉行新春醒獅及切燒豬儀式，祝賀永明金融大樓辦公室正式啟用。這儀式亦標誌著永明金融於金兔年將大展拳腳，有一個嶄新的開始。

香港永明金融行政總裁盧德隆表示這次喬遷是公司發展的里程碑。是次喬遷讓我們大部分的員工能集中在以永明金融命名的辦公大樓內工作，令我們更矚目及合作無間，有助擴展我們的業務。



Sun Life Financial International Response Fund helps Japan

「永明金融集團國際應急基金」撥款援助日

Sun Life Financial Inc. has deployed the Sun Life Financial International Response Fund to support rapid humanitarian aid in Japan. An initial contribution from the Response Fund has been made to the Canadian Red Cross, which will contribute to the emergency support flowing rapidly to the area.

"We want to do our part to help people most affected by the disaster," said Donald A. Stewart, Chief Executive Officer. "We're thankful that this donation can be used immediately and that it will focus on the most critical needs of the Japanese people right now."

Sun Life has operations in Tokyo through MFS Investment Management, which reports that its 27 employees were not harmed and its offices did not suffer major damage in the earthquake.

The Sun Life Financial International Response Fund was established in partnership with the Canadian Red Cross in 2005 to help it accelerate emergency response to large-scale international humanitarian crises. The Response Fund has helped provide immediate relief and resources to people affected by natural disasters in various countries.

An initial CDN\$50,000 has been directed from the Response Fund to help people affected by the disaster.

加拿大永明金融集團為支持日本的人道主義救援活動，公司啟動了「永明金融集團國際應急基金」。首筆5萬加元應急款項已經撥予加拿大紅十字會應用，促進當地的緊急救援活動。

永明金融集團首席執行官唐納德·A·斯圖爾特 (Donald A. Stewart) 表示，「我們希望盡自己所能，幫助受災最為嚴重的民眾。對於是次捐款能夠迅速到位，我們衷心感謝。該款項將主要用於解決當前日本人民的基本需要。」

永明金融集團透過MFS投資管理公司在日本東京設有辦事機構。永明金融集團的27名在日員工在此次地震中全體安全，辦事處也未受到嚴重損害。

「永明金融集團國際應急基金」乃永明金融集團與加拿大紅十字會於2005年聯合創立的專項基金；旨在促進大規模國際人道主義危機中的應急活動。



Sun Life Hong Kong Shines Up “LifeCare Movement” 「生命傳愛行動」燃亮別人生命

To extend our caring to the needy, Sun Life Financial participated in the “LifeCare Movement” (LCM) Program organized by LUA Foundation. We encouraged our consultants to let their customers know that they can donate a certain percentage of their sum insured amount to a charity of their choice.

The LifeCare Movement was launched in 2005 and since then, Sun Life has 24 LifeCare Leaders, 22 of which came from WASP, one of our agency teams. WASP has been an active participant since 2007. In 2008, over 70% of the LifeCare Leaders, Ambassadors and Referees came from WASP, while in 2008, they represented over 50%. More recently, in 2010, WASP represented over 80%, with 60 out of the 74 in total in the industry.

Kent Law, agency leader of WASP said, “As a responsible financial planner whose goal is to help customers achieve lifetime financial security, we wanted to go a step further and let our customers know they could also help those in need. We felt it was important to share this message of caring and I am very proud that the WASP agency has been so active in the LifeCare Movement.”

If you are interested to learn more about the LifeCare Movement, please contact your Sun Life consultant.

現永明金融鼎力支持由保協慈善基金舉辦的「生命傳愛行動」計劃，將關愛延展至有需要的人士；並鼓勵各理財顧問向客戶闡釋該項計劃，將部份保單得益捐贈予其指定的慈善機構。

「生命傳愛行動」於2005年面世。在過去的五年間，永明金融共有24位生命傳愛領袖，當中22位來自永明金融的王風區營業團隊。自2007年，王風區積極推動及參與該計劃。於2008年，超過70%的生命傳愛領袖、生命傳愛大使及生命傳人均來自該團隊，而在2009年，亦有逾50%。在2010年，全港保險業界共有74位生命傳愛領袖、生命傳愛大使及生命傳人於生命傳愛嘉許典禮上誕生，其中逾80%，即60位皆來自王風區的理財顧問。

王風區營業團隊行政業務總監羅永健說：「作為一個負責任的理財策劃師，除了協助客戶達至終生理財保障的目標外，我們希望再踏進一步，讓客戶明白他們都可以幫助有需要的人士。我們深明宣揚關愛訊息十分重要，亦感自豪王風區能積極參與「生命傳愛行動」計劃。」

如欲查詢「生命傳愛行動」詳情，歡迎與您的永明金融理財顧問聯絡。



Important Notes

- Investment involves risks and not all investment choices available under the Sun Life Rainbow MPF Scheme would be suitable for everyone. There is no assurance on investment returns and your investments/acrued 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 financial and/or professional advice and choose the fund(s) most suitable for you taking into account your circumstances.
- The Sun Life First State MPF Conservative Fund provides no guarantee of repayment of capital. The fees and charges of a MPF Conservative Fund can be deducted from either (i) the assets of the fund or (ii) members' unit prices by way of unit deduction. This fund uses method (i) and, therefore, unit prices/NAV/fund performance quoted have incorporated the impact of fees and charges.
- You should not invest based on this advertisement alone and you should read the Principal Brochure carefully.

重要事項

- 投資涉及風險，並不是在永明彩虹強積金計劃下的所有投資選擇都適合於所有人。投資回報並不受保證，閣下的投資/ 累算權益可能要承受重大損失。
- 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。
- 永明首域強積金保守基金並不提供償還本金保證。強積金保守基金的收費可（一）透過扣除資產淨值收取；或（二）透過扣除成員帳戶中的單位收取。本基金採用方式（一）收費，故所列之單位價格/ 資產淨值/ 基金表現已反映收費之影響。
- 請不要只依賴此廣告提供的資料而投資，並應細閱有關的主要推銷刊物。

Sun Life Hong Kong Limited and our Sun Life Rainbow MPF funds have won the following Benchmark Fund of the Year Awards 2010 and Lipper Hong Kong Fund Awards 2011: 香港永明金融有限公司及永明彩虹強積金計劃成分基金榮獲「指標雜誌」及「理柏香港基金年獎」頒發以下多個強積金基金年度大獎：



Best MPF Group Award Over 3 Years – Mixed Asset

- Sun Life Hong Kong Limited

Best MPF Fund Over 5 Years – Bond Hong Kong Dollar

- Sun Life First State MPF Fixed Income Fund – B*

Best MPF Fund Over 3 Years – Hong Kong Equity

- Sun Life First State MPF Hong Kong Equity Fund – B*

Best MPF Fund Over 10 Years – Hong Kong Equity

- Sun Life First State MPF Hong Kong Equity Fund – B*

Best MPF Fund Over 3 Years – Mixed Asset HKD Aggressive

- Sun Life First State MPF Progressive Growth Fund – B*

Best MPF Fund Over 3 Years – Mixed Asset HKD Balanced

- Sun Life First State MPF Balanced Portfolio Fund – B*

最佳混合型基金團體獎 - 3年

- 香港永明金融有限公司

最佳強積金基金5年獎 - 港元債券

- 永明首域強積金定息基金 — B*

最佳強積金基金3年獎 - 香港股票

- 永明首域強積金香港股票基金 — B*

最佳強積金基金10年獎 - 香港股票

- 永明首域強積金香港股票基金 — B*

最佳強積金基金3年獎 - 港元進取混合型

- 永明首域強積金增長基金 — B*

最佳強積金基金3年獎 - 港元平衡混合型

- 永明首域強積金均衡基金 — B*



Best-in-Class

- Sun Life First State MPF Hong Kong Equity Fund–B*

(MPF/Morningstar category – Hong Kong Equity Fund/Hong Kong Equity)

- Sun Life First State MPF Progressive Growth Fund–B*

(MPF/Morningstar category – Lifestyle >60-80% Equity/USD Aggressive Allocation)

Outstanding Achiever

- Sun Life First State MPF Balanced Portfolio Fund–B*

(MPF/Morningstar category – Lifestyle >40-60% Equity/USD Moderate Allocation)

最佳獎項 (Best-in-Class)

- 永明首域強積金香港股票基金 — B*

(強積金/ 晨星基金組別：香港股票基金/ 香港股票)

- 永明首域強積金增長基金 — B*

(強積金/ 晨星基金組別：人生階段基金 > 60-80% 股票/

美元進取型股債混合)

傑出表現 (Outstanding Achiever)

- 永明首域強積金均衡基金 — B*

(強積金/ 晨星基金組別：人生階段基金 > 40-60% 股票/

美元平衡型股債混合)

* These award winners are the constituent funds of the Sun Life Rainbow MPF Scheme.

Sources: Benchmark and Lipper (Thomson Reuters company). For fund awards methodology, please refer to «Benchmark» 100 Top Performing Funds of 2010 (March 2011 Issue) and visit Lipper's website at www.lipperweb.com.

Investment involves risks and past performance is not indicative of future performance. Investment return may rise as well as fall. Currency movements and market conditions may affect the value of your investments. Unit values 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. You are advised to read the relevant Principal Brochure for further details and risk factors prior to making any investment decision.

* 獲獎基金為「永明彩虹強積金計劃」內之成分基金。

資料來源：「指標雜誌」及「理柏」(湯森路透全資附屬公司)。有關獎項評選方法，請分別參閱(指標)基金100強(2011年3月)及瀏覽「理柏」網頁 www.lipperweb.com。

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。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。您應在作出任何投資決定前，查閱有關的主要推銷刊物及市場推廣刊物，以獲取有關詳情及風險因素。

Caring Company Award for the 9th consecutive year 連續9年獲頒「商界展關懷」獎項

Sun Life Hong Kong received the Caring Company Award for the 9th consecutive year (2002 – 2010) in recognition of our sustainable commitment in good corporate citizenship.

香港永明金融已連續9年獲頒「商界展關懷」獎項(2002 – 2010)，以表揚我們致力實踐良好企業公民責任的持續承擔。

