永明強積金成員講座 Sun Life MPF Member Briefing

香港浸會大學

Hong Kong Baptist University





重要事項 Important Note



- 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表格和條件)申請分期提取強積金權益。詳情請見強積金計劃說明書內之「權益的提取」部份。
- 請不要只依賴此簡介提供的資料而投資,並應細閱有關的強積金計劃說明書,以獲取有關詳情包括風險因素。
- 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 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 in instalments. Please refer to MPF Scheme Brochure "Withdrawal of Benefits" for further details.

目錄Agenda

1. 公司背景 Company Background

2. 特選優惠 Exclusive Privilege Offers to HKBU

3. 基金平台 Sun Life Rainbow MPF Scheme

4. 基金表現 Fund Performance

5. 成員服務 Comprehensive Member Service

6. 成員表格填寫指引 Member Enrolment Form Guide

永明強積金 – 躍升為全港第三大強積金服務供應商 Sun Life MPF – A rising star under the Sun

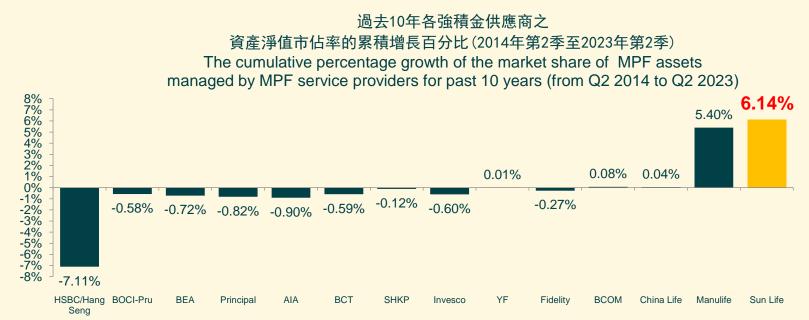


資料來源 Source: Mercer MPF Market Share Report and Gain Miles MPF Market Analysis Report – MPF Market Shares and Estimated Net Fund Inflows in the HK MPF System (from the 1st quarter of 2014 to the 1st quarter of 2023).

永明市場佔有率增長維持高企 The highest growth in past 10 years

過去10年,永明之累積市佔率增長為全港之冠

No. 1 of cumulative percentage growth in terms of market share of asset under management for past 10 years



資料來源 Source: Mercer MPF Market Share Report and Gain Miles MPF Market Analysis Report – MPF Market Shares and Estimated Net Fund Inflows in the MPF System, Hong Kong (from the 2nd quarter of 2014 to the 2nd quarter of 2023). The cumulative percentage growth of market share is calculated by the difference between the market share for the 2nd quarter of 2014 and the 2nd quarter of 2023. The above data is for reference only. There is no correlation between past MPF market share and performance of constituent fund. (由2014年第2季至2023年第2季)。市佔率的累積增長百分以2014年第2季及2023年第2季市佔率的差距計算。以上數據僅供參考。成分基金的表現與過往的強積金市佔率並無相連關係。

























South China Morning Post









































特選優惠

Exclusive Offers:
Preferential
Management Fee &
Bonus Rebate



為退休而設的強積金平台

Innovative MPF platform with wide range of Fund Selection



持續優良強積金表現

Sustainable Fund Performance



全面的成員服務

Comprehensive Member Service

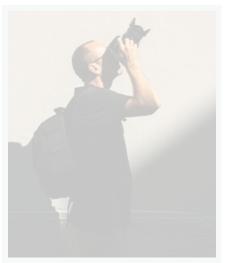


特選優惠

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為退休而設的強積金平台
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platform with wide
range of Fund
Selection



持續優良強積金表現 Sustainable Fund Performance



至闽的成員服務
Comprehensive
Member Service

1.特選優惠:專享基金管理費 - 香港浸會大學

成分基金	標準基金管理費^	紅利回贈	調整後的實際基金管理費
	(接	安年資產淨值的百分比	計算)
永明強積金保守基金	Up to 0.883%	0.083%	Un to 0.900%
永明富時強積金香港指數基金	Up to 0.963%	0.163%	Up to 0.800%
永明強積金環球債券基金	Up to 1.548%	0.558%	
永明強積金人民幣及港元基金	Up to 1.173%	0.183%	
永明強積金港元債券基金	Up to 1.548%	0.558%	
永明強積金平穩基金	Up to 1.548%	0.558%	
永明強積金均衡基金	Up to 1.548%	0.558%	
永明強積金增長基金	Up to 1.548%	0.558%	U= t= 0.000%
永明強積金行業股票基金	Up to 1.578%	0.588%	Up to 0.990%
永明強積金亞洲股票基金	Up to 1.693%	0.703%	
永明強積金香港股票基金	Up to 1.548%	0.558%	
永明強積金大中華股票基金	Up to 1.743%	0.753%	
永明強積金歐洲股票基金	Up to 1.305%	0.315%	
永明強積金美國股票基金	Up to 1.285%	0.295%	
永明強積金環球低碳指數基金	Up to 1.100%	0.110%	
永明強積金核心累積基金			
永明強積金65歲後基金	Up to 0.733%	不適用	Up to 0.733%

^{^「}基金管理費」指計劃受託人、保管人、管理人、投資經理及保薦人就所提供的基金管理服務所收取的費用。投資經理所收取的投資管理費・包括基金表現所收取的費用(如收費)・金額一般按基金淨資產值的某一百分比計算。"Management fees" include fees paid to the trustee, custodian, administrator, investment manager (including fees based on fund performance, if any) and sponsor of a scheme for providing their services to the relevant fund. They are usually charged as a percentage of the net asset value of a fund.

上述基金管理費並不反映計劃成員所須支付的費用及開支之全部。有關成分基金的基金管理費及其他適用的費用、收費及開支詳情、請參閱本計劃的主要推銷刊物。The above fund management fees do not reflect all costs and expenses to be paid by the scheme members. For more details of the management fees and other applicable fees, charges and expenses of the constituent funds, please refer to the Principal Brochure of the Scheme. 富時強積金香港指數(「指數」)中的所有權利均歸富時國際有限公司(「富時集團」)所有・「FTSE®」是倫敦證券交易所集團公司的商標・由富時集團根據授權使用・永明富時強積金香港指數基金(「指數基金」) 由永明信託有限公司(「受託人」)獨家開發・該指數由富時集團或其代理機構計算・富時集團及其

許可方與指數基金無關,也不對指數基金進行贊助、提供建議、推薦、認同或宣傳,也拒絕對任何人承繼因(a)使用、依賴指數或指數中的任何錯誤,或(b)投資於或經營指數基金導致的任何責任。富時集團不會對基金獲得的結果或該指數用於管理人所表述的有關目的作出任何明示或隱含聲明、預測、保證或陳述。All rights in the FTSE MPF Hong Kong Index (the "Index") vest in FTSE International Limited ("FTSE"). "FTSE®" is a trade mark of the London Stock Exchange Group companies and is used by FTSE under licence. The Sun Life FTSE MPF Hong Kong Index Fund (the "Fund") has been developed solely by Sun Life Trustee Company Limited (the "Trustee"). The Index is calculated by FTSE or its agent. FTSE and its licensors are not connected to and do not sponsor, advise, recommend, endorse or promote the Fund and do 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 Fund. FTSE makes no claim, prediction, warranty or representation either as to the results to be obtained from the Fund or the suitability of the Index for the purpose to which it is being put by the Trustee.

(1) Exclusive Management Fee - Hong Kong Baptist University

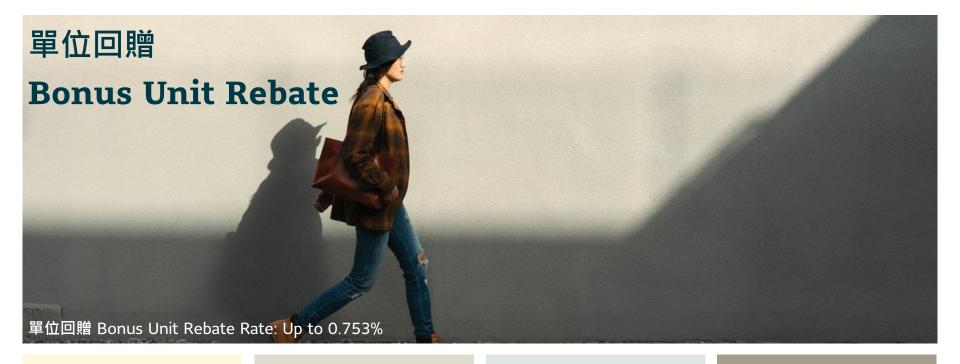
Constituent Funds (Class B)	Fund Management Fees^ (as a % of p.a. of NAV)	Bonus Unit (as a % p.a. of NAV)	Effective Management Fee Exclusive (as a % of p.a. of NAV)
Sun Life MPF Conservative Fund	Up to 0.883%	0.083%	•
Sun Life FTSE MPF Hong Kong Index Fund	Up to 0.963%	0.163%	Up to 0.800%
Sun Life MPF Global Bond Fund	Up to 1.548%	0.558%	
Sun Life MPF RMB and HKD Fund	Up to 1.173%	0.183%	
Sun Life MPF Hong Kong Dollar Bond Fund	Up to 1.548%	0.558%	
Sun Life MPF Stable Fund	Up to 1.548%	0.558%	
Sun Life MPF Balanced Fund	Up to 1.548%	0.558%	
Sun Life MPF Growth Fund	Up to 1.548%	0.558%	
Sun Life MPF Multi-Sector Equity Fund	Up to 1.578%	0.588%	Up to 0.990%
Sun Life MPF Asian Equity Fund	Up to 1.693%	0.703%	-
Sun Life MPF Hong Kong Equity Fund	Up to 1.548%	0.558%	
Sun Life MPF Greater China Equity Fund	Up to 1.743%	0.753%	
Sun Life MPF European Equity Fund	Up to 1.305%	0.315%	
Sun Life MPF US Equity Fund	Up to 1.285%	0.295%	
Sun Life MPF Global Low Carbon Index Fund	Up to 1.100%	0.110%	

	1				
Constituent Funds (DIS)	Management Fees for DIS (as a % of p.a. of NAV)				
Sun Life MPF Core Accumulation Fund	Up to 0.733%				
Sun Life MPF Age 65 Plus Fund	Up to 0.733%				

^{^ &}quot;Management fees" include fees paid to the trustee, custodian, administrator, investment manager (including fees based on fund performance, if any) and sponsor of a scheme for providing their services to the relevant fund. They are usually charged as a percentage of the net asset value of a fund.

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The above fund management fees do not reflect all costs and expenses to be paid by the scheme members. For more details of the management fees and other applicable fees, charges and expenses of the constituent funds, please refer to the MPF Scheme Brochure of the Scheme.



以單位回贈方式派發 每月一次 Distributed on monthly basis

回贈發放至

僱員自願性供款戶口

Distributed to the Member's Voluntary Contribution Account

按戶口價值結算

回贈不設上限

Calculated on total account value, no cap on rebate

適用於 整合個人帳戶至供款帳戶 Applied to personal accounts consolidation as well

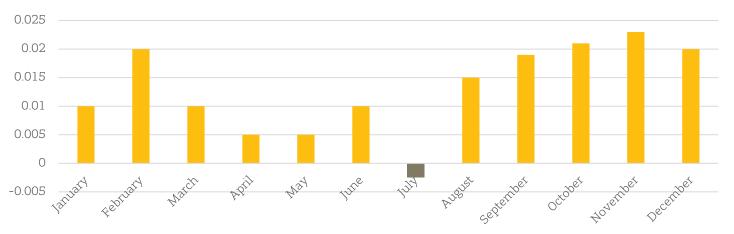
(2) 一次性特別紅利回贈 – 迎新獎賞 One-off Special Rebate as Welcome Offer

派發至成員自願性供款戶口 Distributed to Member Voluntary

香港浸會大學強積 金成員專享 Exclusive Offer for HKBU MPF Members 一次性按照轉移資產的1% 以紅利單位回贈 One-off Special Bonus Rebate of 1% on Total Asset Transfer-in 例子Example 轉移資產總值Transfer Asset \$1,000,000 一次性回贈One-off Rebate \$10,000

3.保守基金彈性紅利回贈 Flexible Bonus Rebate Arrangement of Conservative Fund

- 若永明強積金保守基金該月出現負回報
- In the event of a negative monthly returns of the Conservative Fund.
- 額外紅利回贈將在該月派發,以確保回報不低於零
- Additional Bonus Rebate will be distributed in that particular month to ensure the return will not be less than zero.
- 此安排有效期為10年
- · This special arrangement is valid for 10 years from scheme commencement of Hong Kong Baptist University
- 無任何年齡或投資年期的條件限制
- No condition, regardless of member's age and duration of time invested in the Conservative Fund.



^{*} This is an illustration only. For details of the mechanism, please refer to the offer letter. The return might vary according to the market conditions.



特選優惠

Exclusive Offers:
Preferential
Management Fee &
Bonus Rebate



為退休而設的強積金平台

Innovative MPF platform with wide range of Fund Selection



持續優良強積金表現 Sustainable Fund Performance



E 画的观典版場

Comprehensive

Member Service

多元基金經理平台 Multi Manager Investment Platform

form 29 Nov 2023: + 1 New Fund!

June 2023: + 3 New Funds!

永明彩虹強積金計劃17項成分基金 Sun Life Rainbow MPF Scheme – 17 constituent funds managed by SLAMHK*

Conservative Moderate Growth **Aggressive** New FTSE MPF Core Multi-Low US European Asian Balance Growth **HK** Equity Greater HK Index Sector Carbon Accumu-Equity Equity Equity Fund Fund Fund Fund Fund China Fund Fund lative Fund Fund Index Fund Fund Fund Black Rock Schrode JP Morgan Allianz Schroder Schroders

子基金層面,總共有13位基金經理管理49項子基金

At the underlying fund level, we have 13 investment managers managing 49 underlying funds. (as of Jun 2023)

*Sun Life Asset Management Hong Kong

美國 vs 歐洲 vs 香港

US vs Europe vs Hong Kong

US 美國	Europe 歐洲	Hong Kong 香港
Largest Market 最大市場	Strong Combo 最強組合	Home Market 主場之利
Tech-focused 科技股為主	Healthcare and consumer products 健康護理、消費為主	Financials are Heavily Weighted 金融股比重較多
Geographical exposure is diversified; many are multi-national while some are local-based 企業地區部署多元化,有些為跨國企業,一些業務本地為主	3. More international: Over 50% revenue exposure outside Europe 企業較國際化: 超過50%營收部署於歐洲之外	Strong Back-up from China 背靠祖國
10-year Average P/E 過去10年平均市盈率 (P/E): 21.3x Estimated P/E 預測12個月市盈率(P/E): 20.2x	10-year Average P/E過去10年平均市盈率 (P/E): 16.7x Estimated P/E 預測12個月市盈率(P/E): 13.7x	10-year Average P/E過去10年平均市盈率 (P/E): 10.7x Estimated P/E預測12個月市盈率(P/E): 9.1x
Short Market Cycle, suitable for regular savings with shorter investment horizon 市場周期短‧適合投資年期較短的月供投資	Short Market Cycle, suitable for regular savings with shorter investment horizon 市場周期短‧適合投資年期較短的月供投資	Long Market Cycle, suitable for regular savings with longer investment horizon 市場周期長,適合投資年期較長的月供投資

Source: Bloomberg, Sun Life AMC

永明強積金平台 - 分散投資

Sun Life MPF Platform - Diversified Portfolio

No Market Can Beat All The Time 沒有市場是長勝的

2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
HK	Europe	Europe	HK	HK	US	HK	US	US	HK	US	US	US	US	HK	US	US	US	US	HK
35%	18%	8%	34%	39%	-39%	52%	13%	0%	23%	30%	11%	-1%	10%	36%	-6%	28%	16%	28%	-15%
Europe	HK	HK	Europe	Europe	HK	Europe	HK	Europe	Europe	Europe	HK	Europe	HK	Europe	HK	Europe	Europe	Europe	Europe
34%	13%	5%	32%	11%	-48%	32%	5%	-14%	16%	23%	1%	-4%	0%	24%	-14%	20%	4%	15%	-18%
US	US	US	US	US	Europe	US	Europe	HK	US	HK	Europe	HK	Europe	US	Europe	HK	HK	HK	US
26%	9%	3%	14%	4%	-48%	24%	2%	-20%	13%	3%	-8%	-7%	-4%	20%	-17%	9%	-3%	-14%	-19%

10 YEAR RETURN AND RISK

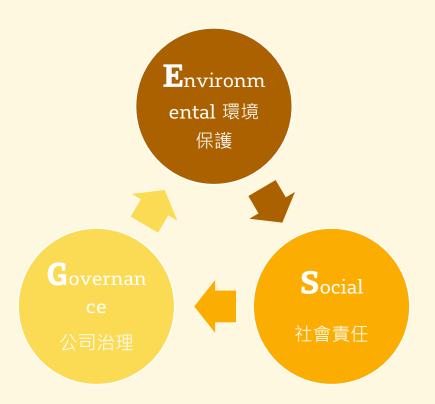


資料來源 Source: Bloomberg, Index: FTSE MPF North America Index TR HKD, FTSE MPF Europe Index TR HKD, FTSE MPF Hong Kong Index TR HKD, as of 20 Apr 2023. Volatilities are calculated using daily returns.

Sun Life MPF Global Low Carbon Index Fund 永明強積金環球低碳指數基金

The only ESG MPF Fund (Index Tracking) in MPF Market

強積金市場中唯一真正的 ESG追蹤指數型投資基金





In recent years, ESG has become a compulsory course for business operations, and becoming an ESG company and performing better in ESG corporate governance ratings will help companies obtain more funds from investor or reduce losses during market fluctuation or crises. 近年 ESG 成為企業經營的必修課,而成為 ESG 企業、在 ESG 公司治理評級上表現更佳,將有助於企業獲得更多資金,或在市場危機來臨時減少損失。

ESG ratings have become important non-financial indicators. More contemporary investors are targeting companies with higher ESG risk ratings, and in the process of constructing investment portfolios, they give priority to enterprises that achieve environmental protection and social responsibility. ESG 評級成為了重要非財務性指標。當代更多投資者將目標瞄準 ESG 風險評級較高的公司,在建構投資組合過程中,優先選擇做到環保與社會責任的企業。

積金評級: 為強積金ESG基金奠定新標準 MPF Ratings: Set up the new standards in ESG MPF Fund



Target 50% in index level carbon emissions

目標減低指數整體碳排放水平50%



Target 50% reduction in fossil fuel reserves

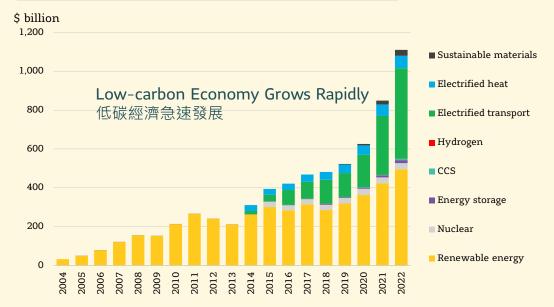
目標減低指數整體石化燃料儲備50%



Target 20% improvement in index level ESG ratings

目標改善指數ESG評級20%

\$1.11 Trillion Global Energy Transition Investment in 2022, up 31% 2022年環球能源轉型投資達1.11萬億美元, 按年升31%



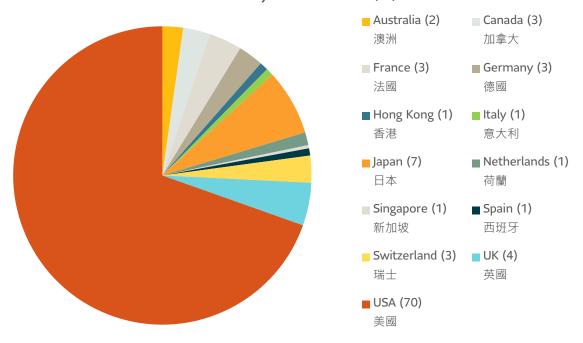
永明強積金環球低碳指數基金 Sun Life MPF Global Low Carbon Index Fund

被動式投資 Passive Investment:

FTSE Custom MPF Developed Selected Countries ESG Low Carbon Select Hedged Index

Top 10 Holdings 十大成分股	Weight 比重%
Microsoft Corp	9.35
Apple Inc.	7.12
Johnson & Johnson	6.86
Nestle	2.39
Intel Corp	1.90
Royal Bank of Canada	1.78
Cisco Systems	1.62
Coca-Cola	1.42
Merck & Co	1.39
Citigroup	1.38
<u>Total</u>	<u>35.22</u>

地區分佈 Country Breakdown (%)

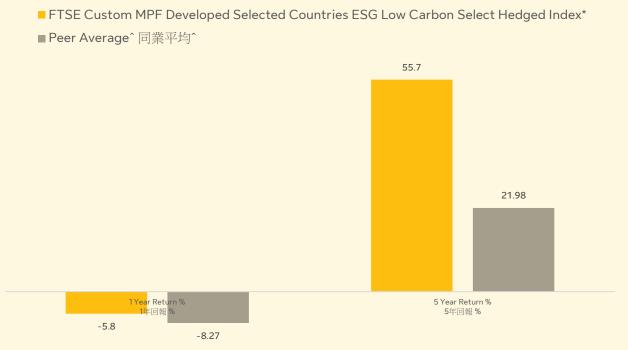


不犧牲投資表現,其實往績顯示表現更佳 Not Sacrificing Performance



Source: Bloomberg

比較強積金環球股票類別 vs MPF Global Equity Fund Category



^{*}Index performance is basically gross of fees 指數表現基本上未扣除費用 ^Fund performance is net of fees 基金表現已扣除費用

行業分類投資策略 Sector Classification Investment Strategy

	2016	2017	2018	2019	2020	2021	2022
Consumer Discretionary 非必須消費品	3%	23%	-6%	27%	24%	16%	-28%
Consumer Staples消費品	1%	17%	-11%	23%	8%	13%	-6%
Energy 能源	28%	5%	-15%	12%	-31%	40%	47%
Financials 金融	12%	24%	-16%	24%	-3%	25%	-9%
Healthcare 康健護理	-6%	21%	3%	23%	13%	20%	-5%
Technology 科技	14%	41%	-5%	48%	44%	30%	-30%
Telcom Services 電訊服務	7%	22%	-10%	25%	22%	13%	-33%
Difference	34%	36%	19%	36%	75%	27%	80%

資料來源 Data Source: Bloomberg, * as of 31 Dec 2022

永明強積金行業基金 Sun Life MPF Multi-Sector Equity Fund

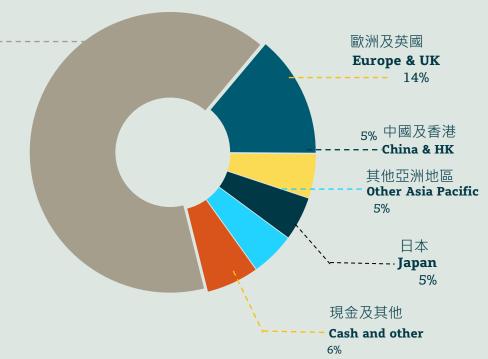


增持 Overweight:

- 工業 Industrial
- 消費 Consumer

<u>減持 Underweight:</u>

- 康健護理 Healthcare
- 金融 Materials
- 房地產 Real Estate



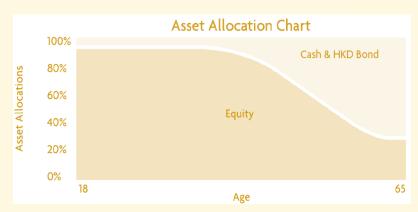
As of 31 Mar 2023

簡單投資方案 – 基金自動導航系統 A Simple Investment Approach - Fund Cruiser

資產類別 Asset Class	成分基金 Constituent Fund
現金	永明強積金保守基金
Cash	Sun Life MPF Conservative Fund
港元債券	永明強積金港元債券基金
HKD Bond	Sun Life MPF Hong Kong Dollar Bond Fund
環球股票	永明強積金行業基金
Global Equity	Sun Life MPF Multi-Sector Fund
香港股票	永明強積金香港股票基金
HK Equity	Sun Life MPF Hong Kong Equity Fund

The risk level of the portfolio will shift from aggressive to conservative as the member's retirement date approaches, aim to ease the risks due to market volatility

按閣下的年齡於每年生日為您自動調整基金分配。因此,投資組合的風險水平會隨著閣下接近退休而由進取型轉移至保守型。



基金表現摘要 Fund Performance Summary Details

Quarterly Update*季報 / Monthly Update**月報

- 1. Market View from Fund Manager
- 2. Fund performance
- 3. Top 10 Holdings

Document	Link	QR code
Fund Fact Sheet of the Scheme (i.e. Quarterly Update)	https://sunlife.co/dd605c	



 $[\]verb| *https://www.sunlife.com.hk/content/dam/sunlife/regional/hong-kong/documents/pensions/SLR_MPF_Quarterly_Update.pdf| \\$

^{**} https://www.sunlife.com.hk/content/dam/sunlife/regional/hong-kong/documents/pensions/SLR_Monthly_Performance_Summary.pdf



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為退休而設的強積金平台

Innovative MPF platform with wide range of Fund Selection



持續優良強積金表現

Sustainable Fund Performance



全面的成員服務

Comprenensive Member Service

基金回報概覽 Fund Performance At A Glance

	投資淨回報 (年率化及扣除基金開支後) Net investment return (annualized and after deduction of Fund Expense Ratio)						
基金名稱 Fund Name	1年 1 Year	3年 3 Years	5年 5 Years	10年 10 Years	自強積金推出 Since MPF Launch		
永明強積金環球債券基金 Sun Life MPF Global Bond	-0.61	-4.99	-1.12	-0.85	-0.76		
永明強積金港元債券基金 Sun Life MPF HK Dollar Bond	0.17	-2.94	-0.03	0.52	1.47		
永明強積金亞洲股票基金 Sun Life MPF Asian Equity	-3.15	-5.9	0.31	3.75	2.83		
永明強積金行業基金 Sun Life MPF Multi-Sec Equity Fund	10.59	5.69	5.44	5.89	3.99		
永明強積金大中華股票基金 Sun Life MPF Gr China Equity Fund	-6.63	-9.34	-0.51	2.42	1.35		
永明強積金香港股票基金 Sun Life MPF Hong Kong Equity Fund	-7.52	-7.73	-2.99	2.85	7.79		
永明強積金香港股票指數基金 Sun Life FTSE MPF HK Index Fund	-6.64	-9.91	-5.04	N/A	-0.27		
永明強積金歐洲股票基金 Sun Life MPF European Equity Fund*	N/A	N/A	N/A	N/A	-2.86		
永明強積金美國股票基金Sun Life MPF United States Equity Fund*	N/A	N/A	N/A	N/A	12.33		
永明強積金環球低碳指數基金Sun Life MPF Global Low Carbon Index Fund*	N/A	N/A	N/A	N/A	3.31		
永明強積金平穩基金 Sun Life MPF Stable Fund	-0.04	-4.34	-0.43	1.56	3.26		
永明強積金均衡基金 Sun Life MPF Balanced Fund	0.93	-3.59	0.05	2.67	4.13		
永明強積金增長基金 Sun Life MPF Growth Fund	1.44	-2.91	0.54	3.78	4.92		
永明強積金65歲後基金 Sun Life MPF Age 65 Plus	0.23	-2.81	0.85	N/A	1.05		
永明強積金核心累積基金 Sun Life MPF Core Acc	6.86	2.59	4.07	N/A	4.62		
永明強積金保守基金 Sun Life MPF Conservative Fund	2.68	0.89	0.96	0.51	0.67		
永明強積金人民幣及港元基金 Sun Life MPF RMB and HKD Fund	-1.68	0.07	0.34	0.16	0.42		

資料來源: Refinitiv集團旗下理柏(截至2021年08月31日Data source: Refinitiv Lipper as of 31 Aug 2023 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 and the relevant marketing materials of the Scheme for further details and risk factors prior to making any investment decision. * 2023 於2023年6月初起推出Launched in early of June

最受歡迎基金類別的表現亮麗-長期 Stellar Performance in Popular Fund Categories - Long Term

風險程 Risk Leve	基立類別 Fund Category	基金名稱 Fund Name	自成立日 Since Launch (from 1 December 2000)		
Leve	•		回報 % Return	排名Rank	
Low	来 平穩基金Stable Fund	永明強積金平穩基金 – 乙類 Sun Life MPF Stable Fund – Class B	107.66%	1/12	
1		同類基金平均表現Peer Category Average	77.99%		
	均衡基金	永明強積金均衡基金 – 乙類 Sun Life MPF Balanced Fund – Class B	151.49%	1/13	
	Balanced Fund	同類基金平均表現Peer Category Average	103.13%		
	增長基金 Growth Fund	永明強積金増長基金 – 乙類 Sun Life MPF Growth Fund – Class B	198.55%	1/17	
		同類基金平均表現Peer Category Average	131.89%		
	港股票基金	明強積金港股票基金 – 乙類 Sun Life MPF Hong Kong Equity Fund – Class B	451.59%	1/8	
High	Hong Kong Equity Fund	同類基金平均表現Peer Category Average	243.91%		

資料來源: Refinitiv集團旗下理柏(截至2021年08月31日Data source: Refinitiv Lipper as of 31 Aug 2023 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 and the relevant marketing materials of the Scheme for further details and risk factors prior to making any investment decision.



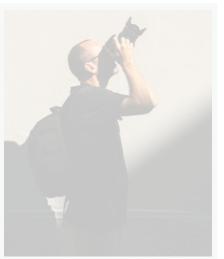
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為退休而設的強積金平台

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持續優良強積金表現
Sustainable Fund
Performance



全面的成員服務 Comprehensive Member Service

成員服務 Member Services



「BestServe MPF」流動應用程式 "BestServe MPF" Mobile App

- 帳戶結餘及交易資料
- Account summary & transaction details
- 更改個人資料
- Update personal information
- 查閱成員電子報表
- · Review member benefit statement
- 更改投資授權及投資轉換
- Change Investment mandate & fund switching



網上退休金服務中心 Online Pension Service Centre

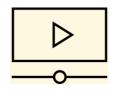
- 帳戶結餘及交易資料
- Account summary & transaction details
- 更改個人資料
- Update personal information
- 查閱成員電子報表
- Review member benefit statement
- 更改投資授權及投資轉換
- Change Investment mandate & fund switching
- 下載表格
- Download different forms



訊息提示服務 SMS Notification Services

- 每季帳戶結餘及賺/蝕
- Quarterly account balance update with gain / loss

投資者教育 Investor Education



環球短評 (每月) Macro Observation (Monthly)



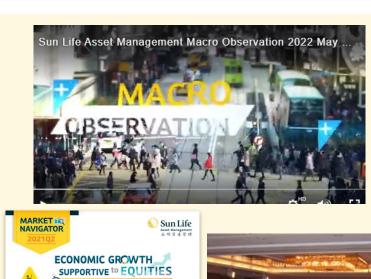
訊息服務 SMS Link



市場導航 (季度) Market Navigator (Quarterly)



投資講座 Investment Seminar









Your Action!

坐言起行!

Member Enrolment Submission Deadline:

成員登記截止日期:10月20日

如何成為永明強積金成員? How to enroll as Sun Life's MPF member?

表格 Forms Required

- 1. 成員意向書 MPF Scheme Transfer Option Form
- 2. 成員申請表格 Member Enrolment Form (EE)

請於內聯網內下載表格/ 親臨永明強積金服務台/ 電郵或發手機短訊索取 Please download from Intranet / visit our helpdesk counter / Email or What's App us

遞交方式 Submission Channel

成員登記截止日期:10月20日 Please submit before Deadline - 20 OCT 2023

- 1) 把正本遞交到服務台 Hard Copy to your HR team / Helpdesk Counter
- 2) 把正本掃描後,把電子檔案電郵至 Soft Copy to Sun Life: <u>EEservice2@sunlife.com</u>
- 3) 拍照,並傳送至手提電話號碼 Send photo to Sun Life mobile no.: **6050-7352 via** What's App

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1. 成員意向書 MPF Scheme Transfer Option Form

HKBU MPF Scheme MPF Scheme Transfer Option Form

Annex -

Effective from 1 November 2023, you will have the option to annually select your preferred MPF scheme between Invesco Strategic MPF Scheme (Invesco) or Sun Life Rainbow MPF Scheme (Sun Life). Your monthly contribution, starting from the November payroll, will be directed to the MPF scheme you choose. If you decide to transfer from Invesco to Sun Life, all of your future contributions as well as accrued benefits under Invesco will be transferred to Sun Life, effective from 1 November 2023. The same process applies if you decide to switch from Sun Life to Invesco.

Please tick ONE of the below:

- I select Invesco Strategic MPF Scheme (Invesco) as my MPF scheme, my future contributions and all accrued benefits will be transferred to Invesco.
 - I select Sun Life Rainbow MPF Scheme (Sun Life) as my MPF scheme, my future contributions and all accrued benefits will be transferred to Sun Life.

- Transferring accrued benefits to another MPF scheme involves a buying and selling fund units and the whole process includes several steps by the trustees of both schemes. This process involves out-of-market risk. After the trustee of the original scheme has redeemed the funds and before the trustee of the netwester of the funds and before the trustee of the netwester of the substantial process. It might take longer time), during which the scheme member's accrued benefits will not be invested in any fund. During this period, fund prices may change due to market fluctuations. It is important to note that the switching instruction cannot be cancelled after submitting this Form.
- To avoid delay of scheme transfer, please submit the "MPF Scheme Transfer Option Form" together with
 "MPF Member Earolment Form" by 20 October 2023. For details on submission methods, please refer
 to the "Guidelines on Switching of MPF Scheme" (Guidelines) or the Announcement.
- For details of the University's Privacy Policy Statement and Personal Information Collection Statement, please visit the website at http://bupdpo.hkbu.edu.hk/policies-and-procedures/pps-pics/.

Authorisation and Declaration

- (a) I hereby give consent to the trustee of New MPF Scheme and the University to disclose information supplied by me in this form for the purpose of this election of transfer to the trustee(s) concerned and the relevant service provider(s), or to enable such party or parties to access or disclose relevant information for processing my election of transfer.
- (b) I confirm and declare that:
 - I read the above Important Note, understood the "Guidelines on Switching of MPF Scheme", agree to abide by the terms and conditions thereof, and have voluntarily elected to transfer my MPF benefits in accordance with this Form; and
 - to the best of my knowledge and belief, the information given in this Form is correct, accurate and complete.

Signature	Date

請填妥以下資料 Please fill in below information:

- 姓名Name
- 職員編號 Staff ID No.
- 香港身份證 HKID No.

你的選擇 Your choice:

☑ I select Sun Life Rainbow MPF Scheme

■ 簽名及日期 Signature and Date

2. 成員登記表格 Member Enrolment Form







SE, MEM, ENVIS., AND ESS

2. 成員登記表格 Member Enrolment Form

稅務居民自我申報 Tax-Residency Self-Certification 本人之稅務居住地為 My Tax Residence is Hong Kong ONLY, with □ 只有香港·及沒有處於任何其他司法管轄區或國家的稅務居住地(而我的香港身份證號碼是我的稅務編號) Hong Kong ONLY, with no tax residence in any other jurisdictions or countries (and my HKID) number is my TIN) (你可能過第(2)項。You may skip item (2).) no other tax residency ■ 是香港 (及稅務編號為本人之香港身份證號碼)及其他司法管轄區或國家 Hong Kong (and the TIN is my HKID number) and also some other jurisdictions or countries (請為你於香港以外作為稅務居民的所有司法管轄區或國家填寫第(2)之列表。Please fill out the table of item (2) for all jurisdictions or countries in which you are a resident for tax purpose, other than Hong Kong.) ■ 不是香港而是其他司法管轄區或國家的稅務居民 NOT Hong Kong, but instead some other jurisdictions or countries (請填寫第(2)項之列 表 · Please fill out item (2) table.) (2) 請在以下列明你作為稅務居民的所有國家/司法管轄區(香港以外)及相關的稅務編號或具有等同功能的職辨編號(稅務編號)。如下列位置不 用,請按以下格式另加新頁。Please list all countries/jurisdictions (other than Hong Kong) where you are a resident for tax purposes and Taxpaver Identification Number or its Functional Equivalent (TIN) for each country/jurisdiction. If the space provided is insufficient, please provide it in the below format on additional sheet(s) 稅務居民所在國家 / 司法管 若未能提供稅務編號,請於下方填上 若你選擇理由 B,請在下方解釋無法取得稅 理由A、B或C^{螺丝6} 轄區 Country / Jurisdiction **森編號的原因** of Tax Residence If no TIN is available, please Please explain why you are unable to indicate Reason A, B or C below obtain a TIN if you selected Reason B 只適於撰項2&3 填上你的國家稅務編號 Applicable to Option 2 and 3 Fill-in your country's Tax Identification Numbers ("TIN") 3 若你是中華人民共和國居民身份證持有人,稅務編號為閣下中華人民共和國居民身份證號碼 If you are a PRC Resident Identity Card holder, the TIN is the PRC Resident Identity Card number 6. 理由 A - 帳戶持有人所屬的稅務居民的國家 / 司法管轄區沒有向其居民發出稅務編號。 Reason A: The country/jurisdiction where the account holder is a resident for tax purposes does not issue TINs to its residents. 理由 B - 帳戶持有人無法獲得稅務編號。(若你撰擇這理由,請在上表相應的權列內解釋你無法獲得稅務編號的原因。) Reason B: The account holder is unable to obtain a TIN. (Please explain why you are unable to obtain TIN in the corresponding column in the above table if you have selected this reason.) 理由 C - 無需稅務編號。(註:只有在相關司法管轄區的國內法律不需要披露該國家 / 司法管轄區發出的稅務編號方可選擇這理由。) Reason C: No TIN is required. (Note: Only select this reason if the authorities of the relevant country/jurisdiction of residence does not require the TIN to be

整合強積金帳戶表格 Personal Accounts Consolidation





HKID Copy 身份證副本

5

I confirm that the Ho original and my sign Mandatory Provident I transfer application(s understand that my application(s) only and provided to the MPF to

本人確認在此提供的 本人要求任何本人作 件一同遞交的轉移申 申請,而並不會更改

適用於整合多個個人帳戶

For transferring multiple accounts

適用於整合個人帳戶

Applicable for Personal Account consolidation only

Signature of Member 成員簽署

香港浸會大學之成員登記服務 Enrolment Service to HKBU Members



成員簡介會 In person & Virtual Member Briefing Sessions

- 10月4日(中文場) 及 9日(英文場) 4 Oct (Chi) & 9 Oct (Eng)



成員服務台 Help Desk Sessions (On-site) — 10月10日至20日10 — 20 Oct 2023

歡迎查詢,遞交表格及進行個人戶口整會We will assist for enrollment form filing, personal account consolidation



電郵地址 Designed Email Address

Email: EEservice2@sunlife.com



指定的手提電話號碼 Designated Whatsapp Enquiry

Mobile Number: 6050-7352 (Message + Voice Message)



查詢個人帳戶How to check my Personal Account?

電子查詢 e-Enquiry of Personal Account

- 1. 下載表格Download the apps from https://epa.mpfa.org.hk (MPFA's website)
- 2. 上載香港身體及最近三個月之住址證明 New registration needs HKID copy image upload & recent 3 months address proof supporting











網上申請永明— 可扣稅自願性供款計劃 Online Application for Sun Life TVC



Online Portal for TVC Application

登入Login -

https://www.sunlife.com.hk/en/investments/mpf-and-orso-scheme/tax-deductible-voluntary-contributions/

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APPENDIX



基金回報概覽 Fund Performance At A Glance

	5年 5 Years		10年 10 Years		15年 15 Years		自強積金推出 Since MPF Launch	
基金名稱 Fund Name	數值 Value	四分位排名 Quartile Ranking	數值 Value	四分位排名 Quartile Ranking	數值 Value	四分位排名 Quartile Ranking	數值 Value	四分位排名 Quartile Ranking
永明強積金環球債券基金 Sun Life MPF Global Bond	-5.50	1	-8.19	2	N/A	N/A	-9.96	4
永明強積金港元債券基金 Sun Life MPF HK Dollar Bd	-0.16	3	5.33	3	13.20	3	39.42	1
永明強積金亞洲股票基金 Sun Life MPF Asian Equity	1.54	2	44.59	4	84.69	2	54.22	2
永明強積金行業基金 Sun Life MPF Multi-Sec Eq	30.32	2	77.31	3	99.35	3	83.44	3
永明強積金大中華股票基金 Sun Life MPF Gr China Eq	-2.52	3	26.98	4	36.91	3	23.16	4
永明強積金香港股票基金 Sun Life MPF Hong Kong Eq	-14.08	2	32.50	1	111.47	1	451.59	1
永明強積金香港股票指數基金 Sun Life FTSE MPF HK Idx	-22.80	1	N/A	N/A	N/A	N/A	-2.56	3
永明強積金平穩基金 Sun Life MPF Stable	-2.12	2	16.76	1	37.43	1	107.66	1
永明強積金均衡基金 Sun Life MPF Balanced	0.23	2	30.22	1	60.42	1	151.49	1
永明強積金增長基金 Sun Life MPF Growth	2.73	3	45.00	1	86.99	1	198.55	1
永明強積金65歲後基金 Sun Life MPF Age 65 Plus	4.32	3	N/A	N/A	N/A	N/A	6.94	4
永明強積金核心累積基金 Sun Life MPF Core Acc	22.12	1	N/A	N/A	N/A	N/A	33.62	4
永明強積金保守基金 Sun Life MPF Conservative	4.92	2	5.26	2	5.75	2	16.30	3
永明強積金人民幣及港元基金 Sun Life MPF RMB and HKD	1.72	2	1.63	3	N/A	N/A	4.27	2

永明強積金超過60%時段表現超過市場中位數

Sun Life MPF Funds Outperformed the market median over 60% of time.

資料來源: Refinitiv集團旗下理柏(截至2021年08月31日Data source: Refinitiv Lipper as of 31 Aug 2023 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 and the relevant marketing materials of the Scheme for further details and risk factors prior to making any investment decision.

多謝

Thank you!

If you have any further questions and/or concerns, please do not hesitate to contact any one of us below for additional information or clarification.

