

C. Investment Instruction 投資指示

- ◆ The future contributions or accrued benefits transferred from another scheme can only be invested into: 未來供款或轉移自另一個計劃的累算權益只可投資於：
 - a) Default Investment Strategy (“DIS”)** 預設投資策略**； or 或
 - b) One or more constituent funds under the Scheme of member’s own choice (including the Core Accumulation Fund and Age 65 Plus Fund) and according to member’s assigned allocation percentage(s) to relevant fund(s) of member’s choice. 從下列成分基金名單，成員自行選擇本計劃內一項或多項成分基金(包括核心累積基金與 65 歲後基金)並根據成員選定的相關基金指定配置百分比投資。
- ◆ If this section is left blank or no valid specific investment instruction*** is received, then your contributions or accrued benefits transferred from another scheme will be invested according to DIS as per the MPF Scheme Brochure of the MASS Mandatory Provident Fund Scheme (“Scheme”). 如果此部份留空或沒有收到有效的特定投資指示***，根據萬全強制性公積金計劃(「本計劃」)的強積金計劃說明書，您的供款或轉移自另一個計劃的累算權益將會按照預設投資策略來作出投資。

Constituent Fund Name / Investment Instruction 成分基金名稱/投資指示	Allocation of Contribution 供款分配率
Please ✓, if you choose DIS as investment instruction 如閣下選擇預設投資策略作為投資指示，請加上 ✓ 號	
<input type="checkbox"/> Default Investment Strategy 預設投資策略	100%
Or 或	
Global Stable Fund 環球均衡基金	%
Global Growth Fund 環球增值基金	%
Guaranteed Fund 保證基金	%
MPF Conservative Fund 強積金保守基金	%
Global Equity Fund 環球證券基金	%
Global Bond Fund 環球債券基金	%
Asian Balanced Fund 亞洲均衡基金	%
Asian Pacific Equity Fund 亞太股票基金	%
US Equity Fund 美國股票基金	%
European Equity Fund 歐洲股票基金	%
Hong Kong Equities Fund 香港股票基金	%
Greater China Equity Fund 大中華股票基金	%
Core Accumulation Fund**** 核心累積基金****	%
Age 65 Plus Fund**** 65歲後基金****	%
Total 總數	100%

* If your HKID card states only your year of birth and you have no other proof of identity stating the exact date of birth (e.g., birth certificate, passport), please enter December 31 as the month and the day. If your HKID card contains the year and month but not the day, you should enter the last day of the month as the day of birth. 如您的香港身份證上只有出生年份，而您沒有其他證件證明您實際出生日期(例如出生證明書或護照)，請以12月31日作為出生日期。如您的香港身份證上只有出生年份和月份而沒有出生日子，請以有關月份的最後一天作為出生日期。

** The Default Investment Strategy (“DIS”) aims to balance the long term effects of risk and return through investing in two constituent funds (“CFs”), namely the Core Accumulation Fund (“CAF”) and the Age 65 Plus Fund (“A65F”), according to the pre-set allocation percentages at different ages. The DIS will manage investment risk exposure by automatically reducing the exposure to higher risk assets and correspondingly increasing the exposure to lower risk assets as the member gets older. 預設投資策略透過於不同年齡按照預定配置百分比投資於兩項成分基金(即核心累積基金與65歲後基金)，旨在平衡長期風險與回報。預設投資策略將會隨著成員年齡增長而自動減少投資於較高風險資產，並相應增加投資於較低風險資產，藉此管理投資風險。

*** Specific Investment Instruction is considered to be valid if the following conditions are met 若符合以下條件，特定投資指示將被視為有效：

- total allocation percentages of the selected constituent funds for each account and each sub-account (if applicable) are equal to 100% 於每個帳戶及每個子帳戶(如適用)所選擇的成分基金的總分配百分比等如 100%
- the Member’s signature of the submitted form is matched with Trustee’s records (if applicable) 計劃成員的簽署式樣與受託人的紀錄相符(如適用)

**** De-risking features of the DIS do not apply to those standalone investment fund choices. 降低風險過程不適用於這些獨立投資基金選擇。

Note 備註：

- Please initial next to any corrections you make on this form. 如有任何刪改，請於刪改處旁簽署。
- Please provide the original copy of this Form. Please note that a faxed copy will not be accepted. 請提供此表格的正本。敬請注意：本部不接受此表格的傳真本。

Conditions on making Non-regular voluntary contribution

1. Non-regular Voluntary Contributions are subject to the terms and conditions of the MASS MPF Scheme ("Scheme") and relevant MPF legislation. Please refer to the MPF Scheme Brochure for details.
2. Only an eligible member ("Member") is allowed to make "Non-regular Voluntary Contribution". A Member means all existing members of our Scheme.
3. Each Member who wishes to make Non-regular voluntary contribution is required to complete this Application Form for Non-regular Voluntary Contribution.
4. Non-regular Voluntary Contributions may either be paid by the Member from his or her own funds or be deducted from his or her relevant income. If the Non-regular Voluntary Contribution is deducted from the relevant income, the written consent of his or her employer will be required.
5. The dealing day for the Scheme is every business day provided that it is not a gale warning or a black rainstorm warning day. The dealing deadline on each dealing day is 4:00pm. If a dealing day is a gale warning or a black rainstorm warning day, the dealing day will be on the next following business day which is not a gale warning or a black rainstorm warning day. If an application for investment in a constituent fund or a redemption request is received after the dealing deadline of a dealing day, such application or request will be deemed to have been received on the next following business day.
6. The maximum number of contributions allowed for each Member in a financial year shall not exceed 52.
7. The Trustee reserves the right not to accept any Non-regular Voluntary Contribution at any time.

Withdrawal of Non-regular Voluntary Contributions by Members

1. Subject to the consent of the Trustee and the provisions of the relevant participation agreement, a Member who has benefits attributable to Non-regular Voluntary Contribution may request the Trustee to redeem and withdraw part or whole of the benefit attributable to such Non-regular Voluntary Contributions on any dealing day by giving to the Trustee at least seven (7) working days' prior written notice in such form as the Trustee may from time to time prescribe.
2. The redemption shall be effected on the dealing day immediately after the Trustee has received, reconciled and validated the written request for redemption submitted by the Member. The dealing day for the Scheme is every business day provided that it is not a gale warning or a black rainstorm warning day. The dealing deadline on each dealing day is 4:00pm. If a dealing day is a gale warning or a black rainstorm warning day, the dealing day will be on the next following business day which is not a gale warning or a black rainstorm warning day. If an application for investment in a constituent fund or a redemption request is received after the dealing deadline of a dealing day, such application or request will be deemed to have been received on the next following business day.
3. Any such withdrawal request must be made in a form prescribed by the Trustee from time to time.
4. The maximum number of such redemption and withdrawal allowed for each Member in a financial year shall not exceed 4.
5. Initially, no withdrawal fee will be levied on withdrawal of the voluntary contributions. However, the Trustee may in the future levy a withdrawal fee of not more than 1% of the accrued benefits withdrawn. Such withdrawal fee shall be deducted from the redemption proceeds.

Transfer of Non-regular Voluntary Contribution

1. A Member should note that in case of transferring of his/her accrued benefits (including the Non-regular Voluntary Contribution) to another MPF scheme due to his/her own selection or his/her employer's decision, the terms and conditions imposed by the new trustee in relation to the making of Non-regular Voluntary Contribution may be different from that of the Trustee. In addition, the Trustee will only effect the transfer provided that the new trustee accept the Member's Non-regular Voluntary Contribution.
2. If the Guaranteed Fund is selected as a Member's investment of the Non-regular Voluntary Contribution, he or she may not be entitled to the guaranteed benefits upon the transfer of his or her benefits to another trustee.
3. The transfer of benefits (including the Non-regular Voluntary Contribution) will be conducted in accordance with the relevant MPF legislation and governing rules of the Scheme relating to the transfer of benefit. A transfer statement will be provided to the Member accordingly.

有關作出非規律性自願供款之條件

1. 非規律性自願供款將受到萬全強制性公積金計劃（「本計劃」）內的條文及有關強積金法例所規限。詳情請參閱強積金計劃說明書。
2. 只有合乎資格的成員（「成員」）才獲准作出「非規律性自願供款」。成員指所有本計劃的現有成員。
3. 每一希望作出「非規律性自願供款」的成員必須填寫此表格。
4. 非規律性自願供款將由成員支付或從其有關入息扣除，若從其有關入息扣除，成員須得其僱主書面同意。
5. 本計劃的交易日為每一個工作天，而該日並不是烈風警告日或黑色暴雨警告日，而每一個交易日的截止交易時間為下午4時。如交易日為烈風警告日或黑色暴雨警告日，則交易日將為下一個不是烈風警告日或黑色暴雨警告日的工作天。如受託人於某一交易日的截止交易時間後方接獲成分基金的投資申請或贖回申請，該申請將被視為於下一個工作天接獲。
6. 每位成員於每個財政年度內的最髙供款次數為52次。
7. 受託人保留隨時不接受任何非規律性自願供款的權利。

成員提取非規律性自願供款之條件

1. 在受託人同意及按照有關之參與協議條款下，成員可擁有歸屬於非規律性自願供款的權益，並可於最少七個工作天前以受託人不時訂明的表格，以書面通知受託人於任何交易日，申請贖回及提取部份或全部之非規律性自願供款。
2. 成員的贖回申請於受託人收妥、核對及證實後於緊接的交易日生效。本計劃的交易日為每一個工作天，而該日並不是烈風警告日或黑色暴雨警告日，而每一個交易日的截止交易時間為下午4時。如交易日為烈風警告日或黑色暴雨警告日，則交易日將為下一個不是烈風警告日或黑色暴雨警告日的工作天。如受託人於某一交易日的截止交易時間後方接獲成分基金的投資申請或贖回申請，該申請將被視為於下一個工作天接獲。
3. 任何申請提取權益之要求均須以受託人不時訂明的表格提出。
4. 每位成員於每個財政年度內，其要求贖回及提取次數最高為4次。
5. 現時成員毋須就提取非規律性自願供款支付提取費用，惟受託人將來可徵收不多於累算權益中百分之一的提取費用。有關的提取費用將由贖回款項中扣除。

非規律性自願供款的轉移

1. 成員須注意，在其累算權益（連同非規律性自願供款）因應他/她的選擇或其僱主的決定而需轉移至其他強積金計劃時，有關新受託人就非規律性自願供款所訂立的條款及規定可能與受託人所訂立的有所不同。此外，受託人只會在新受託人可接受成員非規律性自願供款的情況下才轉移其累算權益。
2. 若成員選擇了把非規律性自願供款投資於保證基金，當其權益被轉移至其他受託人時他/她將不能獲取保證利益。
3. 累算權益（連同非規律性自願供款）的轉移將按照有關累算權益轉移的強積金法例和本計劃的條文處理。成員將獲發有關累算權益轉移報表。

Personal Information Collection Statement 收集個人資料聲明

The information provided by Participating Employers or Members of the Scheme on this application form or other forms prescribed by YF Life Trustees Limited ("Trustee") and details of any transactions or dealings by such Participating Employers or Members may be held by the Trustee for the purposes of processing their participation in the Scheme and providing administrative, computer or any other services as may be considered necessary in connection with the MPF operation, and may also be used for observing any legal, governmental or regulatory requirements of any relevant jurisdiction (including any disclosure or notification requirements to which any recipient of the data is subject) and for providing information for the dispatch of information on MPF products or services from the Trustee. Please note that failure to provide any information requested by the Trustee may result in the Trustee not being able to process your participation in the Scheme. Your personal information collected by or held by the Trustee may be transferred or disclosed by the Trustee to any of the following persons (whether within or outside Hong Kong) for the purposes as specified above or to governmental / regulatory bodies (whether within or outside Hong Kong) for them to carry out their governmental / regulatory functions: (1) The Trustee group companies and their associated / affiliated companies; (2) governmental / regulatory bodies and law enforcement agencies; and (3) crime prevention organisations and their members/participants; and (4) service providers and selected persons which are under a duty of confidentiality to the Trustee. Participating Employers and Members have a right to require access to and correction of their company or personal data or to request that their company or personal data not be used for direct marketing purposes by giving written notice to the Trustee at the address at 27/F, 33 Lockhart Road, Wanchai, Hong Kong. The Trustee may charge a reasonable fee for the processing of such request. 參與僱主或計劃成員在本申請表或在萬通信託有限公司(下稱「受託人」)所指定表格提供的資料及該等人士的交易詳情可由受託人保留，以作為批核參加本計劃申請之用途，並可用作提供行政、電腦或其他因強積金運作而需要的服務，並可用作遵行任何有關適用司法管轄區的法律、政府或監管規定(包括任何人所收取到的資料披露及通知規定)；及提供受託人用作發放其強積金產品或服務資料。請注意，閣下必須提供受託人所需的個人資料，否則，受託人將不能處理閣下之參加本計劃申請。受託人可能為達到上述目的或讓政府/監管機構(不論在香港或海外)執行其職務而向以下任何一方(不論在香港或海外)轉移或透露由受託人收集或持有屬於閣下的個人資料：(1)受託人集團成員公司及其關聯或相關公司；(2)政府部門或監管機構和執法機構；及(3)防犯罪組織及其會員/參與者；及(4)與受託人有保密協議的服務提供者及其他人士。參與僱主和計劃成員有權查閱及更正其公司或個人資料，閣下可致函受託人要求其公司或個人資料不得使用於直接促銷用途，並呈交至香港灣仔駱克道33號27樓。處理上述要求時，受託人可能會收取合理費用。

Signature of Scheme Member

計劃成員簽署：

Date (mm/dd/yy)

日期 (月/日/年)：