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**This Notice is important and requires your immediate attention. If you are in doubt about the contents of this Notice or the action to be taken, you should seek independent legal advice. All capitalised terms used in this Notice shall have the same meaning as in the Explanatory Memorandum of the Scheme (“Explanatory Memorandum”), unless otherwise stated.**

DATE : 19 June 2017

TO : Members and Participating Employers of the FWD MPF Master Trust Basic Scheme (the “**Scheme**”)

RE : Change of ownership and change of name of the Trustee, change in sponsorship and change of names of the Scheme and the Constituent Funds.

We would like to inform you that in a press release issued on 3 August 2016, it was announced that FWD Management Holdings Limited, the holding company of FWD Pension Trust Limited (the “**Trustee**”), and Sun Life Hong Kong Limited (“**Sun Life**”) have entered into an agreement for Sun Life to acquire FWD’s mandatory provident fund and occupational retirement schemes businesses. The changes summarized in this Notice will take effect on 3 October 2017 (being at least 3 months after the date of this Notice) (the “**Effective Date**”).

In connection therewith, please find below a summary of the key changes to the Scheme.

#### **Summary of key changes taking effect on the Effective Date**

1. The entire issued share capital of the Trustee will be acquired by Sun Life (directly and through its nominees). The name of the Trustee will be changed to Sun Life Pension Trust Limited.
2. FWD Life Insurance Company (Bermuda) Limited (“**FWD Life**”) will cease to be the sponsor of the Scheme (the “**Sponsor**”), and Sun Life will assume the role of Sponsor of the Scheme.
3. The name of the Scheme will be changed from “FWD MPF Master Trust Basic Scheme” to “Sun Life MPF Basic Scheme” and the names of the constituent funds of the Scheme (“**Constituent Funds**”) will be changed to replace “FWD” with “Sun Life” in their names.

Other than the changes described above, the Scheme will continue to be operated in accordance with the Deed of Trust, the Scheme Rules, the Explanatory Memorandum and the MPF legislation in the same manner in all material respects.

#### Impact on members

The Trustee is of the view that the changes set out in this Notice will not have any adverse impact on the members of the Scheme.

#### Impact on participating employers

The Trustee is of the view that the changes set out in this Notice will not have any adverse impact on the participating employers of the Scheme.



Any action required

You are not required to take any action in relation to the changes. Nevertheless,

- (i) members who wish to opt out from the Scheme as a result of the Transaction (as defined below) may elect to transfer benefits derived from members' contributions to other schemes according to the normal procedures for transfer to other schemes - members should note that a transfer of any accrued benefits held in the FWD MPF Basic Scheme Capital Guaranteed Portfolio may result in some or all of the guarantee conditions not being satisfied, thus affecting their entitlement to the guarantee, in which case they may lose their guarantee; and
- (ii) participating employers who wish to opt out from the Scheme as a result of the Transaction may elect to transfer benefits to other schemes according to the normal procedures for transfer to other schemes.

The Trustee and the Sponsor will not impose any fees, penalties, bid spread, withdrawal charge or transfer fee on any such transfers.

Should you have any queries, please contact our hotline on 3183-1900 (for both members and participating employers).

As Trustee of the Scheme, we would like to inform you that, FWD Management Holdings Limited, the holding company of the Trustee, and Sun Life have entered into an agreement whereby (1) the entire issued share capital of the Trustee will be acquired by Sun Life (directly and through its nominees), and (2) FWD Life will cease to be the Sponsor of the Scheme, and Sun Life will assume the role of Sponsor of the Scheme, with effect from the Effective Date (the "Transaction").

**A. The Transaction and other related changes**

Subject to satisfaction of all the applicable conditions, we expect the Transaction will be completed and the following changes will take effect from (and including) the Effective Date:

**1. Change of ownership and change of name of the Trustee**

As part of the Transaction, the entire issued share capital of the Trustee will be acquired by Sun Life (directly and through its nominees). As a result of the change of ownership of the Trustee, the name of the Trustee will be changed to Sun Life Pension Trust Limited. Other business particulars of the Trustee will change as follows:- (i) address: 10<sup>th</sup> Floor, Sun Life Tower, The Gateway, 15 Canton Road, Kowloon, Hong Kong; (ii) telephone number: 2103 8888; and (iii) facsimile number: 3183 1901.

Notwithstanding the change of ownership of the Trustee, there will be no adverse impact on the capacity, ability or eligibility of the Trustee to continue to fulfill its responsibilities in performing its role in respect of the Scheme.

**2. Change in sponsorship**

Sun Life will replace FWD Life as the Sponsor of the Scheme. In this connection, FWD Life, Sun Life and the Trustee, will enter into a deed of retirement and appointment of sponsor and variation ("**Deed of Retirement and Appointment and Variation**") to the Deed of Trust whereby FWD Life will retire as the Sponsor of the Scheme, and Sun Life will be appointed as the new Sponsor of the Scheme from and including the Effective Date. Accordingly, from the Effective Date onwards Sun Life will assume the benefits and the obligations of the Sponsor of the Scheme under the Deed of Trust. The retirement of FWD Life will not affect the rights of the Trustee or of any participating employer or member or Sun Life or other person in respect of any act or omission of FWD Life prior to the Effective Date.

Details of the background information on Sun Life are set out in Section C of this Notice below.

FWD MPF Basic Scheme Capital Guaranteed Portfolio (“**Capital Guaranteed Portfolio**”) is a guaranteed fund which invests solely in the FWD MPF Capital Guaranteed Policy (“**Insurance Policy**”), which is issued by FWD Life. The guarantee of capital is available at the end of every 5-year period of continuous investment (i.e. starting from the date when the member invested in the Capital Guaranteed Portfolio) or over a shorter period if the member reaches the age of 65. Notwithstanding the change of Sponsor, there will be no change to the guarantee features and guarantee conditions of the Capital Guaranteed Portfolio, and FWD Life will continue to act as the guarantor, the Investment Manager and issuer of the Insurance Policy until further notice.

### 3. Change of names of the Scheme and the Constituent Funds

As a result of the changes as set out above, the name of the Scheme will be changed from “FWD MPF Master Trust Basic Scheme” to “Sun Life MPF Basic Scheme” and the names of the Constituent Funds will be changed as set out below with effect from the Effective Date.

Current name	New name from Effective Date
FWD MPF Basic Scheme MPF Conservative Portfolio	Sun Life MPF Basic Scheme MPF Conservative Portfolio
FWD MPF Basic Scheme Capital Guaranteed Portfolio	Sun Life MPF Basic Scheme Capital Guaranteed Portfolio
FWD MPF Basic Scheme Age 65 Plus Portfolio	Sun Life MPF Basic Scheme Age 65 Plus Portfolio
FWD MPF Basic Scheme Stable Growth Portfolio	Sun Life MPF Basic Scheme Stable Growth Portfolio
FWD MPF Basic Scheme Core Accumulation Portfolio	Sun Life MPF Basic Scheme Core Accumulation Portfolio
FWD MPF Basic Scheme Balanced Growth Portfolio	Sun Life MPF Basic Scheme Balanced Growth Portfolio
FWD MPF Basic Scheme International Equity Portfolio	Sun Life MPF Basic Scheme International Equity Portfolio
FWD MPF Basic Scheme US & Hong Kong Equity Portfolio	Sun Life MPF Basic Scheme US & Hong Kong Equity Portfolio
FWD MPF Basic Scheme Hong Kong Equity Portfolio	Sun Life MPF Basic Scheme Hong Kong Equity Portfolio

### 4. Other administrative changes

The following administrative changes will take effect from the Effective Date:-

- (a) the relevant administration forms and other printed materials relating to the Scheme, including, without limitation, the enrolment form, the participation form, application form, claim form, information change form, switching form, and form relating to elections to transfer, will be amended to reflect the relevant changes set out in this Notice including the change of name of the Trustee, the change of the Sponsor and the change of names of the Scheme and the Constituent Funds. The payee name for making contributions to the Scheme will be changed to “Sun Life MPF Scheme”. The amended administration forms, which will be available from Sun Life’s website at [www.sunlife.com.hk](http://www.sunlife.com.hk), or from BestServe Financial Limited, the administrator of the Scheme (the “**Administrator**”) through the website <https://cs01.cspension.com.hk/fwdweb/> and service hotline as detailed below, should be used from the Effective Date;



- (b) the website to obtain (i) information on the Scheme and the Constituent Funds, (ii) the illustrative example for the FWD MPF Basic Scheme MPF Conservative Portfolio and (iii) the latest On-going Cost Illustrations that illustrate the on-going costs on contributions to each of the Constituent Funds in the Scheme (except for the FWD MPF Basic Scheme MPF Conservative Portfolio where only the illustrative example will be available) will be changed to [www.sunlife.com.hk](http://www.sunlife.com.hk);
- (c) the website supported by the Administrator at which members can access their account information and give investment instructions is <https://cs01.cspension.com.hk/fwdweb/> and will remain unchanged. In addition, members can also login to their accounts through the website, [www.sunlife.com.hk](http://www.sunlife.com.hk). Members can continue to use the same login ID and password to access their account information.
- (d) the address where the Deed of Trust (as amended), Scheme Rules (as amended), the Explanatory Memorandum (as amended) are available for inspection free of charge or may be obtained during normal business hours will be changed to the offices of the Administrator at 10<sup>th</sup> Floor, One Harbourfront, 18 Tak Fung Street, Hunghom, Kowloon, Hong Kong (a reasonable photocopying charge may apply if a copy of the Deed of Trust and Scheme Rules is requested);
- (e) the replacement of FWD Life's corporate logo as appearing in the relevant documentation relating to the Scheme with that of Sun Life.

Members who are also customers of FWD's insurance products currently may have access to an application via their mobile phones to access information about their MPF balance under the Scheme. From the Effective Date, such information will no longer be provided in the said application. Those members who wish to access such information through the application will be re-directed automatically to Sun Life's internet portal which will provide information about MPF balance of the relevant member.

There is no change in the contact number of the service hotline which remains to be 3183-1900 despite the change in reference in the Explanatory Memorandum from the "FWD Pension Service Hotline" to the "Sun Life Retirement Scheme Hotline". The interactive voice response system via the service hotline will continue to be available.

Notwithstanding the above, (i) members and (ii) participating employers will continue to receive comparable administrative services for the Scheme after the proposed changes set out in this Notice with effect from the Effective Date and there will be no adverse impact on the administrative services received by members and participating employers as scheme participants. For the avoidance of doubt, the MPF intermediaries of the Scheme will continue to provide MPF-related services to scheme participants.

Should the conditions of the Transaction not be satisfied by the Effective Date, the Transaction may not go ahead and all changes as described in this Notice will not proceed. We will issue further notice to you as soon as practicable if this is the case. Members can assume that all conditions of the Transaction have been satisfied and the Transaction will go ahead if no further notice is issued on or before the Effective Date.

#### **B. Impact on the Scheme and its members and participating employers**

All the costs and expenses associated with the changes set out in this Notice will be borne by FWD Life and Sun Life and will not be borne by the Scheme or its members and participating employers.

Other than the changes described above, the Scheme will continue to be operated in accordance with the Deed of Trust, the Scheme Rules, the Explanatory Memorandum and the MPF legislation in the same manner in all material respects. In particular, in connection with the Transaction, there will be no change to: –



- (a) the investment choices offered under the Scheme;
- (b) the investment objective and policy of each Constituent Fund of the Scheme nor any change to the investments by the relevant Constituent Funds into the underlying approved pooled investment funds (where applicable);
- (c) the risk and return profile of each Constituent Fund;
- (d) the fee levels and fees and charges structure of the Scheme and each Constituent Fund;
- (e) the investment managers of both the Constituent Funds and underlying approved pooled investment funds of the Constituent Funds (where applicable) (i.e. the Investment Managers of the FWD MPF Basic Scheme MPF Conservative Portfolio and the FWD MPF Basic Scheme US & Hong Kong Equity Portfolio, and the investment managers of the underlying approved pooled investment funds of the relevant Constituent Funds) until further notice;
- (f) save for the changes set out in Section A(1) above, the Trustee of the Scheme;
- (g) the Administrator of the Scheme; and
- (h) the custodian of the Scheme.

On the basis of the foregoing, the Trustee is of the view that the changes set out in this Notice will not have any adverse impact on the (i) members and (ii) participating employers of the Scheme.

#### **C. Background information on Sun Life**

Sun Life has operated in Hong Kong since 1892. It is a principal intermediary registered under the Mandatory Provident Fund Schemes Ordinance to conduct MPF regulated activities relating to MPF schemes. Sun Life is a wholly owned subsidiary of Sun Life Assurance Company of Canada (“**Sun Life Canada**”). Sun Life Canada is one of the largest pension fund providers in Canada and has a long track record in providing retirement services to the working population of the country. Leveraging the proven experience of the parent company, Sun Life is highly committed to providing value added retirement solutions to the work force of this community.

#### **D. Amendments to the Explanatory Memorandum and Deed of Trust**

The Explanatory Memorandum will be amended to reflect the changes set out in this Notice. A summary of the changes includes:

- (a) change of name of the Trustee;
- (b) replacement of FWD Life with Sun Life as the Sponsor of the Scheme, including the corporate logo;
- (c) change of names of the Scheme and the Constituent Funds;
- (d) other administrative changes, e.g. website and contact information of the Trustee and the Sponsor.

The changes described above are in summary form only and are not meant to be an exhaustive list of the amendments made to the Explanatory Memorandum. Members should note that there are other ancillary changes to the Explanatory Memorandum as amended and as such, should review the Explanatory Memorandum for further details on the changes made.

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The Deed of Trust will be amended by way of the Deed of Retirement and Appointment and Variation to reflect the change of ownership and change of name of the Trustee, the retirement of FWD Life as Sponsor and the appointment of Sun Life as the new Sponsor of the Scheme as well as the name change of the Scheme and other related changes.

A copy of the amended Explanatory Memorandum will be available on or around the Effective Date, upon request and free of charge, from the offices of the Administrator at 10<sup>th</sup> Floor, One Harbourfront, 18 Tak Fung Street, Hunghom, Kowloon, Hong Kong and from Sun Life's website at [www.sunlife.com.hk](http://www.sunlife.com.hk) or by contacting Sun Life Retirement Scheme Hotline at 3183-1900 (for both members and participating employers).

On or around the Effective Date, copies of the Deed of Trust (including the Deed of Retirement and Appointment and Variation), together with all supplemental trust deeds can be inspected free of charge or may be obtained for an amount in respect of reasonable photocopying charges at any time during normal business hours on any day (excluding Saturdays, Sundays and public holidays) at the offices of the Administrator at 10<sup>th</sup> Floor, One Harbourfront, 18 Tak Fung Street, Hunghom Kowloon, Hong Kong.

#### **E. Any action required**

You are not required to take any action in relation to the Transaction. Nevertheless, (i) members who wish to opt out from the Scheme as a result of the Transaction and (ii) participating employers who wish to opt out from the Scheme as a result of the Transaction, may elect to transfer benefits to other schemes ("**Other Schemes**") by submitting the completed relevant form(s)<sup>Note</sup> to the trustee of each of the Other Schemes according to the normal procedures for transfer to other schemes as set out in the Deed of Trust and the Explanatory Memorandum (please refer to "Portability of Members' Benefits" section of the Explanatory Memorandum). The Trustee and the Sponsor will not impose any fees, penalties, bid spread, withdrawal charge or transfer fee on any such transfers.

*(Note: the relevant forms include: (1) MPF(S)-P(P) Employee Choice Arrangement ("ECA") - Transfer Election Form (B.IV.3) for members, (2) MPF(S)-P(M) Scheme member's request for fund transfer form (A.IV.3), (3) MPF(S)-P(C) Scheme member's request for account consolidation form for personal account members, and (4) MPF(S)-P(E) Employer's request for fund transfer form (D.IV.3) for participating employers))*

**Members should note that a transfer of any accrued benefits held in the Capital Guaranteed Portfolio may result in some or all of the guarantee conditions not being satisfied, thus affecting their entitlement to the guarantee, in which case they may lose their guarantee and may not be entitled to any shortfall between the guaranteed amount and the value of holding in the Capital Guaranteed Portfolio. For details regarding the terms of the guarantee of the Capital Guaranteed Portfolio, please refer to the "Introduction" section in the Explanatory Memorandum or contact us before making any such transfer.**

#### **F. Enquiry**

Should you have any queries, please contact our FWD Pension Service Hotline (to be re-named as "Sun Life Retirement Scheme Hotline" from the Effective Date) on 3183-1900 (for both members and participating employers).

Yours sincerely,

**FWD PENSION TRUST LIMITED**



此通知乃屬重要文件，務請即時細閱。閣下如對本通知的內容或應採取的行動有任何疑問，應徵詢獨立法律意見。除非另有訂明，否則本通知所用的特定詞語與本計劃的說明書（「說明書」）所用的具相同涵義。

日期：2017年6月19日

致：富衛強積金集成信託基本計劃（「本計劃」）的成員及參與僱主

有關：受託人的擁有權變動及名稱變更、贊助人變動以及本計劃及成分基金的名稱變更。

本公司謹通知閣下，誠如在2016年8月3日發出的新聞稿所公佈，富衛退休金信託有限公司（「受託人」）的控股公司富衛控股有限公司與香港永明金融有限公司（「永明」）已就永明收購富衛的強制性公積金及職業退休計劃業務而訂立協議。本通知所概述的變動將於2017年10月3日（即本通知日期後最少3個月）（「生效日期」）生效。

為此，請參閱以下有關計劃的主要變動之概要。

#### 於生效日期生效的主要變動之概要

1. 受託人的全部已發行股本將由永明（直接及透過其代名人）收購。受託人的名稱將改為永明退休金信託有限公司。
2. 富衛人壽保險（百慕達）有限公司（「富衛人壽」）將不再為本計劃的贊助人（「贊助人」），而永明將擔任本計劃的贊助人。
3. 本計劃的名稱將由「富衛強積金集成信託基本計劃」改為「永明強積金基本計劃」及本計劃成分基金（「成分基金」）的名稱將作更改，各成分基金名稱中的「富衛」將由「永明」取代。

除上文所述變更外，本計劃將繼續根據《信託契據》、《本計劃規則》、說明書及強積金法例，在所有重大方面以相同方式營運。

#### 對成員的影響

受託人認為本通知所載變更不會對本計劃的成員構成任何不利影響。

#### 對參與僱主的影響

受託人認為本通知所載變更不會對本計劃的參與僱主構成任何不利影響。

#### 是否需採取任何行動

閣下毋須就變更採取任何行動。然而，

- (i) 倘成員因交易（定義見下文）而欲退出本計劃，可選擇根據轉移至其他計劃之正常程序，將從成員供款產生的權益轉移至其他計劃 - 成員應注意，轉移在富衛強積金基本計劃本金保證投資組合持有的任何累算權益，可導致未能達成若干或全部保證條件，因而影響其對保證的權利，在該情況下，彼等可能損失其保證；及
- (ii) 倘參與僱主因交易而欲退出本計劃，可選擇根據轉移至其他計劃之正常程序，將權益轉移至其他計劃。受託人及贊助人不會就任何有關轉移收取任何費用、罰款、買入差價、權益提取費或轉移費。

閣下如有任何疑問，請致電本公司的熱線 3183-1900（成員及參與僱主均適用）。

本公司作為本計劃的受託人，謹通知閣下，受託人的控股公司富衛控股有限公司及永明已訂立協議，據此，(1)受託人的全部已發行股本將由永明（直接及透過其代名人）收購，及(2)富衛人壽將不再為本計劃的贊助人，而永明將擔任本計劃的贊助人，自生效日期起生效（「交易」）。

#### **A. 交易及其他相關變更**

待達成所有適用條件後，本公司預期交易將告完成及以下變更將自生效日期（包括該日）起生效：

##### **1. 受託人的擁有權變動及名稱變更**

作為交易的一部份，受託人的全部已發行股本將由永明（直接及透過其代名人）收購。由於受託人的擁有權變動，受託人的名稱將改為永明退休金信託有限公司。受託人的其他業務細節將變更如下：(i)地址：香港九龍廣東道 15 號港威大廈永明金融大樓 10 樓；(ii)電話號碼：2103 8888；及(iii)傳真號碼：3183 1901。

儘管受託人的擁有權變更，受託人就本計劃執行其職務時繼續履行其責任的身份、能力或資格將不會受到不利影響。

##### **2. 贊助人變動**

永明將取代富衛人壽成為本計劃的贊助人。富衛人壽、永明及受託人將就此訂立《信託契據》下的贊助人退任及委任及變動契據（「退任及委任及變動契據」），據此，自生效日期（包括該日）起，富衛人壽將退任本計劃的贊助人，而永明將獲委任為本計劃的新贊助人。因此，自生效日期起，永明將獲得本計劃贊助人在《信託契據》下的利益及承擔本計劃贊助人在《信託契據》下的責任。富衛人壽的退任不會影響受託人或任何參與僱主或成員或永明或其他人士有關富衛人壽在生效日期前的任何作為或遺漏的權利。

永明的背景資料詳情載於本通知下文 C 部分。



富衛強積金基本計劃本金保證投資組合（「**本金保證投資組合**」）為僅投資於FWD MPF Capital Guaranteed Policy（「**保險計劃**」）的保證基金，乃由富衛人壽發行。成員只有在每5年連續性投資期（自成員開始投資於本金保證投資組合的日子開始計算）結束後，或在較短期間（若成員之年齡達65歲時），本金才可得到保證。儘管贊助人有所變動，本金保證投資組合的保證特點及保證條件將不會變更，而富衛人壽將繼續擔任保險計劃的保證人、投資經理及發行人，直至另行通知。

### 3. 本計劃及成分基金的名稱變更

由於上文所載變更，本計劃的名稱將由「富衛強積金集成信託基本計劃」改為「永明強積金基本計劃」及成分基金的名稱將如下文所述作出更改，自生效日期起生效。

現有名稱	自生效日期起的新名稱
富衛強積金基本計劃強積金保守投資組合	永明強積金基本計劃強積金保守投資組合
富衛強積金基本計劃本金保證投資組合	永明強積金基本計劃本金保證投資組合
富衛強積金基本計劃 65 歲後投資組合	永明強積金基本計劃 65 歲後投資組合
富衛強積金基本計劃平穩增長投資組合	永明強積金基本計劃平穩增長投資組合
富衛強積金基本計劃核心累積投資組合	永明強積金基本計劃核心累積投資組合
富衛強積金基本計劃均衡增長投資組合	永明強積金基本計劃均衡增長投資組合
富衛強積金基本計劃國際股票投資組合	永明強積金基本計劃國際股票投資組合
富衛強積金基本計劃美國及香港股票投資組合	永明強積金基本計劃美國及香港股票投資組合
富衛強積金基本計劃香港股票投資組合	永明強積金基本計劃香港股票投資組合

### 4. 其他行政變動

以下行政變動將自生效日期起生效：

- (a) 有關本計劃的相關行政表格及其他印刷品，包括但不限於登記表格、參與表格、申請表格、申索表格、資料更改表格、轉換表格，以及選擇轉移之相關表格，將作修訂以反映本通知所載的相關變更，包括受託人的名稱變更、贊助人變動以及本計劃及成分基金的名稱變更。向本計劃作出供款的收款人名稱將改為「永明強積金計劃」。自生效日期起，應使用經修訂的行政表格，表格可於永明的網站 [www.sunlife.com.hk](http://www.sunlife.com.hk) 取得，或透過網站 <https://cs01.cspension.com.hk/fwdweb/> 及下文詳述的服務熱線向本計劃的管理人卓譽金融服務有限公司（「**管理人**」）索取；
- (b) 取得(i)本計劃及成分基金的資料，(ii)富衛強積金基本計劃強積金保守投資組合的說明例子，及(iii)說明本計劃各成分基金（富衛強積金基本計劃強積金保守投資組合除外，此投資組合只有說明例子）供款的持續成本之最近期持續成本列表的網站，將改為 [www.sunlife.com.hk](http://www.sunlife.com.hk)；



- (c) 由 管 理 人 支 援 並 供 成 員 查 閱 其 帳 戶 資 料 及 發 出 投 資 指 示 的 網 站 為 <https://cs01.cspension.com.hk/fwdweb/>，此網站將維持不變。此外，成員亦可透過網站 [www.sunlife.com.hk](http://www.sunlife.com.hk) 登入其帳戶。成員可繼續使用相同的登入名稱及密碼查閱其帳戶資料。
- (d) 可供於正常辦公時間內免費查閱或取得《信託契據》（經修訂）、《本計劃規則》（經修訂）、說明書（經修訂）的地址將改為管理人於香港九龍紅磡德豐街 18 號海濱廣場 1 座 10 樓的辦事處（索取《信託契據》及《本計劃規則》的副本可能會被收取合理影印收費）；
- (e) 以永明的公司標誌取代與本計劃有關的相關文件中出現的富衛人壽公司標誌。

倘成員同時為富衛的保險產品的客戶，現時可透過其手提電話以應用程式取得其在本計劃下的強積金結餘資料。自生效日期起，有關資料將不再於所述應用程式提供。有意透過應用程式取得有關資料的成員，將被自動轉至永明的互聯網網站，該網站將提供相關成員的強積金結餘資料。

儘管說明書中「富衛退休金服務熱線」的提述改為「永明退休金計劃熱線」，惟服務熱線的聯絡號碼並無更改，仍為3183-1900。服務熱線的互動語音系統將繼續運作。

儘管上文所述，在生效日期起本通知所載建議變更生效後，(i)成員及(ii)參與僱主將繼續就本計劃獲得相若的行政服務，對成員及參與僱主作為計劃參與者所獲得的行政服務不會產生不利影響。為免生疑問，本計劃的強積金中介人將繼續向計劃參與者提供強積金相關服務。

倘於生效日期前並未達致交易的條件，則不得進行交易，而本通知所述的一切變動亦不會進行。在該情況下，本公司將在切實可行範圍內盡快向閣下另行發出通知。如於生效日期或之前並無另行發出通知，成員可假設交易的所有條件均已達致及將會進行交易。

## B. 對本計劃及其成員及參與僱主的影響

與本通知所述變動相關的一切費用及開支將由富衛人壽及永明承擔，不會由本計劃或其成員及參與僱主承擔。

除上文所述變更外，本計劃將繼續根據《信託契據》、《本計劃規則》、說明書及強積金法例，在所有重大方面以相同方式營運。特別是就交易而言，以下各項將無任何變更：

- (a) 本計劃下提供的投資選項；
- (b) 本計劃各成分基金的投資目標及政策或相關成分基金於基礎核准匯集投資基金的投資的任何變動（如適用）；
- (c) 各成分基金的風險及回報狀況；
- (d) 本計劃及各成分基金的費用水平以及費用及收費結構；



- (e) 成分基金及基礎核准匯集投資基金（如適用）的投資經理（即富衛強積金基本計劃強積金保守投資組合及富衛強積金基本計劃美國及香港股票投資組合的投資經理，以及相關成分基金的基礎核准匯集投資基金的投資經理），直至另行通知；
- (f) 除上文 A(1)部分所載變更外，本計劃的受託人；
- (g) 本計劃的管理人；及
- (h) 本計劃的保管人。

根據上文所述，受託人認為本通知所載變更不會對本計劃的(i)成員及(ii)參與僱主構成任何不利影響。

### C. 永明的背景資料

永明自 1892 年起在香港營運，是根據《強制性公積金計劃條例》註冊為可進行有關強積金計劃的強積金受規管活動的主事中介人。永明是加拿大永明人壽保險公司（「加拿大永明」）的全資附屬公司。加拿大永明是加拿大最具規模的退休基金提供者之一，在為該國家工作人口提供退休服務方面有悠久的歷史。憑藉母公司的豐富經驗，永明非常重視為本社區的勞動人口提供增值的退休解決方案。

### D. 修訂說明書及《信託契據》

說明書將作修訂以反映本通知所載的變更。變更的摘要包括：

- (a) 受託人的名稱變更；
- (b) 以永明取代富衛人壽為本計劃的贊助人，包括公司標誌；
- (c) 本計劃及成分基金的名稱變更；
- (d) 其他行政變動，例如受託人及贊助人的網站及聯絡資料。

上述變更僅為概要，並非詳列對說明書所作的修訂的清單。成員應注意，經修訂的說明書有其他補充變更，故應細閱說明書以了解所作更改的進一步詳情。

《信託契據》將以《退任及委任及變動契據》的方式作修訂，以反映受託人的擁有權變動及名稱變更、富衛人壽退任贊助人、委任永明為本計劃的新贊助人，以及本計劃的名稱變更及其他相關變動。

經修訂說明書的副本將可於生效日期或前後，於管理人的辦事處（地址為香港九龍紅磡德豐街 18 號海濱廣場 1 座 10 樓）及永明的網站 [www.sunlife.com.hk](http://www.sunlife.com.hk)，或透過永明退休金計劃熱線 3183-1900（成員及參與僱主均適用）要求及免費索取。



於生效日期或前後，《信託契據》（包括《退任及委任及變動契據》）的副本連同所有補充信託契據可於任何日子（星期六、星期日及公眾假期除外）的正常辦公時間內，隨時於管理人的辦事處（地址為香港九龍紅磡德豐街18號海濱廣場1座10樓）免費查閱，或可在支付合理影印收費後取得此等文件的副本。

#### E. 是否需採取任何行動

閣下毋須就交易採取任何行動。然而，(i)倘成員因交易而欲退出本計劃及(ii)參與僱主因交易而欲退出本計劃，可選擇根據《信託契據》及說明書（請參閱說明書「成員利益的可攜性」一節）所載有關轉移至其他計劃（「其他計劃」）之正常程序，藉向各其他計劃的受託人遞交填妥的相關表格<sup>註</sup>，將權益轉移至其他計劃。受託人及贊助人不會就任何有關轉移收取任何費用、罰款、買入差價、權益提取費或轉移費。

（註：相關表格包括：(1)成員的 MPF(S)-P(P)僱員自選安排（「僱員自選安排」）- 轉移選擇表格(B.IV.3) · (2) MPF(S)-P(M)計劃成員資金轉移申請表(A.IV.3) · (3)個人帳戶成員的 MPF(S)-P(C) 計劃成員整合個人帳戶申請表，及(4)參與僱主的 MPF(S)-P(E)僱主資金轉移申請表(D.IV.3)）

成員應注意，轉移在本金保證投資組合持有的任何累算權益，可導致未能達成若干或全部保證條件，因而影響其對保證的權利，在該情況下，彼等可能損失其保證及未必有權獲得保證金額與本金保證投資組合中的持有價值之間的任何差額。有關本金保證投資組合的保證條款詳情，請參閱說明書「序言」一節或於作出任何有關轉移前聯絡本公司。

#### F. 查詢

閣下如有任何疑問，請致電本公司的富衛退休金服務熱線（將自生效日期起改名為「永明退休金計劃熱線」）3183-1900（成員及參與僱主均適用）。

富衛退休金信託有限公司

謹啟