

Sun Life Rainbow MPF Scheme

"Less is More"

Preferential Management Fee on Selected Funds

Promotion Period: 2 July 2024 - 30 September 2024 (both dates inclusive)



Special Offer
UP TO
0.88%

Important Notes:

- Sun Life Rainbow MPF Scheme (the "Scheme") is a mandatory provident fund 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 Mandatory Provident Fund Schemes Ordinance and the Mandatory Provident Fund Schemes (General) Regulation (the "MPFS Regulation")) for payment of the MPF Benefits and/or Tax Deductible Voluntary Contributions Benefits in instalments. Please refer to section 6.1.12 "Withdrawal of Benefits" of the MPF Scheme Brochure for further details.
- 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.

"Less is More"

Preferential Management Fee on Selected Funds

Sun Life MPF is pleased to present a preferential management fee promotion on selected funds for our valued members. By holding any of the Sun Life MPF Global Low Carbon Index Fund, Sun Life MPF European Equity Fund or Sun Life MPF US Equity Fund (the "Selected Fund(s)") of the Scheme during the Promotion Period, members can enjoy a special offer - a preferential management fee rate of **up to 0.88%** (per annum) for the Selected Fund(s) held during the Promotion Period.

Type of Fees, Expenses and Charges	Name of Constituent Fund	Current Level	Special Offer during Promotion Period
Management fees ¹	Sun Life MPF Global Low Carbon Index Fund	Up to 1.10%	Up to 0.88%
	Sun Life MPF European Equity Fund	Up to 1.305%	Up to 0.88%
	Sun Life MPF US Equity Fund	Up to 1.285%	Up to 0.88%

¹ "Management fees" include fees paid to the trustee, custodian, administrator, investment manager (including trustee and administration fee as well as investment management fee of the relevant APIF/ITCIS) 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. The investment management fee of the relevant APIF/ITCIS is borne by the Investment Manager, the Sponsor or their affiliates, in which case, the Scheme needs not bear the investment management fee paid by the Investment Manager.

Terms and Conditions of the “Less is More” Preferential Management Fee on Selected Funds (the “Promotion”):

1. The Promotion Period of the Promotion is from 2 July 2024 to 30 September 2024 (both dates inclusive) (“Promotion Period”).
2. The Promotion applies to all members who have a valid account of the Scheme during the Promotion Period.
3. If members hold any of the Sun Life MPF Global Low Carbon Index Fund, Sun Life MPF European Equity Fund and Sun Life MPF US Equity Fund of the Scheme during the Promotion Period, they are eligible for a preferential management fee rate of up to 0.88% (per annum) for the Selected Fund(s) held during the Promotion Period.
4. The preferential management fee rate is counted on a daily basis during the Promotion Period. There is no maximum or minimum limit on the number of days members can be entitled until the end of the Promotion Period.
5. In case of any dispute in relation to the Promotion, the decision of Sun Life Hong Kong Limited shall be final and conclusive.

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.

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永明彩虹強積金計劃

「即減即享」

特選基金管理費優惠

推廣期：2024年7月2日至2024年9月30日(包括首尾兩天)



重要事項：

- 永明彩虹強積金計劃(「本計劃」)是一項強制性公積金計劃。
- 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，您的投資／累算權益或須承受重大的損失。
- 您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，如您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)，您應尋求獨立財務及／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《強制性公積金條例》和《強制性公積金計劃(一般)規則》「《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說明書的第6.1.12部分「權益的提取」。
- 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說明書及有關的市場推廣資料，以獲取有關詳情及風險因素。

「即減即享」 特選基金管理費優惠

永明強積金為尊貴成員推出特選基金管理費優惠，推廣期內成員凡持有本計劃下的任何永明強積金環球低碳指數基金、永明強積金歐洲股票基金或永明強積金美國股票基金(「特選基金」)，就所持有的該(或該等)特選基金，即可在推廣期內享有特別優惠 — **上限為0.88%**的基金管理費優惠年率。

費用、開支及收費類別	成分基金名稱	現水平	推廣期內基金管理費優惠
基金管理費 ¹	永明強積金環球低碳指數基金	上限為 1.10%	上限為 0.88%
	永明強積金歐洲股票基金	上限為 1.305%	上限為 0.88%
	永明強積金美國股票基金	上限為 1.285%	上限為 0.88%

¹「基金管理費」指計劃受託人、保管人、管理人、投資經理(包括受託和行政費及相關核准匯集投資基金／緊貼指數集體投資計劃的投資管理費)及保薦人就相關基金提供服務所收取的費用。金額一般按基金淨資產值的某一百分比計算。相關核准匯集投資基金／緊貼指數集體投資計劃的投資管理費由投資經理、保薦人或其關聯人士承擔；在此情況下，本計劃無須承擔由投資經理支付的投資管理費。

「即減即享」特選基金管理費優惠（「優惠」）之條款及細則：

1. 優惠推廣期為2024年7月2日至2024年9月30日（包括首尾兩天）（「推廣期」）。
2. 優惠適用於在推廣期內持有本計劃有效帳戶的所有成員。
3. 如成員在推廣期內持有本計劃下的任何永明強積金環球低碳指數基金、永明強積金歐洲股票基金或永明強積金美國股票基金，就所持有的該（或該等）特選基金，即可在推廣期內享有上限為0.88%的基金管理費優惠年率。
4. 推廣期內，基金管理費優惠以每日計算，成員可享有此優惠的日數並無最高或最低限制，直至推廣期結束。
5. 對於是次優惠如有任何爭議，香港永明金融有限公司保留最終決定權。

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，可能涉及較高風險，並通常對價格變動較為敏感。

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）

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永明金融集團成員 總公司設於加拿大多倫多

由香港永明金融有限公司刊發 2024年6月編印

