

3 September 2025

Notice pursuant to Section 19Q of the Mandatory Provident Fund Schemes Ordinance

The Secretary for Financial Services and the Treasury has, by notice published in the Gazette on 29 August 2025, specified 3 October 2025 from which Sun Life Trustee Company Limited (i.e. the trustee of Sun Life Rainbow MPF Scheme) must use the electronic MPF system (i.e. eMPF Platform) and the scheme administration services provided by the system operator of the eMPF Platform that are made available to the Sun Life Trustee Company Limited to perform its scheme administration functions.

The following are matters and activities that are to be conducted by the eMPF Platform:

1. processing registration of eMPF Platform for participating employers and scheme members;
2. processing enrolment in registered schemes for participating employers and scheme members;
3. processing MPF contributions and default contributions;
4. processing scheme members' investment instructions (including investment instructions on new contributions and switching instructions);
5. processing transfers of benefits within the registered scheme or between registered schemes or from occupational retirement schemes to registered schemes;
6. processing claims and withdrawal of MPF benefits;
7. processing the offset and refund of severance payments and long service payments to participating employers and/or scheme members/claimants;
8. processing of changes of participating employer and scheme member particulars;
9. giving of notices and documents to participating employers and scheme members;
10. handling of enquiry and complaint; and
11. following up with participating employers and scheme members on any unclear scheme administration instructions.

The eMPF Communication Pack has been sent to you on 23 July 2025. Please be reminded to read the Communication Pack carefully for the important notice and information regarding the onboarding of the Sun Life Rainbow MPF Scheme to the eMPF Platform:

Important Notice and Information		
eMPF Communication Pack	eMPF Webinar Registration	Notice to Participating Employers and Scheme Members
https://sunlife.co/knpx 	https://sunlife.co/e715fd 	https://sunlife.co/q1e1 

In addition, with immediate effect, the name of office building of Sun Life Trustee Company Limited has been updated from Cheung Kei Center to MU Tower. Our actual office location remains unchanged, with the address being 16th Floor, MU Tower A, No. 18 Hung Luen Road, Hung Hom, Kowloon, Hong Kong. This change will not affect the services we provide to you.

If you have any questions, you are welcome to contact our Sun Life Trustee MPF Hotline at (852) 3183 1888.

Yours faithfully,

Sun Life Trustee Company Limited

This is a computer-generated printout and no signature is required.

Dear Sir/Madam,

Embrace your new digital MPF experience through the eMPF Platform

eMPF Platform Company Limited (eMPF Company)¹ and Sun Life Trustee Company Limited (Sun Life) invite you to embrace the new digital MPF experience through the eMPF Platform (eMPF)!

What's in it for me?

The eMPF is a centralized electronic platform and your one-stop online hub for managing your MPF anytime anywhere through mobile app or web portal. Whether you are an employer, a scheme member or a self-employed person, the eMPF will bring your MPF experience to a whole new level. The eMPF will bring you benefits which include:

Employers and Self-employed Persons

- Make MPF contributions with different e-payment options
- Automate calculation of contributions
- Receive e-reminders of contribution due dates
- Reduce paper work and human errors



Scheme Members and Self-employed

- For MPF accounts which have got onboard the eMPF:
 - View account balance and manage all accounts via a one-stop app/portal
 - Consolidate accounts and switch investment choices anytime anywhere
 - Make voluntary contributions in a breeze
 - Apply for withdrawal of MPF under different MPF schemes in one go



When can I start using the eMPF?

MPF trustees and their schemes have been getting onboard the eMPF in sequence one by one (details @www.empf.org.hk). Information of accounts under Sun Life's **Sun Life Rainbow MPF Scheme** will be transferred to the eMPF from the following date²:

Sun Life Rainbow MPF Scheme:

Target eMPF Onboarding Date

3 October 2025

From this date onward, information and records of your MPF account under this scheme will be transferred to the eMPF. While Sun Life remains the trustee of the scheme, eMPF Company will utilize the eMPF to perform the administration of the MPF scheme, provide scheme administration services³ to you and handle your service instructions (including making contributions, changing investment choices, checking account balance and withdrawing MPF, etc.). From then on, you can manage your MPF on the eMPF and should no longer submit scheme administration service instructions to Sun Life.

Register with eMPF

Starting from 1 August 2025, simply complete the one-time registration with eMPF to enjoy the benefits it brings to you. Please see back page for the **Employer eMPF Registration and Activation User Guide** and **Messages from Your Trustee** to kick-start your new digital MPF journey! If your company has participated in another MPF scheme which has got onboard the eMPF and has already registered with eMPF earlier, you do not need to register again.

Enquiries

For enquiries, please call the eMPF Customer Service Hotline at **183 2622**. We look forward to serving you on the eMPF.

eMPF Platform and Sun Life

¹ eMPF Company is a wholly-owned subsidiary of the Mandatory Provident Fund Schemes Authority. It operates the eMPF as a not-for-profit public utility.

² The date of onboarding the eMPF is subject to the legal notice to be published in the Gazette of the Government of the Hong Kong Special Administrative Region. In case of subsequent adjustment, your trustee will promptly communicate with you.

³ The use of the eMPF and scheme administration services are subject to the General Terms and Conditions of the eMPF which are available at www.empf.org.hk/tnc/en.

Note

This page contains **important information** including your company's eMPF activation code. Please **keep** it for reference to facilitate your registration with eMPF.

How to Register with eMPF

As an employer, regardless of how many MPF schemes you are participating in, you need to register with eMPF only once to manage all the schemes under your company which have got onboard the eMPF.

Employer name:

Your company's eMPF activation code:

You can register with eMPF starting from:

Before registration, please have the following information and documents ready:

1

eMPF Activation Code
(see above)



2

Business Registration Certificate / Certificate of Incorporation



3

"Company Authorized Person" Appointment Form
(scan QR code to download and complete the form)



Registration Steps

Starting from 1 August 2025, please scan the QR codes below to download the eMPF mobile app using your smartphone or tablet, or visit the eMPF web portal to begin registration.



Mobile App



Web Portal



智方便
iAM Smart



Pamphlet



Mobile app

Tip: You can also use "iAM Smart" to complete eMPF registration, and have your identity verified and key personal information auto-filled via iAM Smart. If you are not yet an iAM Smart user, scan the QR codes above, read the relevant pamphlet and register with "iAM Smart" before registering with eMPF.

"iAM Smart" Hotline: 182 123

After logging into the eMPF mobile app or web portal, employer or the company authorized person can follow the steps below to register with eMPF:

1

Apply

- Input company authorized person's information
- Input **eMPF activation code**
- Input Business Registration / Certificate of Incorporation number
- Upload "Company Authorized Person" Appointment Form and Business Registration Certificate / Certificate of Incorporation



Upon receipt of your application, the eMPF Company will send within two working days a notification to the company authorized person by email / SMS for activating your account

2

Activate

- Input company authorized person's information
- Set username and password



3

Done !

For details on each step of the registration process, please see:



Employer eMPF Registration and Activation User Guide
www.empf.org.hk/er/tutorial/reg/en

Point-to-note

Sun Life Rainbow MPF Scheme will get onboard the eMPF on 3 October 2025. Before this date, even if you have completed registration with eMPF, your account information and records under this scheme will not be available on the eMPF until 3 October 2025.

Messages from Your Trustee

Starting from 3 October 2025, the eMPF Company will take up the administration of the MPF scheme and provide scheme administration services to you via the eMPF, including handling service instructions from employers, scheme members and self-employed persons. Hence, you should submit scheme administration service instructions directly to the eMPF instead of Sun Life.

Sun Life will cease accepting scheme administration service instructions based on different cut-off dates. Please read the **Notice to Participating Employers and Scheme Members** for details.



Notice to Participating Employers and Scheme Members

<https://sunlife.co/q1e1>

Service instructions received by Sun Life after the respective cut-off dates will only be processed by the eMPF after the scheme has got onboard the eMPF on 3 October 2025.

Important Note to Employers on Making Contributions



Employer should submit contribution data and make payments via the eMPF for processing but not Sun Life anymore starting from the contribution period of **September 2025** (with a deadline for making contributions on 10 October 2025). Scan the QR code on the left to view a **“A Comprehensive Guide to MPF Contribution Payment Methods”**.

Note

Late payment will be **subject to a surcharge** calculated at 5% of the late payment amount.

Frequently Asked Questions

1: If my company does not have a Business Registration Certificate / Certificate of Incorporation (BR/CI), can I still register with eMPF?

Yes. You can input your company name and upload documents issued by your trustee to your company within 6 months preceding the date of registration with eMPF, such as correspondences or emails in place of BR/CI.

2: Do I need to re-enter my company's information on the eMPF?

No. Your company's key information, including your existing employees' information, payroll group, and direct debit authorization setting (if any), etc. will be transferred from your trustee's system to the eMPF.

3: Can I continue to drop off contribution cheques at my trustee's branch or service centre after my trustee has got onboard the eMPF?

No. You should send contribution cheques to eMPF Company by post (PO Box 98929 Tsim Sha Tsui Post Office) or through drop-in box at any of its service centres (details @www.empf.org.hk). But why bother? Switch to e-payment via the eMPF for a more convenient and efficient experience!

4: If I pay contributions by paper cheque, should I write the cheque to “eMPF Company” instead?

No. The payee of MPF contributions remains unchanged. You should write the cheque to your trustee as usual, i.e. “Sun Life Trustee Company Limited”. We encourage you to switch to e-payment which can help avoid clerical error or delay in postal delivery resulting in late contribution subject to surcharge.

5: My company is participating in two MPF schemes. After I have registered with eMPF, will I see account information of both schemes on the eMPF?

Trustees and their schemes have been getting onboard the eMPF in sequence one by one (details @www.empf.org.hk). After your other scheme has got onboard, your MPF account information of that scheme will be automatically shown on the eMPF.

More Information

Check out our Frequently Asked Questions (FAQs) by scanning the QR code, or visit the eMPF website or call our customer service hotline:



www.empf.org.hk



183 2622

FAQs



Personal Information Collection Statement (PICS)

Scan the QR code for the PICS before using the eMPF



(or call our hotline for a printed PICS)

Dear Participating Employers,

With effect from 3 October 2025, the administration service for the Sun Life Rainbow MPF Scheme will be onboarded to the eMPF Platform. To help you learn more about the eMPF Platform, we have scheduled webinars. Our guest speakers will further introduce the eMPF Platform, highlight important dates and required actions, and provide guidance on user registration and login.

Employer Webinar	Details / Date and Time	
Webinar Topics	<p>Series 1 – eMPF Introduction (May – June 2025) - Completed</p> <ul style="list-style-type: none"> • Introduction of eMPF • Introduction of eMPF Web Portal and eMPF Mobile App • Add-on services provided by Sun Life • AOB <p>Series 2 – Important Notes, Future Servicing & Administrative Arrangement (July – September 2025)</p> <ul style="list-style-type: none"> • Important dates and required actions for participating employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App • Add-on services provided by Sun Life • AOB <p>Series 3 – Servicing & Administrative Arrangement After eMPF Onboarding (October 2025)</p> <ul style="list-style-type: none"> • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App • Add-on services provided by Sun Life • AOB 	
Cantonese Sessions	1 August 2025 13 August 2025 20 August 2025 26 August 2025 2 September 2025 8 September 2025 25 September 2025 8 October 2025	10:00 AM to 12:00 NN 2:00 PM to 4:00 PM 12:00 NN to 2:00 PM 4:00 PM to 6:00 PM 10:00 AM to 12:00 NN 12:00 NN to 2:00 PM 2:00 PM to 4:00 PM 2:00 PM to 3:30 PM
English Sessions	8 August 2025 13 October 2025	4:00 PM to 6:00 PM 4:00 PM to 5:30 PM
Mandarin Session	15 September 2025	4:00 PM to 6:00 PM

For more details of the webinars and registration, please scan the QR code. Act now!



If you have any enquiries about the webinars, please contact our Sun Life Pension Services Hotline at (852) 3183 1888.

Yours faithfully,

Sun Life Trustee Company Limited
as the trustee of Sun Life Rainbow MPF Scheme

Sun Life Rainbow MPF Scheme (the "Scheme")

Notice to Participating Employers and Scheme Members

This is an important document. You should read it carefully and thoroughly. If there is any query about the content of this document, you should seek independent professional advice. The trustee of the Scheme accepts responsibility for the information contained in this document as being accurate as at the date of this document.

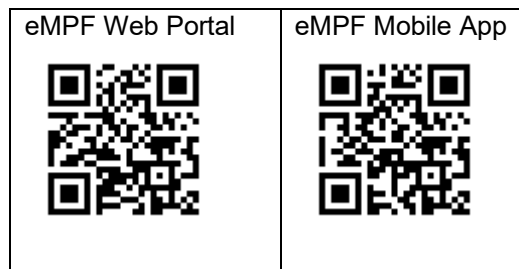
23 July 2025

Dear participating employers and Scheme members,

We, Sun Life Trustee Company Limited, the trustee of the Scheme (the "**Trustee**", "**we**" or "**us**"), write to inform you that certain changes will be made to the Scheme. Capitalised terms not defined in this notice shall have the same meaning as in the MPF scheme brochure of the Scheme (the "**MPF Scheme Brochure**").

The Scheme is targeted to get onboard the eMPF Platform on 3 October 2025 (the "**Onboarding Date**")¹ ("**eMPF Onboarding**"). The relevant administrative services currently provided by BestServe Financial Limited ("**BestServe**"), the administrator of the Scheme, will cease and the eMPF Platform Company Limited (the "**eMPF Company**") will take up the administration of the Scheme and provide scheme administration services to handle instructions from participating employers and Scheme members directly through the eMPF Platform.

eMPF Platform is a centralized electronic platform and your one-stop online hub for managing your Mandatory Provident Fund ("**MPF**") anytime anywhere through the eMPF Web Portal or the eMPF Mobile App (you may scan the QR Codes below for access).



¹ The Onboarding Date is subject to the legal notice on mandatory use of eMPF Platform of the Scheme to be published in the Gazette. If there is any change to the Onboarding Date, there may be corresponding changes to other relevant dates in this notice (as set out in other footnotes of this notice). In case of any changes, we will promptly communicate with you.

What are the Changes (as defined below)?

Starting from the Onboarding Date, there will be certain changes ("**Changes**") with respect to the administration of the Scheme. Participating employers and Scheme members should submit their MPF instructions to the eMPF Platform directly. Participating employers and Scheme members should no longer submit their instructions to us / BestServe. For details, please refer to section 2 of this notice.

With respect to the details of the transitional operational arrangements and the relevant cut-off dates (i.e. the last date on which the relevant valid instructions need to be received by us / BestServe in order for the instructions to be processed before the Onboarding Date), please refer to section 3 of this notice.

Switching instructions and change of investment mandate instructions received by us / BestServe on or after the relevant cut-off dates indicated in section 3 of this notice and before the Onboarding Date will be rejected and Scheme members will need to submit the instructions to the eMPF Platform again on or after the Onboarding Date. There will be a period of suspension before the Scheme gets onboard the eMPF Platform, namely from 17 September to 2 October 2025 (both days inclusive)², during which dealing and services provided by us and/or BestServe will be suspended.

In addition, the trust deed of the Scheme (the "**Trust Deed**"), the MPF Scheme Brochure and the key scheme information document of the Scheme (the "**KSID**") (where necessary) will be amended and/or streamlined to:

- (a) reflect the eMPF Onboarding;
- (b) reflect the reduction of the aggregate management fees of certain constituent funds and fee disclosure in connection with the eMPF Company taking up the administration services of the Scheme;
- (c) reflect the new administrative arrangements; and
- (d) reflect miscellaneous changes.

Please refer to this notice for details of the Changes.

Actions to be taken

Participating employers and Scheme members should complete registration with the eMPF Platform through the eMPF Web Portal or the eMPF Mobile App starting from 1 August 2025 (the "**Registration Start Date**") in order to have access to electronic channels of the eMPF Platform from the Onboarding Date. For participating employers, if your company has already registered for the eMPF Platform earlier, you do not need to register again. Similarly, Scheme members who have already registered for the eMPF Platform do not need to register again.

Please refer to section 2 of this notice for details.

To assist participating employers and Scheme members to know more about the eMPF Platform:

- Seminars about the eMPF Platform will be held for participating employers and Scheme members; and
- eMPF Customer Service Hotline, eMPF Service Centres and eMPF Kiosk Arrangement will be in place.

² This may be subject to change. For details, please refer to footnote 1 of this notice.

For further information, please refer to sections 5 and 6 of this notice.

Participating employers and Scheme members may also wish to attend the seminar as referred to in section 5 of this notice.

Contact details

If you have any questions or concerns about the Changes set out in this notice, you may contact Sun Life Trustee MPF Hotline at (852) 3183-1888.

1. Introduction of eMPF Platform

1.1 The eMPF Platform is developed by the eMPF Company which is a wholly-owned subsidiary of the Mandatory Provident Fund Schemes Authority (the "**MPFA**"), and operates the eMPF Platform as a not-for-profit public utility. The eMPF Platform is a centralized electronic platform and your one-stop online hub for managing your MPF anytime anywhere through the eMPF Web Portal or the eMPF Mobile App. A legal notice on mandatory use of eMPF Platform of the Scheme will be published in the Gazette.

2. Scheme administrator & Submission of instruction

2.1 From the Onboarding Date, the administration of the Scheme will be performed by the eMPF Company. Participating employers and Scheme members³ can manage their MPF accounts via, and submit their administration service instructions to, the eMPF Platform directly. Participating employer and Scheme member can refer to section 2.2 of this notice for the submission of instructions to the eMPF Platform. The following are matters and activities that are conducted by the eMPF Platform:







- (a) processing registration of eMPF Platform for participating employers and scheme members;
- (b) processing enrolment in registered schemes for participating employers and scheme members;
- (c) processing MPF contributions and default contributions;
- (d) processing scheme members' investment instructions (including investment instructions on new contributions and switching instructions);
- (e) processing transfers of benefits within the registered scheme or between registered schemes or from occupational retirement schemes to registered schemes;
- (f) processing claims and withdrawal of MPF benefits;
- (g) processing the offset and refund of severance payments and long service payments to participating employers and/or scheme members/claimants;
- (h) processing of changes of participating employer and/or scheme member particulars;
- (i) giving of notices and documents to participating employers and scheme members;
- (j) handling of enquiry and complaint; and
- (k) following up with participating employers and scheme members on any unclear scheme

³ Scheme members include employee members, self-employed persons, tax deductible voluntary contributions (TVC) members, Special Private Account members (i.e. members making Special Private Contributions into the Scheme) and personal account members. Please note that "Special Private Contributions" and "Special Private Account" as described in this notice are referred to as "special voluntary contributions" and "special voluntary contribution account" respectively by the eMPF Platform.







administration instructions.













Accordingly, with effect from the Onboarding Date, BestServe will cease to be the administrator of the Scheme and participating employers and Scheme members should no longer submit MPF instructions to BestServe.

- 2.2 To make the best use of the eMPF Platform, participating employers and Scheme members are strongly encouraged to submit instructions electronically via the eMPF Platform. To facilitate the smooth transition to the eMPF Platform, participating employers and Scheme members shall take note of the following and take necessary actions:

	<u>Your Actions</u>	<u>Quick Access</u>				
Registration with eMPF Platform (APPLICABLE TO ALL PARTICIPATING EMPLOYERS AND SCHEME MEMBERS)	Register with eMPF Platform from the Registration Start Date to facilitate you in managing your MPF account(s) via the eMPF Platform going forward. ⁴ Please be reminded that the account details will only be available on the eMPF Web Portal or the eMPF Mobile App after the Scheme gets onboard on the Onboarding Date. You are encouraged to register soon so that you will be able to access your account details after the Scheme got onboard to the eMPF Platform.	1. Scan the QR Code for eMPF Platform registration <table border="1" style="width: 100%; text-align: center;"> <tr> <td>eMPF Web Portal</td> <td>eMPF Mobile App</td> </tr> <tr> <td></td> <td></td> </tr> </table> 2. Visit eMPF Web Portal at (from the Registration Start Date onwards): empf.org.hk/reg/type/en	eMPF Web Portal	eMPF Mobile App		
eMPF Web Portal	eMPF Mobile App					
						

⁴ For participating employers, if your company has already registered for the eMPF Platform earlier, you do not need to register again. Similarly, Scheme members who have already registered for the eMPF Platform do not need to register again. Participating employers and Scheme members who have performed registration can log-in to the eMPF Web Portal or eMPF Mobile App and check the account details after the Onboarding Date.

	<u>Your Actions</u>	<u>Quick Access</u>		
<p>Submission of administration instructions and MPF account enquiries</p> <p>(APPLICABLE TO ALL PARTICIPATING EMPLOYERS AND SCHEME MEMBERS)</p>	<p>Submit MPF administration instructions and access your MPF account information and balance via the eMPF Web Portal or eMPF Mobile App from the Onboarding Date onwards.</p> <p>eMPF Platform commences processing MPF administration instructions and MPF account enquiries.</p> <p>Please be reminded that the MPF administration instructions received by us / BestServe through the original channels offered by us / BestServe after the respective cut-off dates (for details, please refer to section 3 below) will lead to delay in handling or rejection of the instructions.</p>	<p>1. Scan the QR Code for accessing eMPF User Guide on eMPF website</p> <table border="1" style="width: 100%; text-align: center;"> <tr> <td style="width: 50%;"> <p>Participating employers</p>  </td> <td style="width: 50%;"> <p>Scheme members</p>  </td> </tr> </table> <p>2. Visit eMPF website at (from the Onboarding Date onwards):</p> <p><u>Participating employers</u> empf.org.hk/er/tutorial/en</p> <p><u>Scheme members</u> empf.org.hk/tutorial/en</p>	<p>Participating employers</p> 	<p>Scheme members</p> 
<p>Participating employers</p> 	<p>Scheme members</p> 			

	<u>Your Actions</u>	<u>Quick Access</u>								
Submission of contribution data and payment instructions (APPLICABLE TO PARTICIPATING EMPLOYERS, TVC MEMBERS, SPECIAL PRIVATE ACCOUNT MEMBERS AND SELF-EMPLOYED PERSONS ONLY)	Submit contribution data and payment instructions via the eMPF Web Portal or the eMPF Mobile App from the Onboarding Date onwards.	1. Scan the QR Code for eMPF Web Portal and eMPF Mobile App login page <table border="1" style="width: 100%; text-align: center;"> <tr> <th colspan="2">Participating employers</th> </tr> <tr> <td>eMPF Web Portal </td> <td>eMPF Mobile App </td> </tr> <tr> <th colspan="2">Scheme members</th> </tr> <tr> <td>eMPF Web Portal </td> <td>eMPF Mobile App </td> </tr> </table> 2. Visit eMPF website at (from the Onboarding Date onwards): <u>Participating employers</u> eMPF.org.hk/er/login/en <u>Scheme members</u> eMPF.org.hk/login/en	Participating employers		eMPF Web Portal 	eMPF Mobile App 	Scheme members		eMPF Web Portal 	eMPF Mobile App 
Participating employers										
eMPF Web Portal 	eMPF Mobile App 									
Scheme members										
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2.3 Regarding submission of contribution data, participating employers who currently use their own payroll system to calculate and/or submit contribution data to us should check with their respective payroll vendors or in-house IT system/application developers to ensure system has been enhanced to support data submission to the eMPF Platform via standardized contribution data file upload or API data submission (for API data submission, API integration testing with the eMPF Platform has to be completed). If the system has not yet been enhanced to support standardized data file upload or API submission, participating employers can choose to submit contributions through the **eMPF Web Portal** or **eMPF Mobile App** as stipulated above.

2.4 Alternatively, instructions may be submitted by paper-based means to the eMPF Platform by post, fax, email or in person:

- Postal Address: PO Box 98929 Tsim Sha Tsui Post Office
- Fax Number (not applicable to application that we require certified true copy of supporting document): (852) 3197 2988

- Email address (not applicable to application that we require certified true copy of supporting document): forms@support.empf.org.hk
- In person to the following eMPF Service Centres:

Hong Kong Island: Unit 601B, 6/F, Dah Sing Financial Centre, No. 248 Queen's Road East, Wanchai, Hong Kong

Kowloon: Suites 1205-6, 12/F, Chinachem Golden Plaza, No. 77 Mody Road, Tsim Sha Tsui East, Kowloon

New Territories: Suite 1802A, 18/F, Tower 2, Nina Tower, No. 8 Yeung Uk Road, Tsuen Wan, New Territories

Office Hours: 9:00 am – 6:00 pm (Monday - Friday) and 9:00 am – 1:00 pm (Saturday)
Closed on Sunday and Public Holidays

Participating employers and Scheme members can also visit the above eMPF Service Centres during the office hours for MPF related services (e.g. making enquiries/complaints relating to MPF scheme administration, seeking assistance in using the eMPF Web Portal or eMPF Mobile App, etc.).

2.5 The account number(s) of your existing MPF account(s) will be changed after the Scheme got onboard to the eMPF Platform. You may log-in to the eMPF Web Portal or the eMPF Mobile App, contact the eMPF Customer Service Hotline or visit the eMPF Service Centres or eMPF Kiosk to obtain the updated account number after the Onboarding Date.

2.6 All MPF administrative forms are available from the eMPF website (www.empf.org.hk) and the eMPF Service Centres from the Onboarding Date onwards. There will be a grace period of two months following the Onboarding Date during which eMPF Platform will accept our existing administration forms (the “**Grace Period**”). Please note that our existing administration forms received after the Grace Period (i.e. after 2 December 2025⁵) will be rejected.

3. Transitional operation arrangement

3.1 Dealings in the units of the constituent funds will be suspended **from 17 September to 2 October 2025** (both days inclusive)⁵ to facilitate the Scheme’s onboarding to the eMPF Platform. For the avoidance of doubt, valuation of the constituent funds will continue during this period.

3.2 Where participating employers and Scheme members wish to have his/her/its instructions processed before the Onboarding Date, valid and complete instructions (and in the case of contribution instructions, with cleared funds) must be submitted to BestServe by the respective cut-off dates and times (if any) as mentioned in the table below:

⁵ This may be subject to change. For details, please refer to footnote 1 of this notice.

<u>Types of MPF Administration Instructions #</u>	<u>Cut-off date for valid instructions to be received by BestServe ** ##</u>
Employers and self-employed person members	
1. Contribution data submission by hand / via Sun Life Trustee MPF Client Service Centre / via mail, fax or email / via Online Pension Service Centre	10 September 2025
2. Direct debit authorization ("DDA") (i) Set up new DDA instruction (ii) Change of bank account or relevant information for direct debit arrangement	11 September 2025
3. Employer application for Scheme participation	11 September 2025
4. Employee enrolment of Scheme participation (only applicable to employers)	10 September 2025
5. Employee termination of Scheme participation (only applicable to employers) (i) With LSP/SP offset (ii) Without LSP/SP offset	(i) 2 September 2025 (ii) 5 September 2025
6. Scheme information change, including change of voluntary contributions and other employer information changes	11 September 2025
7. Scheme Transfer-in (only applicable to employers)	12 September 2025
8. Scheme Transfer-out (only applicable to employers)	5 September 2025
Self-employed person ("SEP") members, employees, personal account ("PA") members, Special Private Account ("SPA") members and tax deductible voluntary contributions ("TVC") members	
<p>1. Fund switching / change of investment mandate (i) via mail / by hand / Sun Life Trustee MPF Client Service Centre (ii) via internet / fax</p> <p>Note 1: If any fund switching requests are invalid/incomplete, they cannot be transmitted via the internet as the internet will refrain any such invalid/incomplete requests from being submitted via the internet. If any fund switching requests submitted via other channels are invalid/incomplete, BestServe will make follow-up calls with Scheme members on the date of such invalid/incomplete requests being received to explain the transitional/special arrangement.</p> <p>Note 2: Please also refer to paragraph 3.3 below for circumstances where fund switching requests submitted before the cut-off time may not be processed before the Onboarding Date.</p>	<p>(i) 16 September 2025, 4:00pm</p> <p>(ii) 16 September 2025, 4:00pm</p>

<u>Types of MPF Administration Instructions #</u>	<u>Cut-off date for valid instructions to be received by BestServe ** ##</u>
Self-employed person ("SEP") members, employees, personal account ("PA") members, Special Private Account ("SPA") members and tax deductible voluntary contributions ("TVC") members	
2. Member information change (i) via fax / mail / by hand / Sun Life Trustee MPF Client Service Centre (ii) via internet	(i) 11 September 2025 (ii) 16 September 2025, 4:00pm
3. Transfer-in of accrued benefits into the Scheme (i) Transfer-in through the Employee Choice Arrangement (" ECA ") (ii) Non-ECA transfer-in	(i) 15 September 2025 (ii) 12 September 2025
4. Transfer-out from the Scheme (including transfer-out through ECA or not through ECA)	5 September 2025
5. Withdrawal of accrued benefits	3 September 2025
6. SEP/PA/SPA/TVC enrolment	11 September 2025
7. Withdrawal and transfer of Special Private Contributions to TVC account	3 September 2025

Remarks:

Please note that all instructions listed in this table must be submitted in paper form, except the following instructions which can be submitted via electronic means or in paper form:

- (a) Contribution data submission (applicable to employers and SEP members);
- (b) Fund switching / change of investment mandate (applicable to SEP members, employees, PA members, SPA members and TVC members); and
- (c) Member information change (applicable to SEP members, employees, PA members, SPA members and TVC members).

^^ Please see below for the locations of Sun Life Trustee MPF Client Service Centre:

Submission Channel	Address
Sun Life Trustee MPF Client Service Centre	10/F, One HarbourFront, 18 Tak Fung Street, Hunghom, Kowloon, Hong Kong

** In the event of a cut-off date becoming a Severe Weather Trading Day (i.e. a day or part of a day on which Tropical Cyclone Warning Signal No.8 or above, or black rainstorm warning signal is hoisted or the Government of the Hong Kong Special Administrative Region of the People's Republic of China makes an announcement on a territory-wide "extreme conditions" and the Stock Exchange of Hong Kong is open for the business of dealing in securities), we will still process online switching, online change of investment mandate and online change of member particulars instructions from participating employers and Scheme members and received by BestServe on such day. For other instructions (excluding switching, change of investment mandate and change of member particulars instructions received in paper form on such day), we will use

our best efforts to process such instructions. However, if we are unable to process any such instructions, such instructions will be suspended and not be processed by BestServe and will be transferred to and handled by the eMPF Platform on or after the Onboarding Date. For switching, change of investment mandate and change of member particulars instructions received in paper form on such day, such instructions will be rejected and Scheme members will need to submit the instruction to the eMPF Platform again on or after the Onboarding Date.

The cut-off dates set out in the table above may be subject to change. For details, please refer to footnote 1 of this notice.

3.3 Please note that even if the fund switching instruction is submitted on or before the cut-off date as set out above, if any one of the following circumstances occurs:

- (a) your MPF account is in the process of transferring out assets to other registered scheme(s), annual de-risking between Default Investment Strategy funds, automatic fund allocation under the Fund Cruiser, partial claim or withdrawal of MPF accrued benefits, transferring unit(s) from or to other account(s) within the Scheme;
- (b) a previous fund switching instruction has not yet been completed; or
- (c) the participating employer's request for refund of long service payment or severance payment is being processed

then such fund switching instruction will not be able to be processed before the Onboarding Date and will be rejected. Accordingly, members will have to submit new instruction to the eMPF Platform on or after the Onboarding Date.

3.4 In relation to valid instructions (other than switching instructions and change of investment mandate instructions) received after the respective cut-off dates and times (if any) and before the Onboarding Date (regardless of whether they are given via electronic means or in paper forms), we will not process such instructions but will transfer such instructions to the eMPF Platform which would process such instructions on or after the Onboarding Date. As for any switching instructions and change of investment mandate instructions received after the respective cut-off dates and times (if any) and before the Onboarding Date (regardless of whether they are given via electronic means or in paper forms), such instructions will be rejected and Scheme members will need to submit the instruction to the eMPF Platform again on or after the Onboarding Date.

3.5 After the Onboarding Date, we will not process any instruction received by us and/or BestServe but will forward such instruction to the eMPF Platform for further handling.

3.6 Arrangement of e-communication consent for passport holders

Scheme members are required to complete the registration with the eMPF Platform for receiving notices or documents by electronic means including e-notification and e-statement ("**e-Communications**") from the eMPF Platform. However, if Scheme members previously used passport as identification document to enrol the MPF account(s) in the Scheme, Scheme members will not be able to complete the registration with the eMPF Platform using passport number and receive e-Communications from the eMPF Platform. As a result, the eMPF Platform will send all notices or documents to Scheme members through paper means. If Scheme members wish to continue to receive e-Communications from the eMPF Platform after

the Scheme gets onboard, please update the identification document to Hong Kong Identity Card (i) with the Trustee before onboarding or (ii) with the eMPF Platform after onboarding.

4. Amendment to the Trust Deed, MPF Scheme Brochure and KSID

4.1 The Trust Deed, MPF Scheme Brochure and KSID will be amended to reflect the new administrative arrangements as summarised in section 2 of this notice.

4.2 In addition, a fee will be payable by the Trustee from the Scheme's assets to the eMPF Company for its services and the aggregate management fees of certain constituent funds* will be reduced effective 3 January 2026 (the “**Fee Reduction Effective Date**”)⁶. Please refer to the enclosed **Appendix 1** setting out the new breakdown of the management fees of each constituent fund at the constituent fund level which will take effect from the Fee Reduction Effective Date. For the avoidance of doubt, the breakdown of the management fees of each constituent fund at the constituent fund level before the Fee Reduction Effective Date will remain the same as that before the MPF Scheme Brochure is amended, and is set out in the Addendum to the MPF Scheme Brochure.

** Constituent funds that will have their aggregate management fees reduced are: Sun Life MPF Hong Kong Dollar Bond Fund, Sun Life MPF Global Bond Fund, Sun Life MPF Hong Kong Equity Fund, Sun Life MPF Stable Fund, Sun Life MPF Balanced Fund, Sun Life MPF Growth Fund, Sun Life MPF Asian Equity Fund, Sun Life MPF Multi-Sector Equity Fund, Sun Life MPF Greater China Equity Fund, and Sun Life MPF US & Hong Kong Equity Fund. The aggregate management fees of the other constituent funds remain unchanged.*

4.3 Please refer to the table below for the aggregate management fees of each constituent fund before / on and after the Fee Reduction Effective Date:

Name of Constituent Fund	Management fees before the Fee Reduction Effective Date (% p.a. of net asset value)	Management fees on and after the Fee Reduction Effective Date (% p.a. of net asset value)
Sun Life MPF Conservative Fund	Class A: Up to 0.883% Class B: Up to 0.883%	Class A: Up to 0.883% (no change) Class B: Up to 0.883% (no change)
Sun Life FTSE MPF Hong Kong Index Fund	Class A: Up to 0.963% Class B: Up to 0.963%	Class A: Up to 0.963% (no change) Class B: Up to 0.963% (no change)
Sun Life MPF RMB and HKD Fund	Class A: Up to 1.223% Class B: Up to 1.173%	Class A: Up to 1.223% (no change) Class B: Up to 1.173% (no change)
Sun Life MPF Hong Kong Dollar Bond Fund	Class A: Up to 1.398% Class B: Up to 1.398%	Class A: Up to 1.308% Class B: Up to 1.308%
Sun Life MPF Global Bond Fund	Class A: Up to 1.748% Class B: Up to 1.548%	Class A: Up to 1.558% Class B: Up to 1.458%

⁶ This may be subject to change. For details, please refer to footnote 1 of this notice.

Name of Constituent Fund	Management fees before the Fee Reduction Effective Date (% p.a. of net asset value)	Management fees on and after the Fee Reduction Effective Date (% p.a. of net asset value)
Sun Life MPF Hong Kong Equity Fund	Class A: Up to 1.748% Class B: Up to 1.548%	Class A: Up to 1.558% Class B: Up to 1.458%
Sun Life MPF Stable Fund	Class A: Up to 1.748% Class B: Up to 1.548%	Class A: Up to 1.558% Class B: Up to 1.458%
Sun Life MPF Balanced Fund	Class A: Up to 1.748% Class B: Up to 1.548%	Class A: Up to 1.558% Class B: Up to 1.458%
Sun Life MPF Growth Fund	Class A: Up to 1.748% Class B: Up to 1.548%	Class A: Up to 1.558% Class B: Up to 1.458%
Sun Life MPF Asian Equity Fund	Class A: Up to 1.893% Class B: Up to 1.693%	Class A: Up to 1.703% Class B: Up to 1.603%
Sun Life MPF Multi-Sector Equity Fund	Class A: Up to 1.778% Class B: Up to 1.578%	Class A: Up to 1.588% Class B: Up to 1.488%
Sun Life MPF Greater China Equity Fund	Class A: Up to 1.943% Class B: Up to 1.743%	Class A: Up to 1.753% Class B: Up to 1.653%
Sun Life MPF Global Low Carbon Index Fund	Up to 1.10%	Up to 1.10% (no change)
Sun Life MPF European Equity Fund	Up to 1.305%	Up to 1.305% (no change)
Sun Life MPF US Equity Fund	Up to 1.285%	Up to 1.285% (no change)
Sun Life MPF US & Hong Kong Equity Fund	Up to 1.103%	Up to 0.923%
Sun Life MPF Income Fund	Up to 1.19% (for members below age 60) / Up to 0.99% (beginning in the month in which the member reaches age 60)	Up to 1.19% (for members below age 60) / Up to 0.99% (beginning in the month in which the member reaches age 60) (no change)
Sun Life MPF Core Accumulation Fund	Up to 0.733%	Up to 0.733% (no change)
Sun Life MPF Age 65 Plus Fund	Up to 0.733%	Up to 0.733% (no change)

- 4.4 Moreover, according to the amendments to the MPF legislation, the cap on the total amount of out-of-pocket expenses incurred by us on a recurrent basis in the discharge of our duties to provide services for the DIS Funds (currently being the Sun Life MPF Core Accumulation Fund and the Sun Life MPF Age 65 Plus Fund) in a single year will be reduced from 0.2% of the net asset value of each of these constituent funds to 0.1% of the net asset value effective 1 January 2026 i.e. the start of the next financial period of the Scheme. For details as to what types of expenses are characterised as out-of-pocket expenses, please refer to section 3.2.5 of the MPF Scheme Brochure.
- 4.5 As a result of the above, relevant changes and other minor amendments will be made to the MPF Scheme Brochure, the Trust Deed and the KSID.
- 4.6 Further, there will be the following miscellaneous changes to the MPF Scheme Brochure, the Trust Deed and / or the KSID:

- (a) In response to the severe weather trading arrangement implemented by The Stock Exchange of Hong Kong Limited, the relevant sections of the MPF Scheme Brochure, the KSID and/or the Trust Deed will be revised so that the following online services and processes will generally be made available and carried out as usual on a Severe Weather Trading Day:
- (i) Online fund switching of constituent funds
 - (ii) Change of investment mandate for future contributions online
 - (iii) Annual de-risking for Scheme members participating in the Default Investment Strategy or the Fund Cruiser
 - (iv) Valuation of constituent funds

Except for the specified services and processes as set out above, all other services and processes under the Scheme will remain closed on a Severe Weather Trading Day, unless the Trustee considers it appropriate to make any of them available. For details, please refer to the latest MPF Scheme Brochure, KSID and Trust Deed.

- (b) In view of the new MPF offsetting arrangement effective 1 May 2025 (the “**Transition Date**”), the MPF Scheme Brochure will be updated to reflect the new MPF offsetting arrangement as follows:
- (i) A participating employer **cannot** use the accrued benefits attributable to its own mandatory contributions to offset an employee member's statutory long service payment or severance payment (the “**LSP / SP**”) in respect of the employee member's years of service from and including the Transition Date (“**post-Transition portion of LSP / SP**”). Despite this, the participating employer can continue to use such benefits to offset an employee member's LSP / SP in respect of the employee member's years of service before the Transition Date (“**pre-Transition portion of LSP / SP**”).
 - (ii) A participating employer can continue to use the accrued benefits attributable to its own voluntary contributions to offset both an employee member's pre-Transition portion of LSP / SP and post-Transition portion of LSP / SP.


Further, the MPF Scheme Brochure will also be updated to include the default sequence of offsetting against LSP / SP, i.e. firstly, benefits attributable to the participating employer's transfer from an occupational retirement scheme (if applicable); secondly, benefits attributable to the participating employer's voluntary contributions (if applicable); and lastly, benefits attributable to the participating employer's mandatory contributions (with respect to the LSP / SP attributable to the employee member's period of service before the Transition Date). However, should a participating employer with different types of benefits attributable to its own contributions wish to apply a different sequence of offsetting, the participating employer may make such application through the eMPF Platform.

5. Invitation to participate in seminar to onboarding to eMPF Platform

- 5.1 In order to know more about the eMPF Platform and to get prepared for the onboarding, participating employers and Scheme members are cordially invited to the eMPF introductory seminar.


5.2 Details of the seminar are as follows:

Participating employers' session

Seminar Contents	<ul style="list-style-type: none"> • Introduction of eMPF • Important date and required actions from participating employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App 	
Format	Online only	
Schedule	Date	Time
Cantonese Sessions	1 August 2025 13 August 2025 20 August 2025 26 August 2025 2 September 2025 8 September 2025 25 September 2025 8 October 2025	10:00 AM to 12:00 NN 2:00 PM to 4:00 PM 12:00 NN to 2:00 PM 4:00 PM to 6:00 PM 10:00 AM to 12:00 NN 12:00 NN to 2:00 PM 2:00 PM to 4:00 PM 2:00 PM to 3:30 PM
English Sessions	8 August 2025 13 October 2025	4:00 PM to 6:00 PM 4:00 PM to 5:30 PM
Mandarin Session	15 September 2025	4:00 PM to 6:00 PM
Registration	Interested parties shall register by scanning the QR code below: 	

Scheme members' session (including employee members, self-employed persons, TVC members, Special Private Account members and personal account members)

Seminar Contents	<ul style="list-style-type: none"> • Introduction of eMPF • Important date and required actions from scheme members • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App 	
Format	Online only	
Schedule	Date	Time
Cantonese Sessions	28 July 2025 11 August 2025 29 August 2025 11 September 2025 26 September 2025 10 October 2025	4:00 PM to 6:00 PM 6:00 PM to 8:00 PM 4:00 PM to 6:00 PM 4:00 PM to 6:00 PM 6:00 PM to 8:00 PM 4:00 PM to 5:30 PM
English Sessions	18 August 2025 17 October 2025	12:00 NN to 2:00 PM 6:00 PM to 7:30 PM

Schedule	Date	Time
Mandarin Session	5 September 2025	12:00 NN to 2:00 PM
	19 September 2025	12:30 PM to 2:30 PM
Registration	Interested parties shall register by scanning the QR code below:	
		

5.3 Should you have any queries, please feel free to contact our Sun Life Trustee MPF Hotline at (852) 3183-1888.

6. eMPF Customer Service Hotline, eMPF Service Centres and eMPF Kiosk Arrangement

6.1 With effect from the date of this notice, participating employers and Scheme members, who wish to obtain more information relating to eMPF, such as make enquiries relating to MPF scheme administration, seek assistance in using the eMPF Web Portal or eMPF Mobile App, etc., can call eMPF Customer Service Hotline at (852) 183 2622 or visit eMPF Service Centres. Please refer to section 2.4 above for the locations and office hours of the eMPF Service Centres.

6.2 Furthermore, with effect from the Onboarding Date, you may use eMPF Kiosks to submit your MPF instructions. The following are the locations of eMPF Kiosks:

Operating hours of kiosks in eMPF Service Centres:

Monday to Friday 9:00 am to 6:00 pm
Saturday 9:00 am to 1:00 pm
Closed on Sunday and Public Holidays

Operating hours of kiosks in other retail shops:



For the detailed location of eMPF Kiosk, you can scan the QR code or visit eMPF website at www.eMPF.org.hk for details.






6.3 Prior to the Onboarding Date, participating employers and Scheme members should continue to contact us at our Sun Life Trustee MPF Hotline at (852) 3183-1888.


6.4 After the Onboarding Date, as regards enquiries and information other than in relation to scheme administration services, such as fund-specific and trustee-specific enquiries and information, participating employers and Scheme members can contact us at the above.

7. Do & Don't List after Onboarding

7.1 Participating employers and Scheme members must register with eMPF Platform to enjoy all the new features and functions from the Onboarding Date.

7.2 From the Onboarding Date onwards, participating employers and Scheme members must comply with the following:

	DOs	DON'Ts
Submission of digital instruction	<p>Participating employers to submit their instructions via:</p> <p>eMPF Web Portal:</p>  <p style="text-align: center;">and</p> <p>empf.org.hk/er/login/en</p> <p>eMPF Mobile App:</p>  <p>Scheme members to submit their instructions via:</p> <p>eMPF Web Portal:</p>  <p style="text-align: center;">and</p> <p>empf.org.hk/login/en</p>	<p>Do not send the digital instructions to the original channels offered by us and/or BestServe</p>

	DOs	DON'Ts
Submission of digital instruction	<p>Scheme members to submit their instructions via:</p> <p>eMPF Mobile App:</p> 	Do not send the digital instructions to the original channels offered by us and/or BestServe
Submission of paper instruction forms	<p>Mailing address:</p> <p>PO Box 98929 Tsim Sha Tsui Post Office</p> <p>eMPF Service Centres:</p> <p><u>Hong Kong Island:</u> Unit 601B, 6/F, Dah Sing Financial Centre, No. 248 Queen's Road East, Wanchai, Hong Kong</p> <p><u>Kowloon:</u> Suites 1205-6, 12/F, Chinachem Golden Plaza, No. 77 Mody Road, Tsim Sha Tsui East, Kowloon</p> <p><u>New Territories:</u> Suite 1802A, 18/F, Tower 2, Nina Tower, No. 8 Yeung Uk Road, Tsuen Wan, New Territories Service hours: 9:00 am – 6:00 pm (Monday - Friday) and 9:00 am – 1:00 pm (Saturday), closed on Sunday and public holidays</p> <p>Email address (not applicable to application that we require certified true copy of supporting document):</p> <p>forms@support.empf.org.hk</p> <p>Fax number (not applicable to application that we require certified true copy of supporting document):</p> <p>(852) 3197 2988</p>	Do not send paper instructions to the original channels offered by us and/or BestServe

	DOs	DON'Ts
Using the correct paper instruction forms	All to use the correct version of eMPF paper instruction forms, which you can obtain from eMPF Service Centres or download from: empf.org.hk/forms/en	Do not use our existing administration forms. After the Grace Period, eMPF Platform will reject all our existing administration forms
Making enquiry in relation to the MPF administration (e.g. the progress of your instruction, MPF account's administration, usage of eMPF Web Portal or eMPF Mobile App, etc.)	eMPF Customer Service Hotline (852) 183 2622 Email address: enquiry@support.empf.org.hk Service hours : 9:00 am – 7:00 pm (Monday - Friday) and 9:00 am – 1:00 pm (Saturday), closed on Sunday and public holidays	Do not call our Sun Life Trustee MPF Hotline in relation to the MPF account's administration. Our Sun Life Trustee MPF Hotline will continue to operate for enquiries in relation to the product features, intermediaries services and any outstanding instructions which are submitted before the cut-off dates specified in section 3 of this notice.

This notice only summarises the Changes to the Scheme. The updated MPF Scheme Brochure and KSID will be available at the website of Sun Life Hong Kong www.sunlife.com.hk from the Onboarding Date, or you may request for a copy of them by contacting our Sun Life Trustee MPF Hotline at (852) 3183-1888 from the Onboarding Date.

Copy of the updated Trust Deed can be inspected free of charge at the Sun Life Trustee MPF Client Service Centre during the service hours (Monday to Friday from 9:00 a.m. to 5:45 p.m., except public holidays) from the Onboarding Date. The Sun Life Trustee MPF Client Service Centre is located at 10/F, One Harbour front, 18 Tak Fung Street, Hung Hom, Kowloon, Hong Kong.

If you have any queries about the Changes to the Scheme set out in this notice, you may contact our Sun Life Trustee MPF Hotline at (852) 3183-1888.

Yours faithfully,

Sun Life Trustee Company Limited
This is a computer generated printout and no signature is required.

Appendix 1

Breakdown of the management fees of each constituent fund at the constituent fund level with effect from the Fee Reduction Effective Date

Management fees at the constituent fund level									
Constituent Funds	Trustee Fee		Fee payable to the eMPF Platform	Custodian Fee		Investment Management Fee		Servicing Fee	
	Current level (% p.a. of NAV)	Maximum level (% p.a. of NAV)		Current level (% p.a. of NAV)	Current level (% p.a. of NAV)	Maximum level (% p.a. of NAV)	Current level (% p.a. of NAV)	Maximum level (% p.a. of NAV)	Current level (% p.a. of NAV)
Sun Life MPF Conservative Fund	Class A: 0.09% Class B: 0.09%	Class A: 0.25% Class B: 0.25%	Class A: 0.36% Class B: 0.36%	Class A: Up to 0.023% Class B: Up to 0.023%	Class A: 0.10% Class B: 0.10%	Class A: 0.27% Class B: 0.27%	Class A: 1.72% Class B: 1.72%	Class A: 0.14% Class B: 0.14%	Class A: 0.30% Class B: 0.30%
Sun Life FTSE MPF Hong Kong Index Fund	Class A: 0.09% Class B: 0.09%	Class A: 0.25% Class B: 0.25%	Class A: 0.36% Class B: 0.36%	Class A: Up to 0.023% Class B: Up to 0.023%	Class A: 0.05% Class B: 0.05%	Class A: 0.27% Class B: 0.27%	Class A: 0.55% Class B: 0.55%	Class A: 0.22% Class B: 0.22%	Class A: 0.30% Class B: 0.30%
Sun Life MPF RMB and HKD Fund	Class A: 0.14% Class B: 0.09%	Class A: 0.25% Class B: 0.25%	Class A: 0.36% Class B: 0.36%	Class A: Up to 0.023% Class B: Up to 0.023%	Class A: 0.10% Class B: 0.10%	Class A: 0.40% Class B: 0.40%	Class A: 0.75% Class B: 0.75%	Class A: 0.30% Class B: 0.30%	Class A: 0.30% Class B: 0.30%
Sun Life MPF Hong Kong Dollar Bond Fund	Class A: 0.17% Class B: 0.17%	Class A: 0.25% Class B: 0.25%	Class A: 0.37% Class B: 0.37%	Class A: Up to 0.023% Class B: Up to 0.023%	Class A: 0.05% Class B: 0.05%	Class A: 0.445% Class B: 0.445%	Class A: 0.675% Class B: 0.675%	Class A: 0.30% Class B: 0.30%	Class A: 0.30% Class B: 0.30%
Sun Life MPF Global Bond Fund	Class A: 0.27% Class B: 0.17%	Class A: 0.27% Class B: 0.25%	Class A: 0.37% Class B: 0.37%	Class A: Up to 0.023% Class B: Up to 0.023%	Class A: 0.05% Class B: 0.05%	Class A: 0.595% Class B: 0.595%	Class A: 0.675% Class B: 0.675%	Class A: 0.30% Class B: 0.30%	Class A: 0.30% Class B: 0.30%
Sun Life MPF Hong Kong Equity Fund	Class A: 0.27% Class B: 0.17%	Class A: 0.27% Class B: 0.25%	Class A: 0.37% Class B: 0.37%	Class A: Up to 0.023% Class B: Up to 0.023%	Class A: 0.05% Class B: 0.05%	Class A: 0.595% Class B: 0.595%	Class A: 0.675% Class B: 0.675%	Class A: 0.30% Class B: 0.30%	Class A: 0.30% Class B: 0.30%
Sun Life MPF Stable Fund	Class A: 0.27% Class B: 0.17%	Class A: 0.27% Class B: 0.25%	Class A: 0.37% Class B: 0.37%	Class A: Up to 0.023% Class B: Up to 0.023%	Class A: 0.05% Class B: 0.05%	Class A: 0.595% Class B: 0.595%	Class A: 0.675% Class B: 0.675%	Class A: 0.30% Class B: 0.30%	Class A: 0.30% Class B: 0.30%
Sun Life MPF Balanced Fund	Class A: 0.27% Class B: 0.17%	Class A: 0.27% Class B: 0.25%	Class A: 0.37% Class B: 0.37%	Class A: Up to 0.023% Class B: Up to 0.023%	Class A: 0.05% Class B: 0.05%	Class A: 0.595% Class B: 0.595%	Class A: 0.675% Class B: 0.675%	Class A: 0.30% Class B: 0.30%	Class A: 0.30% Class B: 0.30%
Sun Life MPF Growth Fund	Class A: 0.27% Class B: 0.17%	Class A: 0.27% Class B: 0.25%	Class A: 0.37% Class B: 0.37%	Class A: Up to 0.023% Class B: Up to 0.023%	Class A: 0.05% Class B: 0.05%	Class A: 0.595% Class B: 0.595%	Class A: 0.675% Class B: 0.675%	Class A: 0.30% Class B: 0.30%	Class A: 0.30% Class B: 0.30%
Sun Life MPF Asian Equity Fund	Class A: 0.27% Class B: 0.17%	Class A: 0.27% Class B: 0.25%	Class A: 0.37% Class B: 0.37%	Class A: Up to 0.023% Class B: Up to 0.023%	Class A: 0.05% Class B: 0.05%	Class A: 0.74% Class B: 0.74%	Class A: 0.82% Class B: 0.82%	Class A: 0.30% Class B: 0.30%	Class A: 0.30% Class B: 0.30%
Sun Life MPF Multi-Sector Equity Fund	Class A: 0.27% Class B: 0.17%	Class A: 0.27% Class B: 0.25%	Class A: 0.37% Class B: 0.37%	Class A: Up to 0.023% Class B: Up to 0.023%	Class A: 0.05% Class B: 0.05%	Class A: 0.625% Class B: 0.625%	Class A: 0.87% Class B: 0.87%	Class A: 0.30% Class B: 0.30%	Class A: 0.30% Class B: 0.30%
Sun Life MPF Greater China Equity Fund	Class A: 0.27% Class B: 0.17%	Class A: 0.27% Class B: 0.25%	Class A: 0.37% Class B: 0.37%	Class A: Up to 0.023% Class B: Up to 0.023%	Class A: 0.05% Class B: 0.05%	Class A: 0.79% Class B: 0.79%	Class A: 0.87% Class B: 0.87%	Class A: 0.30% Class B: 0.30%	Class A: 0.30% Class B: 0.30%
Sun Life MPF Global Low Carbon Index Fund	0.05%	0.25%	0.37%	Up to 0.023%	0.05%	0.357%	0.80%	0.30%	0.50%
Sun Life MPF European Equity Fund	0.13%	0.25%	0.37%	Up to 0.023%	0.05%	0.482%	1.10%	0.30%	0.50%
Sun Life MPF US Equity Fund	0.13%	0.25%	0.37%	Up to 0.023%	0.05%	0.462%	1.10%	0.30%	0.50%
Sun Life MPF US & Hong Kong Equity Fund	0.15%	0.25%	0.37%	Up to 0.023%	0.05%	0.08%	0.675%	0-0.30%	0.30%
Sun Life MPF Income Fund	0.13%	0.25%	0.37%	Up to 0.023%	0.05%	0.367%	0.80%	0.30%	0.30%
Sun Life MPF Core Accumulation Fund	0.10%	0.10%	0.36%	Up to 0.023%	0.04%	0.25%	0.25%	Nil	Nil
Sun Life MPF Age 65 Plus Fund	0.10%	0.10%	0.36%	Up to 0.023%	0.04%	0.25%	0.25%	Nil	Nil