

For Manulife Global Select (MPF) Scheme

Important to note:

- You should consider your own risk tolerance level and financial circumstances before making any investment choices. When, in your selection of constituent funds or the Default Investment Strategy (“DIS”), you are in doubt as to whether a certain constituent fund or the DIS is suitable for you (including whether it is consistent with your investment objectives), you should seek independent financial and/or professional advice and make investment choices most suitable for you taking into account your circumstances.
- The asset allocation of the Manulife MPF Core Accumulation Fund and the Manulife MPF Age 65 Plus Fund (“DIS CFs”) in the DIS and some of the constituent funds which are referred to as Retirement Funds will change over time and hence the risk profile and return will also change over time. The DIS CFs or the Retirement Funds may not be suitable for all members. You should understand the relevant risks involved before investment and consider factors other than age and review your own investment objectives.
- The Manulife MPF Interest Fund and the Manulife MPF Stable Fund (collectively the “Guaranteed Funds”) under the scheme each invests solely in approved pooled investment funds in the form of insurance policy provided by Manulife (International) Limited. The guarantee is also given by Manulife (International) Limited. Your investments in the Guaranteed Funds, if any, are therefore subject to the credit risks of Manulife (International) Limited. Please refer to sections 3.4.2 (Manulife MPF Stable Fund (the “Stable Fund”)) and 7.2.4(b) (Manulife MPF Stable Fund) and sections 3.4.1 (Manulife MPF Interest Fund (the “Interest Fund”)) and 7.2.4(c) (Manulife MPF Interest Fund) of the MPF Scheme Brochure for details of the credit risks, guarantee features and qualifying conditions.
- The Manulife MPF Retirement Income Fund (the “Retirement Income Fund”) does not guarantee distribution of dividend, the frequency of distribution, and the dividend amount/yield. Dividends may be paid out of the realized capital gains, capital and/or gross income while charging/paying all or part of the fees, charges and expenses to/out of the capital, resulting in an increase in distributable income available for dividend distribution. Payment of dividends out of capital and/or effectively out of capital represent a withdrawal of part of the original investment or from any capital gains attributable to that original investment. Distribution of dividends will result in an immediate decrease or adjustment in the net asset value per unit of the Retirement Income Fund on the ex-dividend date.
- Members who are below age 65 should note that the regular and frequent distribution of dividends and reinvestment of such dividends into the Retirement Income Fund will inevitably involve an investment time-lag during which dividends are not reinvested and it is subject to out-of-market risk on a recurring basis (currently, on a monthly basis). With the feature of dividend distribution, the return of the Retirement Income Fund for these Members may be impacted negatively or positively as its net asset value per unit may have gone up or down at the time when dividends are reinvested. Therefore the return of the Retirement Income Fund for these Members may deviate from that of a constituent fund with similar investment portfolio without such arrangement and may not always be advantageous to these Members.
- Investment involves risks and not each of the constituent funds would be suitable for everyone. You should consider the risks associated with each of the constituent funds and the DIS and your investments/accrued benefits may suffer loss.
- Before making your investment choices, you should read the MPF Scheme Brochure and Key Scheme Information Document (KSID) for details including risk factors, fees and charges of the scheme. You should not make your investment decision based on this document alone.



Manulife 宏利

MPF award leaflet

No. 1 MPF service provider in Hong Kong¹

Manulife MPF garnered **48** MPF accolades²⁻⁹
in the past year*, including MPF Ratings Gold²,
People’s Choice² and Best Employer Experience²
awarded by MPF Ratings

*July 2022 to June 2023

Manulife has over 80 years of pension management experience in Hong Kong with a very strong retirement management footprint globally. As the largest MPF service provider in Hong Kong¹, we make retirement plans work with our steadfast commitment to member and employer satisfaction and to investment excellence, helping you *confidently* save and invest for your retirement goals.





“The 2023 MPF Awards” by MPF Ratings²

MPF Ratings Gold	
People's Choice	
Best Employer Experience	
Environmentally Responsible	
1 Year, 5 Year, 10 Year, 15 Year & 20 Year Consistent Performer – Equity (Japan):	Manulife MPF Japan Equity Fund
1 Year, 5 Year & 10 Year Consistent Performer – Equity (Global):	Manulife MPF Healthcare Fund
5 Year & 10 Year Consistent Performer – Bond (Asia):	Manulife MPF Pacific Asia Bond Fund
5 Year & 20 Year Consistent Performer – Bond (HKD):	Manulife MPF Hong Kong Bond Fund
5 Year Consistent Performer – Equity (Europe):	Manulife MPF European Equity Fund
5 Year Consistent Performer – Bond (RMB):	Manulife MPF RMB Bond Fund
20 Year Consistent Performer – Bond (Global):	Manulife MPF International Bond Fund



2022 Benchmark MPF of the Year Awards³

Best-in-Class

Sponsor Awards – Investor Education Award	
Investment Manager Awards – Hong Kong Dollar Fixed Income [#]	
Investment Manager Awards – RMB Fixed Income [#]	
Top MPF Funds Awards – Target Date:	Manulife MPF 2035 Retirement Fund
Top MPF Funds Awards – China Fixed Income:	Manulife MPF RMB Bond Fund

Outstanding Achiever

Trustee Awards – Employer Support	
Investment Manager Awards – Asia Pacific Equity [#]	
Top MPF Funds Awards – Target Date:	Manulife MPF 2030 Retirement Fund

[#] The awards were entitled to Manulife Investment Management (Hong Kong) Limited that is the investment manager of the Manulife MPF Hong Kong Bond Fund, Manulife MPF RMB Bond Fund and Manulife MPF Pacific Asia Equity Fund.



2023 Refinitiv Lipper Fund Awards Hong Kong⁴

Best Fund Over 3 Years & 5 Years – Equity Asia Pacific ex Japan (Pension Funds):	Manulife MPF Pacific Asia Equity Fund
Best Fund Over 3 Years & 5 Years – Bond Global LC (Pension Funds):	Manulife MPF RMB Bond Fund



Bloomberg Businessweek (Chinese) – Financial Institutions 2023⁵

MPF Provider of the Year – Excellence Performer	
MPF Product – Excellence Performer	

Bloomberg Businessweek (Chinese) – Top Fund Awards 2022⁶

Best Performer

Equity – Global Fund (MPFs, 1 Year, 5 Years & 10 Years):	Manulife MPF Healthcare Fund
Equity – Asia Pacific Fund (MPFs, 1 Year):	Manulife MPF Pacific Asia Equity Fund
Equity – Japan Fund (MPFs, 5 Years & 10 years):	Manulife MPF Japan Equity Fund
Equity – Europe Fund (MPFs, 5 Years):	Manulife MPF European Equity Fund
MPF – Fixed Income – Global Fund (MPFs, 5 Years):	Manulife MPF RMB Bond Fund
Mixed Allocation – Moderate Allocation Fund (MPFs, 5 Year):	Manulife MPF Core Accumulation Fund

Outstanding Performer

Fixed Income – Global Fund (MPFs, 1 Year):	Manulife MPF RMB Bond Fund
Equity – Asia Pacific Fund (MPFs, 5 Years):	Manulife MPF Pacific Asia Equity Fund
Mixed Allocation - Moderate Allocation Fund (MPFs, 10 Years):	Manulife MPF Fidelity Growth Fund



Hong Kong Economic Journal Corporate Brand Awards of Excellence 2023⁷

Excellence in Pension and MPF Management



GBA Insurance Awards 2023 (HK & Macau)⁸

Outstanding MPF Products/Service Award

Insurance Excellence Awards 2022⁹

Best MPF Scheme Provider

Contact us

☎ Call Employer Hotline: 2108 1234
Member Hotline: 2108 1388

Download
Manulife HK app



🌐 Visit **www.manulife.com.hk**



Sources:

1. “Mercer MPF Market Shares Report” as of June 30, 2023 by Mercer (Hong Kong) Limited, in terms of market share of total MPF assets by scheme sponsor.
2. MPF Ratings. For details, please refer to <https://mpfratings.com.hk/ratings-and-awards/>.
3. BENCHMARK. For details of source and assessment criteria, please refer to <https://www.benchmark.today/mpf-awards/#winners>.
4. Refinitiv. For details, please refer to <https://lipperfundawards.com/Awards/HongKong/>. Refinitiv Lipper Fund Awards, ©2023 Refinitiv. All rights reserved. Used under license.
5. Bloomberg Businessweek (Chinese Edition). For details, please refer to <http://www.bbwhkevent.com/fi-2023>.
6. Bloomberg Businessweek (Chinese Edition). For details, please refer to <https://www.bbwhkevent.com/tfa2022>.
7. Hong Kong Economic Journal. For details, please refer to <https://features.hkej.com/template/features/html/cba/cba2023/index.html>. The page is available in Chinese version only.
8. Metro Finance. For details, please refer to <https://multimetro.hk/insurance/31993/大灣區保險業大獎2023-得獎名單/>. The page is available in Chinese version only.
9. iMoney Magazine. For details, please refer to <https://www.imiea.hk/2022年得獎名單/>. The page is available in Chinese version only.

The above awards are for reference only. The awards were based on the respective organizations’ selection criteria. The selection criteria of the awards included, but were not limited to the performance of constituent funds. Hence, the awards are not indicative of the actual or future performance of the constituent funds. Investment involves risk. Past performance is not indicative of future performance.

To view our Privacy Policy, you can go to our website at www.manulife.com.hk. You may also request Manulife not to use your personal information for direct marketing purpose by writing to our Privacy Officer at 22/F, Tower A, Manulife Financial Centre, 223-231 Wai Yip Street, Kwun Tong, Hong Kong or by calling our Customer Service Hotline on (852) 2108 1188.

Issued by Manulife (International) Limited (Incorporated in Bermuda with limited liability).