

## Manulife Global Select (MPF) Scheme

### Notice to Participating Employers and Members

**Attention: This notice is important and requires your immediate attention. It should be read by all participating employers and Members of Manulife Global Select (MPF) Scheme. If you are in any doubt about the contents of this document, you should seek independent professional advice.**

**Manulife Provident Funds Trust Company Limited (the "Trustee", "we", "us" or "our") accepts responsibility for the information contained in this notice having made all reasonable enquiries that to the best of our knowledge and belief there are no other facts the omission of which would make any statement herein misleading as at the date of issuance.**

This notice only summarises the changes to the Manulife Global Select (MPF) Scheme (the "**Scheme**"). The latest MPF Scheme Brochure of the Scheme (the "**MPF Scheme Brochure**") will be available on our website at [www.manulife.com.hk](http://www.manulife.com.hk) or you may request copies of them by contacting our Customer Service Hotline on 2108 1388 and participating employers can call 2108 1234.

This notice forms part of and should be read together with the letter ("**Letter**") titled "Embrace your new digital MPF experience – eMPF Platform has started operation" of the same date.

11 August 2025

Dear Sir/Madam,

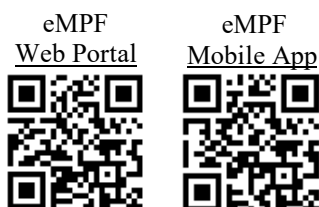
**Re: Manulife Global Select (MPF) Scheme (the "Scheme")**

Thank you very much for your continued support of the Scheme.

We would like to inform you of the following changes to the Scheme. The changes will be effective from the date as specified in the summary box below. Unless otherwise defined, capitalised terms used herein shall have the same meaning as defined in the MPF Scheme Brochure.

The Scheme is targeted to get onboard the eMPF Platform on 6 November 2025 tentatively<sup>1</sup> ("**Onboarding Date**"), the relevant administrative services currently provided by Manulife (International) Limited, the administrator of the Scheme, will cease and the eMPF Platform Company Limited will start providing scheme administration services to handle instructions from participating employers and Members ("**Scheme Participants**") directly through the eMPF Platform ("**Changes**"). The eMPF Platform is a centralized electronic platform and your one-stop online hub for managing your MPF anytime anywhere through the eMPF Mobile App or eMPF Web Portal.

[empf.org.hk/reg/type/en](http://empf.org.hk/reg/type/en)



*What are the Changes (as defined below)?*

Starting from the Onboarding Date, Scheme Participants should submit their MPF instructions (including revised or supplementary information relating to instructions submitted to us previously before the Onboarding Date) to

<sup>1</sup> The date of onboarding the eMPF Platform is subject to the legal notice to be published in the Gazette of the Government of the Hong Kong Special Administrative Region. 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 subsequent adjustment, we will promptly communicate with you.

the eMPF Platform directly. Scheme Participants should no longer submit their instructions to us. For details, please refer to sections 2 and 3 of this notice.

#### ***Transitional operational arrangements***

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 in order for the instructions to be processed before the Onboarding Date), please refer to section 4 of this notice. **Switching and change of investment mandate instructions received by us after the relevant cut-off date as indicated in section 4 of this notice and before the Onboarding Date (the "Relevant Period") will be rejected. Members will need to submit the switching and change of investment mandate instructions on the eMPF Platform again on or after the Onboarding Date.** Other instructions (such as termination and redemption, transfer-in and out, enrolment, contribution and change of details relating to Members and participating employers etc.) we receive after the relevant cut-off date as indicated in section 4 of this notice and before the Onboarding Date will be transferred to the eMPF Platform for processing on or after the Onboarding Date. For the avoidance of doubt, valuation of the constituent funds of the Scheme will continue and will not be affected during the Relevant Period. There will be a period of suspension before the Scheme gets onboard the eMPF Platform, namely from 27 October 2025 to 5 November 2025 (both days inclusive)<sup>2</sup>, during which dealing and services provided by us will be suspended.

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

- (a) reflect the eMPF onboarding;
- (b) update the fee disclosure, and reflect the reduction of the aggregate management fees of certain constituent funds, due to the eMPF onboarding;
- (c) reflect the new administrative arrangements; and
- (d) reflect miscellaneous changes.

Please refer to section 5 of this notice for details of the Changes.

#### ***Actions to be taken***

Scheme Participants should complete registration with the eMPF Platform through the eMPF Web Portal or eMPF Mobile App starting from 8 August 2025 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, Members who have already registered for the eMPF Platform do not need to register again. Please refer to section 3 of this notice for details.

To assist Scheme Participants to know more about the eMPF Platform: seminars about the eMPF Platform will be held for Scheme Participants; and the eMPF Customer Service Hotline, eMPF Service Centre and the eMPF Kiosk Arrangement will be in place. Please refer to section 6 and section 7 of this notice for details.

#### ***Contact details***

If you have any enquiries relating to the Changes of this notice, please contact our Customer Service Hotline on 2108 1388 and participating employers can call 2108 1234.

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<sup>2</sup> The dates mentioned above may be subject to change. For details, please refer to footnote 1 of this notice.

## 1. Introduction of eMPF Platform

The eMPF Platform is developed by the eMPF Platform Company Limited (the "eMPF Company") which is a wholly-owned subsidiary of the Mandatory Provident Fund Schemes Authority of Hong Kong (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 Mandatory Provident Fund ("MPF") anytime anywhere through the eMPF Web Portal or the eMPF Mobile App. The legal notice on mandatory use of eMPF Platform of the Scheme will be published in the Gazette.

## 2. Scheme administrator





MPF trustees and their respective MPF schemes will get onboard to the eMPF Platform one by one. The Scheme is scheduled to get onboard to the eMPF Platform on the Onboarding Date. Upon the Scheme got onboard to the eMPF Platform, the administration of the Scheme will be performed by the eMPF Company. Scheme Participants can manage their MPF accounts via, and submit their MPF instructions (including revised or supplementary information relating to instructions submitted to us previously before the Onboarding Date) to, the eMPF Platform directly. For details on the submission of instructions, please refer to section 3 of this notice. Scheme Participants should no longer submit their instructions to us. The following are matters and activities that are conducted by the eMPF Platform:

- a. processing registration of eMPF Platform for participating employers and Members;
- b. processing enrolment in the registered scheme for participating employers and Members;
- c. processing MPF contributions and default contributions;
- d. processing 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 the registered scheme;
- f. processing claims and withdrawals of MPF benefits;
- g. processing the offset and refund of severance payments and long service payments to participating employers and/or Members/claimants;
- h. processing of changes of participating employer and Member particulars;
- i. giving of notices and documents to participating employers and Members;
- j. handling of enquiry and complaint; and
- k. following up with participating employers and Members on any unclear scheme administration instructions.













Accordingly, effective from the Onboarding Date, we will cease to be the administrator of the Scheme and Scheme Participants should no longer submit MPF instructions to us.

### 3. Submission of instructions

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

	<u>Your Actions</u>	<u>Quick Access</u>
Registration with eMPF Platform  <i><b>(APPLICABLE TO ALL SCHEME PARTICIPANTS)</b></i>	Register with eMPF Platform from 8 August 2025 to facilitate you in managing your MPF account(s) via the eMPF Platform going forward. <sup>3</sup>  <b>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.</b>	1. Scan the QR Code for eMPF Platform registration  <div style="display: flex; justify-content: space-around;"> <div style="text-align: center;"> <u>eMPF Web Portal</u>   </div> <div style="text-align: center;"> <u>eMPF Mobile App</u>   </div> </div> 2. Visit eMPF Web Portal at (from the Onboarding Date onwards): <a href="http://empf.org.hk/reg/type/en">empf.org.hk/reg/type/en</a>
Submission of administration instructions and MPF account enquiries  <i><b>(APPLICABLE TO ALL SCHEME PARTICIPANTS)</b></i>	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.  <b>eMPF Platform commences processing MPF administration instructions and MPF account enquiries.</b>  <b>Please be reminded that the MPF administration instructions received by us through the original channels offered by us after the respective cut-off dates (for details, please refer to section 4 for the transitional operation arrangement.) will lead to delay in handling or rejection of the instructions.</b>	1. Scan the QR Code for accessing eMPF User Guide on eMPF website  <div style="display: flex; justify-content: space-around;"> <div style="text-align: center;"> <u>Participating employers</u>   </div> <div style="text-align: center;"> <u>Members</u>   </div> </div> 2. Visit eMPF website at (from the Onboarding Date onwards): <u>Participating employers</u> <a href="http://empf.org.hk/er/tutorial/en">empf.org.hk/er/tutorial/en</a>  <u>Members</u> <a href="http://empf.org.hk/tutorial/en">empf.org.hk/tutorial/en</a>

<sup>3</sup> For participating employers, if your company has already registered for the eMPF Platform earlier, you do not need to register again. Similarly, Members who have already registered for the eMPF Platform do not need to register again. Scheme Participants 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.

<p>Submission of contribution data and payment instructions</p> <p><b><i>(APPLICABLE TO PARTICIPATING EMPLOYERS, TVC ACCOUNT MEMBERS, SVC ACCOUNT MEMBERS AND MEMBERS WHO ARE SELF-EMPLOYED PERSONS ONLY)</i></b></p>	<p>Submit contribution data and payment instructions via the eMPF Web Portal or the eMPF Mobile App from the Onboarding Date onwards.</p>	<p>1. Scan the QR Code for eMPF Web Portal and eMPF Mobile App login page</p> <p><u>Participating employers</u></p> <table border="0"> <tr> <td><u>eMPF Web Portal</u></td> <td><u>eMPF Mobile App</u></td> </tr> <tr> <td></td> <td></td> </tr> </table> <p><u>Members</u></p> <table border="0"> <tr> <td><u>eMPF Web Portal</u></td> <td><u>eMPF Mobile App</u></td> </tr> <tr> <td></td> <td></td> </tr> </table> <p>2. Visit eMPF website at (from the Onboarding Date onwards): <a href="http://empf.org.hk/er/login/en">empf.org.hk/er/login/en</a></p>	<u>eMPF Web Portal</u>	<u>eMPF Mobile App</u>			<u>eMPF Web Portal</u>	<u>eMPF Mobile App</u>		
<u>eMPF Web Portal</u>	<u>eMPF Mobile App</u>									
										
<u>eMPF Web Portal</u>	<u>eMPF Mobile App</u>									
										

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.

Alternatively, instructions may be submitted by paper-based means to the eMPF Platform by post, fax, email or in person (for details, please refer to section 8 below).

Scheme Participants 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.).

The account number(s) of the existing MPF account(s) of the Scheme Participants will be changed after the Scheme got onboard to the eMPF Platform. Scheme Participants 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.

All MPF administrative forms are available from the eMPF website at <http://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. Please note that our existing administration forms received after the grace period will be rejected.

Arrangement of e-communication consent for passport holders: 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 a Member previously used passport as identification document to enrol the MPF account(s) in the Scheme, such Member 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 the Member through paper means. If the Member 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 (HKID) (i) with the Trustee before onboarding or (ii) with the eMPF Platform after onboarding.

#### 4. Transitional operation arrangement

Dealings in the units of the constituent funds will be suspended from 27 October 2025 to 5 November 2025 (both days inclusive)<sup>4</sup> 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.

Where Scheme Participants wish to have their instructions processed before the Onboarding Date, valid instructions (and in the case of contribution instructions, with cleared funds) must reach us by the respective cut-off dates as mentioned below:

Instruction <sup>^</sup>	Valid Instruction received by us on or before <sup>**</sup> :
<b>Participating Employers</b>	
(1) Contribution	10 October 2025
(2) Employer Application	14 October 2025
(3) Employee member enrolment	
(4) Change of details relating to participating employers	
(5) Transfer-in	
(6) Transfer-out of participating employers	10 October 2025
(7) Termination of Employee (i) Paper form (ii) Online platform (with LSP/SP) (iii) Online platform (without LSP/SP)	(i) & (ii) 10 October 2025 (iii) 14 October 2025

Instruction <sup>^</sup>	Valid Instruction received by us on or before <sup>**</sup> :
<b>Members</b>	
(1) Member Enrollment (i) Personal Account (ii) Self-employed Person (iii) Special Voluntary Contribution (iv) Tax Deductible Voluntary Contribution	14 October 2025
(2) Cessation of self-employment and termination of MPF account	8 October 2025
(3) Transfer-in	
(4) Transfer-out	
(5) Redemption (relating to Claim of Accrued Benefits) # (i) Permanent Departure Claim (ii) Non-Permanent Departure Claim	(i) 8 October 2025 (ii) 10 October 2025
(6) Fund switching <sup>@</sup>	before 4:00pm, 23 October 2025
(7) Change of investment choice <sup>*</sup>	
(8) Change of details relating to Members (i) Paper form (ii) Online platform	(i) 14 October 2025 (ii) 23 October 2025

<sup>4</sup> The dates mentioned above may be subject to change. For details, please refer to footnote 1 of this notice.

^ Where the processing of the relevant instructions (other than fund switching and change of investment mandate instructions) cannot be completed before the Onboarding Date, such instruction will be transferred to the eMPF Platform and we may provide details of the instructions and related documents (if any) to the eMPF Platform so that the eMPF Platform can complete the processing. As for the processing of any fund switching and change of investment mandate instructions which cannot be completed before the Onboarding Date, any such instructions will be rejected. Members will need to submit the fund switching and change of investment mandate instructions on the eMPF Platform again on or after the Onboarding Date. Please also refer to note \*\* and note @ for further information on fund switching instructions.

\*\* In the event of a cut-off date for any of the instructions set out in the table above (other than contribution, change of details relating to participating employers, termination of employee (without LSP/SP), Personal Account enrolment, Members transfer-in, change of details relating to Members, fund switching and change of investment mandate instructions submitted via online platform) 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), all such instructions from Scheme Participants received by us on such day will be suspended and processed by the eMPF Platform after the Onboarding Date.

For the instructions received on such cut-off date via online platform including contribution, change of details relating to participating employers, termination of employee (without LSP/SP), Personal Account enrolment, Members transfer-in and change of details relating to Members, all such instructions will be processed. For the instructions for these processes received via paper form on such cut-off date, all such instructions from Scheme Participants received by us on such day will be suspended and processed by the eMPF Platform after the Onboarding Date.

For fund switching and change of investment mandate instructions received via online platform on such cut-off date, all such instructions will be processed. For fund switching and change of investment mandate instructions received via paper form on such cut-off date, all such instructions will be rejected. Members will need to submit the fund switching and change of investment mandate instructions on 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.

# Redemption instructions must be submitted in paper form by post or in person.

@ Even if the fund switching instruction is submitted on or before the cut-off date as set out in the above table, if any one of the following circumstances occurs:

- (i) your MPF account is in the process of transfer-out assets to other registered scheme(s), Annual De-Risking between DIS funds, partial claim or withdrawal of MPF accrued benefits, transfer fund unit(s) from or to other account(s) with the Scheme;
- (ii) multiple fund switching instructions are received within the same day; or
- (iii) a previous fund switching instruction has not yet been completed,

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

\* Investment choice with effective date after Onboarding Date will lead to rejection of the instruction.

## 5. Amendment to the Trust Deed, MPF Scheme Brochure and key scheme information document

5.1 The Trust Deed, MPF Scheme Brochure and key scheme information document of the Scheme will be amended to reflect the new administrative arrangements as summarised in section 2 of this notice above.

5.2 In addition, a fee will be payable by the Trustee from the Scheme's assets to the eMPF Company for its services effective 6 November 2025<sup>5</sup>. Also, the aggregate management fees of certain constituent fund (the "**Constituent Fund**") under the Scheme\* will be reduced effective 6 February 2026<sup>6</sup>. 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 6 February 2026<sup>7</sup>. For the avoidance of doubt, the breakdown of the management fees of each Constituent Fund at the Constituent Fund level before 6 February 2026<sup>8</sup> will remain the same as the one set out in the existing MPF Scheme Brochure.

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 Manulife MPF Core Accumulation Fund and the Manulife 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 April 2026. For details as to what types of expenses are characterised as out-of-pocket expenses, please refer to section 5 of the MPF Scheme Brochure.

\* Please refer to the table below for the aggregate management fees of each Constituent Fund before / on and after 6 February 2026<sup>9</sup>:

Name of Constituent Funds	Management fees before 6 February 2026 <sup>10</sup> (As a percentage of net asset value per annum)	Management fees on and after 6 February 2026 <sup>11</sup> (As a percentage of net asset value per annum)
Manulife MPF Interest Fund	1.75%	1.52%
Manulife MPF Stable Fund	1.75%	1.52%
Manulife MPF Growth Fund	1.75%	1.52%
Manulife MPF Aggressive Fund	1.75%	1.52%
Manulife MPF International Equity Fund	1.75%	1.52%
Manulife MPF Retirement Income Fund	1.30%	1.11%
Manulife MPF Conservative Fund	0.75%	0.66%
Manulife MPF Hong Kong Bond Fund	1.15%	0.96%
Manulife MPF RMB Bond Fund	1.15%	0.96%

<sup>5</sup> The dates mentioned above may be subject to change. For details, please refer to footnote 1 of this notice.

<sup>6</sup> The dates mentioned above may be subject to change. For details, please refer to footnote 1 of this notice.

<sup>7</sup> The dates mentioned above may be subject to change. For details, please refer to footnote 1 of this notice.

<sup>8</sup> The dates mentioned above may be subject to change. For details, please refer to footnote 1 of this notice.

<sup>9</sup> The dates mentioned above may be subject to change. For details, please refer to footnote 1 of this notice.

<sup>10</sup> The dates mentioned above may be subject to change. For details, please refer to footnote 1 of this notice.

<sup>11</sup> The dates mentioned above may be subject to change. For details, please refer to footnote 1 of this notice.

Name of Constituent Funds	Management fees before 6 February 2026 <sup>10</sup>  (As a percentage of net asset value per annum)	Management fees on and after 6 February 2026 <sup>11</sup>  (As a percentage of net asset value per annum)
Manulife MPF Sustainable Pacific Asia Bond Fund	1.15%	0.96%
Manulife MPF International Bond Fund	1.15%	0.96%
Manulife MPF China Value Fund <sup>12</sup>	1.90%	1.57%
Manulife MPF Healthcare Fund	1.90%	1.67%
Manulife MPF Core Accumulation Fund	0.75%	0.67%
Manulife MPF Age 65 Plus Fund	0.75%	0.67%
All Retirement Fund <sup>13</sup>	0.99%	0.90%
Manulife MPF Hang Seng Index ESG Fund	0.88%	0.69%
Manulife MPF Fidelity Growth Fund	1.75%	1.52%
Manulife MPF Fidelity Stable Growth Fund	1.75%	1.52%
Manulife MPF Hong Kong Equity Fund	1.75%	1.52%
Manulife MPF Pacific Asia Equity Fund	1.75%	1.52%
Manulife MPF European Equity Fund	1.75%	1.52%
Manulife MPF Japan Equity Fund	1.75%	1.52%
Manulife MPF North American Equity Fund	1.75%	1.52%

5.3 There will be the following miscellaneous changes to the MPF Scheme Brochure and/or the Trust Deed:

- (a) In response to the severe weather trading arrangement implemented by The Stock Exchange of Hong Kong Limited, the definition of "Business Day" will be amended and new definitions of "Severe Weather" and "Severe Weather Trading Day" will be added in the Trust Deed and the MPF Scheme Brochure;
- (b) In view of the new MPF offsetting arrangement effective 1 May 2025, the MPF Scheme Brochure will be updated to include the default sequence of offsetting against long service payment or severance payment, i.e. firstly, benefits attributable to the participating employer's contributions in an ORSO scheme (if any) with us; secondly, benefits attributable to the participating employer's

<sup>12</sup> With effect from 6 February 2026, the sponsor fee charged at the Constituent Fund level of Manulife MPF China Value Fund will be reduced from 0.89% to 0.79% of NAV per annum, and the aggregate management fees of Manulife MPF China Value Fund (which include the sponsor fee charged at the Constituent Fund level) will be reduced accordingly.

<sup>13</sup> All Retirement Fund includes Manulife MPF Smart Retirement Fund, Manulife MPF 2025 Retirement Fund, Manulife MPF 2030 Retirement Fund, Manulife MPF 2035 Retirement Fund, Manulife MPF 2040 Retirement Fund and Manulife MPF 2045 Retirement Fund.

voluntary contributions; and lastly, benefits attributable to the participating employer's mandatory contributions (with respect to the long service payment or severance payment attributable to the employee member's period of service before 1 May 2025). 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;


- (c) Currently, when one or more instructions from a Member (e.g. subscription, redemption or switching instructions) are to be processed on the same dealing day as the Annual De-risking for that Member, both the instruction(s) and the Annual De-risking will take place on the same day, with the instruction(s) processed first and the Annual De-risking occurring afterward. After the Onboarding Date, if the same situation arises, the instruction(s) will still be processed on the dealing day originally scheduled for Annual De-risking, while the Annual De-risking will only take place after completion of such instruction(s), which might not be on the same dealing day as originally scheduled; and
- (d) The disclosure of the Manulife MPF Sustainable Pacific Asia Bond Fund in the MPF Scheme Brochure will be clarified to specify that the ESG focus of the Manulife MPF Sustainable Pacific Asia Bond Fund is to demonstrate strong sustainability attributes, as per the current arrangement.


## 6. Invitation to participate in seminar to onboarding to eMPF Platform


In order to know more about the eMPF Platform and to get prepared for the onboarding, Scheme Participants are cordially invited to the eMPF introductory webinar.

Details of the seminar are as follows:


### Participating employers' session


<b>Date and Time</b>	19 August 2025 3:00pm – 5:00pm
<b>Seminar Contents</b>	<ul style="list-style-type: none"> <li>• Introduction of eMPF</li> <li>• Important date and required actions from participating employers</li> <li>• eMPF registration and user login activation</li> <li>• Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App</li> <li>• Q&amp;A Session</li> </ul>
<b>Format</b>	Online only
<b>Language</b>	Cantonese
<b>Registration</b>	<p>Interested parties shall register via <a href="https://zoom.us/webinar/register/WN_qCcVadyIQ3WHaF7zOikZ5A#/registration">https://zoom.us/webinar/register/WN_qCcVadyIQ3WHaF7zOikZ5A#/registration</a> or scan the QR code on or before 2:00pm on 19 August 2025.</p> 


<b>Date and Time</b>	23 September 2025 3:00pm – 5:00pm
<b>Seminar Contents</b>	<ul style="list-style-type: none"> <li>• Introduction of eMPF</li> <li>• Important date and required actions from participating employers</li> <li>• eMPF registration and user login activation</li> <li>• Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App</li> <li>• Q&amp;A Session</li> </ul>
<b>Format</b>	Online only
<b>Language</b>	Cantonese
<b>Registration</b>	<p>Interested parties shall register via <a href="https://zoom.us/webinar/register/WN_-ejbwunXS_WTt6flj1d9jg#/registration">https://zoom.us/webinar/register/WN_-ejbwunXS_WTt6flj1d9jg#/registration</a> or scan the QR code on or before 2:00pm on 23 September 2025.</p> 


<b>Date and Time</b>	28 October 2025 3:00pm – 5:00pm
<b>Seminar Contents</b>	<ul style="list-style-type: none"> <li>• Introduction of eMPF</li> <li>• Important date and required actions from participating employers</li> <li>• eMPF registration and user login activation</li> <li>• Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App</li> <li>• Q&amp;A Session</li> </ul>
<b>Format</b>	Online only
<b>Language</b>	Cantonese
<b>Registration</b>	<p>Interested parties shall register via <a href="https://zoom.us/webinar/register/WN_1uoAn8FQSluXw0_D2-Jx0A#/registration">https://zoom.us/webinar/register/WN_1uoAn8FQSluXw0_D2-Jx0A#/registration</a> or scan the QR code on or before 2:00pm on 28 October 2025.</p> 

<b>Date and Time</b>	4 November 2025 10:00am – 12:00pm
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<b>Seminar Contents</b>	<ul style="list-style-type: none"> <li>• Introduction of eMPF</li> <li>• Important date and required actions from participating employers</li> <li>• eMPF registration and user login activation</li> <li>• Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App</li> <li>• Q&amp;A Session</li> </ul>
<b>Format</b>	Online only
<b>Language</b>	Cantonese
<b>Registration</b>	<p>Interested parties shall register via <a href="https://zoom.us/webinar/register/WN_yD_f7NfyRuK1cPDNVDLIGA#/registration">https://zoom.us/webinar/register/WN_yD_f7NfyRuK1cPDNVDLIGA#/registration</a> or scan the QR code on or before 9:00am on 4 November 2025.</p> 

<b>Date and Time</b>	18 November 2025  10:00am – 12:00pm
<b>Seminar Contents</b>	<ul style="list-style-type: none"> <li>• Introduction of eMPF</li> <li>• Important date and required actions from participating employers</li> <li>• eMPF registration and user login activation</li> <li>• Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App</li> <li>• Q&amp;A Session</li> </ul>
<b>Format</b>	Online only
<b>Language</b>	Cantonese
<b>Registration</b>	<p>Interested parties shall register via <a href="https://zoom.us/webinar/register/WN_pRNo9zHsRUmdNqKWLC3RbQ#/registration">https://zoom.us/webinar/register/WN_pRNo9zHsRUmdNqKWLC3RbQ#/registration</a> or scan the QR code on or before 9:00am on 18 November 2025.</p> 


<b>Date and Time</b>	26 August 2025 3:00pm – 5:00pm
<b>Seminar Contents</b>	<ul style="list-style-type: none"> <li>• Introduction of eMPF</li> <li>• Important date and required actions from participating employers</li> <li>• eMPF registration and user login activation</li> <li>• Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App</li> <li>• Q&amp;A Session</li> </ul>
<b>Format</b>	Online only
<b>Language</b>	English
<b>Registration</b>	<p>Interested parties shall register via <a href="https://zoom.us/webinar/register/WN_CYY3eV04S9Obuq18FYFr2A#/registration">https://zoom.us/webinar/register/WN_CYY3eV04S9Obuq18FYFr2A#/registration</a> or scan the QR code on or before 2:00pm 26 August 2025.</p> 


<b>Date and Time</b>	14 October 2025 10:00am – 12:00pm
<b>Seminar Contents</b>	<ul style="list-style-type: none"> <li>• Introduction of eMPF</li> <li>• Important date and required actions from participating employers</li> <li>• eMPF registration and user login activation</li> <li>• Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App</li> <li>• Q&amp;A Session</li> </ul>
<b>Format</b>	Online only
<b>Language</b>	English
<b>Registration</b>	<p>Interested parties shall register via <a href="https://zoom.us/webinar/register/WN_iyrOssm4T5Ok_fJPPaGNLA#/registration">https://zoom.us/webinar/register/WN_iyrOssm4T5Ok_fJPPaGNLA#/registration</a> or scan the QR code on or before 9:00am on 14 October 2025.</p> 


<b>Date and Time</b>	2 September 2025 10:00am – 12:00pm
<b>Seminar Contents</b>	<ul style="list-style-type: none"> <li>• Introduction of eMPF</li> <li>• Important date and required actions from participating employers</li> <li>• eMPF registration and user login activation</li> </ul>


	<ul style="list-style-type: none"><li>• Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App</li><li>• Q&amp;A Session</li></ul>
<b>Format</b>	Online only
<b>Language</b>	Mandarin
<b>Registration</b>	<p>Interested parties shall register via <a href="https://zoom.us/webinar/register/WN_Ie-z_jnLS12aVYg5KowKuA#/registration">https://zoom.us/webinar/register/WN_Ie-z_jnLS12aVYg5KowKuA#/registration</a> or scan the QR code on or before 9:00am on 2 September 2025.</p> 

**Members' session (including employee members, members who are self-employed persons, TVC account members, special voluntary contributions account members (i.e. Members who make Flexi Retirement Contribution) and personal account members)**


<b>Date and Time</b>	20 August 2025 3:00pm – 5:00pm
<b>Seminar Contents</b>	<ul style="list-style-type: none"> <li>• Introduction of eMPF</li> <li>• Important date and required actions from scheme members</li> <li>• eMPF registration and user login activation</li> <li>• Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App</li> <li>• Q&amp;A Session</li> </ul>
<b>Format</b>	Online only
<b>Language</b>	Cantonese
<b>Registration</b>	<p>Interested parties shall register via <a href="https://zoom.us/webinar/register/WN_OsFAHun0QGycKG8uLRG8FQ#/registration">https://zoom.us/webinar/register/WN_OsFAHun0QGycKG8uLRG8FQ#/registration</a> or scan the QR code on or before 2:00pm on 20 August 2025.</p> 


<b>Date and Time</b>	18 September 2025 10:00am – 12:00pm
<b>Seminar Contents</b>	<ul style="list-style-type: none"> <li>• Introduction of eMPF</li> <li>• Important date and required actions from scheme members</li> <li>• eMPF registration and user login activation</li> <li>• Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App</li> <li>• Q&amp;A Session</li> </ul>
<b>Format</b>	Online only
<b>Language</b>	Cantonese
<b>Registration</b>	<p>Interested parties shall register via <a href="https://zoom.us/webinar/register/WN_FWImpLGsQVKrL98wZ0HEAg#/registration">https://zoom.us/webinar/register/WN_FWImpLGsQVKrL98wZ0HEAg#/registration</a> or scan the QR code on or before 9:00am on 18 September 2025.</p> 


<b>Date and Time</b>	9 October 2025 10:00am – 12:00pm
<b>Seminar Contents</b>	<ul style="list-style-type: none"> <li>• Introduction of eMPF</li> <li>• Important date and required actions from scheme members</li> <li>• eMPF registration and user login activation</li> <li>• Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App</li> <li>• Q&amp;A Session</li> </ul>
<b>Format</b>	Online only
<b>Language</b>	Cantonese
<b>Registration</b>	<p>Interested parties shall register via <a href="https://zoom.us/webinar/register/WN_Tg_HtJTfSU2Z3zMrHSxw_g#/registration">https://zoom.us/webinar/register/WN_Tg_HtJTfSU2Z3zMrHSxw_g#/registration</a> or scan the QR code on or before 9:00am on 9 October 2025.</p> 

<b>Date and Time</b>	16 October 2025 3:00pm – 5:00pm
<b>Seminar Contents</b>	<ul style="list-style-type: none"> <li>• Introduction of eMPF</li> <li>• Important date and required actions from scheme members</li> <li>• eMPF registration and user login activation</li> <li>• Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App</li> <li>• Q&amp;A Session</li> </ul>
<b>Format</b>	Online only
<b>Language</b>	Cantonese
<b>Registration</b>	<p>Interested parties shall register via <a href="https://zoom.us/webinar/register/WN_cEo9Ou2GQ0iVvAOi4iHAZg#/registration">https://zoom.us/webinar/register/WN_cEo9Ou2GQ0iVvAOi4iHAZg#/registration</a> or scan the QR code on or before 2:00pm on 16 October 2025.</p> 


<b>Date and Time</b>	6 November 2025 10:00am – 12:00pm
<b>Seminar Contents</b>	<ul style="list-style-type: none"> <li>• Introduction of eMPF</li> <li>• Important date and required actions from scheme members</li> <li>• eMPF registration and user login activation</li> </ul>

	<ul style="list-style-type: none"><li>• Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App</li><li>• Q&amp;A Session</li></ul>
<b>Format</b>	Online only
<b>Language</b>	Cantonese
<b>Registration</b>	<p>Interested parties shall register via <a href="https://zoom.us/webinar/register/WN_2GpymTPdRDu8e2-2C90DPQ#/registration">https://zoom.us/webinar/register/WN_2GpymTPdRDu8e2-2C90DPQ#/registration</a> or scan the QR code on or before 9:00am on 6 November 2025.</p> 

<b>Date and Time</b>	27 August 2025 3:00pm – 5:00pm
<b>Seminar Contents</b>	<ul style="list-style-type: none"> <li>• Introduction of eMPF</li> <li>• Important date and required actions from scheme members</li> <li>• eMPF registration and user login activation</li> <li>• Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App</li> <li>• Q&amp;A Session</li> </ul>
<b>Format</b>	Online only
<b>Language</b>	English
<b>Registration</b>	<p>Interested parties shall register via <a href="https://zoom.us/webinar/register/WN_OILrVXRqRQuDK0IL5uatqg#/registration">https://zoom.us/webinar/register/WN_OILrVXRqRQuDK0IL5uatqg#/registration</a> or scan the QR code on or before 2:00pm on 27 August 2025.</p> 

<b>Date and Time</b>	13 November 2025 10:00am – 12:00pm
<b>Seminar Contents</b>	<ul style="list-style-type: none"> <li>• Introduction of eMPF</li> <li>• Important date and required actions from scheme members</li> <li>• eMPF registration and user login activation</li> <li>• Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App</li> <li>• Q&amp;A Session</li> </ul>
<b>Format</b>	Online only
<b>Language</b>	English
<b>Registration</b>	<p>Interested parties shall register via <a href="https://zoom.us/webinar/register/WN_gd21Jl2cSmOjucFfY9LXYO#/registration">https://zoom.us/webinar/register/WN_gd21Jl2cSmOjucFfY9LXYO#/registration</a> or scan the QR code on or before 9:00am on 13 November 2025.</p> 

<b>Date and Time</b>	4 September 2025 10:00am – 12:00pm
<b>Seminar Contents</b>	<ul style="list-style-type: none"> <li>• Introduction of eMPF</li> <li>• Important date and required actions from scheme members</li> <li>• eMPF registration and user login activation</li> </ul>

	<ul style="list-style-type: none"> <li>• Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App</li> <li>• Q&amp;A Session</li> </ul>
<b>Format</b>	Online only
<b>Language</b>	Mandarin
<b>Registration</b>	<p>Interested parties shall register via <a href="https://zoom.us/webinar/register/WN_jaKQod4-RkmLTU0rKytB1A#/registration">https://zoom.us/webinar/register/WN_jaKQod4-RkmLTU0rKytB1A#/registration</a> or scan the QR code on or before 9:00am on 4 September 2025.</p> 

For further details, please visit Manulife designated webpage: [www.manulife.com.hk/empf-corp-en](http://www.manulife.com.hk/empf-corp-en) (for participating employers) or [www.manulife.com.hk/empf-en](http://www.manulife.com.hk/empf-en) (for Members). Should you have any queries, please feel free to contact our Customer Service Hotline on 2108 1388 and participating employers can call 2108 1234.

## 7. eMPF Customer Service Hotline, eMPF Service Centres and eMPF Kiosk Arrangement

With effect from the Onboarding Date, Scheme Participants 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 8 of this notice below for the locations and office hours of the eMPF Service Centres.

Furthermore, 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 [empf.org.hk/contact/en](http://empf.org.hk/contact/en) for details.







Prior to the Onboarding Date, Scheme Participants should continue to contact us for all scheme-related matters.

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, Scheme Participants can contact our Customer Service Hotline on 2108 1388 and participating employers can call 2108 1234.

## 8. Dos & don'ts list after onboarding

Scheme Participants must register with eMPF Platform to enjoy all the new features and functions from the Onboarding Date.

**From the Onboarding Date onwards**, Scheme Participants must comply with the following:

	DOs	DON'Ts
<b>Submission of digital instruction</b>	<p>Participating employers to submit their instructions via:</p> <p>eMPF Web Portal:</p>  <p>and <a href="http://empf.org.hk/er/login/en">empf.org.hk/er/login/en</a></p> <p>eMPF Mobile App:</p>  <p>Members to submit their instructions via:</p> <p>eMPF Web Portal:</p>  <p>and <a href="http://empf.org.hk/login/en">empf.org.hk/login/en</a></p> <p>eMPF Mobile App:</p> 	Do not send the digital instructions to the original channels offered by us
<b>Submission of paper instruction forms</b>	<p><u>Mailing address:</u></p> <p>PO Box 98929 Tsim Sha Tsui Post Office</p> <p><u>eMPF Service Centres:</u></p>	Do not send paper instructions to the original channels offered by us

	<p><b>Hong Kong Island</b></p> <p>Unit 601B, 6/F, Dah Sing Financial Centre, No. 248 Queen's Road East, Wanchai, Hong Kong</p> <p><b>Kowloon</b></p> <p>Suites 1205-6, 12/F, Chinachem Golden Plaza, No. 77 Mody Road, Tsim Sha Tsui East, Kowloon</p> <p><b>New Territories</b></p> <p>Suite 1802A, 18/F, Tower 2, Nina Tower, No. 8 Yeung Uk Road, Tsuen Wan, New Territories</p> <p><u>Service hours:</u></p> <p>Monday to Friday: 9:00 am – 6:00 pm</p> <p>Saturday: 9:00 am – 1:00 pm</p> <p>Sunday &amp; Public Holiday: Closed</p> <p><u>Email address (not applicable to applications where we require certified true copies of supporting documents):</u></p> <p>forms@support.empf.org.hk</p> <p><u>Fax number (not applicable to applications where we require certified true copies of supporting documents):</u></p> <p>(852) 3197 2988</p>	
<p><b>Using the correct paper instruction forms</b></p>	<p>All to use the correct version of eMPF paper instruction forms, which you can obtain from eMPF Service Centres or download from:</p> <p><a href="http://empf.org.hk/forms/en">empf.org.hk/forms/en</a></p>	<p>Do not use our existing administration forms.</p> <p>From two months after the Onboarding Date onwards, eMPF Platform will reject all our existing administration forms.</p>
<p><b>Making enquiry in relation to the MPF administration (e.g. the progress of your</b></p>	<p><u>eMPF Customer Service Hotline:</u></p> <p>(852) 183 2622</p> <p><u>Service hours:</u></p> <p>Monday to Friday: 9:00 am – 7:00 pm</p>	<p>Do not call our customer service hotline in relation to the MPF account's administration</p> <p>Our hotline will continue to operate for enquiries in relation to non-scheme administration related matters only.</p>

<b>instruction, MPF account's administration, usage of eMPF Web Portal or eMPF Mobile App, etc.)</b>	Saturday: 9:00 am – 1:00 pm Sunday & Public Holiday: Closed <u>Email address:</u> enquiry@support.empf.org.hk	
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This notice only summarises the changes to the Scheme. Details of the changes are set out in the MPF Scheme Brochure and the key scheme information document of the Scheme and/or the Trust Deed of the Scheme. The updated MPF Scheme Brochure and key scheme information document will be available from the Onboarding Date on our website at [www.manulife.com.hk](http://www.manulife.com.hk). You may access the soft copies of the MPF Scheme Brochure and Trust Deed via the QR code in the key scheme information document of the Scheme.

If you have any questions or concerns about the above changes, please contact our Customer Service Hotline on 2108 1388 and participating employers can call 2108 1234.

#### **Manulife Provident Funds Trust Company Limited**

*Investment involves risks. Past performance is not indicative of future performance. The value of financial instruments, in particular stocks and shares, and any income from such financial instruments, may go down as well as up. For further details including the product features and risks involved, please refer to the MPF Scheme Brochure.*

**Appendix 1**

Name of constituent fund	Breakdown of current level of management fees						Management fees	
	Constituent fund level (% p.a. of the NAV)				Underlying fund level (% p.a. of the NAV)			
	Sponsor fee <sup>^^</sup>	Trustee and custodian fee	Fee payable to the eMPF Company	Investment management fee	Trustee fee	Investment management fee	Current level	Maximum level <sup>†††</sup>
Manulife MPF Interest Fund	0.74%	0.16%	0.37%	0.25%	Nil	Nil	1.52%	2.63%
Manulife MPF Stable Fund ††	Up to 0.74%	0.16%	0.37%	Up to 0.60%	Nil	Nil	1.52%	2.63%
Manulife MPF Growth Fund ††	Up to 0.74%	0.16%	0.37%	Up to 0.60%	Nil	Nil	1.52%	2.63%
Manulife MPF Aggressive Fund ††								
Manulife MPF International Equity Fund ††	Up to 0.74%	0.16%	0.37%	Up to 0.60%	Nil	Nil	1.52%	2.63%
Manulife MPF Retirement Income Fund ††, ††††	Up to 0.33%	0.16%	0.37%	Up to 0.60%	Nil	Nil	1.11%	2.63%
Manulife MPF Conservative Fund ††††	0%	0.04%	0.37%	0.25%	Nil	Nil	0.66%	2.63%
Manulife MPF Hong Kong Bond Fund ††††	0.18%	0.16%	0.37%	0.25%	Nil	Nil	0.96%	2.63%
Manulife MPF RMB Bond Fund ††††								
Manulife MPF Sustainable Pacific Asia Bond Fund ††††								
Manulife MPF International Bond Fund ††††								

Name of constituent fund	Breakdown of current level of management fees						Management fees	
	Constituent fund level (% p.a. of the NAV)				Underlying fund level (% p.a. of the NAV)			
	Sponsor fee <sup>^^</sup>	Trustee and custodian fee	Fee payable to the eMPF Company	Investment management fee	Trustee fee	Investment management fee	Current level	Maximum level <sup>†††</sup>
Manulife MPF China Value Fund <sup>††</sup>	Up to 0.79%	0.16%	0.37%	Up to 0.70%	Nil	Nil	1.57%	3.63%
Manulife MPF Healthcare Fund <sup>††</sup>	Up to 0.84%	0.16%	0.37%	Up to 0.60%	Nil	Nil	1.67%	3.63%
Manulife MPF Core Accumulation Fund <sup>####, §, §§</sup>	0%	0.04%	0.37%	0.26%	Nil	Nil	0.67%	0.75%
Manulife MPF Age 65 Plus Fund <sup>####, §, §§</sup>								
All Retirement Fund <sup>††, ††††</sup>	Up to 0.12%	0.16%	0.37%	Up to 0.60%	Nil	Nil	0.90%	2.63%
Manulife MPF Hang Seng Index ESG Fund <sup>††, ††††</sup>	Up to 0.01%	0.16%	0.37%	0%	0%	0.15%	0.69%	2.13%
Manulife MPF Fidelity Growth Fund <sup>††, ****, §, §§</sup>	Up to 0.26%	0.16%	0.37%	0.73%	Up to 0.1%	Nil	1.52%	4.63%
Manulife MPF Fidelity Stable Growth Fund <sup>††, ****, §, §§</sup>								
Manulife MPF Hong Kong Equity Fund <sup>††</sup>	Up to 0.74%	0.16%	0.37%	Up to 0.40%	Nil	Nil	1.52%	2.63%
Manulife MPF Pacific Asia Equity Fund <sup>††</sup>	Up to 0.74%	0.16%	0.37%	Up to 0.40%	Nil	Nil	1.52%	2.63%

Name of constituent fund	Breakdown of current level of management fees						Management fees	
	Constituent fund level (% p.a. of the NAV)				Underlying fund level (% p.a. of the NAV)			
	Sponsor fee <sup>^^</sup>	Trustee and custodian fee	Fee payable to the eMPF Company	Investment management fee	Trustee fee	Investment management fee	Current level	Maximum level <sup>†††</sup>
Manulife MPF European Equity Fund	0.74%	0.16%	0.37%	0.25%	Nil	Nil	1.52%	2.63%
Manulife MPF Japan Equity Fund								
Manulife MPF North American Equity Fund <sup>‡‡</sup>	Up to 0.74%	0.16%	0.37%	Up to 0.375%	Nil	Nil	1.52%	2.63%

<sup>^^</sup> The sponsor fee for each constituent fund varies. For the purpose of maintaining the current level of management fees, the Sponsor may, from time to time, waive any part of the sponsor fee for any constituent fund. The sponsor fee will first be collected by the Trustee (as part of the trustee fee), who will then pay the sponsor fee to the Sponsor.

<sup>‡‡</sup> Although the detailed fee items in the table may not add up to the current level of management fees, the management fees for each constituent fund will only be charged according to the current level. Please refer to note <sup>^^</sup> for details.

<sup>‡‡‡‡</sup> The trustee and custodian fee is currently waived for these constituent funds.

<sup>\*\*\*\*</sup> FIL Investment Management (Hong Kong) Limited does not currently intend to charge an incentive fee. Any intention to impose an incentive fee shall be subject to prior written notice to Members.

§ The investment management fee of the Manulife MPF Core Accumulation Fund and Manulife MPF Age 65 Plus Fund is inclusive of the total management fee at the underlying fund level while that of the Manulife MPF Fidelity Growth Fund and Manulife MPF Fidelity Stable Growth Fund is inclusive of the investment management fee at the underlying fund level.

§§ As the investment manager of the Manulife MPF Core Accumulation Fund, Manulife MPF Age 65 Plus Fund, Manulife MPF Fidelity Growth Fund, and Manulife MPF Fidelity Stable Growth Fund, Manulife Investment Management (Hong Kong) Limited will carry out investment management functions including supervision and monitoring in respect of these constituent funds and review in relation to the selection of underlying funds.

<sup>####</sup> For the purpose of meeting the legislative requirements on the fee level the sponsor fee is currently waived for these two constituent funds.

<sup>†††</sup> The above maximum level of fees does not include the amount of performance fee or incentive fee (if any) that will be charged.