

**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.



Live the Longevity Life

Consolidate Your MPF
Unlock More Rewards



Consolidate your
MPF Personal Account(s)
into the Manulife Global
Select (MPF) Scheme
and enjoy *triple rewards*

Promotion Period:

1 September 2026 - 31 October 2026

scmpf.manulife.com.hk

Applicable to both existing and
new Manulife Personal Account members

Terms and Conditions apply

1

Special one-off bonus unit rebate of up to HK\$120,000³

(the “Special one-off bonus unit rebate”)

From 1 September 2026 until 31 October 2026¹ (“Promotion Period”), customers² who:

- apply to transfer MPF accrued benefits from personal account(s) (“Accrued Benefits”) with a total value of not less than HK\$1,000,001 from other MPF service provider(s) to Manulife’s personal account under the Manulife Global Select (MPF) Scheme; and
- complete the transfer successfully on or before 31 December 2026, will be entitled to a special one-off bonus unit rebate of up to HK\$120,000³.

The total transfer-in Accrued Benefits amount	Special one-off bonus unit rebate
HK\$1,000,001 - HK\$2,000,000	HK\$6,300
HK\$2,000,001 - HK\$5,000,000	HK\$21,000
HK\$5,000,001 - HK\$10,000,000	HK\$90,000
HK\$10,000,001 or above	HK\$120,000

Terms and conditions apply

2

Extra special one-off bonus unit rebate of up to HK\$18,000³

(the “Extra special one-off bonus unit rebate”)

Customers² who are eligible for the Special one-off bonus unit rebate and are (i) policyholders of individual insurance policies issued and underwritten by Manulife (International) Limited and/or (ii) holders of Manulife InvestChoice Accounts defined in the client agreement of Manulife Investment Management (Hong Kong) Limited may enjoy the Extra special one-off bonus unit rebate equivalent to 15% of the above Special one-off bonus unit rebate, provided that the customer’s policy remains in force on 31 August 2026 and throughout the Promotion Period, and/or the customer’s Manulife InvestChoice Account exists (i.e. not terminated) on or before 31 August 2026 and throughout the Promotion Period.

The total transfer-in Accrued Benefits amount	Extra special one-off bonus unit rebate (15% of Special one-off bonus unit rebate)
HK\$1,000,001 - HK\$2,000,000	HK\$945
HK\$2,000,001 - HK\$5,000,000	HK\$3,150
HK\$5,000,001 - HK\$10,000,000	HK\$13,500
HK\$10,000,001 or above	HK\$18,000

Terms and conditions apply

3

Enter a lucky draw for a chance to win from 800 prizes, with a total prize value of HK\$ 1,000,000 in special one-off bonus unit rebates (the “Lucky Draw”)

From 1 September 2026 until 31 October 2026ⁱ (“Promotion Period”), membersⁱⁱ who:

- apply to transfer MPF accrued benefits from personal account(s) (“Accrued Benefits”) valued at HK\$100,000 to HK\$1,000,000 from other MPF service provider(s) to Manulife’s personal account under the Manulife Global Select (MPF) Scheme;
- complete the transfer successfully on or before 31 December 2026; and
- register for the Lucky Draw on Manulife website (manulife.com.hk/pa-luckydraw-en) successfully during Promotion Period

will enter the Lucky Draw for a chance to win a prize from the 800 prizes, with a total value of HK\$1,000,000, in the form of one-off bonus unit rebate credited to the winners’ applicable Manulife personal accounts.

Register for the Lucky Draw



Prize No.	Amount of one-off bonus unit rebate (credited to the applicable Manulife personal accounts of Lucky Draw winners)	No. of winners
Grand prize	Value of HK\$100,000	1
2 nd prize	Value of HK\$52,000	1
3 rd prize	Value of HK\$24,000	1
4 th prize	Value of HK\$12,000	1
5 th prize	Value of HK\$7,000	1
6 th - 10 th prize	Value of HK\$3,000 each, with a sum of HK\$15,000	5
11 th – 800 th prize	Value of HK\$1,000 each, with a sum of HK\$790,000	790
Total prizes value	Value of HK\$1,000,000	800

Terms and conditions apply

Why Manulife

Manulife has 90 years of pension management experience in Hong Kong and a strong retirement management footprint globally. As the No.1 MPF service provider in Hong Kong[#], our comprehensive fund platform offers a diverse range of investment options to meet your retirement goals.



90 years

pension management experience

Taking care of Hong Kongers' needs before and after retirement



No. 1

MPF service provider in Hong Kong[#]

A trusted partner on your retirement journey



People's Choice[^] award winner

**Winner of MPF Ratings' "People's Choice[^]" award
for eight consecutive years**

We always put your needs above all else

For enquiries, talk to your Standard Chartered Retirement Specialists, or call our Member Hotline on (852) 2108 1388, or visit our website at scmpf.manulife.com.hk.

If you have any questions about scheme administration services, please contact the eMPF Platform at (852) 183 2622 or email enquiry@support.empf.org.hk. For more information, please visit eMPF website at empf.org.hk.

[#] As of 30 June 2026, Manulife (International) Limited was the No.1 MPF service provider in Hong Kong in terms of market share of total MPF assets by MPF scheme provider. Source: "Mercer MPF Market Shares Report" as of 30 June 2026, by Mercer (Hong Kong) Limited.

[^] Source: MPF Ratings. Manulife (International) Limited won "People's Choice" from 2019 to 2026. For details, click here: <https://mpfratings.com.hk/ratings-and-awards/>.

Terms and Conditions for the Special One-off Bonus Unit Rebate and Extra Special One-off Bonus Unit Rebate:

1. The submission of application for transfer of MPF accrued benefits of personal account(s) ("Accrued Benefits") from other MPF service provider(s) to the Manulife's personal account under the Manulife Global Select (MPF) Scheme ("Eligible Account") must be completed within promotion period from 1 September 2026 to 31 October 2026, both dates inclusive (the "Promotion Period") and such transfer is completed successfully on or before 31 December 2026 ("Validation Date") in order to entitle to the Special One-off Bonus Unit Rebate (the "Rebate") and the Extra Special One-off Bonus Unit Rebate (the "Extra Rebate").
2.
 - A. A customer who does not have an Eligible Account before the Promotion Period will be regarded as an eligible customer if all of the following requirements have been fulfilled during the Promotion Period ("Eligible Customer") and will be entitled to the Rebate:
 - i. Successfully set up an Eligible Account;
 - ii. Submit an application for transfer of Accrued Benefits request(s), and such application has been successfully received by the eMPF Platform within the Promotion Period;
 - iii. Successfully transferred his/her relevant Accrued Benefits from other MPF service provider(s) to the Eligible Account with the Accrued Benefits amount not less than HK\$1,000,001 on or before the Validation Date.
 - B. A customer who already has an Eligible Account before the Promotion Period will be regarded as an Eligible Customer for the Rebate if he/she has fulfilled the following requirements:
 - i. Submit an application for transfer of Accrued Benefits request(s), and such application has been successfully received by the eMPF Platform within the Promotion Period; and
 - ii. Successfully transferred his/her relevant Accrued Benefits from other MPF service provider(s) to the Eligible Account with a transfer-in Accrued Benefits amount not less than HK\$1,000,001 on or before the Validation Date.
 - C. A customer who fulfills all the requirements set out in the above point 2A or 2B will be entitled to receive the Extra Rebate (equivalent to 15% of the Rebate) if the customer is also holding on or before 31 August 2026 and throughout the Promotion Period one or more below:
 - a. Individual insurance policy(ies) issued and underwritten by Manulife (International) Limited; and/or
 - b. Manulife InvestChoice Account(s) defined in the client agreement of Manulife Investment Management (Hong Kong) Limited.
3. Eligible Customer shall be entitled the Rebate and the Extra Rebate (collectively "Rebate Amount") (if applicable) to the Eligible Account with the amount which to be determined by the total transfer-in Accrued Benefits amount in accordance with the following Rebate Amount Table. The Rebate Amount will be credited as voluntary contributions to the Manulife MPF Interest Fund under such Eligible Account in the following manner:
 - i. For Eligible Customer with a transfer-in Accrued Benefits amount from HK\$1,000,001 to HK\$2,000,000 transferred to the Eligible Account, the applicable Rebate Amount will be credited in three equal instalments by 30 June 2027, 30 June 2029 and 30 June 2031 respectively.
 - ii. For Eligible Customer with a transfer-in Accrued Benefits amount of HK\$2,000,001 to HK\$5,000,000 transferred to the Eligible Account, the applicable Rebate Amount will be credited in three equal instalments by 30 June 2027, 30 June 2029 and 30 June 2031 respectively.
 - iii. For Eligible Customer with a transfer-in Accrued Benefits amount of HK\$5,000,001 to HK\$10,000,000 transferred to the Eligible Account, the applicable Rebate Amount will be credited in three equal instalments by 30 June 2027, 30 June 2029 and 30 June 2031 respectively.
 - iv. For Eligible Customer with a transfer-in Accrued Benefits amount of HK\$10,000,001 or above transferred to the Eligible Account, the applicable Rebate Amount will be credited in three equal instalments by 30 June 2027, 30 June 2029 and 30 June 2031 respectively.

Rebate Amount Table

The total transfer-in Accrued Benefits amount (HK\$)	Rebate (HK\$)	Extra Rebate (HK\$) (if applicable)	Schedule for Rebate Amount to be credited
1,000,001 - 2,000,000	6,300	945	in three equal instalments by 30 June 2027, 30 June 2029 and 30 June 2031 respectively
2,000,001 - 5,000,000	21,000	3,150	
5,000,001 - 10,000,000	90,000	13,500	
10,000,001 or above	120,000	18,000	

4. Eligible Customers will be notified by email (if an email address is available in Manulife's record) or by mail by the end of August 2027 regarding the Rebate Amount of the 1st equal instalment successfully credited. The Rebate Amount credited to the Eligible Account will form part of its account value and will be subject to the relevant fees and charges applicable to the Manulife MPF Interest Fund under Manulife Global Select (MPF) Scheme (even if this constituent fund has not been chosen as an investment choice) .
5. Each Eligible Customer will be entitled to the Rebate and Extra Rebate (if applicable) with his/her Eligible Account once only. Manulife will decide the Rebate Amount according to total transfer-in Accrued Benefits amount to the Eligible Account as at the Validation Date. The relevant Accrued Benefits that have been transferred in must be held in the Eligible Account until the Rebate Amount has been successfully credited to the Eligible Account. Eligible Customer shall not be entitled to the Rebate and Extra Rebate (if applicable) if his/her Eligible Account has been cancelled or terminated or if any asset of such account is transferred out/withdrawn from the Eligible Account before the crediting of the Rebate and Extra Rebate (if applicable).
6. Exclusion of the Rebate and Extra Rebate (if applicable) applies to Eligible Customer who performed partial withdrawal, withdrawal, transfer out and/or termination on active Eligible Account(s) on or after 1 September 2026.
7. Exclusion of the Rebate and Extra Rebate (if applicable) applies to Eligible Customer who submits the application for the transfer of Accrued Benefits from Manulife Global Select (MPF) Scheme or Manulife RetireChoice (MPF) Scheme.

8. Participating in the Rebate and Extra Rebate (if applicable) will serve as the customers' consent to accept the Terms and Conditions and Manulife's Personal Information Collection Statement, and agree to receive communications relating to the Rebate and Extra Rebate (if applicable) and related arrangement. For Manulife's Statement of Privacy Policy and Personal Information Collection Statement, please refer to <https://www.manulife.com.hk/en/individual/privacy-policy.html>. Manulife hereby notifies the customers that personal information will be collected and used for the purpose of the Rebate and Extra Rebate (if applicable) and related arrangement, which include without limitation to the administration of the Rebate and Extra Rebate (if applicable), account setup, transfer of Accrued Benefits, the credit of Rebate Amount, identity verification and contacting the customers for the foregoing matters, etc.

Whilst provision of personal data by the customers for this Rebate and Extra Rebate (if applicable) is voluntary, failure to supply personal data by the customer will result in Manulife unable to recognize the customer as an Eligible Customer, and consequently unable to be eligible for this Rebate and Extra Rebate (if applicable). Manulife retains the rights to contact the customer concerning this Rebate and Extra Rebate (if applicable), irrespective of the customer's consent status to direct marketing as detailed in Manulife's Personal Information Collection Statement.

9. Manulife is not responsible for verifying the email address and/or address provided by the Eligible Customers, Eligible Customers are required to enter their personal particulars and information accurately and clearly and hereby warrant that all information submitted is true, accurate and complete. Manulife reserves the right to disqualify the eligibility of Eligible Customers and the entitlement of the Rebate and Extra Rebate (if applicable) including but not limited to the refusal of crediting the prizes to Eligible Account if any submitted information is false, inaccurate or incomplete. Any faulty, duplicate and incomplete information will result in disqualification. Manulife will not be liable for Eligible Customer's inability to receive Rebate and Extra Rebate (if applicable) as a result of any untrue or inaccurate information provided.
10. Manulife shall not be liable for any transmission delay, loss, inaccuracy or incompatibility of the data submitted by Eligible Customers due to technical issues such as computers or system failure. All dates and times related to this Rebate and Extra Rebate (if applicable) are subject to the system records of Manulife.
11. Manulife has the sole and absolute discretion in, according to relevant clauses of the Terms and Conditions, determining a person's eligibility to participate the Rebate and Extra Rebate (if applicable). If Manulife discovers at any time, whether during or after the Promotion Period, that any person has failed to comply with the Terms and Conditions, Manulife is entitled to disqualify the person from participating in and receiving the Rebate and Extra Rebate (if applicable) .
12. Manulife reserves the right to alter, extend or cancel this Rebate and Extra Rebate (if applicable) without prior notice.
13. Manulife reserves the right to amend these terms and conditions at any time and the right of final decision as to the Eligible Customers for the Rebate and Extra Rebate (if applicable) without any prior notice. In the event of any dispute as to the eligibility for and entitlement to the Rebate and Extra Rebate (if applicable), Manulife's decision shall be final and conclusive.
14. The Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong. In the case of any disputes of the Terms and Conditions, it shall be subject to the exclusive jurisdiction of the courts of Hong Kong.
15. Any person or entity who is not a party to this Rebate and Extra Rebate (if applicable) shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap. 623) of the laws of Hong Kong to enforce or benefit from any terms of this Rebate and Extra Rebate (if applicable).
16. If there is any inconsistency or conflict between the English and Chinese versions of these terms and conditions, the English version shall prevail.

Terms and Conditions for the Lucky Draw:

- i. The Lucky Draw is organized by Manulife (International) Limited ("Manulife"). The promotion period is valid from 1 September 2026 to 31 October 2026 (Hong Kong Time) (the "Promotion Period").
- ii. Individuals who fulfil all the following requirements (each an "Eligible Members") will be entitled for the Lucky Draw, for a chance to win from 800 prizes, with a total prize value of HK\$1,000,000 in special one-off bonus unit rebates:
Eligible Members must register for the Lucky Draw on Manulife website (manulife.com.hk/pa-luckydraw-en) within Promotion Period and submit an application for transfer of MPF accrued benefits of personal account(s) ("Accrued Benefits") valued at HK\$100,000 to HK\$1,000,000 from other MPF service provider(s) to the Manulife's personal account under the Manulife Global Select (MPF) Scheme ("Eligible Account") within Promotion Period and such transfer is completed successfully on or before 31 December 2026 ("Validation Date").
- iii. Participating in the Lucky Draw will serve as the participant's consent to accept these Terms and Conditions and Manulife's Personal Information Collection Statement, and agree to receive communications relating to the Lucky Draw, including winner notifications. For Manulife's Statement of Privacy Policy and Personal Information Collection Statement, please refer to <https://www.manulife.com.hk/en/individual/privacy-policy.html>. Manulife hereby notifies the participants that personal information will be collected and used for the Lucky Draw's purpose, which include without limitation to the administration of the Lucky Draw, placing in the entry list of the Lucky Draw, drawing and contacting participants on winner notification, announcing the winners list and identity verification of the winner upon prize redemption etc.

Whilst provision of personal data by the participant for this Lucky Draw is voluntary, failure to supply personal data by the participant will result in Manulife unable to recognize the participant as Eligible Members, and consequently unable to enroll the participant to this Lucky Draw. Manulife retains the rights to contact the participant concerning this Lucky Draw, irrespective of the participant's consent status to direct marketing as detailed in Manulife's Personal Information Collection Statement.
- iv. Eligible Members will have a chance to participate once only in the Lucky Draw if there are more than one applications made for transfer of Accrued Benefits.
- v. Winners of the Lucky Draws will be drawn randomly on 10 March 2027 and the winner list will be announced at the Manulife Hong Kong Website (<http://www.manulife.com.hk>), Sing Tao Daily and The Standard on 17 March 2027.
- vi. Winners will be notified individually via email and/or phone numbers based on the latest contact information available in Manulife's records.
- vii. All prizes of the Lucky Draws will be offered in the form of one-off bonus unit rebates (the "Rebates") and they cannot be redeemed for cash or exchanged for any other offers.
- viii. The Rebates will be credited as voluntary contributions to the Manulife MPF Interest Fund, subject to the relevant fees and charges listed in relevant MPF Scheme Brochure and Key Scheme Information Document of the Scheme, (even if this constituent fund has not been chosen as an investment choice) of each winner's Eligible Account. If the winners have multiple Eligible Accounts, the Rebates will only be credited to one of the accounts.
- ix. The Rebates will be credited in a total of three equal installments, by 30 June 2027, 30 June 2029 and 30 June 2031 respectively. Withdrawal of the Rebates is subject to the relevant withdrawal terms and conditions of the Eligible Account stated in the MPF Scheme Brochure.
- x. To qualify for the Rebates, each winner must remain as an active member of the Eligible Account with a positive account balance at the time of bonus unit injection.
- xi. Exclusion of the Lucky Draw applies to Eligible Members who performed partial withdrawal, withdrawal, transfer out and/or termination on active Eligible Accounts on or after 1 September 2026.
- xii. Exclusion of the Lucky Draw applies to Eligible Members who submit the application for the transfer of Accrued Benefits from Manulife Global Select (MPF) Scheme or Manulife RetireChoice (MPF) Scheme.
- xiii. Manulife is not responsible for verifying the email address and/or phone number provided by the Eligible Members, Eligible Members are required to enter their personal particulars and information accurately and clearly and hereby warrant that all information submitted is true, accurate and complete. Manulife reserves the right to disqualify the eligibility of Eligible Members and the entitlement of the Lucky Draw including but not limited to the refusal of releasing the Rebates to Eligible Accounts if any submitted information is false, inaccurate or incomplete. Any faulty, duplicate and incomplete information will result in disqualification. Manulife will not be liable or responsible for any misdelivery of notification resulted from inaccurate/incorrect information provided by the Eligible Members to Manulife, and Eligible Members' inability to release Rebates as a result of any untrue or inaccurate information provided.
- xiv. Manulife shall not be liable for any transmission delay, loss, inaccuracy or incompatibility of the data submitted by Eligible Members due to technical issues such as computers or system failure. All dates and times related to this Lucky Draw are subject to the system records of Manulife.
- xv. Manulife has the sole and absolute discretion in, according to relevant clauses of the Terms and Conditions, determining a person's eligibility to participate the Lucky Draw. If Manulife discovers at any time, whether during or after the Promotion Period, that any person has failed to comply with the Terms and Conditions, Manulife is entitled to disqualify the person from participating in the Lucky Draw.
- xvi. Manulife reserves the right to interpret the Terms and Conditions. For any dispute arising from the Lucky Draw, Manulife's decision shall be final and conclusive.
- xvii. The Lucky Draw is held within Hong Kong. The Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong. In the case of any disputes of the Terms and Conditions, it shall be subject to the exclusive jurisdiction of the courts of Hong Kong.
- xviii. Any person or entity who is not a party to this Lucky Draw shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap. 623) of the laws of Hong Kong to enforce or benefit from any terms of this Lucky Draw.
- xix. If there is any inconsistency or conflict between the English and Chinese versions of these terms and conditions, the English version shall prevail.

**Important Notes**

Investment involves risk. Please refer to the MPF Scheme Brochure and Key Scheme Information Document for details including risk factors, fees and charges of the scheme.

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 purposes by writing to our Privacy Officer at 22/F, Tower A, Manulife Financial Centre, 223-231 Wai Yip Street, Kwun Tong, Kowloon.

Issued by Manulife (International) Limited.