

## Guide to Filling in the “Manulife MPF Interest Fund Withdrawal Instruction Form” (Applicable to the members who have previously withdrawn the MPF benefits by instalments) (“the Form”)

「宏利 MPF 利息基金提取指示表格」(只適用於曾作分期提取強積金權益安排的成員) (「表格」) 填寫指南

Before filling in the Form, please answer the following 3 questions: 在填寫表格前，請回答以下 3 項問題：

- Are you eligible to withdraw benefits on the grounds of attaining the retirement age of 65 or early retirement? 您是否合資格以基於已達到 65 歲退休年齡或提早退休的理由提取權益？
  - Yes → please go to next question. 是 → 請轉到以下問題。
  - No → this form is not applicable for your case. 否 → 此表格並不適用於您的情況。
- Is this the first time you withdraw benefits on the grounds of attaining the retirement age of 65 or early retirement? 這是否您首次以基於已達到 65 歲退休年齡或提早退休的理由提取權益？
  - Yes → please complete the “Claim Form For Payment Of MPF Accrued Benefits On Grounds Of Attaining The Retirement Age Of 65 Or Early Retirement” instead. 是 → 請填寫「基於已達到 65 歲退休年齡或提早退休的理由而申索累算權益的表格」。
  - No → please go to next question. 否 → 請轉到以下問題。
- Want to withdraw **Manulife MPF Interest Fund** only? 只提取宏利 MPF 利息基金？
  - Yes → please go ahead to the form-filling. 是 → 請繼續填寫此表格。
  - No → please complete the “Claim Form For Payment Of MPF Accrued Benefits On Grounds Of Attaining The Retirement Age Of 65 Or Early Retirement” instead. 否 → 請填寫「基於已達到 65 歲退休年齡或提早退休的理由而申索累算權益的表格」。

### 1. A. Scheme Member Information 計劃成員資料

A. Scheme Member Information 計劃成員資料		
Name : 姓名		
Surname in English 英文姓氏	Given Name in English 英文名字	Name in Chinese 中文姓名
HKID Card Number : 香港身份證號碼		
Passport No. : 護照號碼		(ONLY for scheme member without HKID Card 本欄僅供沒有香港身份證的成員填寫)
Member Account No. 成員帳戶號碼:		
<input type="checkbox"/> ALL accounts under the Scheme 本計劃內所有帳戶 <input type="checkbox"/> Selected account(s) under the Scheme 本計劃內的指明帳戶 (please specify the scheme member account no. 請註明計劃成員帳戶號碼)		
(1)	(2)	(3)
If you do not tick <input checked="" type="checkbox"/> the above options or have stated the member account number but without ticking the box, it will be deemed that the request for withdrawal of benefits applies to ALL your applicable member account(s) (except for Flexi Retirement Contribution member account) under the Scheme. For withdrawal from the Flexi Retirement Contribution member account, please submit "Request for Withdrawal of Flexi Retirement Contribution" separately. 如沒有以劃號“✓”選擇上列選項或只提供成員帳戶號碼而沒有加上劃號作實，將被推定為指示本計劃內的所有適用成員帳戶(自選退休供款帳戶除外)內提取權益。有關自選退休供款之成員帳戶之提取，請另行遞交「提取自選退休供款申請表」。		

After you have filled in your name and HKID card no., please specify if you would like to make the withdrawal instruction for “**ALL** accounts” or “Selected accounts”.

填寫您的姓名及身份證號碼後，請註明您的提取指示為「**所有帳戶**」或「**指明帳戶**」。

### 2. B. Instruction Details 指示詳情

#### i. Choose the withdrawal option 選擇提取選項

“One off Withdrawal” OR “Monthly Withdrawal”? Please select either option (a) or (b), otherwise the request CANNOT be processed.

📌 One instruction for each Form. If you would like to have one off withdrawal and then set up a standing instruction, please submit a separate form.

「單次」或「每月」提取？請選擇其中一項選項 (a) 或 (b)，否則有關申請將無法處理。

📌 就每個指示需填寫一份表格。如欲安排單次提取後，再作常行指示，請另行遞交表格作安排。

B. Instruction Details 指示詳情	
<b>REMINDER:</b> Payment will be made <b>BY CHEQUE</b> and sent to your latest correspondence address. In addition, upon completion of the set up/change/cancellation of standing instruction, Manulife will send SMS or email confirmation to your mobile phone no. or email address. Please ensure your contact information in our record is accurate and valid. You may update your contact information online or in writing using the Change of Contact Details Form, if needed, and please allow sufficient time for record update. 提示：提取金額會以支票支付並郵寄至您最新的通訊地址。此外，當提取常行指示的設定/更新/取消手續完成後，我們將透過您的手提電話號碼和電郵地址發送短訊/電郵確認通知予您。請確保您於我們紀錄上的聯絡資料均為正確及有效。如有需要，您可於網上或以書面遞交「更改聯絡資料」表格作出更新，並請預留足夠時間以便我們更新紀錄資料。	
(1) Withdrawal of Benefits 提取權益	
a. <input type="checkbox"/> One off Withdrawal 單次提取：	
<input type="checkbox"/> Specify withdrawal amount <sup>Remark 1&amp;2</sup> 註明提取金額 <sup>1&amp;2</sup>	<input type="checkbox"/> ALL benefits of Manulife MPF Interest Fund <sup>Remark 2</sup> 全部宏利 MPF 利息基金之權益 <sup>2</sup>
OR b. <input type="checkbox"/> Standing Instruction for Monthly Withdrawal <sup>Remark 3&amp;4</sup> 每月提取之常行指示 <sup>3&amp;4</sup> ：	
<input type="checkbox"/> New Instruction (New SI) 新增指示 (New SI)	<input type="checkbox"/> Change Instruction (Change SI) 更改指示 (Change SI)
Monthly withdrawal amount <sup>Remark 1&amp;2</sup> 每月提取金額 <sup>1&amp;2</sup>	HK \$ 港元
(Minimum withdrawal amount is HK\$2,000. 最低提取金額為2,000港元)	

## ii. One off Withdrawal 單次提取

**B. Instruction Details 指示詳情**

**REMINDER:** Payment will be made **BY CHEQUE** and sent to your latest correspondence address. In addition, upon completion of the set up/change/cancellation of standing instruction, Manulife will send SMS or email confirmation to your mobile phone no. or email address. Please ensure your contact information in our record is accurate and valid. You may update your contact information online or in writing using the Change of Contact Details Form, if needed, and please allow sufficient time for record update.  
 提示: 提取金額會以支票支付並郵寄至您最新的通訊地址。此外, 當提取常行指示的設定 / 更新 / 取消手續完成後, 我們將透過您的手提電話號碼和電郵地址發送短訊 / 電郵確認通知予您。請確保您於我們紀錄上的聯絡資料均為正確及有效。如有需要, 您可於網上或以書面遞交「更改聯絡資料」表格作出更新, 並請預留足夠時間以便我們更新紀錄資料。

(1) Withdrawal of Benefits 提取權益

a.  One off Withdrawal 單次提取:

Specify withdrawal amount <sup>Remarks 1 & 2</sup> HK \$ \_\_\_\_\_  
 註明提取金額 <sup>備註 1 & 2</sup> 港元 \_\_\_\_\_

ALL benefits of Manulife MPF Interest Fund <sup>Remark 2</sup>  
 全部宏利 MPF 利息基金之權益 <sup>備註 2</sup>

OR  
 或

b.  Standing Instruction for Monthly Withdrawal <sup>Remarks 3 & 4</sup> 每月提取之常行指示 <sup>備註 3 & 4</sup>:

New Instruction (New SI)  
 新增指示 (New SI)

Monthly withdrawal amount <sup>Remarks 1 & 2</sup> HK \$ \_\_\_\_\_  
 每月提取金額 <sup>備註 1 & 2</sup> 港元 \_\_\_\_\_

Change Instruction (Change SI)  
 更改指示 (Change SI)

(Minimum withdrawal amount is HK\$2,000. 最低提取金額為2,000港元。)

You may either withdraw **ALL** or **part of** benefits of Manulife MPF Interest Fund, tick the appropriate box. For partial withdrawal, please specify the withdrawal amount. Then you may complete the instruction by signing Part C. The amount specified **MUST** be in a **whole number**.

您可選擇提取**全部**或**部分**宏利 MPF 利息基金之權益, 剔選適當方格。如部分提取, 請註明提取金額。然後您便可於 C 部份簽名以完成指示。

所註明的金額必須為**整數**。



Please select either "One off Withdrawal" or "Monthly Withdrawal" for each request.

就每個指示, 請選擇「單次提取」或「每月提取」其中一項。

## iii. Standing Instruction 常行指示

You **MUST** provide the withdrawal amount which should be in,

a. the minimum amount of HK\$2,000; and

b. a whole number;

otherwise, your instruction **CANNOT** be processed.

您**必須**提供提取金額, 金額應為:

- a. 最低 2,000 港元; 及
- b. 整數;

否則您的指示將**無法辦理**。

**B. Instruction Details 指示詳情**

**REMINDER:** Payment will be made **BY CHEQUE** and sent to your latest correspondence address. In addition, upon completion of the set up/change/cancellation of standing instruction, Manulife will send SMS or email confirmation to your mobile phone no. or email address. Please ensure your contact information in our record is accurate and valid. You may update your contact information online or in writing using the Change of Contact Details Form, if needed, and please allow sufficient time for record update.  
 提示: 提取金額會以支票支付並郵寄至您最新的通訊地址。此外, 當提取常行指示的設定 / 更新 / 取消手續完成後, 我們將透過您的手提電話號碼和電郵地址發送短訊 / 電郵確認通知予您。請確保您於我們紀錄上的聯絡資料均為正確及有效。如有需要, 您可於網上或以書面遞交「更改聯絡資料」表格作出更新, 並請預留足夠時間以便我們更新紀錄資料。

(1) Withdrawal of Benefits 提取權益

a.  One off Withdrawal 單次提取:

Specify withdrawal amount <sup>Remarks 1 & 2</sup> HK \$ \_\_\_\_\_  
 註明提取金額 <sup>備註 1 & 2</sup> 港元 \_\_\_\_\_

ALL benefits of Manulife MPF Interest Fund <sup>Remark 2</sup>  
 全部宏利 MPF 利息基金之權益 <sup>備註 2</sup>

OR  
 或

b.  Standing Instruction for Monthly Withdrawal <sup>Remarks 3 & 4</sup> 每月提取之常行指示 <sup>備註 3 & 4</sup>:

New Instruction (New SI)  
 新增指示 (New SI)

Monthly withdrawal amount <sup>Remarks 1 & 2</sup> HK \$ \_\_\_\_\_  
 每月提取金額 <sup>備註 1 & 2</sup> 港元 \_\_\_\_\_

Change Instruction (Change SI)  
 更改指示 (Change SI)

(Minimum withdrawal amount is HK\$2,000. 最低提取金額為2,000港元。)

## 3. C. Authorization & Declaration 授權及聲明

**C. Authorization & Declaration 授權及聲明**

(1) Termination of MPF Account with No Residual Balance (If applicable)  
 終止沒有剩餘數項的強積金帳戶 (如適用)  
 I hereby authorize the trustee to terminate the relevant scheme member account(s) as referred to in Part A upon  
 本人謹此授權受託人在以下情況終止在A部份所述的計劃成員帳戶:

(i) withdrawal of the full amount of benefits with no residual balance in the said account(s);  
 該帳戶內的權益已被全數提取, 並無剩餘數項;

(ii) (for employee contribution account only) termination of the employment in relation to the contribution account; and  
 (只適用於僱員供款帳戶) 該供款帳戶所涉及的受僱已經終止; 及

(iii) (for self-employed person contribution account only) cessation of the self-employment, with effect from  
 (只適用於自僱人士供款帳戶) 終止自僱, 生效日期為 \_\_\_\_\_

(DD 日 / MM 月 / YYYY 年)

(2) Declaration  
 聲明  
 I declare that to the best of my knowledge and belief, the information given in this Form and its attachments (if any) is correct and true.  
 本人聲明, 盡本人所知所信, 本表格及隨附文件 (如有) 所提供的資料均屬正確無誤且並無缺漏。

Signature of the member\*  
 成員簽署\*

(DD 日 / MM 月 / YYYY 年)

\* The signature must be the same as your specimen signature previously submitted to Manulife.  
 簽署必須與您之前提交予宏利的簽署式樣相同。

Sign here and the signature must be the same as your specimen signature previously submitted to Manulife.

請於此處簽名。簽署必須與您之前提交予宏利的簽署式樣相同。

**Manulife MPF Interest Fund Withdrawal Instruction Form**  
*(Applicable to the members who have previously withdrawn the MPF benefits by instalments)*  
**宏利 MPF 利息基金提取指示表格**  
*(只適用於曾作分期提取強積金權益安排的成員)*

**Notes :**

- This form is **ONLY applicable** to the members of Manulife Global Select (MPF) Scheme ("the Scheme") who have previously withdrawn benefits by instalments on the grounds of attaining the retirement age of 65 or early retirement. For the first time claim, please submit "Claim Form For Payment Of MPF Accrued Benefits On Grounds Of Attaining The Retirement Age Of 65 Or Early Retirement".
- Please read the important notes at the back before completing this Form.
- The standing instruction for regular withdrawal will generally be effected on the 4th business day of each month, or the date from time to time announced by Manulife. Upon receipt of the duly completed and valid instruction, Manulife will effect it on the 4th business day of the immediate following month.
- Manulife will effect the instruction within the reasonably practicable time upon receipt of duly completed and signed form.

**注意事項：**

- 此表格只適用於曾基於已達到65歲退休年齡或提早退休的理由而分期提取權益的宏利環球精選(強積金)計劃(「本計劃」)成員。就首次申索,請遞交「基於已達到65歲退休年齡或提早退休的理由而申索強積金累算權益的表格」。
- 填寫本表格前,請先閱讀背頁的重要資料。
- 定期提取之常行指示一般會於每月的第4個工作天或宏利不時公佈的日子生效。宏利會於收到完整及有效指示後最近的月份的第4個工作天執行指示。
- 宏利會在收到完整及妥為簽署的表格後,在合理可行的時間內執行該指示。

**A. Scheme Member Information 計劃成員資料**

Name : 姓名 \_\_\_\_\_

Surname in English 英文姓氏 \_\_\_\_\_ Given Name in English 英文名字 \_\_\_\_\_ Name in Chinese 中文姓名 \_\_\_\_\_

HKID Card Number : 香港身份證號碼 \_\_\_\_\_ Passport No. : 護照號碼 \_\_\_\_\_  
(ONLY for scheme member without HKID Card 本欄僅供沒有香港身份證的計劃成員填寫)

Member Account No. 成員帳戶號碼:

**ALL** accounts under the Scheme 本計劃內**所有**帳戶

Selected account(s) under the Scheme 本計劃內的**指明**帳戶 (please specify the scheme member account no. 請註明計劃成員帳戶號碼)

(1) \_\_\_\_\_ (2) \_\_\_\_\_ (3) \_\_\_\_\_

If you do not tick "✓" the above options or have stated the member account number but without ticking the box, it will be deemed that the request for withdrawal of benefits applies to ALL your applicable member account(s) (except for Flexi Retirement Contribution member account) under the Scheme. For withdrawal from the Flexi Retirement Contribution member account, please submit "Request for Withdrawal of Flexi Retirement Contribution" separately.  
 如沒有以剔號"✓"選擇上列選項或只提供成員帳戶號碼而沒有加上剔號作實,將視作您指示宏利從您於本計劃內的所有適用成員帳戶(自選退休供款帳戶除外)內提取權益。有關自選退休供款之成員帳戶之提取,請另行遞交「提取自選退休供款申請表」。

**B. Instruction Details 指示詳情**

**REMINDER:** Payment will be made **BY CHEQUE** and sent to your latest correspondence address. In addition, upon completion of the set up/change/cancellation of standing instruction, Manulife will send SMS or email confirmation to your mobile phone no. or email address. Please ensure your contact information in our record is accurate and valid. You may update your contact information online or in writing using the Change of Contact Details Form, if needed, and please allow sufficient time for record update.  
**提示:** 提取金額會以支票支付並郵寄至您最新的通訊地址。此外,當提取常行指示的設定/更新/取消手續完成後,我們將透過您的手提電話號碼和電郵地址發送短訊/電郵確認通知予您。請確保您於我們紀錄上的聯絡資料均為正確及有效。如有需要,您可於網上或以書面遞交「更改聯絡資料」表格作出更新,並請預留足夠時間以便我們更新紀錄資料。

- (1) Withdrawal of Benefits 提取權益
- a.  One off Withdrawal 單次提取:
- Specify withdrawal amount <sup>Remarks 1 & 2</sup> HK \$ \_\_\_\_\_ 註明提取金額 <sup>備註 1 & 2</sup> 港元 \_\_\_\_\_  **ALL** benefits of Manulife MPF Interest Fund <sup>Remark 2</sup> **全部**宏利 MPF 利息基金之權益 <sup>備註 2</sup>
- OR**
- b.  Standing Instruction for Monthly Withdrawal <sup>Remark 3 & 4</sup> 每月提取之常行指示 <sup>備註 3 & 4</sup>:
- New Instruction (New SI) 新增指示 (New SI)  Change Instruction (Change SI) 更改指示 (Change SI)
- Monthly withdrawal amount <sup>Remarks 1 & 2</sup> HK \$ \_\_\_\_\_ 每月提取金額 <sup>備註 1 & 2</sup> 港元 \_\_\_\_\_  
 (Minimum withdrawal amount is HK\$2,000. 最低提取金額為2,000港元。)

- (2)  Cancellation of Standing Instruction (Cancel SI) 取消常行指示 (Cancel SI)

**Remarks 備註:**

- The specified amount must be in a whole number. If the accrued balance of the Manulife MPF Interest Fund in the specified member account(s) as stated in Part A is less than or equal to the specified withdrawal amount, the entire account balance of the fund will be withdrawn and such withdrawal amount may not be equal to the specified withdrawal amount.  
 所填寫金額必須為整數。如A部份所列之指定成員帳戶內的宏利MPF利息基金之累算結餘少於或相等於註明提取金額,則帳戶內該基金的結餘將被全數提取,而該提取的金額或會與註明提取金額有差異。
- If the withdrawal instruction involves more than one member account, the withdrawal amount will respectively be redeemed from each of the member accounts.  
 如提取指示涉及多於一個成員帳戶,提取金額將分別從每個成員帳戶內贖回。
- In the event of i) the member account(s) as referred to Part A is/are terminated; or ii) no balance is available in Manulife MPF Interest Fund for withdrawal for three (3) consecutive instalments; or iii) any benefit payment has been classified as unclaimed benefits as stipulated in Section 171 of the Mandatory Provident Fund Schemes (General) Regulation ("the Regulation"), Manulife reserves the rights to cancel the standing instruction.  
 如 i) 在A部份所述的成員帳戶終止;或 ii) 連續三期宏利 MPF 利息基金均無結餘可供提取;或 iii) 任何有關權益支付根據《強制性公積金計劃(一般)規例》(「規例」)第171條之定義,被界定為「無人申索的權益」,宏利有權取消該常行指示。
- By selecting the standing instruction means that you understand and agree each benefits payment will be made on cycle as specified and in relation to Section 166 of the Regulation, you agree that the first payment may or may not be made within 30 days of our receipt of your request.  
 選取常行指示代表您明白並同意有關權益將按所選週期支付,並且同意首次權益支付可能會亦可能不會按規例第166條於我們收到您的指示後30天內完成。

## C. Authorization & Declaration 授權及聲明

(1) Termination of MPF Account with No Residual Balance (If applicable)

終止沒有剩餘款項的強積金帳戶 (如適用)

I hereby authorize the trustee to terminate the relevant scheme member account(s) as referred to in Part A upon  
本人謹此授權受託人在以下情況終止在第A部份所述的計劃成員帳戶：

- (i) withdrawal of the full amount of benefits with no residual balance in the said account(s);  
該帳戶內的權益已被全數提取，並無剩餘款項；
- (ii) (for employee contribution account only) termination of the employment in relation to the contribution account; and  
(只適用於僱員供款帳戶) 該供款帳戶所涉及的受僱已經終止；及
- (iii) (for self-employed person contribution account only) cessation of the self-employment, with effect from  
(只適用於自僱人士供款帳戶) 終止自僱，生效日期為

\_\_\_\_\_  
(DD 日 / MM 月 / YYYY 年)

(2) Declaration

聲明

I declare that to the best of my knowledge and belief, the information given in this Form and its attachments (if any) is correct and complete.  
本人聲明，盡本人所知所信，本表格及隨附文件 (如有) 所提供的資料均屬正確無訛且並無缺漏。

\_\_\_\_\_  
Signature of the member\*  
成員簽署\*

\_\_\_\_\_  
(DD 日 / MM 月 / YYYY 年)

\* The signature must be the same as your specimen signature previously submitted to Manulife.  
簽署必須與您之前提交予宏利的簽署式樣相同。

**REMINDER: Please sign only when the form is fully completed.**  
**提示：請僅於表格填妥後方可簽署。**

- ◆ Warning : Under section 43E of the Ordinance, a person who, in any document given to the Authority or an approved trustee, knowingly or recklessly makes a statement which is false or misleading in a material respect commits an offence and is liable to a maximum penalty of a \$100,000 fine and one year's imprisonment on the first conviction and a \$200,000 fine and two years' imprisonment on each subsequent conviction. A person who knowingly and wilfully makes a statutory declaration false in a material particular also commits an offence under section 36 of the Crimes Ordinance (Cap. 200) and is liable on conviction to imprisonment for two years and to a fine.
- ◆ 注意：根據《條例》第43E條，任何人在給予管理局或核准受託人的任何文件中，明知或罔顧後果地作出在要項上屬虛假或具誤導性的陳述，即屬犯罪。首次定罪者，最高可處罰款\$100,000及監禁一年；其後每次定罪，最高可處罰款\$200,000及監禁兩年。根據《刑事罪行條例》(第200章)第36條，任何人明知而故意在法定聲明中作出在要項上屬虛假的陳述，亦屬犯罪。一經定罪，可處監禁兩年及罰款。

## Important Notes 重要資料

- a. Please submit the completed form and the required supporting documents (if any) to "Hong Kong Retirement, Manulife (International) Limited, 21/F., Tower A, Manulife Financial Centre, 223-231 Wai Yip Street, Kwun Tong, Kowloon, Hong Kong" for processing the instruction. If any information provided is incorrect or incomplete, Manulife may not be able to process your request.  
請把填妥的表格及所需證明文件 (如有) 寄交「香港九龍觀塘偉業街223-231號宏利金融中心A座21樓宏利人壽保險 (國際) 有限公司香港退休業務部」，以便處理有關指示。若提供的任何資料不正確或不完整，宏利可能無法處理您的申請。
- b. The information collected from you and in respect of you in support of this claim for payment of benefits can be used by Manulife, relevant trustee(s), service provider(s), and the government or regulatory bodies including the Mandatory Provident Fund Schemes Authority ("MPFA") in activities relating to the processing of your claim. The information may be transferred to other division(s) within Manulife, the relevant trustee(s), government or regulatory bodies including the MPFA or other parties including delegates, intermediaries or any service providers of Manulife or the relevant trustees, for such purpose(s) or for a purpose directly related to such purpose(s). All data processes may involve a transfer of information to places either within or outside the Hong Kong Special Administrative Region.  
宏利、有關受託人、有關服務提供者及政府機構或監管機構，包括強制性公積金計劃管理局 (簡稱「積金局」) 可使用從您收集及關於您的資料以處理您在本表格內要求的申索事宜。為達致該等目的，或直接與該等目的有關的目的，所提供的資料可移轉予宏利內其他部門、有關受託人、政府機構或監管機構，包括積金局，或其他人士/團體，包括宏利或有關受託人的受委託者、強積金中介人或任何服務提供者。所有資料處理過程或會涉及資料移轉至香港特別行政區或以外地區。
- c. The MPFA and other regulatory bodies in any jurisdiction shall be authorized to inspect any information under the Scheme.  
積金局及任何司法管轄區的其他監管團體將獲授權查看本計劃內的任何資料。
- d. By writing to the Privacy Officer of Manulife Provident Funds Trust Company Limited, you can correct and have access to your personal data.  
您可以書面向宏利公積金信託有限公司之個人資料主任更改及查閱您的個人資料。
- e. All information may be treated by Manulife in the same manner as mentioned in the "Notice to Customers relating to the Personal Data (Privacy) Ordinance" ("Notice"). In case you have not read the Notice before, you can obtain such Notice through Manulife's website at [www.manulife.com.hk](http://www.manulife.com.hk).  
宏利可按於《有關〈個人資料 (私隱) 條例〉的客戶通知》(「通知」) 所述，處理有關資料。假如您未有細閱該通知，您可透過宏利網址 [www.manulife.com.hk](http://www.manulife.com.hk) 取得該通知。
- f. Before making any decision as regards the amount and timing of withdrawal of benefits, please consider, among other things, your personal needs, risk tolerance level and financial circumstances carefully.  
在選擇提取權益的金額及時間時，除了其他因素之外，請細心考慮您的個人需要、風險承受能力及財政狀況，然後才作決定。
- g. If benefits are not withdrawn in full, the remaining benefits will continue to be invested. Investment involves risk and the price of fund units may go down as well as up. Past performance does not indicate future performance. In addition, where any benefits continue to be invested in a guaranteed fund, the guarantee may cease to apply to any such benefits. Please check the MPF Scheme Brochure and the Key Scheme Information Document of the Scheme or contact our Member Hotline for details. You should carefully consider factors such as your investment objectives, financial situation, risk tolerance level and key features (e.g. types and levels of risks, types and levels of fees and charges) of the Scheme and the constituent fund(s) concerned. Please refer to the MPFA's publications available on the MPFA's website ([www.mpfa.org.hk](http://www.mpfa.org.hk)).  
如權益並非整筆提取，計劃成員帳戶內餘下的權益將繼續進行投資。投資涉及風險，基金單位價格可跌亦可升。過往表現並非未來表現的指標。此外，若餘下的權益繼續投資保證基金，其享有的保證或不再適用。詳情請查閱本計劃的強積金計劃說明書及主要計劃資料文件或致電宏利成員熱線查詢。請詳細考慮您的投資目標、財政狀況、風險承受能力及本計劃及相關成分基金的主要特點 (例如風險種類及水平，及收費種類及水平)。如欲瞭解詳情，可於積金局的網站 ([www.mpfa.org.hk](http://www.mpfa.org.hk)) 參閱積金局印製的資訊刊物。

## Enquiries 查詢

Please contact our Member Hotline on (852) 2108 1388 for enquiries about account details and information on the Scheme or funds. You may also visit our website at [www.manulife.com.hk](http://www.manulife.com.hk) for relevant information.

如欲查詢帳戶詳情及本計劃或基金的資料，請聯絡宏利成員熱線 (852) 2108 1388 查詢。您亦可瀏覽宏利網站 [www.manulife.com.hk](http://www.manulife.com.hk) 參閱相關資料。