

For Manulife Global Select (MPF) Scheme Important to note:

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



Manulife 宏利

Consolidate MPF to Manulife MPF* Personal Account

Enjoy a special one-off
bonus unit *rebate*

UP TO HK88,000

Join Manulife MPF* today
Promotion valid until 30 June 2024

Terms and conditions apply

manulife.com.hk/mpf

*Only applicable to Manulife Global Select (MPF) Scheme,
details please refer to Terms and Conditions

Transferring your
Accrued Benefits
to Manulife MPF is
simple and quick.



Scan this QR code
to apply online



Visit [Buysimple.hk/pa](https://buysimple.hk/pa)



Contact your MPF
intermediary for support

Consolidate your MPF to Manulife to enjoy a special one-off bonus unit rebate of up to HK\$88,000³

From 1 May 2024 until 30 June 2024¹, customers² who apply for transfer of MPF accrued benefits of personal account(s) (“Accrued Benefits”) from other MPF service provider(s) with a value not less than HK\$150,000 to the Manulife’s personal account under the Manulife Global Select (MPF) Scheme and such transfer is completed successfully on or before 15 August 2024, can be entitled to special one-off bonus unit rebates up to HK\$88,000.

The higher the total transfer-in Accrued Benefits amount, the more bonus unit rebates you can enjoy.

The total transfer-in Accrued Benefits amount	Special one-off bonus unit rebate offer
HK\$150,000 – below HK\$500,000	HK\$800
HK\$500,000 – below HK\$1,000,000	HK\$2,800
HK\$1,000,000 – below HK\$2,000,000	HK\$8,800
HK\$2,000,000 – below HK\$5,000,000	HK\$18,800
HK\$5,000,000 or above	HK\$88,000

Terms and conditions apply

Why Manulife

Manulife has 88 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.

88 years

**Pension management
experience in
Hong Kong**

Taking care of your needs
before and after retirement

No.1

**MPF service
provider in
Hong Kong[#]**

A trusted partner on
your retirement journey

People’s Choice[^]

**Winner of MPF Ratings’
“People’s Choice[^]” award
for six consecutive years**

We always put your needs above
all else

**For enquiries, please talk to your
Manulife MPF intermediary or visit website at**

manulife.com.hk/en/individual/contact-us.html

[#] Source: “Mercer MPF Market Shares Report” as of 31 March 2024 by Mercer (Hong Kong) Limited, in terms of market share of total MPF assets by scheme sponsor.

[^] Source: MPF Ratings. For details, click here: <https://www.mpratings.com.hk/en/ratings-and-awards/>.

Terms and Conditions

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 May 2024 to 30 June 2024, both dates inclusive (the “Promotion Period”) and such transfer is completed successfully on or before 15 August 2024 (“Validation Date”) in order to entitle to the Special One-off Bonus Unit Rebate Offer (“Offer”).
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 Offer:
 - 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 Manulife 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\$150,000 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 Offer 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 Manulife 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\$150,000 on or before the Validation Date.
3. The special one-off bonus units rebate (“Bonus Rebate”) to be entitled by an Eligible Customer with respect to an Eligible Account will be determined by the total transfer-in Accrued Benefits amount in accordance with the following Bonus Rebate Table. The amount of the Bonus Rebate 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\$150,000 to below HK\$500,000 transferred to the Eligible Account, the applicable rebate amount will be credited in one lump sum by 31 December 2024.
 - ii. For Eligible Customer with a transfer-in Accrued Benefits amount of HK\$500,000 to below HK\$2,000,000 will be credited in two equal instalments by 31 December 2024 and 31 December 2025 respectively.
 - iii. For Eligible Customer with a transfer-in Accrued Benefits amount of HK\$2,000,000 or above transferred to the Eligible Account, the applicable rebate amount will be credited in five equal instalments by 31 December 2024, 31 December 2025, 31 December 2026, 31 December 2027 and 31 December 2028 respectively.

Bonus Rebate Table

The total transfer-in Accrued Benefits amount (HKD)	Bonus Rebate amount (HKD)	Schedule for the Bonus Rebate amount to be credited
150,000 – below 500,000	800	in one lump sum by 31 December 2024
500,000 – below 1,000,000	2,800	in two equal instalments by 31 December 2024 and 31 December 2025 respectively
1,000,000 – below 2,000,000	8,800	
2,000,000 – below 5,000,000	18,800	in five equal instalments by 31 December 2024, 31 December 2025, 31 December 2026, 31 December 2027 and 31 December 2028 respectively.
5,000,000 or above	88,000	

4. Eligible Members will be notified by email or mail according to the customer’s e-Statement and e-Notice Service option in Manulife’s record by the end of February 2025 with the Bonus Rebate successfully credited. The Bonus Rebate 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 Global Select (MPF) Scheme.
5. Each Eligible Customer will be entitled to the Offer with his/her Eligible Account once only. Manulife will decide the amount of Bonus Rebate 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 Bonus Rebate has been successfully credited to the Eligible Account. Eligible Customer shall not be entitled to the Offer 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 Bonus Rebate.
6. Exclusion of the Offer applies to Eligible Customer who performed partial withdrawal, withdrawal, transfer out and/or termination on active Eligible Account(s) on or after 1 May 2024.
7. Exclusion of the Offer applies to Eligible Customer who submits the application for the transfer of Accrued Benefits from Manulife Global Select (MPF) Scheme, Manulife RetireChoice (MPF) Scheme or Manulife Provident Plan.

8. Participating in the Offer 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 Offer 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 Offer and related arrangement, which include without limitation to the administration of the Offer, account setup, transfer of Accrued Benefits, the credit of Bonus Rebate, identity verification and contacting the customers for the foregoing matters, etc.

Whilst provision of personal data by the customers for this Offer 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 Offer. Manulife retains the rights to contact the customer concerning this Offer, 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 phone number 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 Offer including but not limited to the refusal of crediting the Bonus Rebate 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 Bonus Rebate 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 Offer 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 Offer. 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 Offer and receiving the Bonus Rebate.
12. Manulife reserves the right to alter, extend or cancel this Offer 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 Offer without any prior notice. In the event of any dispute as to the eligibility for and entitlement to the Offer, 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 offer 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 Offer.
16. 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 (Incorporated in Bermuda with limited liability).