

September 21, 2020

This document is important and requires your immediate attention. This notice refers to the first addendum to the MPF Scheme Brochure and the Trust Deed of the Manulife Global Select (MPF) Scheme (the “**Scheme**”) and is intended to provide a summary of the changes made by the first addendum and the Trust Deed for reference. You should refer to the MPF Scheme Brochure and the first addendum for full details of the Scheme. Capitalised terms used in this notice have the same meaning as those defined in the MPF Scheme Brochure. If you are in any doubt about the contents of this document, you should seek independent professional advice. Manulife Provident Funds Trust Company Limited accepts responsibility for the accuracy of the information contained in this document as at the date of publication.

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### **Notice to participating employers and scheme members of the Manulife Global Select (MPF) Scheme**

This part summarises the changes which are elaborated in the main body of this notice:

The MPF Scheme Brochure and the Trust Deed are amended to reflect the changes associated with the addition of a new constituent fund, the **Manulife MPF Retirement Income Fund**, with effect from September 21, 2020.

The Trustee confirms that the changes outlined in this notice will not have any adverse impact on the Scheme or its Members.

If you have any queries in relation to the changes set out in this notice, Members can call our Customer Service Hotline on 2108 1388 or participating employers can call 2108 1234.

With effect from September 21, 2020, a new constituent fund, the **Manulife MPF Retirement Income Fund** (the “Retirement Income Fund”) is added to the Scheme. The Retirement Income Fund is a brand new constituent fund, with new and innovative features designed to meet the needs of retirement solution of Members.

#### *Investment objectives and policies:*

The Retirement Income Fund seeks to provide regular and stable income by way of distribution of dividend to Members’ account/sub-account, with the secondary objective of generating long-term capital growth. Investments will be made on a diversified basis. Around 20% to 60% of the underlying portfolio will be indirectly invested in equities and equity-related investments, with the remainder being indirectly invested in bonds, deposits and other investments. It may invest in any region such as America, Pacific Asia, Japan, Europe, etc.

#### *Distribution of dividend:*

The Retirement Income Fund is designed with a unique feature of dividend distribution. It aims to distribute dividend on a regular basis and currently, targets to distribute dividend on a monthly basis starting from January 2021. Members who hold units of the Retirement Income Fund in their accounts as at the designated record date will be entitled to the dividend determined for the corresponding month. If the relevant Member is below the age of 65 as at the record date, the dividend will be automatically reinvested to subscribe units of the Retirement Income Fund. If the relevant Member is at or above the age of 65 as at the record date, the dividend will be automatically invested in and credited to the Manulife MPF Interest Fund.

Members can obtain the yearly schedule of the record dates and ex-dividend dates from our website at [www.manulife.com.hk](http://www.manulife.com.hk) prior to the first record date in each calendar year.

*Management fees:*

The rate of the management fees of the Retirement Income Fund is 1.30% per annum of the net asset value of the Retirement Income Fund.

Frequently asked questions about the Retirement Income Fund are available at [www.manulife.com.hk](http://www.manulife.com.hk).

The above is only a summary of the main features of the Retirement Income Fund for reference. You should read the MPF Scheme Brochure including the first addendum before making any investment choice.

Members who have any queries in relation to this notice can call our Customer Service Hotline on 2108 1388 and participating employers can call 2108 1234.

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The MPF Scheme Brochure and, where appropriate, the Trust Deed will be amended to reflect the changes outlined above. The Trustee confirms that the amendments to the MPF Scheme Brochure and the Trust Deed in this regard will not have any adverse impact on the Scheme or its Members.

Participating employers and Members can download the full set of the MPF Scheme Brochure from our website at [www.manulife.com.hk](http://www.manulife.com.hk) or request a copy in writing or verbally. You can write to the Provident Funds Services, Manulife (International) Limited, 21/F, Tower A, Manulife Financial Centre, 223-231 Wai Yip Street, Kwun Tong, Kowloon, Hong Kong. Please quote your name, address and member account number (for Members) or sub-scheme number (for participating employers) in the request letter. Alternatively, Members can call our Customer Service Hotline on 2108 1388 and participating employers can call 2108 1234.

The updated Trust Deed of the Scheme can be inspected free of charge during the service hours (Monday to Friday from 9:00 am to 6:00 pm, except public holidays) at our Customer Service Centres, which are located at 23/F, The Lee Gardens, 33 Hysan Avenue, Causeway Bay, Hong Kong and 21/F, Tower A, Manulife Financial Centre, 223-231 Wai Yip Street, Kwun Tong, Kowloon, Hong Kong.

Issued by Manulife Provident Funds Trust Company Limited