



## Manulife Pension 85<sup>th</sup> Anniversary Fight-COVID Lucky Draw Trio

### For Manulife Global Select (MPF) Scheme (the “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 for details including risk factors, fees and charges of the scheme. You should not make your investment decision based on this document alone.

Manulife is celebrating its **85<sup>th</sup> anniversary** in pension management in Hong Kong this year. As the largest MPF scheme sponsor\* in the territory, we care about the people here and will do our best to help promote and support their wellbeing. To share the joy of our 85<sup>th</sup> pension anniversary and to help fight against the COVID-19 pandemic, we are launching the **“Manulife Pension 85<sup>th</sup> Anniversary Fight-COVID Lucky Draw Trio”** (“Lucky Draws”) to raise public awareness on the importance of building up herd immunity and encourage our MPF customers to get inoculated early to protect themselves, their families and friends.

Manulife will be offering bonus unit rebates of more than **HKD8.5 million** as lucky draw prizes for MPF customers who got at least one dose of vaccine on or before August 31, 2021. The program consists of **three lucky draw pools**, covering existing Manulife MPF members, Manulife MPF members with new monies transferred and Manulife Tax Deductible Voluntary Contributions (“TVC”) Account members with regular contribution, respectively. Each lucky draw pool is giving out 85 prizes with the grand prize valued at **HKD850,000!**

\* Source: “Mercer MPF Market Shares Report” as of March 31, 2021 by Mercer (Hong Kong) Limited, in terms of market share of total MPF assets by scheme sponsor.

### Prize list of each lucky draw pool:

Prize No.	Amount of Bonus Unit Rebates (made to the Manulife MPF Retirement Income Fund of the Lucky Draws winners’ Applicable Manulife MPF Account <sup>#</sup> )	No. of winners
Grand Prize	Bonus unit rebates worth HKD850,000	1
2 <sup>nd</sup> Prize	Bonus unit rebates worth HKD400,000	1
3 <sup>rd</sup> Prize	Bonus unit rebates worth HKD250,000	1
4 <sup>th</sup> Prize	Bonus unit rebates worth HKD180,000	1
5 <sup>th</sup> Prize	Bonus unit rebates worth HKD100,000	1
6 <sup>th</sup> -10 <sup>th</sup> Prize	Bonus unit rebates worth HKD85,000	5
11 <sup>th</sup> -85 <sup>th</sup> Prize	Bonus unit rebates worth HKD8,500	75

<sup>#</sup> “Applicable Manulife MPF Account” refers to Manulife Personal Account (“PA”), Manulife Tax Deductible Voluntary Contributions (“TVC”) Account and Manulife Contribution Account.

## Details of the Manulife Pension 85<sup>th</sup> Anniversary Fight-COVID Lucky Draw Trio<sup>^</sup>

	<b>LUCKY DRAW #1</b>	<b>LUCKY DRAW #2</b>	<b>LUCKY DRAW #3</b>
<b>Eligible members</b>	<b>All existing members of Applicable Manulife MPF Accounts*</b>	<b>Existing or new Manulife PA/TVC Account members with new monies** transferred/made to their Manulife PA/TVC Account from July 1 to September 30, 2021</b>	<b>Manulife TVC Account members with a monthly contribution of at least HKD5,000 made to their Manulife TVC Account from September 1, 2021 to March 31, 2022***</b>

### Pre-requisite

1. First COVID-19 vaccine: on or before August 31, 2021

2. Registration via the lucky draw website: on or before September 30, 2021

3. Second COVID-19 vaccine: on or before October 31, 2021

<sup>^</sup> The eligibility to the Lucky Draws is subject to the terms and conditions of the Lucky Draws.

\* The date of inception of the Applicable Manulife MPF Accounts must be on or before June 30, 2021.

\*\* New monies refers to (1) accrued benefits transferred from other MPF service provider(s) to a Manulife PA/TVC Account; and/or (2) new lump sum contribution made to a Manulife TVC Account. New monies does not include internal transfer cases (that is, transfer of accrued benefits from a Manulife Contribution Account to a Manulife Personal Account).

\*\*\* Winners will be disqualified if they fail to make a monthly contribution of at least HKD5,000 to their Manulife TVC Account from September 1, 2021 to March 31, 2022 at the time of the first bonus units injection.

Eligible Members will have a chance to enter into all three lucky draws to win a total of HKD2.55 million bonus unit rebates!

#### **Illustrative example:**

Mr Chan has been a Manulife Personal Account member since January 1, 2001.

He then successfully consolidated his personal account with another MPF service provider into his Manulife PA on August 24, 2021.

He also set up a Manulife TVC Account on August 31, 2021 and made a monthly contribution of HKD5,000 to it from September 1, 2021 to March 31, 2022.

Mr Chan took two shots of COVID-19 vaccine in Hong Kong in August 2021 and he is entitled to enter into all three lucky draw pools if he registered at our lucky draw website before September 30, 2021.

#### **Act now and get vaccinated for better protection and chances to win our fabulous prizes!**

For inquiries, please call the Lucky Draw dedicated hotline at 2942 0381 from 9 a.m. to 5 p.m. , Monday to Friday (except public holiday).

All Manulife MPF members are advised to seek medical advice before vaccination and shall have sole responsibility on making any decisions related to the vaccination. To book in for your COVID-19 vaccines, please visit the Hong Kong Government's website at [www.covidvaccine.gov.hk](http://www.covidvaccine.gov.hk).

## Terms and conditions of the Lucky Draws:

1. The Lucky Draws are organized by Manulife (International) Limited (Incorporated in Bermuda with limited liability) (“Manulife”).
2. Eligible Members must receive the COVID-19 vaccines in Hong Kong under the COVID-19 Vaccination Programme implemented by the Hong Kong SAR Government with first dose received on or before August 31, 2021 and second dose on or before October 31, 2021. For persons previously infected with COVID-19, they will be eligible after having received one dose of COVID-19 vaccines on or before August 31, 2021.
3. Eligible Members are required to register via our lucky draw website at [www.manulife.com.hk](http://www.manulife.com.hk) (“Lucky Draw Website”) on or before September 30, 2021 once only and agree to the terms and conditions of the Lucky Draws.
4. Data collected from the registration will only be used for purposes relating to the Lucky Draws.
5. Eligible Members will have a chance to win once in each of the three lucky draws.
6. Winners of the Lucky Draws will be drawn randomly on November 1, 2021 and the winner list will be announced at the Lucky Draw Website, Hong Kong Economic Times and The Standard on November 8, 2021.
7. Winners must consent that their full name and partial Hong Kong Identity Card/Passport numbers will be disclosed to the general public via the winner list and they must consent to co-operate with and participate in any related marketing activities of Manulife.
8. Winners will be notified individually via email and/or phone numbers provided at registration.
9. Winners are required to prove their eligibility, including presenting their original Hong Kong Identity Card/Passport and the original hardcopy and/or electronic record of their COVID-19 vaccinations with their full name and Hong Kong Identity Card/Passport numbers issued by the Department of Health of the Hong Kong Government on or before October 31, 2021, as well as providing a written consent for Manulife to verify their vaccination record with the Hong Kong Government on and/or before the date of prize presentation.
10. The bonus unit rebates will be credited as voluntary contributions to the Manulife MPF Retirement Income Fund (even if this constituent fund has not been chosen as an investment choice) of each winner’s Applicable Manulife MPF Account under the Manulife Global Select (MPF) Scheme. The bonus unit rebates will be credited to the voluntary contributions account of Manulife PA or Manulife TVC Account, or member voluntary contribution account of Manulife Contribution Account. If the winners have multiple Applicable Manulife MPF Accounts, the bonus unit rebates will only be credited to one of the accounts. Please refer to #13 of the terms and conditions of the Lucky Draws for details.
11. The bonus unit rebates will be credited in a total of five equal installments, each in June of each year from 2022 to 2026. Withdrawal of the bonus unit rebates is subject to the relevant withdrawal terms and conditions of the respective Manulife MPF account as stated in the MPF Scheme Brochure.
12. The bonus unit rebates will be automatically made according to the fund price of the Manulife MPF Retirement Income Fund on the last trading day of May of each year from 2022 to 2026.
13. If the winners have multiple Applicable Manulife MPF Accounts, the bonus unit rebates will be made to one single Applicable Manulife MPF Account only in the following sequence:
  - Lucky Draw #1 – Manulife PA > Manulife TVC Account > Manulife Contribution Account
  - Lucky Draw #2 – The bonus unit rebates will be made to the Applicable Manulife MPF Account with new monies during the aforementioned period. If both the Manulife PA and Manulife TVC Account have new monies, the bonus unit rebates will be made to the Manulife PA.
  - Lucky Draw #3 – Manulife TVC Account only
14. To qualify for the bonus unit rebates, each winner must remain as an active member of the Applicable Manulife MPF Account with a positive account balance at the time of bonus unit injection.
15. All prizes of the Lucky Draws cannot be redeemed for cash or exchanged for any other offers.
16. Staffs and financial advisors employed under Manulife Financial or Manulife (International) Limited are not eligible to participate in the Lucky Draws with their Manulife Contribution Account.
17. Manulife shall not be liable to any person for any personal injury, death, loss, damage or liability (whether direct, indirect or otherwise) arising from or in connection with the COVID-19 vaccinations or Lucky Draws.
18. In the event of any disputes, Manulife’s decision shall be final and conclusive.
19. The terms and conditions herein shall be construed in accordance with and governed by the laws of Hong Kong.

Trade Promotion Competition Licence No.: 54555-7

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

Issued by Manulife (International) Limited (Incorporated in Bermuda with limited liability).

To view our Privacy Policy, you can go to our website at [www.manulife.com.hk](http://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, Hong Kong or by calling our Customer Service Hotline on (852) 2108 1188.