

## 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 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

### Special offer for Manulife Tax Deductible Voluntary Contributions Account members

Enjoy up to **HK\$2,100**  
**bonus unit rebates**  
while saving more for  
retirement and paying  
less tax!

[manulife.com.hk/mpf](http://manulife.com.hk/mpf)

We all want to  
**\$ave more on taxes,  
RIGHT?**

# Special offer for Manulife Tax Deductible Voluntary Contributions Account members

Offer period:  
January 1 to March 31, 2025  
(both dates inclusive) (“Offer Period”)

In these times of longer life expectancy and higher inflation, planning for your retirement has become a challenge. But now you can move closer to your retirement goals by making contributions to a Manulife Tax Deductible Voluntary Contributions (“TVC”) Account under the **Manulife Global Select (MPF) Scheme**.

As your reliable partner in planning your ideal retirement, we are now offering special bonus unit rebates to your Manulife TVC account if you make contributions to it.



## Eligibility

- (i) New customers<sup>i</sup> who successfully set up a Manulife TVC Account during the Offer Period (January 1 to March 31, 2025, both dates inclusive), and
- (ii) make new contributions and/or transfer TVC accrued benefits from other MPF service providers to the Manulife TVC Account on or before March 31, 2025.



## Entitlement

A special one-off bonus unit rebate of 3.5% (“Rebate Rate”) of the total new contributions made and/or TVC accrued benefits transferred from other MPF service providers to your Manulife TVC Account as of March 31, 2025, up to a maximum of HK\$2,100.



## Application

Applying for a Manulife TVC Account is simple and convenient. In addition to completing and submitting the paper application form, you can also apply through a mobile app with your Manulife MPF intermediary or through our online application platform.



## With a Manulife TVC Account, you will also enjoy:

### Flexible contribution arrangements

- Start with as little as HK\$300 per month or a minimum lump sum contribution of HK\$3,000
- Adjust the contribution amount and frequency according to your own circumstances
- Free to choose between monthly and/or lump sum contributions

### Comprehensive MPF platform

Choose to design your own MPF portfolio by investing in any combination of the 29 constituent funds across various types of assets and markets under the Manulife Global Select (MPF) Scheme, or invest in the Default Investment Strategy (“DIS”)<sup>ii</sup> which is a ready-made investment arrangement.

### Exclusive added benefits

Enjoy privileged rates on the management fees of applicable constituent funds according to the Privileged Rates Program. The terms and conditions in the Privileged Rates Program leaflet apply.

### Learn more about TVC

TVC is a type of additional MPF contributions you can make for your retirement. It is tax-deductible under salaries tax and personal assessment. The maximum tax-deductible amount is HK\$60,000 per assessment year. This is an aggregate limit for both TVC and other qualifying deferred annuity premiums. The actual amount of tax savings varies and depends on your net taxable income and the applicable tax rate. Please scan the QR code for an estimation of your tax savings.



TVC is designed to fortify your retirement reserves, so it is subject to the preservation requirement applicable to mandatory contributions and can only be withdrawn upon the scheme member's reaching age 65 or on other statutory grounds under the MPF legislation.

TVC account is exclusively designed for

- a current holder of a contribution account or a personal account of an MPF scheme; or
- a current member of an MPF exempted ORSO scheme

Please refer to the MPF Scheme Brochure and Key Scheme Information Document of Manulife Global Select (MPF) Scheme for details of TVC.

### Plan for your retirement now!

For details, talk to your Manulife MPF intermediary or call our member hotline on (852) 2108 1388, or visit our website at [manulife.com.hk/mpf-en](http://manulife.com.hk/mpf-en).

<sup>ii</sup> DIS is a ready-made investment arrangement that uses two constituent funds, namely the Manulife MPF Core Accumulation Fund (“CAF”) and the Manulife MPF Age 65 Plus Fund (“A65F”), to manage your investment risk exposure by automatically reducing the exposure to higher risk assets and correspondingly increasing the exposure to lower risk assets as you approach retirement age. Please note that the above de-risking will not apply where you have chosen the CAF and A65F as individual fund choices (rather than as part of DIS). For more information on the DIS, including its automatic de-risking features, key risks and fee level, please refer to the MPF Scheme Brochure and Key Scheme Information Document.



Flexible contribution arrangements



Comprehensive MPF platform



Exclusive added benefits



Learn more about TVC

**Terms and Conditions:**

1. The offer is available to Manulife TVC Account members only.
2. A member shall only be regarded as an “Eligible Member” for the offer if he/she (i) is a new customer who successfully sets up a Manulife TVC Account from January 1 to March 31, 2025, both dates inclusive (the “Offer Period”); and (ii) makes new contributions and/or transfers TVC accrued benefits from other MPF service providers to his/her Manulife TVC Account on or before March 31, 2025.
3. The special one-off bonus unit rebate rate is 3.5% (“Rebate Rate”). The amount of the bonus unit rebate (“Rebate Amount”) is calculated as: the total amount of the new contributions made and/or TVC accrued benefits transferred from other MPF service providers to the relevant Eligible Member’s Manulife TVC Account as of March 31, 2025 multiplied by the Rebate Rate. The Rebate Amount is capped at HK\$2,100.
4. Eligible Members will be entitled to the Rebate Amount only by way of bonus units allocation, made to the Manulife MPF Interest Fund (even if this constituent fund has not been chosen as an investment choice) in the Eligible Member’s Manulife TVC Account in two equal installments, in June 2025 and June 2026 respectively, provided that the account remains active at the time of bonus unit allocation.
5. Notwithstanding the above, an Eligible Member must retain his/her Manulife TVC Account without performed any partial withdrawal, withdrawal or transfer-out on or before June 30, 2025.
6. Eligible Members will be notified in writing of the successful bonus unit allocation by the end of July 2025.
7. Each Eligible Member will be entitled to the offer once only with his/her Manulife TVC Account. If the member is entitled to any other special one-off bonus unit rebate offer from Manulife from April 1, 2024 to March 31, 2025, the one with the highest Rebate Amount shall prevail.
8. The bonus unit allocation shall not be in the form of cash or a cash equivalent.
9. In the event of any disputes regarding the eligibility for and entitlement to the offer, Manulife’s decision shall be final and conclusive.

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