



**中國人壽信託有限公司**  
**CHINA LIFE TRUSTEES LIMITED**

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**CHINA LIFE MPF MASTER TRUST SCHEME ("the Scheme") 中國人壽強積金集成信託計劃 ("本計劃")**  
**Change of Member's Investment Choice Form 成員投資選擇轉換表**

**CL-FS**

**Part I - APPLICANT DETAILS 第一部份 - 申請人資料** (\* Please delete whichever is inappropriate \*請刪去不適用者)

Scheme No. 計劃編號 :		Member No. 成員編號 :	
Name of Employer (If any) 僱主名稱(如有)			
Name of Applicant 申請人姓名		Chinese 中文	English 英文
*HKID Card No. / Passport No. *香港身份證號碼 / 護照號碼			
Telephone No. (Home) 電話號碼 (住宅)		Mobile Phone No. 流動電話號碼	

**Part II - MEMBER TYPE 第二部份 - 成員類別** (Please tick whichever is appropriate. 請在適當方格內填上"✓"號)

<input type="checkbox"/> Relevant Employee 有關僱員	<input type="checkbox"/> Self-employed 自僱人士
<input type="checkbox"/> Personal Account Holder 個人帳戶持有人	<input type="checkbox"/> Smart Easy Personal Contributions Member 智易個人供款成員
<input type="checkbox"/> Tax Deductible Voluntary Contribution Account Holder 可扣稅自願性供款帳戶持有人	

**Part III - INVESTMENT ALLOCATION 第三部份 - 投資分佈**

I hereby elect to change to invest my existing accumulated unit holdings and/or future contributions and transfer-in assets (if any) as per the following.  
本人現選擇更改投資本人的現有累積權益及/或將來供款及轉入資產 (如有) 如下:

- If you would like to rebalance the investment allocation of your existing accumulated unit holdings while keeping the future contribution and transfer-in assets investment allocation in the fund unchanged, please choose from the below Option 1 OR Option 2 first, and then select only the "Rebalancing Existing Accumulated Unit Holdings" to that respective Option as your investment allocation. 如閣下只想重整現有累積權益的投資分配, 並保持將來供款及轉入資產的投資分配不變, 請先從下列選項 1 或 選項 2 作出選擇, 然後再從該選項中選擇「重整現有累積權益」為你的投資分佈。
- If you would like to change the future contribution and transfer-in assets investment allocation while keeping the existing accumulated unit holdings investment allocation in the fund unchanged, please choose from the below Option 1 OR Option 2 first, and then select only the "Changing Future Contribution and Transfer-In Assets" to that respective Option as your investment allocation. 如閣下只想更改將來供款及轉入資產的投資分配, 並保持現有累積權益的投資分配不變, 請先從下列選項 1 或 選項 2 作出選擇, 然後再從該選項中選擇「更改將來供款及轉入資產」為你的投資分佈。
- If you would like to rebalance the investment allocation of your existing accumulated unit holdings AND change the future contribution and transfer-in assets investment allocation, please choose from the below Option 1 OR Option 2 first, and select the "Rebalancing Existing Accumulated Unit Holdings" AND then choose from the below Option 1 OR Option 2 again and select the "Changing Future Contribution and Transfer-In Assets" to that respective Option as your investment allocation. 如閣下想重整現有累積權益的投資分配及更改將來供款及轉入資產的投資分配, 請先從下列選項 1 或 選項 2 作出選擇, 然後從該選項中選擇「重整現有累積權益」及再從下列選項 1 或 選項 2 作出選擇, 然後從該選項中選擇「更改將來供款及轉入資產」為你的投資分佈。

**Option 1 - Default Investment Strategy ("DIS") \*\*: 選項 1 - 預設投資策略\*\*:**

DIS is not a fund - it is a strategy that uses two constituent funds, namely the China Life Core Accumulation Fund and the China Life Age 65 Plus Fund (collectively the "DIS Funds") to automatically reduce the risk exposure as the member approaches retirement age. The DIS Funds will invest in a globally diversified manner and invest in different assets (e.g. equities, bonds, money market instruments, etc). 「預設投資策略」並非一項基金, 而是一項運用兩項成分基金, 即中國人壽核心累積基金與中國人壽 65 歲後基金, 統稱「預設投資策略基金」的策略; 隨著成員步向退休年齡而自動降低成員的風險。「預設投資策略基金」將以全球分散方式作投資, 並投資於不同資產(例如股票、債券、貨幣市場工具等)。

		# Rebalancing Existing Accumulated Unit Holdings # 重整現有累積權益	# Changing Future Contribution and Transfer-In Assets # 更改將來供款及轉入資產
Default Investment Strategy 預設投資策略**	DIS	<input type="checkbox"/> 100%	<input type="checkbox"/> 100%

**OR 或**

**Option 2 - Constituent Funds 選項 2 - 成份基金**

Please indicate the investment allocation percentage of your designated Constituent Fund(s) to rebalance your existing accumulated unit holdings and / or change your future contribution and transfer-in assets (apply to all mandatory and voluntary contributions, if any) in the following table. 請於下表提供指示閣下欲投資的成份基金之分佈百分比以重整現有累積權益及/或更改將來供款及轉入資產 (如有, 適用於所有強制性及自願性供款):

Constituent Funds 成份基金		# **** Rebalancing Existing Accumulated Unit Holdings # **** 重整現有累積權益	# Changing Future Contribution and Transfer-In Assets # 更改將來供款及轉入資產
China Life MPF Conservative Fund 中國人壽強積金保守基金	MCF	%	%
China Life Guaranteed Return Fund <sup>Note 11,13</sup> 中國人壽保證基金 <sup>註 11,13</sup>	GNT	%	%
China Life Age 65 Plus Fund 中國人壽 65 歲後基金***	APF	%	%
China Life Core Accumulation Fund 中國人壽核心累積基金***	CAF	%	%
China Life Balanced Fund 中國人壽平衡基金	BAL	%	%
China Life Growth Fund 中國人壽增長基金	GRW	%	%
China Life Hong Kong Equity Fund 中國人壽香港股票基金	HKE	%	%
China Life Retire-Easy Guarantee Fund <sup>Note 12</sup> 中國人壽樂休閒保證基金 <sup>註 12</sup>	RGU	%	%
China Life Retire-Easy Global Equity Fund 中國人壽樂休閒環球股票基金	RGF	%	%
Total 總和 :		100 %	100 %

# Members should note that investment markets could fluctuate significantly. Fund prices may go down as well as up. Please carefully consider your own risk tolerance level and financial circumstances (as well as your own retirement plan) before making any investment choices. If in doubt, please contact your independent financial advisor for further details. 成員必須注意投資市場可能出現顯著的波動, 基金單位價格可跌可升。在作出投資選擇前, 您必須小心衡量個人可承受風險的程度及財政狀況(包括您的退休計劃)。如有任何疑問, 請諮詢您的獨立財務顧問了解更多詳情。

\*\* De-risking process will generally be arranged annually on your birthday if DIS is the investment choice for your accrued benefits. When one or more instructions, including but not limited to, subscription, redemption (i.e. withdrawals or transfers out of the Scheme) or switching instructions are being processed on the annual date of de-risking for a relevant Member, the annual de-risking will only take place after completion of these instructions where necessary. If annual de-risking is deferred due to the foregoing circumstances, annual de-risking will take place within 2 Business Days after the completion of those instructions. Please refer to the latest version of the MPF Scheme Brochure of China Life MPF Master Trust Scheme for more details. 如閣下的累積權益投資選擇為預設投資策略, 其降低風險過程一般會安排在閣下每年的生日進行。若一項或多項指示, 包括但不限於認購、贖回(即提取或轉出計劃)或轉換指示將於有關成員每年降低風險之日辦理, 每年降低風險的安排只會在此等指示辦妥(如有必要)後進行。若每年降低風險的安排因前述情況而延遲, 每年降低風險的安排將於辦此等指示後的 2 個營業日之內進行。詳情請參閱中國人壽強積金集成信託計劃最新版本的強積金計劃說明書。

\*\*\* You should be aware that the de-risking will not apply where you choose the China Life Core Accumulation Fund and China Life Age 65 Plus Fund as individual fund choices (rather than as part of the DIS). 閣下必須注意, 若閣下選定中國人壽核心累積基金與中國人壽 65 歲後基金為個別基金選擇 (而非預設投資策略的一部分), 降低風險的安排將不適用。

\*\*\*\* There is no guarantee that, given the time required to implement rebalancing existing accumulated unit holdings investment allocation instructions, such instructions will achieve your desired results. If a member is currently investing in China Life Guaranteed Return Fund, a transfer of the accrued benefits out of that guaranteed fund may result in some or all of the guarantee conditions not being satisfied; thus affecting member's entitlement to the guarantee. Member's entitlement to the guarantee return under China Life Guaranteed Return Fund is subject to conditions. Please refer to the Annexure A-2 of the MPF Scheme brochure for the details of the credit risks, guarantee features, guarantee conditions and guarantee mechanism of China Life Guaranteed Return Fund. 由於處理有關重整現有累積權益的投資分配指示需要一定的時間, 因此未必能夠保證達到您預期的結果。如成員現時投資於中國人壽保證基金, 則從該保證基金轉出累積權益可能導致成員不符合部分或所有保證條件, 從而影響成員享有保證的資格。成員在中國人壽保證基金下享有之回報保證, 受有關條件限制。有關中國人壽保證基金之信用風險、保證特點、保證條件及保證機制詳情, 請參閱強積金計劃說明書附件 A-2。

## Notes:

- The fund choices you indicate will apply to all contributions, whether mandatory or voluntary.  
閣下填寫於以上部份的投資選擇將適用於強制性及自願性供款。
- The total allocation for existing accumulated unit holdings or future contributions and transfer-in assets should be 100%, and in whole number (i.e. 50%, not 50.5%). Your request will be executed only under the following circumstances:
  - this part is not left blank, and
  - you specify either in any or all of the Constituent Fund(s) ("individual fund choice") or DIS in the specific investment instruction other than a combination of both the individual fund choice and DIS; and
  - the investment allocation specified in a specific investment instruction in all of the Constituent Funds in individual fund choice by you must be equivalent to an integer; and
  - the aggregate investment allocation percentage in respect of any or all of the Constituent Funds in individual fund choice by you must be equivalent to 100%; and
  - this form has been signed and/or this part has been endorsed.現有累積權益或將來供款及轉入資產分配總和必須為 100% 及整數 (例如: 須為 50% 而非 50.5%)。閣下的指示只會在以下情況才被處理:
  - 此部分不是留空; 及
  - 閣下指定任何一個或所有成分基金(即個別基金選擇)或預設投資策略而非個別基金和預設投資策略的共同組合; 及
  - 當閣下之特定投資指示中個別基金選擇內所有成分基金的投資分配百分比是整數; 及
  - 於個別基金選擇內任何一個或所有成分基金的總投資分配等於 100%; 及
  - 此表格已簽署及/或此部背書認可。
- Valuation and dealing of each constituent fund shall be carried out on each dealing day which will be any day on which the banks in Hong Kong are open for business excluding Saturday and Sunday unless it is specified otherwise in the Fund particulars stated in the Annexure of the MPF Scheme Brochure.  
每項成分基金的估值及交易, 均於每交易日進行。交易日指在香港的銀行營業的任何一日(星期六及星期日除外), 惟強積金計劃說明書附件所載基金詳情另有訂明者除外。
- An instruction of "Changing Future Contribution and Transfer-In Assets" investment allocation is received by China Life Trustees Limited (the "Company") on a dealing day by 16:00, the instruction will be normally executed on the dealing day as soon as practicable and in any event not later than 7 business days after receipt of such instruction.  
中國人壽信託有限公司(本公司)於每個交易日下午四時或之前收到的更改將來供款及轉入資產的投資分配指示, 本公司會在切實可行範圍內, 儘快執行指示。惟在任何情況下收到指示後不多於七個營業日內執行。
- An instruction of "Rebalancing Existing Accumulated Unit Holdings" investment allocation as at the dealing day between constituent fund is received by the Company on a dealing day by 16:00, the instruction will normally be executed on that dealing day as soon as practicable and in any event not later than 7 business days after receipt of such instruction.  
本公司於每個交易日下午四時或之前收到的重整現有累積權益的投資分配指示, 本公司會在切實可行範圍內, 儘快執行指示。惟在任何情況下收到指示後不多於七個營業日內執行。
- If change of investment choice instructions as mentioned in above point 4, and/or 5 are received after 16:00 on a dealing day, the Company will process the instructions on the next dealing day and notwithstanding any other circumstances whether or not within the reasonable contemplation of the Company, in any event not later than 7 business days after receipt of the instructions.  
如本公司於每個交易日下午四時後收到以上第四及/或五點所指的更改投資選擇指示, 本公司將會於在下一個交易日處理有關指示, 並不論任何本公司能否合理地預料的其他情況下, 均不多於收到有關指示的七個營業日內完成指示。
- Arrangement for change of investment choice instructions as mentioned in above point 4, and/or point 5 under gale/storm signal and black rainstorm warning signal issued by the Hong Kong Observatory on a dealing day is as follows:
  - If No.8 or above gale /storm signal and /or black rainstorm warning signal ("Warning Signal") is hoisted before 9am and still in force at 12 noon on a dealing day, the processing of change of investment choice instructions scheduled on that dealing day will be postponed to the next dealing day and notwithstanding any other circumstances whether or not within the reasonable contemplation of the Company, in any event not later than 7 business days after receipt of the instructions.
  - If the Warning Signal is hoisted after 9am or is cancelled at or before 12 noon, the processing of change of investment choice instructions scheduled on that dealing day will continue according to normal procedures.

The above arrangement is provided for reference only and may be subject to change from time to time without notice.

當香港天文台於交易日發出烈風/暴風信號及黑色暴雨警告信號, 有關以上第四及/或五點所指的更改投資選擇指示的安排如下:

- 如八號或以上烈風/暴風信號及黑色暴雨警告信號(「警告信號」)於交易日上午九時前發出, 而該警告信號於當日中午十二時仍然生效, 原定於該交易日處理的更改投資選擇指示將順延至下一個交易日, 並不論任何本公司能否合理地預料的其他情況下, 均不多於收到有關指示的七個營業日內完成指示。
  - 如警告信號於上午九時後發出或於中午十二時或之前已取消, 原定於該交易日處理的更改投資選擇指示將會根據正常程序繼續處理。
- 上述安排僅供參考和可隨時修改而不會作出任何通知。
- If more than one instruction of "Changing Future Contribution and Transfer-In Assets" or "Rebalancing Existing Accumulated Unit Holdings" are submitted on the same day, only the latest instruction submitted via webpage, mobile Apps, facsimile, email or in person will be accepted as final instruction (mailing instruction will be ignored).  
如同一天收到多於一個更改將來供款及轉入資產投資選擇或重整現有累積權益的投資分配指示, 將會以最近經由網頁、手機應用程式、傳真、電郵或親身遞交的指示為最終指示(郵寄指示將視為無效)。
  - If there is other fund transaction in processing in the same dealing day in your account, the rebalancing instruction will only be processed upon completion of the previous transaction.  
如上述帳戶於同一個交易日有未完成的基金交易, 重整投資分配指示將順延至進行中的交易完成後才作處理。
  - A confirmation of "Changing Future Contribution and Transfer-In Assets" investment allocation and/or "Rebalancing Existing Accumulated Unit Holdings" investment allocation will be issued within 1 week after completion of respective instruction. Please inform us for any discrepancy within 14 days from the issue date of confirmation statement. Please call our Customer Service Hotline at 3999 5555 if you have any queries or discrepancies found on the statement.  
更改將來供款及轉入資產投資分配和/或重整現有累積權益投資分配確證書會於指示完成後一個星期內發出。如確證書上有任何不符之處, 可於確證書發出後的十四日內通知我們。如有任何查詢或確認書上有任何差異之處, 請致電我們的客戶服務熱線 3999 5555。
  - For China Life Guaranteed Return Fund, the aggregate amount of Opening Balance and Net Contributions of a financial period of Member Account at the Accounting Date shall have an increase of 4% p.a. ("Guaranteed Rate of Return" at calendar-day weighted average rate) before deduction of the administrative fees. The guarantee is year on year. The calculations are made on a simple interest basis for the continuous period.
    - for the Opening Balance, from the beginning of the financial period;
    - for the Net Contributions, from the time when Contributions are made, until the time of calculation.

However, withdrawals other than the below are fully exposed to fluctuations in the value of the Funds assets:

- on the first dealing day on or after 1 January (or if that day is not a business day, then the first business day thereafter) of each financial period of the Scheme; or
- by reason of termination of employment (applicable to employee members only).

The Guarantor of the relevant APIF of the above fund is China Life Insurance (Overseas) Company Limited (incorporated in the People's Republic of China with limited liability). For details of credit risks, guarantee features, guarantee conditions and guarantee mechanism of the fund, please refer to the MPF Scheme brochure of China Life MPF Master Trust Scheme.

就中國人壽保證基金, 成員基金賬戶中任何財政年度的上年結餘及淨供款之總額, 在扣除行政費前, 增長為 4% (以曆日加權平均數計算) (「保證回報率」)。該計算是就該連續期間, 以單利息計算,

- 就期初結餘而言, 由財政年度的開始;
- 就淨供款而言, 由供款一刻, 直到計算一刻為止。

但在非上述情況下, 所有提取, 須面對基金價值的波動。

- 成員在本計劃每財政年度的一月一日或之後之第一個交易日(如該日為非辦公日, 則用下一個辦公日)提取金額。或
- 因終止僱用而提取所投資的金額。(只適用於僱員成員)

以上基金的有關核准匯集投資基金擔保人為中國人壽(海外)股份有限公司(於中華人民共和國註冊成立之股份有限公司), 有關基金之信用風險、保證特點、保證條件及保證機制詳情, 請參閱中國人壽強積金集成信託計劃強積金計劃說明書。

- For China Life Retire-Easy Guarantee Fund, the Guaranteed Rate of Return is Three and one-half (3.5%) percent per annum before deduction of all expenses referred to the relevant clause 9 and 11 of the Master Trust Deed of the China Life MPF Master Trust Scheme and the Compensation Fund levy and the guarantee is applied on each dealing day. China Life Insurance (Overseas) Company Limited (incorporated in the People's Republic of China with limited liability) may deduct from the investment returns of the relevant APIF of the fund a guarantee charge of up to a maximum of 1.5% per annum on the net asset value of the relevant APIF as cost of the Guarantor for providing the guarantee. Currently, it is 1% per annum. The Guarantor of the relevant APIF is China Life Insurance (Overseas) Company Limited (incorporated in the People's Republic of China with limited liability). For details of credit risks, guarantee features, guarantee conditions and guarantee mechanism of the fund, please refer to the MPF Scheme brochure of China Life MPF Master Trust Scheme.  
就中國人壽樂休閒保證基金, 保證回報率為每年 (在扣除中國人壽強積金集成信託計劃的信託契約第 9 及第 11 條所指的所有支出及補償基金徵費前) 三點五 (3.5%) 並在每個交易日計算中國人壽保險(海外)股份有限公司(於中華人民共和國註冊成立之股份有限公司)可從有關核准匯集投資基金的投資回報扣除保證費用, 最高可達每年資產淨值 1.5%, 作為提供保證回報率之成本。現時為每年 1%。有關基金擔保人為中國人壽保險(海外)股份有限公司(於中華人民共和國註冊成立之股份有限公司)。有關基金之信用風險、保證特點、保證條件及保證機制詳情, 請參閱中國人壽強積金集成信託計劃強積金計劃說明書。
- For any yearly guaranteed shortfall adjustment arising from the guaranteed mechanism of China Life Guaranteed Return Fund, it will only be allocated to the China Life Guaranteed Return Fund under member's guaranteed account after the scheme financial year end as soon as practicable. In case where a rebalancing request from China Life Guaranteed Return Fund to other constituent funds takes place at the time while the shortfall is being adjusted, it will be equally processed in the normal way as per point 3 mentioned above. Any balances remaining after rebalancing due to the adjustment of the shortfall will be kept in the China Life Guaranteed Return Fund Member Account. Hence, if you want to rebalance the remaining balances, you are required to submit another rebalancing instruction to us.  
根據保證機制, 於本計劃年結時可享有的保證補款, 會於年結後儘快分配到保證戶口內的中國人壽保證基金。如重整投資分配指示涉及中國人壽保證基金, 並在賬戶差額調整時進行, 重整投資分配指示將按上述第三點正常程序進行。於重整投資分配後, 任何因賬戶差額調整而剩下的餘額, 將保留於中國人壽保證基金成員賬戶內。因此如閣下想將此餘額再作重整投資分配, 閣下必須再次遞交新的重整投資分配指示。
- The maximum amount of Smart Easy Personal Contributions (including new contributions and rebalancing from other constituent funds) for investment in the China Life Guaranteed Return Fund or China Life Retire-Easy Guarantee Fund in each scheme year is HK\$500,000.  
投資於中國人壽保證基金或中國人壽樂休閒保證基金的智易個人供款(包括以新供款及從重組基金組合轉入)每一計劃年度上限為港幣五十萬元。

## DECLARATION AND ACKNOWLEDGEMENT 聲明

I acknowledge and understand that the investment returns of the above funds may go down as well as up and neither the trustee nor the employer will take any responsibility for such variable returns.

本人瞭解以上基金的投資回報率有升有降, 受託人及僱主均無需為回報率的變動負上任何責任。

I understand that I should seek professional advice from a qualified investment consultant before making any investment decision. I hereby declare that the investment decision indicated hereinabove in Part III has been reached as a result of my own independent judgment and opinion.

本人明白在作出任何投資決定前, 應先向合資格投資顧問尋求專業建議。本人特此聲明於部份 III 之投資決定, 乃出於本人之獨立判斷及意見。

Signature of Member 成員簽署

Date 日期

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