

Online Service Guide - Member

1. Login, Account Overview and Balance
2. Check Contribution History
3. Check and Change Investment Choice
4. Reset and Edit Password

Online Service Guide - Member

1.1 Login

China Life (Overseas) – HK

English 繁體中文 簡體中文

中國人壽 CHINA LIFE | 海外

About Us [Login](#)

Login

We dedicate to provide quality services to you



- Individual**
 - ▶ Customer Portal
 - ▶ Quote & e-Enroll
 - ▶ **Hong Kong MPF**
- Group**
 - ▶ Group Medical
 - ▶ Hong Kong MPF
- Business**
 - ▶ Financial Planners
 - ▶ Group Medical
 - ▶ Broker
 - ▶ Bank

1 Click “Login” and then “Hong Kong MPF” under “Individual”

Detail

Products | Recommendation

 Savings	 Medical Protection	 Retirement Protection	 Juvenile Protection	 Accident
 Life Protection	 Critical Illness Protection	 MPF	 ORSO	 Employee Benefits Protection

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1.1 Login

Login

Employer Member

Login ID Type:

Login ID:
(HKID No. : A123456(7) input as A1234567)

Password:

Verification Code: 

[> Forget password ?](#)

2 Select "Member"

3 Select Login ID Type -
HKID / Passport No. or User ID

4 Enter your HKID/ Passport No.
or User ID

5 Enter your password and the
verification code shown on the
right

6 Click
"Login"

Online Service Guide - Member

1.1 Login

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中文繁體

Member

User ID Registration
Please input your user ID and change password.

User ID:

(User ID must include at least 1 alphabet and 1 number)

New Password:

(Minimum 8 character, must include at least 1 upper case, 1 lower case letter and 1 number)

Confirm New Password:

7 If this is your first login, you will be guided to set up an User ID and change password

Create your own User ID, it must be:

- 6-20 alphabets and numbers
- At least 1 alphabet
- At least 1 number

8 Enter and re-enter your new password

It must be:

- At least 8 characters
- At least 1 UPPER CASE letter
- At least 1 lower case letter
- At least 1 number

9 Click "Submit"

Online Service Guide - Member

1.1 Login



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Last Login : 24/08/2018 16:40:04

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Read the Disclaimer and click "Accept"

Accept

Decline

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1.2 Account Overview



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Account Overview

Edit Login Password

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Online Instruction Status

Account Overview

1

You can check your account balance and gain / loss since inception

As of 22/08/2018

Scheme No.	Account Type	Member No.	Latest Constituent Fund Subscription Date	Latest Contribution Period	Total Balance (HK\$)	Gain/(Loss) of Account Since Inception
00000012345	Contribution Account	000978	08/08/2018	07/2018	100,000.00	100.00

2

Click Scheme No. to show more details

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1.3 Account Balance



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Scheme Member Account No.

00000012345-000978

Account Type:
Contribution Account

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[Constituent Fund Balance](#)

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Account Balance

3

Different contribution portions are shown

As of 22/08/2018

Contribution (HK\$)				Former Employem Mandatory Contribution(HK\$)
Employer		Employee		
Mandatory Contribution	Voluntary Contribution	Mandatory Contribution	Voluntary Contribution	
50,000.00	0.00	50,000.00	0.00	0.00

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1.3 Account Balance



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Scheme Member Account No.

00000012345-000978

Account Type:
Contribution Account

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- [Constituent Fund Balance](#)
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Account Balance

As of 22/08/2018

Employee		Former Employment Mandatory Contribution(HK\$)	Former Employment Voluntary Contribution(HK\$)	Total Balance (HK\$)
Mandatory Contribution	Voluntary Contribution			
3.61	0.00	0.00	0.00	100,000.00

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1.4 Constituent Fund Balance

4

Click
"Constituent
Fund Balance"

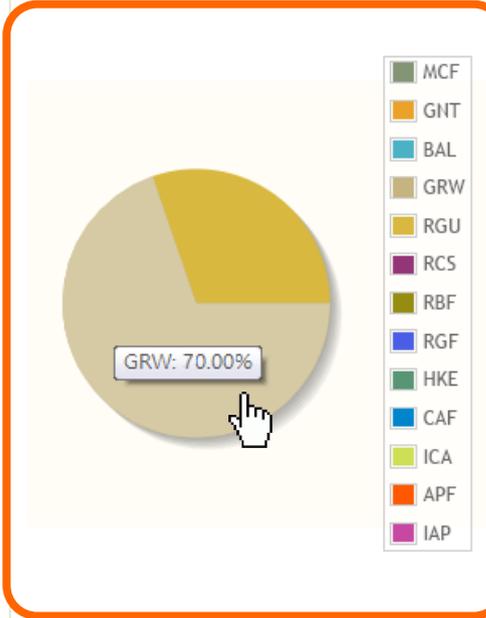
Scheme Member Account No.
00000012345-000978

Account Type:
Contribution Account

- Account Balance
- Constituent Fund Balance**
- Contribution History
- Investment Choice
- Member Detail
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- Administration Service Instruction Status

Constituent Fund Balance

As of 22/08/2018



Investment Allocation

Constituent Fund	Fund Code	Investment Allocation
China Life MPF Conservative Fund	MCF	0 %
China Life Guaranteed Return Fund	GNT	0 %
China Life Balanced Fund	BAL	0 %
China Life Growth Fund	GRW	70.00 %
China Life Retire-Easy Guarantee Fund	RGU	30.00 %
China Life Retire-Easy Capital Stable Fund	RCS	0 %
China Life Retire-Easy Balanced Fund	RBF	0 %
China Life Retire-Easy Global Equity Fund	RGF	0 %
China Life Hong Kong Equity Fund	HKE	0 %
China Life Core Accumulation Fund	CAF	0 %
DIS - China Life Core Accumulation Fund	ICA	0 %
China Life Age 65 Plus Fund	APF	0 %
DIS - China Life Age 65 Plus Fund	IAP	0 %

5

Your MPF assets are shown in pie chart in terms of constituent fund for easy reference

Mouse over a particular fund portion of the pie chart to show the fund's percentage

Constituent Fund Code	Unit Holding As of 23/08/2018			
	Employer		Employee	
	Mandatory Contribution	Voluntary Contribution	Mandatory Contribution	Voluntary Contribution
GRW	3,500.00000	0.00000	3,500.00000	0.00000
RGU	1,500.00000	0.00000	1,500.00000	0.00000

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1.4 Constituent Fund Balance

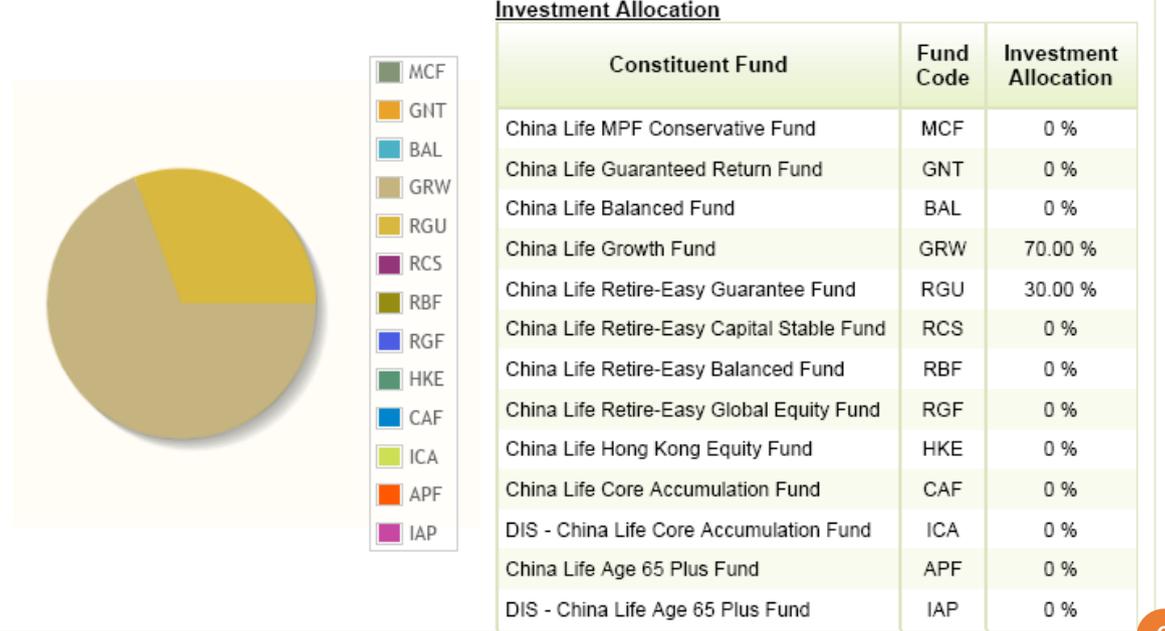
Scheme Member Account No.
00000012345-000978

Account Type:
Contribution Account

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- Constituent Fund Balance
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Constituent Fund Balance

As of 22/08/2018



	Former Employment Mandatory Contribution	Former Employment Voluntary Contribution	Latest Unit Price (HK\$)	Total Balance (HK\$)
Voluntary Contribution				
00	0.00000	0.00000	10.00000	70,000.00
00	0.00000	0.00000	10.00000	30,000.00

6 Balance in terms of constituent funds are shown

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2.1 Contribution History



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Account Overview

As of 22/08/2018

Scheme No.	Account Type	Member No.	Latest Constituent Fund Subscription Date	Latest Contribution Period	Total Balance (HK\$)	Gain/(Loss) of Account Since Inception
00000012345	Contribution Account	000978	08/08/2018	07/2018	100,000.00	100.00

1

Click Scheme No.

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2.1 Contribution History



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Scheme Member Account No.
00000012345-000978

Account Type:
Contribution Account

▶ Account Balance

▶ Constituent Fund Balance

▶ Contribution History

▶ Investment Choice

▶ Member Detail

▶ Transfer-in Application

▶ Administration Service
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Contribution History

Contribution Period:

01/09/2016



to 31/07/2018



Only provide records of last 24 months

Go

Reset

3

Select range of contribution period then click "Go"

Only records of last 24 months can be shown

2

Click "Contribution History"

Note:

1. REGULAR = Contribution
IRREGULAR = Shortfall of guaranteed return / Special Bonus / Refund of Charge / Contribution
TRANSFER = Transfer Value
SURCHARGE = Surcharge

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2.1 Contribution History

✔ Contribution History

▶ Investment Choice

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As of 22/08/2018

Constituent Fund Unit Subscription Date	Contribution Period	Contribution		
		Employer		Em
		Mandatory Contribution (HK\$)	Voluntary Contribution (HK\$)	Mandatory Contribution (HK\$)
08/08/2018	01/07/2018 -- 31/07/2018	1,500.00	0.00	1,500.00
05/07/2018	01/06/2018 -- 30/06/2018	1,500.00	0.00	1,500.00
08/06/2018	01/05/2018 -- 31/05/2018	1,500.00	0.00	1,500.00
07/05/2018	01/04/2018 -- 30/04/2018	1,500.00	0.00	1,500.00
09/04/2018	01/03/2018 -- 31/03/2018	1,500.00	0.00	1,500.00
08/03/2018	01/02/2018 -- 28/02/2018	1,500.00	0.00	1,500.00

4

Details of each contribution period will be shown

Note:

- REGULAR = Contribution
- IRREGULAR = Shortfall of guaranteed return / Special Bonus / Refund of Charge / Contribution
- TRANSFER = Transfer Value
- SURCHARGE = Surcharge

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2.1 Contribution History

➤ Contribution History

➤ Investment Choice

➤ Member Detail

➤ Transfer-in Application

➤ Administration Service Instruction Status

As of 22/08/2018

Contribution			Contribution Type ⁽¹⁾	Total Contribution (HK\$)
Employer	Employee			
	Voluntary Contribution (HK\$)	Mandatory Contribution (HK\$)	Voluntary Contribution (HK\$)	
	0.00	1,500.00	0.00	REGULAR 3,000.00
	0.00	1,500.00	0.00	REGULAR 3,000.00
	0.00	1,500.00	0.00	REGULAR 3,000.00
	0.00	1,500.00	0.00	REGULAR 3,000.00
	0.00	1,500.00	0.00	REGULAR 3,000.00
	0.00	1,500.00	0.00	REGULAR 3,000.00

Note:

- 1. REGULAR = Contribution
- IRREGULAR = Shortfall of guaranteed return / Special Bonus / Refund of Charge / Contribution
- TRANSFER = Transfer Value
- SURCHARGE = Surcharge

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3.1 Investment Choice



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Account Overview

As of 22/08/2018

Scheme No.	Account Type	Member No.	Latest Constituent Fund Subscription Date	Latest Contribution Period	Total Balance (HK\$)	Gain/(Loss) of Account Since Inception
00000012345	Contribution Account	000978	08/08/2018	07/2018	100,000.00	100.00

1

Click Scheme No.

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3.1 Investment Choice



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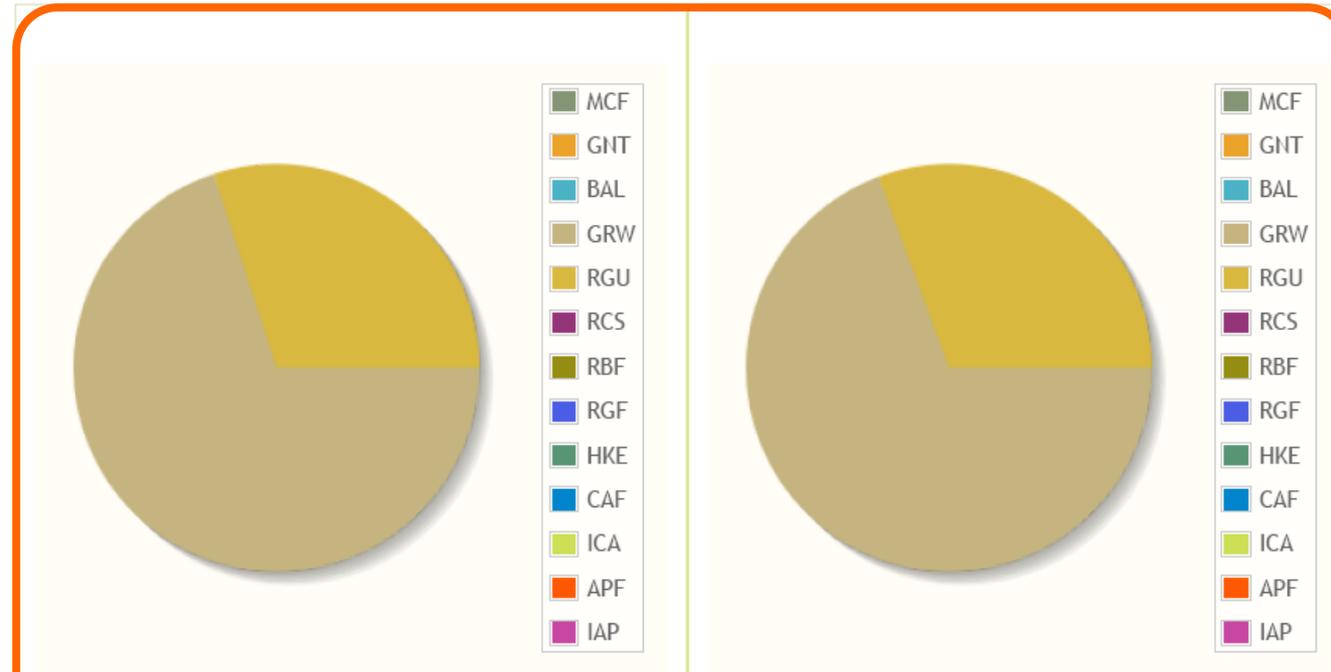
Member Detail

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2
Click
"Investment
Choice"

Investment Choice



Future Contribution and
Transfer-In Assets

Existing Accumulated
Unit Holding

3
Your investment choice
will be shown in pie
charts and table

Online Service Guide - Member

3.1 Investment Choice

Existing Investment Allocation

Default Investment Strategy ("DIS") (Click here for more details)	Fund Code	Future Contribution and Transfer-In Assets Effective Date: 23/08/2018	Existing Accumulated Unit Holding As of 22/08/2018
DIS - China Life Core Accumulation Fund	ICA	0 %	0 %
DIS - China Life Age 65 Plus Fund	IAP	0 %	0 %
	Sub-total	0.00 %	0.00 %
Constituent Fund	Fund Code	Future Contribution and Transfer-In Assets Effective Date: 23/08/2018	Existing Accumulated Unit Holding As of 22/08/2018
China Life MPF Conservative Fund	MCF	0 %	0 %
China Life Guaranteed Return Fund	GNT	0 %	0 %
China Life Balanced Fund	BAL	0 %	0 %
China Life Growth Fund	GRW	70.00 %	70.00 %
China Life Retire-Easy Guarantee Fund	RGU	30.00 %	30.00 %
China Life Retire-Easy Capital Stable Fund	RCS	0 %	0 %

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3.2 Changing Future Contribution and Transfer-In Assets / Rebalancing Existing Accrued Benefits

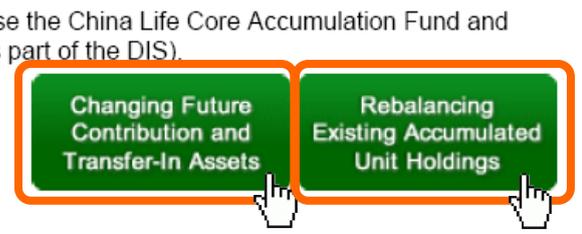
- 4 If you wish to change the fund choice for “new money”, i.e. future contribution and transfer-in assets:
→ please perform “**Changing Future Contribution and Transfer-In Assets**” instruction
(your existing accrued benefits would not be affected)
- If you wish to change the fund distribution for “old money”, i.e. existing accrued benefits :
→ please perform “**Rebalancing Existing Accumulated Unit Holdings**” instruction
(your future contribution and transfer-in assets would not be affected)
- If you wish to change the fund choice for both “old money” and “new money”
→ please perform **both instructions**

China Life Retire-Easy Capital Stable Fund	RCS	0 %	0 %
China Life Retire-Easy Balanced Fund	RBF	0 %	0 %
China Life Retire-Easy Global Equity Fund	RGF	0 %	0 %
China Life Hong Kong Equity Fund	HKE	0 %	0 %
China Life Core Accumulation Fund	CAF	0 %	0 %
China Life Age 65 Plus Fund	APF	0 %	0 %
	Sub-total	100.00 %	100.00 %
	Total	100.00 %	100.00 %

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 Principal Brochure of China Life MPF Master Trust Scheme for more details.

- 5 Now we will first demonstrate how to change fund choice for future contribution and transfer-in assets

Click “**Changing Future Contribution and Transfer-In Assets**”



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3.3 Changing Future Contribution and Transfer-In Assets



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Change
Investment Choice

Confirmation

Acknowledgement

Please click "CONFIRM" button below if you have read and understood this page and agree to abide by its contents, otherwise click "CANCEL" to leave this webpage.

Notes:

1. The fund choices you indicate will apply to all contributions, whether mandatory or voluntary.
2. 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:
 - a. this part is not left blank, and
 - b. 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
 - c. the investment allocation specified in a specific investment instruction in any or all of the Constituent Funds in individual fund choice by you must be equivalent to an integer; and
 - d. 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%.
3. 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 Principal Brochure.

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Read through the
Terms of Use

Online Service Guide - Member

3.2 Changing Future Contribution and Transfer-In Assets / Rebalancing Existing Accrued Benefits

13. 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.
14. 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.

Declaration and Acknowledgement

I acknowledge and understand that the investment returns of the above constituent funds may go down as well as up and neither the trustee nor the employer will take any responsibility for such variable returns. 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 has been reached as a result of my own independent judgment and opinion.

7

✓ this box to confirm that you have read and understood the Principal Brochure and the Notes set out above



I have read and understood the Principal Brochure and the Notes set out above.

8

Click "Confirm"

Confirm

Cancel

^Top

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3.2 Changing Future Contribution and Transfer-In Assets / Rebalancing Existing Accrued Benefits



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Please note that only Option 1 or Option 2 can be selected as your investment choice.

Default Investment Strategy ("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).

For Option 2, please indicate into which of the funds you would like to invest your contributions and transferred monies (apply to all mandatory and voluntary contributions, if any). The investment allocation percentage should be an integer (e.g. 50% but not 50.5%) and equal to 100% in total under the column.

Option 1

Default Investment Strategy ("DIS") (Click here for more details)	Existing Investment Allocation	New Investment Allocation
DIS - China Life Core Accumulation Fund	0 %	0 %
DIS - China Life Age 65 Plus Fund	0 %	0 %
Sub-total	0.00 %	0 %

OR

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You may choose either Option 1 for Default Investment Strategy ("DIS"), or Option 2 for constituent fund(s)

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3.2 Changing Future Contribution and Transfer-In Assets / Rebalancing Existing Accrued Benefits



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For Option 2, please indicate into which of the funds you would like to invest your contributions and transferred monies (apply to all mandatory and voluntary contributions, if any). The investment allocation percentage should be an integer (e.g. 50% but not 50.5%) and equal to 100% in total under the column.

Option 1

Default Investment Strategy ("DIS") (Click here for more details)	Existing Investment Allocation	New Investment Allocation
DIS - China Life Core Accumulation Fund	0 %	DIS De-risking Table
DIS - China Life Age 65 Plus Fund	0 %	DIS De-risking Table
Sub-total	0.00 %	100.00 %

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If you wish to change your investment choice to DIS, ✓ Option 1

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3.2 Changing Future Contribution and Transfer-In Assets / Rebalancing Existing Accrued Benefits

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If you wish to change your investment choice to constituent fund, ✓ Option 2, and then input your new investment allocation

Please note that total percentage must add up to 100%

OR

✓ Option 2

Constituent Fund	Existing Investment Allocation	New Investment Allocation
China Life MPF Conservative Fund	0 %	<input type="text"/> %
China Life Guaranteed Return Fund	0 %	<input type="text" value="50"/> %
China Life Balanced Fund	0 %	<input type="text"/> %
China Life Growth Fund	70.00 %	<input type="text"/> %
China Life Retire-Easy Guarantee Fund	30.00 %	<input type="text" value="50"/> %
China Life Retire-Easy Capital Stable Fund	0 %	<input type="text"/> %
China Life Retire-Easy Balanced Fund	0 %	<input type="text"/> %
China Life Retire-Easy Global Equity Fund	0 %	<input type="text"/> %
China Life Hong Kong Equity Fund	0 %	<input type="text"/> %
China Life Core Accumulation Fund	0 %	<input type="text"/> %
China Life Age 65 Plus Fund	0 %	<input type="text"/> %
Sub-total	100.00%	100 %
Total	100.00 %	100 %

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3.2 Changing Future Contribution and Transfer-In Assets / Rebalancing Existing Accrued Benefits

China Life Retire-Easy Global Equity Fund	0 %	<input type="text"/> %
China Life Hong Kong Equity Fund	0 %	<input type="text"/> %
China Life Core Accumulation Fund	0 %	<input type="text"/> %
China Life Age 65 Plus Fund	0 %	<input type="text"/> %
Sub-total	100.00%	100 %
Total	100.00 %	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.

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 Principal Brochure of China Life MPF Master Trust Scheme for more details.

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).

Please confirm your instruction in the next "Confirmation" step to obtain an acknowledgement and complete the instruction.

12

Click "Submit"

Submit

Reset

Cancel

Online Service Guide - Member

3.2 Changing Future Contribution and Transfer-In Assets / Rebalancing Existing Accrued Benefits

Option 2

Constituent Fund	Existing Investment Allocation	New Investment Allocation
China Life MPF Conservative Fund	0 %	0 %
China Life Guaranteed Return Fund	0 %	50 %
China Life Balanced Fund	0 %	0 %
China Life Growth Fund	70 %	0 %
China Life Retire-Easy Guarantee Fund	30 %	50 %
China Life Retire-Easy Capital Stable Fund	0 %	0 %
China Life Retire-Easy Balanced Fund	0 %	0 %
China Life Retire-Easy Global Equity Fund	0 %	0 %
China Life Hong Kong Equity Fund	0 %	0 %
Sub-total	100.00 %	100 %
Total	100.00 %	100.00 %

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13

Check the instruction again and click "Confirm"

Confirm

Edit

Cancel

Online Service Guide - Member

3.2 Changing Future Contribution and Transfer-In Assets / Rebalancing Existing Accrued Benefits

14

Choose how would you like to receive the notification, then click "Confirm"

Option 2

Email Notification
Acknowledgement will be sent to email address
chantm@xxxxx.com

SMS Notification
Acknowledgement No. will be sent to mobile phone no.
85299999999

NO Notification

Confirm **Cancel**

	Existing Investment Allocation	New Investment Allocation
	100.00 %	0 %
	0 %	50 %
	0 %	0 %
	0 %	0 %
	0 %	50 %
China Life Retire-Easy Capital Stable Fund	0 %	0 %
China Life Retire-Easy Balanced Fund	0 %	0 %
China Life Retire-Easy Global Equity Fund	0 %	0 %
China Life Hong Kong Equity Fund	0 %	0 %
Sub-total	100.00 %	100 %

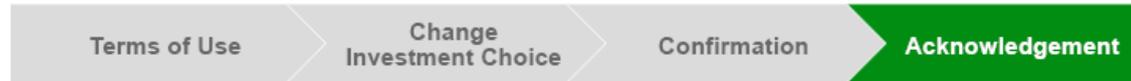
Online Service Guide - Member

3.2 Changing Future Contribution and Transfer-In Assets / Rebalancing Existing Accrued Benefits

15

An acknowledgement will be shown

Investment Choice



Instruction received

Reference No.: CI2018082400001

Date of receiving instruction: 24/08/2018

Time of receiving instruction: 16:42:45

Scheme No.: 00000012345

Member Name: CHAN TAI MAN

Member No.: 00000012345-000978

Print

Save

Details are as follows:

Option 1

Default Investment Strategy ("DIS") (Click here for more details)	Existing Investment Allocation	New Investment Allocation
Sub-total	0.00%	0 %

OR

Option 2

Constituent Fund	Existing Investment Allocation	New Investment Allocation
China Life MPF Conservative Fund	0 %	0 %

Online Service Guide - Member

3.4 Rebalancing Existing Accrued Benefits

China Life Retire-Easy Capital Stable Fund	RCS	0 %	0 %
China Life Retire-Easy Balanced Fund	RBF	0 %	0 %
China Life Retire-Easy Global Equity Fund	RGF	0 %	0 %
China Life Hong Kong Equity Fund	HKE	0 %	0 %
China Life Core Accumulation Fund	CAF	0 %	0 %
China Life Age 65 Plus Fund	APF	0 %	0 %
	Sub-total	100.00 %	100.00 %
	Total	100.00 %	100.00 %

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 Principal Brochure of China Life MPF Master Trust Scheme for more details.

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).

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Now we will demonstrate how to change fund choice for existing accrued benefits

Click “Rebalancing Existing Accumulated Unit Holdings”

Changing Future
Contribution and
Transfer-In Assets

Rebalancing
Existing Accumulated
Unit Holdings



Online Service Guide - Member

3.4 Rebalancing Existing Accrued Benefits



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

Hi! CHAN TAI MAN [Log Out](#)

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Last Login : 24/08/2018 16:40:04

[Account Overview](#)

[Edit Login Password](#)

[Statement Download](#)

[Online Instruction Status](#)

Scheme Member Account No.

00000012345-000978

Account Type:
Contribution Account

- [Account Balance](#)
- [Constituent Fund Balance](#)
- [Contribution History](#)
- [Investment Choice](#)
- [Member Detail](#)
- [Transfer-in Application](#)
- [Administration Service Instruction Status](#)

Investment Choice

[Terms of Use](#)

[Rebalance
Accrued Benefits](#)

[Confirmation](#)

[Acknowledgement](#)

Please click "CONFIRM" button below if you have read and understood this page and agree to abide by its contents, otherwise click "CANCEL" to leave this webpage.

Notes:

- The fund choices you indicate will apply to all contributions, whether mandatory or voluntary.
- 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 any or 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%.
- 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 Principal Brochure.

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Read through the
Terms of Use

Online Service Guide - Member

3.4 Rebalancing Existing Accrued Benefits

13. 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.
14. 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.

Declaration and Acknowledgement

I acknowledge and understand that the investment returns of the above constituent funds may go down as well as up and neither the trustee nor the employer will take any responsibility for such variable returns. 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 has been reached as a result of my own independent judgment and opinion.

18

✓ this box to confirm that you have read and understood the Principal Brochure and the Notes set out above



I have read and understood the Principal Brochure and the Notes set out above.

19

Click "Confirm"

Confirm

Cancel

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Online Service Guide - Member

3.4 Rebalancing Existing Accrued Benefits



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

Hil CHAN TAI MAN [Log Out](#)

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Last Login : 24/08/2018 16:40:04

[Account Overview](#)

[Edit Login Password](#)

[Statement Download](#)

[Online Instruction Status](#)

Scheme Member Account No.

00000012345-000978

Account Type:
Contribution Account

- [Account Balance](#)
- [Constituent Fund Balance](#)
- [Contribution History](#)
- [Investment Choice](#)
- [Member Detail](#)
- [Transfer-in Application](#)
- [Administration Service Instruction Status](#)

Investment Choice

[Terms of Use](#)

**Rebalance
Accrued Benefits**

[Confirmation](#)

[Acknowledgement](#)

Please note that only Option 1 or Option 2 can be selected as your investment choice.

Default Investment Strategy ("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).

For Option 2, please indicate into which of the funds you would like to invest your contributions and transferred monies (apply to all mandatory and voluntary contributions, if any). The investment allocation percentage should be an integer (e.g. 50% but not 50.5%) and equal to 100% in total under the column.

Option 1

Default Investment Strategy ("DIS") (Click here for more details)	Existing Investment Allocation	New Investment Allocation
DIS - China Life Core Accumulation Fund	0 %	0 %
DIS - China Life Age 65 Plus Fund	0 %	0 %
Sub-total	0.00 %	0 %

OR

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You may choose either Option 1 for Default Investment Strategy ("DIS"), or Option 2 for constituent fund(s)

Online Service Guide - Member

3.4 Rebalancing Existing Accrued Benefits



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

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Last Login : 24/08/2018 16:40:04

[Account Overview](#)

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[Online Instruction Status](#)

Scheme Member Account No.

00000012345-000978

Account Type:
Contribution Account

- [Account Balance](#)
- [Constituent Fund Balance](#)
- [Contribution History](#)
- [Investment Choice](#)
- [Member Detail](#)
- [Transfer-in Application](#)
- [Administration Service Instruction Status](#)

Investment Choice

[Terms of Use](#)

**Rebalance
Accrued Benefits**

[Confirmation](#)

[Acknowledgement](#)

Please note that only Option 1 or Option 2 can be selected as your investment choice.

Default Investment Strategy ("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).

For Option 2, please indicate into which of the funds you would like to invest your contributions and transferred monies (apply to all mandatory and voluntary contributions, if any). The investment allocation percentage should be an integer (e.g. 50% but not 50.5%) and equal to 100% in total under the column.

Option 1

Default Investment Strategy ("DIS") (Click here for more details)	Existing Investment Allocation	New Investment Allocation
DIS - China Life Core Accumulation Fund	0 %	DIS De-risking Table
DIS - China Life Age 65 Plus Fund	0 %	DIS De-risking Table
Sub-total	0.00 %	100.00 %

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If you wish to change your investment choice to DIS, ✓ [Option 1](#)

Online Service Guide - Member

3.4 Rebalancing Existing Accrued Benefits

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If you wish to change your investment choice to constituent fund, ✓ Option 2, and then input your new investment allocation

Please note that total percentage must add up to 100%

OR

✓ Option 2

Constituent Fund	Existing Investment Allocation	New Investment Allocation
China Life MPF Conservative Fund	0 %	<input type="text"/> %
China Life Guaranteed Return Fund	0 %	<input type="text" value="50"/> %
China Life Balanced Fund	0 %	<input type="text"/> %
China Life Growth Fund	70.00 %	<input type="text"/> %
China Life Retire-Easy Guarantee Fund	30.00 %	<input type="text" value="50"/> %
China Life Retire-Easy Capital Stable Fund	0 %	<input type="text"/> %
China Life Retire-Easy Balanced Fund	0 %	<input type="text"/> %
China Life Retire-Easy Global Equity Fund	0 %	<input type="text"/> %
China Life Hong Kong Equity Fund	0 %	<input type="text"/> %
China Life Core Accumulation Fund	0 %	<input type="text"/> %
China Life Age 65 Plus Fund	0 %	<input type="text"/> %
Sub-total	100.00%	100 %
Total	100.00 %	100 %

Online Service Guide - Member

3.4 Rebalancing Existing Accrued Benefits

China Life Retire-Easy Global Equity Fund	0 %	<input type="text"/> %
China Life Hong Kong Equity Fund	0 %	<input type="text"/> %
China Life Core Accumulation Fund	0 %	<input type="text"/> %
China Life Age 65 Plus Fund	0 %	<input type="text"/> %
Sub-total	100.00%	100 %
Total	100.00 %	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.

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 Principal Brochure of China Life MPF Master Trust Scheme for more details.

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).

Please confirm your instruction in the next "Confirmation" step to obtain an acknowledgement and complete the instruction.

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Click "Submit"

Submit

Reset

Cancel

Online Service Guide - Member

3.4 Rebalancing Existing Accrued Benefits

Option 2

Constituent Fund	Existing Investment Allocation	New Investment Allocation
China Life MPF Conservative Fund	0 %	0 %
China Life Guaranteed Return Fund	0 %	50 %
China Life Balanced Fund	0 %	0 %
China Life Growth Fund	70 %	0 %
China Life Retire-Easy Guarantee Fund	30 %	50 %
China Life Retire-Easy Capital Stable Fund	0 %	0 %
China Life Retire-Easy Balanced Fund	0 %	0 %
China Life Retire-Easy Global Equity Fund	0 %	0 %
China Life Hong Kong Equity Fund	0 %	0 %
Sub-total	100.00 %	100 %
Total	100.00 %	100.00 %

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Check the instruction again and click "Confirm"

Confirm

Edit

Cancel

Online Service Guide - Member

3.4 Rebalancing Existing Accrued Benefits

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Choose how would you like to receive the notification, then click "Confirm"

Option 2

	Existing Investment Allocation	New Investment Allocation
	100.00 %	0 %
	0 %	50 %
	0 %	0 %
	0 %	0 %
	0 %	50 %
China Life Retire-Easy Capital Stable Fund	0 %	0 %
China Life Retire-Easy Balanced Fund	0 %	0 %
China Life Retire-Easy Global Equity Fund	0 %	0 %
China Life Hong Kong Equity Fund	0 %	0 %
Sub-total	100.00 %	100 %

Email Notification
Acknowledgement will be sent to email address `chantm@xxxxx.com`

SMS Notification
Acknowledgement No. will be sent to mobile phone no. `85299999999`

NO Notification

Confirm **Cancel**

Online Service Guide - Member

3.4 Rebalancing Existing Accrued Benefits

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An acknowledgement will be shown

Investment Choice



Instruction received

Reference No.: RB2018082400001

Date of receiving instruction: 24/08/2018

Time of receiving instruction: 16:42:45

Scheme No.: 00000012345

Member Name: CHAN TAI MAN

Member No.: 00000012345-000978

Print

Save

Details are as follows:

Option 1

Default Investment Strategy ("DIS") (Click here for more details)	Existing Investment Allocation	New Investment Allocation
Sub-total	0.00%	0 %

OR

Option 2

Constituent Fund	Existing Investment Allocation	New Investment Allocation
China Life MPF Conservative Fund	0 %	0 %

Online Service Guide - Member

4.1 Reset Login Password

Login

Employer Member

Login ID Type:

Login ID:
(HKID No. : A123456(7) input as A1234567)

Password:

Verification Code: 

[> Forget password ?](#)

1 Select "Member"

2 Click "Forget Password?"

> Forget password ?

Online Service Guide - Member

4.1 Reset Login Password

Forget Password

Employer Member

Scheme No.: 00000012345

Member No.: 000978

Date of Birth: 01/01/1970
(dd/mm/yyyy)

HKID/Passport No.: D7654321
(HKID No. : A123456(7) input as A1234567)

Verification Code:

5 Enter your date of birth and HKID / Passport no.

3 Select "Member"

4 Enter scheme no. and member no.,
Both are printed on **Notice of Participation** you have received when joining the scheme

Example:
00012345678 - 000001
Scheme no. Member no.

Online Service Guide - Member

4.1 Reset Login Password

Forget Password

Employer

Member

Scheme No.:

Member No.:

Date of Birth: 
(dd/mm/yyyy)

HKID/Passport No.:
(HKID No. : A123456(7) input as A1234567)

Verification Code: 

6 Enter the verification code shown on the right

7 Click "Submit"

8 After submission of information, the password will be sent to you by post
If you have registered your email address, the password will be sent to you by email

Online Service Guide - Member

4.2 Edit Login Password

For security purpose, we highly recommend you to change a new password after reset, and change it periodically

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

Hi! CHAN TAI MAN [Log Out](#)

中文繁體

Last Login : 23/08/2018 13:47:57

1 Click "Edit Login Password"

Edit Login Password | Statement Download | Online Instruction Status

Edit Login Password

Please enter below information

Existing Password:

New Password:
(Minimum 8 character; must include at least 1 upper case, 1 lower case letter and 1 number)

Confirm New Password:

2 Enter your existing password

3 Enter and re-enter your new password

It must be:

- At least 8 characters
- At least 1 UPPER CASE letter
- At least 1 lower case letter
- At least 1 number

4 Click "Submit"

Submit Reset