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## IMPORTANT NOTE

This Important Note serves as the supplementary information to the “DIS Pre-implementation Notice To Participating Employers And Members” which explains how you may be impacted by the commencement of the new MPF legislation (“new Law”) of Default Investment Strategy (“DIS”) on 1 April 2017 (“DIS commencement date”). AIA Company (Trustee) Limited (the “Trustee”) strongly recommends that you read this document carefully to understand how your MPF account(s) under the AIA MPF – Prime Value Choice (the “Scheme”) will be affected under certain circumstances and what you may need to do.

### What is this Important Note for?

You may be aware that some pre-existing members with all of their accrued benefits invested in the existing default fund(s) (currently “Guaranteed Portfolio”) of the Scheme (the “Existing Default Fund”) and with no investment instruction given for the accrued benefits may receive a DIS Re-Investment Notice (“DRN”) from the Trustee within six months from 1 April 2017 informing them of the arrangement and how their accounts will be affected under the new Law.

However, there are other situations that your account(s) may also be affected even though you are not being classified as a recipient of the DRN under the new Law.

### A. Your Investment Instruction for your Future Investments<sup>1</sup> may be changed to the DIS on 1 April 2017

In general, you are affected if one of the following situations describes your account(s):

1. if you have never told the Trustee how to invest all or part of your Future Investments (as illustrated in Example 1); or
2. when you change jobs, your benefits are transferred from a contribution account to a new personal account in the same Scheme and your personal account's investment instruction follows that of the contribution account (as illustrated in Example 2).

You are affected to the extent that your investment instruction for investing all or part of your Future Investments in the existing account(s) may be changed to DIS when the new Law commences.

We have set out some examples to help you understand if your account(s) **will** or **will not** be affected. Please go to **Appendix** for details.

### B. Your account(s)' benefits may be switched to the DIS immediately without receiving the DRN or before the expiry of the reply period stated in the DRN

Your benefits, which fully investing in the Existing Default Fund on 1 April 2017 and with no investment instruction for such benefits, shall follow the transitional arrangements described in the new Law, i.e. you will receive a DRN and be given time to decide on how to invest your MPF benefits before we change your investments to the DIS. In the situation if there is any transaction processed for your account during the transitional period from 1 April 2017 to 30 September 2017 (“Transitional Period”), we may have to switch those benefits remaining in the Existing Default Fund and/or change your investment instruction for Future Investments into the DIS as soon as practicable after we process such transaction, (i.e. disregarding whether you receive a DRN or whether the reply period stated in the DRN has expired).

- a) You have instructed us to change your investment instruction for Future Investments but do not have investment instruction for your benefits fully invested in the Existing Default Fund on 1 April 2017; however the said instruction for Future Investments has only been applied during the Transitional Period; or

<sup>1</sup> Future Investments include regular contributions, benefits transferred from other MPF schemes and other inflows to your account.



- b) Benefits are transferred from your other account(s) in the same Scheme either based on (i) your transfer election or (ii), where you do not give an election when you change jobs, transfer by law.

If your account falls into the situation as described in A above, we shall send you another notice before the new Law implements to alert that your account is impacted and what are the available options for managing your account.

If your account falls into the situation as described in B above, we shall notify you when switching of your benefits into the DIS and/or changing of your investment instruction for Future Investments to DIS has been completed.

We appreciate your attention on these matters and if you have any questions, please call our hotline at 2100 1888 for participating employers, or 2200 6288 for scheme members, or visit our website at [mpf.aia.com.hk](http://mpf.aia.com.hk) for information.



## Appendix - Examples

### Example 1 – No investment instruction but with switching of benefits in account

Before DIS Commencement Date

- A member has a contribution account and has not given an investment instruction since enrollment. The investment instruction was defaulted as 100% in Fund D (Fund D is an Existing Default Fund)
- The member instructed to switch 100% Fund D to 100% Fund A
- The contribution account has 100% benefits in Fund A and the investment instruction for Future Investments is 100% Fund D

After DIS Commencement Date

- The benefits in the contribution account remain 100% invested in Fund A
- The investment instruction for Future Investments of the contribution account will be changed to **100% DIS**

### Example 2 – Change of investment instruction for personal account with benefits transferred from a contribution account

Before DIS Commencement Date

- A member has a contribution account and has given an investment instruction of 100% in Fund A
- The member changes job and the benefits in the contribution account are transferred to a new personal account in the same Scheme
- The personal account has all benefits invested in Fund A and the investment instruction follows that of the contribution account, i.e. 100% Fund A

After DIS Commencement Date

- The benefits in the personal account remain 100% invested in Fund A
- The investment instruction for Future Investments of the personal account will be changed to **100% DIS**



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## 重要通知

此重要通知為「致各參與僱主及成員之「預設投資策略」實施前通知書」的補充資料，旨在闡明新強積金法例（「新法例」）下的「預設投資策略」於 2017 年 4 月 1 日（「生效日期」）生效後可能對閣下造成的影響。友邦(信託)有限公司（「受託人」）**強烈建議**閣下細閱以下內容以了解閣下在友邦強積金優選計劃（「本計劃」）內持有的強積金賬戶在某些特定情況下會如何受到影響，及閣下所須採取的相應行動。

### 此重要通知有何作用？

閣下可能已得悉，若一些既有成員賬戶內的全部累算權益投資於本計劃的現時預設基金（目前為保證組合）（「現時預設基金」），並且沒有為該累算權益作出投資指示，便可能於 2017 年 4 月 1 日起六個月內收到由受託人發出的「預設投資策略重新投資通知書」（「**重新投資通知書**」），告知成員相關安排，以及在新法例下，其賬戶將會受到何種影響。

雖然閣下可能並非在新法例下被列為收取重新投資通知書的人士，但閣下的賬戶亦有可能在其他情況下受到影響。

### A. 成員的未來投資<sup>1</sup>指示可能於 2017 年 4 月 1 日轉為預設投資策略

一般而言，若閣下的賬戶屬於以下任何一種情況，您的賬戶將會受到影響：

1. 閣下從未通知受託人如何投資部分或全部未來供款（如例一所述）；或
2. 當閣下轉職時，累算權益由供款賬戶轉移至同一計劃內新開立的個人賬戶時，此個人賬戶的投資指示乃跟隨供款賬戶的投資指示設立（如例二所述）

當新法例生效時，現有賬戶的部分或全部未來投資之投資指示都有機會轉為預設投資策略。

請參考附錄內的示例以了解所持賬戶會否受到影響。

### B. 在閣下未收到重新投資通知書之前或在重新投資通知書指明的回覆期屆滿前，閣下賬戶內的累算權益有可能會被直接調配至預設投資策略

如閣下的累算權益於 2017 年 4 月 1 日全部投資於現時預設基金，並且沒有為該等權益作出任何投資指示，受託人將會遵從新法例訂明的過渡安排處理閣下的賬戶——即閣下將會收到重新投資通知書。於受託人重新調配閣下的累算權益至預設投資策略前，閣下可於通知書上提供之時限內決定如何投資閣下的累算權益。如閣下的賬戶在過渡期內（即由 2017 年 4 月 1 日至 9 月 30 日—「過渡期」）進行任何交易，無論閣下是否收到重新投資通知書或於重新投資通知書指明的回覆期是否已屆滿，受託人有可能需要在妥善處理該等交易後，儘快將閣下其餘仍然投資於現時預設基金的累算權益調配至預設投資策略及/或將未來投資之投資指示轉為預設投資策略。

上述所指交易包括：

- a) 閣下已指示受託人更改未來投資之投資指示，但於 2017 年 4 月 1 日當日仍未為全部投資於現時預設基金的累算權益作出任何投資指示，而該未來投資之投資指示卻只於過渡期內得以應用作投資分配；或

<sup>1</sup> 未來投資包括定期供款、由其他強積金計劃轉入的累算權益，以及其他注入閣下賬戶的資金。



- b) 累算權益轉移自同一計劃下之其他賬戶，而此轉移可能基於 1) 閣下的資金轉移選擇指示；或 2) 按強積金法例規定的轉移(由於閣下轉職時並未作出轉移選擇指示所致)。

若閣下的賬戶屬於上述 A 類情況，受託人會在新法例生效前向閣下發出另一封通知書，告知閣下該賬戶將受到新法例影響，以及有關可供閣下處理賬戶的選擇。

若閣下的賬戶屬於上述 B 類情況，受託人會在完成調配累算權益至預設投資策略及/或將閣下的未來投資之投資指示轉為預設投資策略後通知閣下。

感謝閣下對上述事項的關注。如有查詢，請致電 2100 1888 (參與僱主) 或 2200 6288 (計劃成員) 與受託人聯絡或瀏覽受託人網址 [mpf.aia.com.hk](http://mpf.aia.com.hk)。



## 附錄 - 示例

### 例一 - 沒有為未來投資作出投資指示，但作出基金轉換指示

預設投資策略生效日期之前

- 成員持有供款賬戶，且自登記成為成員以來從未作出投資指示。投資指示被預設為 100%投資於基金 D（基金 D 為現時預設基金）
- 成員作出指示將基金 D 之全部累算權益轉換至基金 A
- 供款賬戶內的全部現有累算權益均投資於基金 A 及未來投資之投資指示仍為 100%投資於基金 D

預設投資策略生效日期之後

- 供款賬戶內的全部累算權益仍投資於基金 A
- 供款賬戶內的未來投資之投資指示將轉為 **100%投資於預設投資策略**

### 例二 - 供款賬戶之累算權益轉移至個人賬戶後，有關供款投資指示之更改

預設投資策略生效日期之前

- 成員持有供款賬戶，並作出投資指示將全部供款投資於基金 A
- 成員轉職，供款賬戶的累算權益轉移至於同一計劃內新開立的個人賬戶
- 個人賬戶內全部累算權益均投資於基金 A，且投資指示被設定為跟隨供款賬戶，即 100%投資於基金 A

預設投資策略生效日期之後

- 個人賬戶內全部累算權益仍然投資於基金 A
- 個人賬戶之未來投資之投資指示將轉為 **100%投資於預設投資策略**