



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"/> Preserved Account Holder 保留帳戶持有人	<input type="checkbox"/> Smart Easy Personal Contribution Member 智易個人供款成員

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

I hereby elect to change to invest my accrued benefits and/or future contributions (if any) in the following Constituent Funds  
本人現選擇本人的累積權益及/或將來供款(如有)改為投資於以下基金

- Changing the future contribution investment allocation according to the below instruction while keeping the accumulation investment allocation in the fund unchanged; or 根據以下指示, 只更改將來供款的投資分配, 保持累算權益的投資分配不變; 或
- Rebalancing the accumulation investment allocation according to the below instruction while keeping the future contribution investment allocation in the fund unchanged; or 根據以下指示, 只重整累算權益的投資分配, 保持將來供款的投資分配不變; 或
- Rebalancing the accumulation investment allocation and changing the future contribution investment allocation according to the below instruction. 根據以下指示, 重整累算權益的投資分配及將來供款的投資分配。

Constituent Funds 成份基金	For Accumulation 累算權益	For Future Contribution 將來供款
China Life MPF Conservative Fund 中國人壽強積金保守基金	%	%
China Life Guaranteed Return Fund <sup>Note 4</sup> 中國人壽保證基金 <sup>註 4</sup>	%	%
China Life Balanced Fund 中國人壽平衡基金	%	%
China Life Growth Fund 中國人壽增長基金	%	%
China Life Hong Kong Equity Fund 中國人壽香港股票基金	%	%
China Life Retire-Easy Guarantee Fund <sup>Note 5</sup> 中國人壽樂休閒保證基金 <sup>註 5</sup>	%	%
China Life Retire-Easy Capital Stable Fund 中國人壽樂休閒資本穩定基金	%	%
China Life Retire-Easy Balanced Fund 中國人壽樂休閒平衡基金	%	%
China Life Retire-Easy Global Equity Fund 中國人壽樂休閒環球股票基金	%	%
Total 總和 :	100 %	100 %

NOTE: This form can be photocopied for future use. 本表格可複製備將來之用

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 contribution allocation should be 100%, and in whole numbers (i.e. 50%, not 50.5%). If the total allocation is not 100%, we will apply a default investment of allocating 100% of your contributions to the China Life Balanced Fund.  
供款分配總和必須為 100% 及整數 (例如: 須為 50% 而非 50.5%)。如分配總和不等於 100%，本公司會將閣下的全部供款投資於中國人壽平衡基金內。
- A instruction of rebalancing all accumulated unit holding as at the Dealing Day between Constituent Fund is received on a Dealing Day by 12:00 noon, the instruction will normally be executed on that Dealing Day as soon as practicable and in any event no later than 7 Business Day after receipt of such instruction. Any instruction received after 12:00noon on a Dealing Day will be processed in the next Dealing Day.  
成分基金內所有累積的轉移只可於交易日進行。本公司於每個交易日中午十二時或之前收到的重整累算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。任何於交易日中午十二時後收到的指示將順延於下一個交易日處理。
- 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，轉換指示將按上述第三點正常程序進行。於投資分配後，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投資分配，閣下必須再次遞交新的投資分配指示。
- 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 5% 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
  - (ii) by reason of termination of employment (applicable to employee members only).The Guarantor of the relevant APIF is China Life Insurance (Overseas) Company Limited Hong Kong Branch. For details, please refer to the principal brochure of China Life MPF Master Trust Scheme.  
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 5% (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。但在非下述情況下，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交易日(如該日為非辦工日，則用下一個辦工日)提取金額。或
  - (ii) 因終止僱用而提取所投資的金額。(只適用於僱員成員)有關核准匯集投資基金擔保人為中國人壽(海外)股份有限公司香港分公司，有關詳情請參閱中國人壽強積金集成信託計劃主體小冊子。
- The Guaranteed Rate of Return is Four and one-half (4.5%) 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 valuation date. China Life Insurance (Overseas) Co., Ltd. Hong Kong Branch may deduct from the investment returns of the relevant Approved Pooled Investment Fund (APIF) a reserve 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 Hong Kong Branch. For details, please refer to the principal brochure of China Life MPF Master Trust Scheme.  
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) 四點五 (4.5%)，並在每個估值日計算中國人壽保險(海外)股份有限公司香港分公司可從有關匯集投資基金的投資回報扣除儲備費用，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)股份有限公司香港分公司。有關詳情請參閱中國人壽強積金集成信託計劃主體小冊子。
- Any withdrawal or change of choice of investments in constituent funds of Smart Easy Personal Contributions which requires any redemption of units in the China Life Guaranteed Return Fund and/or China Life Retire-Easy Guarantee Fund shall be subject to a bid spread of 2.5% on the proceeds of redemption of the relevant units.  
任何智易個人供款之提取或轉換投資成分基金涉及中國人壽保證基金及/或中國人壽樂休閒保證基金單位之贖回，將於贖回有關單位款項上，收取百分之二點五之買入差價。
- The maximum amount of Smart Easy Personal Contribution (including new contributions and rebalancing from other constituent funds) for investment in the China Life Guaranteed Returned Fund or China Life Retire-Easy Guarantee Fund in each scheme year is HK\$1,000,000.  
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一百萬元。

DECLARATION AND ACKNOWLEDGEMENT 聲明

I understand that I am entitled to change my choice of investment in Constituent Funds up to (unless the approval is granted by China Life Trustees Limited) 4 times in each financial year free of charge (except the normal offer and redemption spread).

本人瞭解每年只可作出 4 次(經中國人壽信託有限公司核准除外)轉換指示，免收費用(一般贖回價及發售價的差額除外)。

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，受託人及僱主均毋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 judgement and opinion. 本人明白本人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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