

- Please tick and complete the appropriate sections. 請於適當位置及部份加上✓號。
- Any corrections you make on this form **must be** initialed. 如須作出任何刪改，請於刪改之位置旁簽署。

(1) Personal Information 個人資料

Contract no.

合約編號

HKID card no.

香港身份證號碼

or Passport no.

或 護照號碼

(for non HKID holders非身份證持有人適用)

Member Name

會員/成員姓名

Surname Given Name

English 英文

姓 名

Chinese 中文

Nationality

國籍

Current Residence Address

(P.O. Box Address is not
accepted)

現時住址

(不接納郵箱地址)

Room/Flat 室 Floor 樓層 Block 座 Name of Building 大廈名稱

Street No. 街/道號碼 Name of Street 街/道名稱 City 城市

 Hong Kong 香港 Kowloon 九龍 N.T. 新界

Country 國家

Post Code/Zip Code
郵政編碼/郵遞區號碼This address will automatically apply to ALL accounts maintained with Principal.
此地址將自動適用於所有於信安登記之帳戶。

Mailing Address

(Complete if different from the
current residence address)

通訊地址

(如與現時住址不同
請填寫此欄)

Room/Flat 室 Floor 樓層 Block 座 Name of Building 大廈名稱

Street No. 街/道號碼 Name of Street 街/道名稱 City 城市

 Hong Kong 香港 Kowloon 九龍 N.T. 新界

Country 國家

Post Code/Zip Code
郵政編碼/郵遞區號碼

Contact details

聯絡資料

Mobile no.

手提號碼

Daytime contact no.

日間聯絡號碼

E-mail address

電子郵件

(2) Payment Method 支款方式

 by cheque and mail to the Correspondence Address as shown above. 用支票支付及郵寄到上述之地址。 by deposit directly to my bank account below 直接存入本人下列之銀行戶口內:

Name of Bank Account Holder 銀行戶口持有人姓名

(must be an account of the member 必須為會員/成員之戶口)

Name of Bank 銀行名稱

Bank No. 銀行編號 Branch No. 分行編號 Account No. 帳戶號碼 

(3) Details of Withdrawal 提取權益申請資料

Reminder注意：

If you wish to withdraw accrued benefits based on ground of 1) attaining the age of retirement age of 65 or 2) early retirement by reaching the age of 60 and have permanently ceased all employment and self-employment with no intention of becoming employed or self-employed again, please complete Form MPF(S)-W(R).

若閣下是基於1) 達到65歲退休年齡或2) 年滿60歲，並已永久性地終止所有受僱及自僱工作，且無意再次受僱或自僱，而選擇提取累算權益，請填寫第MPF(S)-W(R)號表格。

After processing this withdrawal instruction, the Personal Account will be terminated. If Self-Employed Person would like to terminate the account after withdrawal all balances, please submits "Plan Termination Form" to us.

提取累算權益後，個人帳戶將會被終止。如自僱人士欲終止帳戶，請提交“終止合約申報表格”予本公司。

I wish to withdraw **all** accrued benefits derived from my **VOLUNTARY CONTRIBUTION**.

本人希望提取所有由自願性供款衍生的累算權益。

Signed by Member 會員/成員簽署

I declare to the best of my knowledge and belief that the information given in this Form is correct and complete. 本人謹此聲明，盡本人所知及所信，此表格內所述的資料均屬完全及無誤。

I have read and understood the Important Notes of this form. 本人已閱悉及了解此表格內所述的重要事項。

I enclosed a photocopy of my HKID Card / Passport with this form for verification. 本人隨本表格附上香港身份證/護照副本，以作核實。

X

Signature of Member 會員/成員簽署#

Date日期

#The signature specimen of member should match with our record. 會員/成員簽署式樣須與本公司記錄相乎。

Important Notes 重要事項

A photocopy of your HKID Card / Passport for verification should enclosed with this form.

Redemption of units will be processed within 7 working days from the receipt of this form and the supporting documents.

Members should note that investment markets could fluctuate significantly. Fund prices may go down as well as up. Please carefully consider your risk tolerance level and financial circumstances before making the benefits withdrawal.

Principal Guaranteed Fund :

Please be reminded that a rate of reduction, which may be greater than 0%, may be applied upon redemption from the Principal Guaranteed Fund for withdrawal events other than death, retirement, early retirement, total incapacity or terminal illness. The rate of reduction is determined by the Sponsor and reviewed regularly and can be changed by the Sponsor at any time without prior notice. Please refer to the "Note for Principal Guaranteed Fund" of this form or Section 5.1(6) of the MPF Scheme Brochure of Smart Plan for details. Please call our Customer Service Hotline at 2802 2812 / 2885 8011 for the latest rate of reduction.

Note for Principal Guaranteed Fund : The Principal Guaranteed Fund ("Fund") is a non- unitized constituent fund and invests solely in a single approved pooled investment fund in the form of an insurance policy issued by Principal Insurance Company (Hong Kong) Limited ("Sponsor"). The guarantee of the Principal Guaranteed Fund Policy, in which the Principal Guaranteed Fund of the Principal MPF – Smart Plan invests, is given by the Sponsor. Your investments in this constituent fund, if any, are therefore subject to the credit risks of the Sponsor. The guarantee applies in specified circumstances only. Please refer to Section 5.1(6) of the MPF Scheme Brochure of the Principal MPF-Smart Plan for details of the credit risk, guarantee features and guarantee conditions. Upon realization of units in this constituent fund other than under the guarantee conditions, the proceeds of realization are subject to a reduction by the Sponsor of a certain percentage of the member's account balance). The rate of reduction is determined by the Sponsor at its sole discretion and can be changed by the Sponsor at any time without prior notice. The current maximum rate of reduction is 5%. Subject to the approval of the Mandatory Provident Fund Schemes Authority ("Authority"), the maximum rate may be increased. For the latest declared crediting rate and rate of reduction, please call our Customer Service at 2802 2812 / 2885 8011.

香港身份證/護照副本隨本表格附上，以作核實。

基金贖回將於收訖此表格及有關文件後之 7 個工作天內處理。

會員/成員應注意，投資市場可能出現顯著的波動，基金單位價格可跌可升，在提取權益前，您必須小心衡量個人可承受風險的程度及財政狀況。

信安保證基金：

請注意，扣減比率有可能大於 0%，申索情況除死亡、退休或提早退休、完全喪失工作能力、或罹患末期疾病以外，此扣減比率可能會於信安保證基金贖回時被應用。此扣減比率由保薦人全權決定及定期檢討並可隨時更改而不會另行通知。請參閱本表格之「信安保證基金註釋」或信安強積金 – 明智之選強積金計劃說明書的 5.1(6)部分以瞭解有關詳情。請致電我們的客戶服務熱線 2802 2812/2885 8011 查詢最近期的扣減比率。

信安保證基金註釋：信安保證基金（「本基金」）乃非單位化的成份基金並只投資於由美國信安保險有限公司空（「保薦人」）提供以保單形成的單一核准匯集投資基金。信安強積金- 明智之選的信安保證基金所投資的信安保證基金保單之保證由保薦人提供。因此，您於此成分基金的投資(如有)會受保薦人的信用風險所影響。此項保證只適用於特定情況。有關信用風險、保證特點及保證條件的詳情，請參閱信安強積金 - 明智之選強積金計劃說明書的 5.1(6)部份。在保證條件以外的情況變現此成份基金的單位時，變現該等單位的收益將會受制於保薦人的扣減。此扣減將相等於會員/成員的賬戶結餘（或賬戶結餘之有關部份）之若干百分比。扣減比率由保薦人全權決定並可隨時更改而不會另行通知。現時扣減比率最高為 5%，而此最高比率經積金局批准可定為更高之百分比。有關最新公佈之年利率及扣減比率，請致電客戶服務熱線查詢 2802 2812 / 2885 8011。

Personal Information Collection Statement 個人資料收集說明書

The provision of information and other personal data by you is on a voluntary basis. However, failure to provide us with the information and other personal data as requested may result in your application/instruction not being able to be processed. The information and other personal data provided by you will only be accessed and handled by Principal Trust Company (Asia) Limited ("the Trustee and Administrator") and its affiliate(s), Principal Insurance Company (Hong Kong) Limited ("the Sponsor"), AXA China Region Insurance Company Limited and its subsidiary intermediary ("the Intermediary") and the relevant persons stated herein below.

The information and other personal data collected from you from time to time will be used for the purposes of: (1) processing your application for participation under Principal MPF – Smart Plan / Simple Plan ("the Scheme"); (2) administering and managing your contributions and accrued benefits under the Scheme; (3) carrying out your instructions or responding to any enquiries given or purporting to be given by you or on your behalf; (4) direct marketing of mandatory provident fund ("MPF"), retirement schemes, MPF and retirement schemes related services and products of Principal Trust Company (Asia) Limited and its member company(ies); (5) providing MPF and retirement schemes related services; (6) maintaining statistical data and providing a database for product and market research; (7) compliance with applicable laws, regulations, guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers within or outside the Hong Kong Special Administrative Region ("Hong Kong"), including but not limited to the Foreign Account Tax Compliance Act and the Common Reporting Standard; and (8) any other purposes relating or incidental to the above.

Furthermore, for the purpose of automatic exchange of financial account information, such information and information regarding the account holder and any reportable account(s) may be reported by the Trustee and its member company(ies) to the Inland Revenue Department of the Government of Hong Kong ("IRD") and exchanged with the tax authorities of another jurisdiction or jurisdictions in which the account holder may be resident for tax purposes, pursuant to the legal provisions for exchange of financial account information provided under the Inland Revenue Ordinance (Cap.112 of the Laws of Hong Kong). You shall advise us of any change in circumstances which affects the tax residency status of the account holder, and to provide us with a suitably updated self-certification form within 30 days of such change in circumstances.

You may visit the IRD website that sets out information relating to the implementation of automatic exchange of financial account information in Hong Kong: http://www.ird.gov.hk/eng/tax/dta_aeoi.htm.

Your personal data (name, contact details and account records) may be used for direct marketing of MPF products, retirement schemes, MPF and retirement schemes related services and products of the Trustee and its member company(ies) only with your consent. If you do not wish your personal data being used for direct marketing as described herein, you should indicate your objection by ticking ("✓") the relevant box under Declaration.

Your personal data may be transferred/disclosed to the following parties (whether within or outside Hong Kong) for any of the purposes stated above: (1) any agent, contractor, third party service provider, or any company(ies) within the same group of companies to which the Trustee belongs which provides administrative, telecommunications, computer, data processing or storage, marketing, professional or other services to the Trustee in connection with their business operations; (2) any person to whom the Trustee is under an obligation to make disclosure under the requirements of any laws and regulations binding on the Trustee or any of its member company(ies) or under and for the purposes of any guidelines issued by regulatory, tax or other authorities with which the Trustee or its member companies are expected to comply; and (3) any actual or proposed assignee of the Trustee or participant or sub-participant or transferee of the rights of the Trustee in respect of you.

Under the Personal Data (Privacy) Ordinance (Cap.486 of the Laws of Hong Kong), you have a right to request access to and correction of any of your personal information held by the Companies and to request not to use your personal data for direct marketing purpose as stated above. The aforesaid requests can be made in writing to: Data Protection Officer, Principal Trust Company (Asia) Limited, 30/F, Millennium City 6, 392 Kwun Tong Road, Kwun Tong, Kowloon, Hong Kong. If you have any questions or wish to know more about our privacy policy, please send your enquiry to the above address or contact us at (852) 2802 2812 / (852) 2885 8011.

閣下提供的資料及其他個人資料純屬自願性質。然而，如未能提供所需資料及其他個人資料，可能導致閣下的申請/指示不獲處理。信安信託(亞洲)有限公司(「受託人及管理人」)及其相關聯公司、美國信安保險有限公司(「保薦人」)、安盛金融有限公司及其附屬中介人(「中介人」)及以下所指的相關人士/機構使用及處理。

向閣下所收集的資料及其他個人資料將會用作下列用途：(1) 處理閣下參與信安強積金-明智之選/易富之選(「該計劃」)的申請；(2) 處理及管理閣下於該計劃的供款及累算權益；(3) 執行閣下的指示或答覆閣下或閣下代表的查詢；(4) 直接促銷信安信託(亞洲)有限公司及其成員公司的強制性公積金(「強積金」)產品、退休計劃、強積金及退休計劃的相關服務及產品；(5) 提供強積金及退休計劃的相關服務；(6) 維持統計數據及用作產品及市場研究資料庫；(7) 遵守有關不論於香港特別行政區境內或境外的任何法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會作出或發出的任何適用的法律、規則、指引或指導，包括但不限於《外國帳戶稅務合規法案》及共同匯報標準；及(8) 用作與任何上述有關的用途。

除上述以外，受託人及其成員公司可根據《稅務條例》(香港法例第112章)有關交換財務帳戶資料的法律條文，及作自動交換財務帳戶資料用途，把該等資料和關於帳戶持有人及任何須申報帳戶的資料向香港特別行政區政府稅務局(「稅務局」)申報，從而把資料轉交到帳戶持有人的稅務管轄區的稅務當局。如情況有所改變，以致影響帳戶持有人的稅務居民身分，閣下會通知本公司，並會在情況發生改變後30日內，向本公司提交一份已適當更新的自我證明表格。

閣下可參閱稅務局網站 http://www.ird.gov.hk/chi/tax/dta_aeoi.htm 以了解香港實施自動交換財務帳戶資料的詳情。

只有在閣下的同意下，閣下的個人資料(姓名、聯絡資料和戶口記錄)或會用於直接促銷本公司及其成員公司的強制性公積金的產品、退休計劃、強積金相關的服務和產品。

閣下的個人資料可能轉移/披露予以下的人士(不論在香港特別行政區內外)作為上述所載的任何用途：(1) 在業務上向受託人提供行政、電訊、電腦、數據處理或儲存、市場推廣、專業或其他任何服務的代理、承包商、第三方服務供應商或本公司所屬公司集團旗下的任何公司；(2) 就受託人或其成員公司所需遵守的法律及規則要求，或按監管機構、稅務或其他主管機構要求受託人或其成員公司需遵守的指引，受託人因而有責任向其披露的任何人士；及(3) 允許任何受託人的實際或建議承讓人或受託人所持客戶權益的分享者、再分享者、受讓人擁有有關客戶資料的權利。

根據個人資料(私隱)條例(香港法例第486章)，閣下有權要求查閱及更正該公司所持有閣下的個人資料及要求閣下的個人資料不被用作上述的直接促銷用途。上述要求可以書面形式通知保障資料主任，信安信託(亞洲)有限公司，香港九龍觀塘觀塘道392號創紀之城6期30樓，閣下如有任何疑問或欲進一步了解本公司的私隱政策，請致函到上述地址或致電(852) 2802 2812 / (852) 2885 8011與本公司聯絡。

DIS Disclosure and Business Rules (Effective Date is 1 April 2017) 預設投資策略披露及商業守則 (生效日期為1/4/2017)

Default Option:- (1) Effective from 1 April 2017, the default investment arrangement of the scheme is DIS; (2) Members are allowed to choose separate fund choices on mandatory or voluntary contribution. For unspecified part, the future contributions and accrued benefits transferred from another MPF scheme will be set to DIS.

Valid Investment Option:- (1) Fund choice allocation must be an integer; (2) For new enrolment case, if the total fund choice allocation is less than or exceeded 100%, or the percentage has been amended but without member's signature, future contributions and accrued benefits transferred from another MPF scheme will be set to DIS; (3) For fund switching case, the percentage amount for switching should be an integer percentage and the switch-in total must be 100%. If the total fund choice allocation is less than or exceeded 100%, switching percentage not an integer or the percentage has been amended but without member's signature, the existing investment choice for future contributions and accrued benefits transferred from another MPF scheme and/or fund allocation of the accrued benefits (if any) will remain unchanged; (4) For switching out of partial accrued benefits to other constituent fund(s), the fund allocation for the rest of the accrued benefits in any or all of a member's sub-account(s) for which no specified instruction has been given will remain unchanged until the member submits another valid fund switching request.

DIS Features:- (1) Members are free to choose to invest in the DIS. Also, members can select a combination of DIS and other constituent funds including Principal Core Accumulation Fund ("CAF") and Principal Age 65 Plus Fund ("A65F"); (2) The automatic de-risking feature will only apply to members who have selected or defaulted to DIS. This feature does not apply if member has chosen the CAF and A65F as a standalone constituent fund choice; (3) The date of annual de-risking will be on member's birthday. In case the member's birthday is not a business day, the annual de-risking day will be the following business day. For member's birthday on 29 February, the de-risking will be on 1 March if there is no 29 February for the year; (5) For member who has selected DIS and with incomplete date of birth record: (a) If only the year and month of birth is available, the annual de-risking will use the last calendar day of the birth month or the following business day if such day is not a business day; (b) If only the year of birth is available, the annual de-risking will use the last calendar day of the year or the following business day if such day is not a business day; (c) If the date of birth is unknown, member's accrued benefits will be fully invested in A65F without de-risking; (5) For change of date of birth or submission of date of birth after member enrolment, an ad hoc de-risking on the DIS may be processed within 10 business days after we have updated the member's record.

Discontinue of De-risking:- (1) The de-risking mechanism for future contributions and accrued benefits transferred from another MPF scheme under DIS will be discontinued if member has provided a valid investment instruction on future investment choice to us which does not involve any DIS selection; (2) The de-risking mechanism on the accrued benefits under DIS will be discontinued if member has provided a valid fund switching instruction to us to switch out all the existing fund balance under DIS; (3) For a deceased member, de-risking will be ceased once we have received proof of the death of the member. If de-risking has already been taken place between the death of the member and the time at which we received the satisfactory proof of such death, such de-risking will not be undone, although no further de-risking will take place in respect of the deceased member.

Multiple Transactions:- (1) If we have received another specified instruction, including but not limited to subscription (e.g. contribution or fund transfer-in), redemption (e.g. fund transfer-out or withdrawals) or switching instructions, the de-risking will be automatically processed on the member's birthday while the other instruction(s) will be processed within the service turnaround time. (2) When one or more of the specified instructions, including but not limited to subscription, redemption or switching instructions, are being processed on the annual de-risking date for a relevant member, while the annual de-risking will only take place after completion of these instructions, the annual de-risking will be completed on the original de-risking date. (3) In order to ensure that the switching instruction can be processed on or prior to the de-risking date, members should refer to the cut-off time and the required time to complete (after the date of receipt of completed instruction) as set out in the "Trustee Service Comparative Platform" in the MPFA's website before submitting a valid switching instruction or change of investment mandate instruction. Any valid switching instruction or change of investment mandate instruction received by the Trustee before the annual de-risking but not meeting the required timeframe may only be completed after the annual de-risking.

Transfer of Withdrawal of Accrued Benefits:- (1) For transfer of accrued benefits from one account to another account within the same scheme, for example, to transfer the account balance from a terminated member account to a personal account under the same scheme, it will be by way of unit transfer. Regarding future contributions and accrued benefits transferred from another MPF scheme, unless the member has provided investment instruction under the new personal account, the investment mandate will be set to DIS. (2) For any specified instructions involving unit redemption, including but not limited to consolidation of personal accounts among different schemes, partial or full withdrawal of accrued benefits, transfer out of accrued benefits due to member termination or under employee choice arrangement, long service payment / severance payment offset and employer switching plans, all or part of the member accrued benefits including DIS will be withdrawn. The de-risking mechanism on the remaining DIS accrued benefits will be continued until the DIS account balance is zero. (3) When an account is terminated and all the accrued benefit has been withdrawn or transferred out to another scheme, the subsequent contribution will be withdrawn to the member or transferred out to another scheme from the terminated account without allocating to any of the investment fund.

Contact Details:- (1) For details of the default fund arrangement, de-risking mechanism and de-risking table, please contact our customer service hotline at 2802-2812/2885-8011 or visit our website at www.principal.com.hk.

預設選擇 :- (1) 由2017年4月1日生效日期起，預設投資策略將會成為本計劃的預設投資安排；(2) 會員/成員可就強制性或自願性供款選擇不同基金。若沒有指示，未來供款和轉移自另一項強積金計劃的累算權益將設定為預設投資策略。

有效投資選擇:- (1) 基金選擇分配必須為整數；(2) 就新登記會員/成員而言，若基金選擇分配之總和少於或多於百分之一百，又或是分配率修改而沒有簽署作實，未來供款和轉移自另一項強積金計劃的累算權益將設定為預設投資策略；(3) 就基金轉換而言，轉換指示的百分比必須為整數百分比，及轉入總和必須是100%。若基金選擇分配之總和少於或多於100%，轉換率非整數或轉換率經修改而沒有簽署作實，現有未來供款和轉移自另一項強積金計劃的累算權益之投資分配及/或累算權益基金分配(如有)將繼續不變；(4) 就把部分累算權益轉出至其它成分基金的情況，會員/成員的任何或所有分賬戶內沒有給予明確指示的餘下累算權益，其基金分配將保持不變，直至該會員/成員遞交另一有效之基金轉換申請。

預設投資策略特色:- (1) 會員/成員可自由選擇按照預設投資策略下投資。同時，會員/成員亦可混合選擇預設投資策略及其他成分基金，包括信安核心累積基金及信安65歲後基金；(2) 自動降低投資風險之特性只適用於會員/成員因已選擇或基於預設投資安排於預設投資策略中。此特性並不適用於會員/成員選擇信安核心累積基金及信安65歲後基金為獨立之成分基金；(3) 週年降低投資風險之日期定於會員/成員之生日。倘若成員之生日並非交易日，則會改為下一個交易日。假使成員生日是2月29日而該年沒有2月29日，則降低投資風險會在3月1日進行；(4) 就選擇預設投資策略而沒有完整出生日期之成員而言:- (a) 若只能提供出生年份及月份，週年降低投資風險將會在出生月份之最後一個曆日進行，若該天不是交易日，則會延至下一個交易日；(b) 若只能提供出生年份，週年降低投資風險將會在每年之最後一個曆日進行，若該天不是交易日，則會延至下一個交易日；(c) 若未能提供出生日期，成員之累算權益將全部投資於信安65歲後基金，亦不會進行降低投資風險；(5) 已登記之成員之後更改出生日期或遞交出生日期，本公司會在更新成員紀錄後之十個工作天內就預設投資策略進行一次降低投資風險。

終止降低投資風險:- (1) 若會員/成員就未來新供款之投資選擇向本公司提交有效之投資指示而該指示不涉及任何預設投資策略，則未來供款和轉移自另一項強積金計劃的累算權益之投資選擇在預設投資策略下之降低投資風險機制會終止；(2) 若會員/成員向本公司提交有效之基金轉換指示以轉出在預設投資策略下所有現有基金結餘，則累算權益在預設投資策略下之降低投資風險機制會終止；(3) 對於已故會員/成員，一旦本公司收到會員/成員之身故證明，降低風險機制便會停止。倘若自會員/成員身故之日至本公司收到令其信納的該等身故證明期間，降低風險經已發生，則該等降低風險將不會被撤銷，但是，將不會發生與已故會員/成員有關的任何進一步之降低風險。

多項交易:- (1) 若本公司收到另一指示，包括但不限於認購（例如供款或基金轉入）、贖回（例如基金轉出或提取權益）或轉換基金指示，降低投資風險將自動在會員/成員生日當天進行，而上述之指示則會在服務運轉時間內處理；(2) 若於週年降低投資風險日需要為有關會員/成員處理一個或更多特別指示，包括但不限於購入、贖回或轉換基金指示，每年降低風險的安排只會在此等指示辦妥後進行，則每年降低風險的安排將會於原來的降低風險日期辦妥；(3) 為確保轉換指示或更改投資授權指示能於降低風險之日或之前辦理，會員/成員在提交有效指示前，應參考強積金管理局網站中「受託人服務比較平台」載列之截止時間及所需時間完成（收受指示日期後起計）。受託人在每年降低風險之日之前收到但不滿足所需時間規定之任何有效的轉換指示或更改投資授權指示，僅可於進行每年降低風險之後方可辦妥。

轉移或提取累算權益:- (1) 就同一計劃下由一個帳戶轉移累算權益至另一個帳戶，例如，轉移一個離職會員/成員帳戶內之累算權益至同一計劃下之個人帳戶，將會用基金單位轉移方式處理。有關未來供款和轉移自另一項強積金計劃的累算權益之投資分配，除非會員/成員在新個人帳戶提交投資指示，否則投資分配將設定為預設投資策略；(2) 就任何特定指示涉及基金單位贖回、不同計劃下之個人帳戶整合、累算權益之部份或全數提取，因會員/成員離職或僱員在自選安排下而轉移累算權益、長期服務金/遣散費抵銷及僱主轉換計劃，全部或部份之會員/成員累算權益(包括預設投資策略)將被提取。在預設投資策略下之餘下累算權益仍會有降低風險機制，直至預設投資策略下之帳戶結存為零；(3) 當帳戶已結束及所有累算權益已被提取或轉移至另一計劃，其後再收到之供款將會從已結束之帳戶內提取給會員/成員或轉移至另一計劃而不會作出任何投資。

聯絡詳情 :- (1) 有關預設基金安排、降低投資風險機制及降低投資風險列表之詳情可向客戶服務部熱線 2802-2812/2885-8011或登入本公司網址www.principal.com.hk查詢。