

[February 28, 2025]

This document is important and requires your immediate attention. If you are in doubt about the contents of this document, you should seek independent professional advice.

Dear participating employers and members,

**Re: Manulife (Macau) Pension Fund Scheme (the "Scheme")**

Thank you for your continued support of the Scheme.

We would like to inform you that the following changes (the "**Changes**") will be made to the Scheme and its pension funds with effect from January 20, 2025 (the "**Effective Date**"), unless otherwise specified in this Notice.

Terms not defined in this Notice shall have the same meanings as in the Participation Agreement for the Scheme unless otherwise specified herein.

This table summarises the Changes that will be made to the Scheme and its pension funds with effect from the Effective Date.

**Severe Weather Trading**

Change of investment allocation for future contribution and transfer of past accumulated contribution instructions will generally be available via the Manulife customer website and mobile apps on a severe weather trading day ("SWT Day"). Cut-off time for handling valid instructions for change of investment allocation for future contribution and transfer of past accumulated contribution instructions submitted through Manulife customer website and mobile apps remains unchanged, which is 4:00 p.m. on the relevant SWT Day. Further, contribution settlement with sufficient payment or available credit will continue to be processed on a SWT Day. Valuation of pension funds on each SWT Day will be based on the unit price of the relevant pension funds on the relevant SWT Day.

The Changes above are elaborated in the main body of this Notice. The Changes will not have any adverse impact on members.

**Queries**

If you have any questions or concerns about the Changes set out in this Notice, please contact our Employer Hotline at (+853) 8398 0313 or Member Hotline at (+853) 8398 0383.

**Severe Weather Trading**

In support of the implementation of arrangements for maintaining normal operations of the Hong Kong securities and derivatives markets during severe weather conditions, we are pleased to inform you that with effect from the Effective Date, change of investment allocation for future contribution and transfer of past accumulated contribution instructions will generally be available via the Manulife customer website and mobile apps on a SWT Day. Further, contribution settlement with sufficient payment or available credit will continue to be processed on a SWT Day.

Severe weather conditions refer to the scenario where a typhoon signal No. 8 or above or a black rainstorm warning is issued by the Hong Kong Observatory, or an "extreme conditions" announcement is made by the HKSAR Government. A SWT Day refers to any day from Monday to Friday except a Hong Kong public holiday on which severe weather falls.

Please note that the cut-off time for handling valid instructions for change of investment allocation for future contribution and transfer of past accumulated contribution instructions submitted through Manulife customer website and mobile apps remains unchanged, which is 4:00 p.m. on the relevant SWT Day.

Valuation of pension funds on each SWT Day will generally be conducted in the usual way to derive the unit price of the relevant pension funds on the relevant SWT Day. With respect to the valuation of a pension fund which invests in underlying fund(s) and the unit price(s) of the underlying fund(s) is(are) not available on such SWT Day, the Investment Manager will use the latest available fund price of such underlying fund(s) to calculate the unit price of the relevant pension fund.

In addition to the specified services set out above, other services or operations of the Scheme may continue to be processed on a SWT Day.

For the avoidance of doubt, customer service centre and customer service hotline will remain closed on a SWT Day.

No action is required of the participating employers and members to effect the Changes.

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Should you have any questions about the Changes, you may contact our Employer Hotline at (+853) 8398 0313 or Member Hotline at (+853) 8398 0383 or visit our website at [www.manulife.com.mo](http://www.manulife.com.mo).

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