

NOTICE TO MEMBERS AND PARTICIPATING EMPLOYERS

SHKP MPF EMPLOYER SPONSORED SCHEME (the “Scheme”)

The Scheme got onboard the eMPF Platform (eMPF) on 2 October 2024.

Members may refer to the notice dated 31 July 2024 for details of the Scheme’s eMPF onboarding and the relevant fee level.

This Notice is important. It requires your immediate attention. If you are in any doubt about the contents of this document, you should seek independent professional financial advice. The trustee of the Scheme, Standard Chartered Trustee (Hong Kong) Limited (the “**Trustee**”), accepts responsibility for the information contained in this document. Unless otherwise provided, capitalised terms used in this Notice bear the same meaning as those in the MPF scheme brochure relating to the Scheme dated October 2024, as amended by the First Addendum dated 24 July 2025 (the “**Brochure**”).

Summary of changes to the Scheme:

(1) Change of auditor of the Scheme

With effect from 25 March 2026, the auditor of the Scheme has changed from Ernst & Young to Deloitte Touche Tohmatsu.

(2) Reduction of guarantee charge of the Underlying Fund of Manulife Career Average Guaranteed Fund – SHKP

With effect from 1 July 2026, the guarantee charge of the Underlying Fund of Manulife Career Average Guaranteed Fund – SHKP payable to the Guarantor has been reduced from 1.0% to 0.8% per annum of the value of the Underlying Fund.

(3) Reduction of fees of the Underlying Funds of Allianz Choice Balanced Fund and Allianz Choice Stable Growth Fund

With effect from 1 January 2025, the trustee fee of the Underlying Funds of Allianz Choice Balanced Fund and Allianz Choice Stable Growth Fund have also been reduced from up to 0.07% to up to 0.04% per annum of the net asset value of the Underlying Funds. Further, with effect from 1 April 2025, the investment management fee of the Underlying Funds of Allianz Choice Balanced Fund and Allianz Choice Stable Growth Fund have been reduced from 0.445% to 0.395% per annum of the net asset value of the Underlying Funds.

The above changes will not have any adverse impact on Members’ rights or interests.

Should you have any questions about the contents of this Notice, please telephone the Enquiry Hotline at 3843 4100.

1. Change of auditor of the Scheme

With effect from 25 March 2026, the auditor of the Scheme has changed from Ernst & Young to Deloitte Touche Tohmatsu as Ernst & Young did not seek re-appointment as auditor of the Scheme. The office address of Deloitte Touche Tohmatsu is 35/F One Pacific Place, 88 Queensway, Admiralty, Hong Kong.

2. Reduction of guarantee charge of the Underlying Fund of Manulife Career Average Guaranteed Fund – SHKP

With effect from 1 July 2026, the guarantee charge of the Underlying Fund of Manulife Career Average Guaranteed Fund – SHKP payable to the Guarantor has been reduced from 1.0% to 0.8% per annum of the value of the Underlying Fund. Following the reduction of the guarantee charge, with effect from 1 July 2026, the total Management Fees of Manulife Career Average Guaranteed Fund – SHKP has been reduced from 2.055% to 1.855% per annum of the net asset value of Manulife Career Average Guaranteed Fund – SHKP.

3. Reduction of fees of the Underlying Funds of Allianz Choice Balanced Fund and Allianz Choice Stable Growth Fund

With effect from 1 January 2025, the trustee fee of the Underlying Funds of Allianz Choice Balanced Fund and Allianz Choice Stable Growth Fund have also been reduced from up to 0.07% to up to 0.04% per annum of the net asset value of the Underlying Funds. Further, with effect from 1 April 2025, the investment management fee of the Underlying Funds of Allianz Choice Balanced Fund and Allianz Choice Stable Growth Fund have been reduced from 0.445% to 0.395% per annum of the net asset value of the Underlying Funds.

Following the reduction of the investment management fee and trustee fee of the Underlying Funds of Allianz Choice Balanced Fund and Allianz Choice Stable Growth Fund, with effect from 1 April 2025, the total Management Fees of Allianz Choice Balanced Fund and Allianz Choice Stable Growth Fund have been reduced from up to 0.875% to up to 0.795% per annum of the net asset value of Allianz Choice Balanced Fund and Allianz Choice Stable Growth Fund.

4. For further information

The Brochure and key scheme information document of the Scheme (the “**KSID**”) will be revised to reflect the above changes. For further information, please refer to the revised Brochure and KSID.

Should you wish to obtain a copy of the latest Brochure and KSID, please visit <https://www.shkp.com/en-US/work-with-us/shkp-mpf-employer-sponsored-scheme>. Hardcopies of the documents are also available upon request of Members free of charge at any time during normal business hours on any day (excluding Saturdays, Sundays and public holidays).

Should you have any questions about the contents of this Notice or would like to review the hardcopies of the latest Brochure and KSID, please telephone the Enquiry Hotline at 3843 4100.

Standard Chartered Trustee (Hong Kong) Limited
30 September 2026