

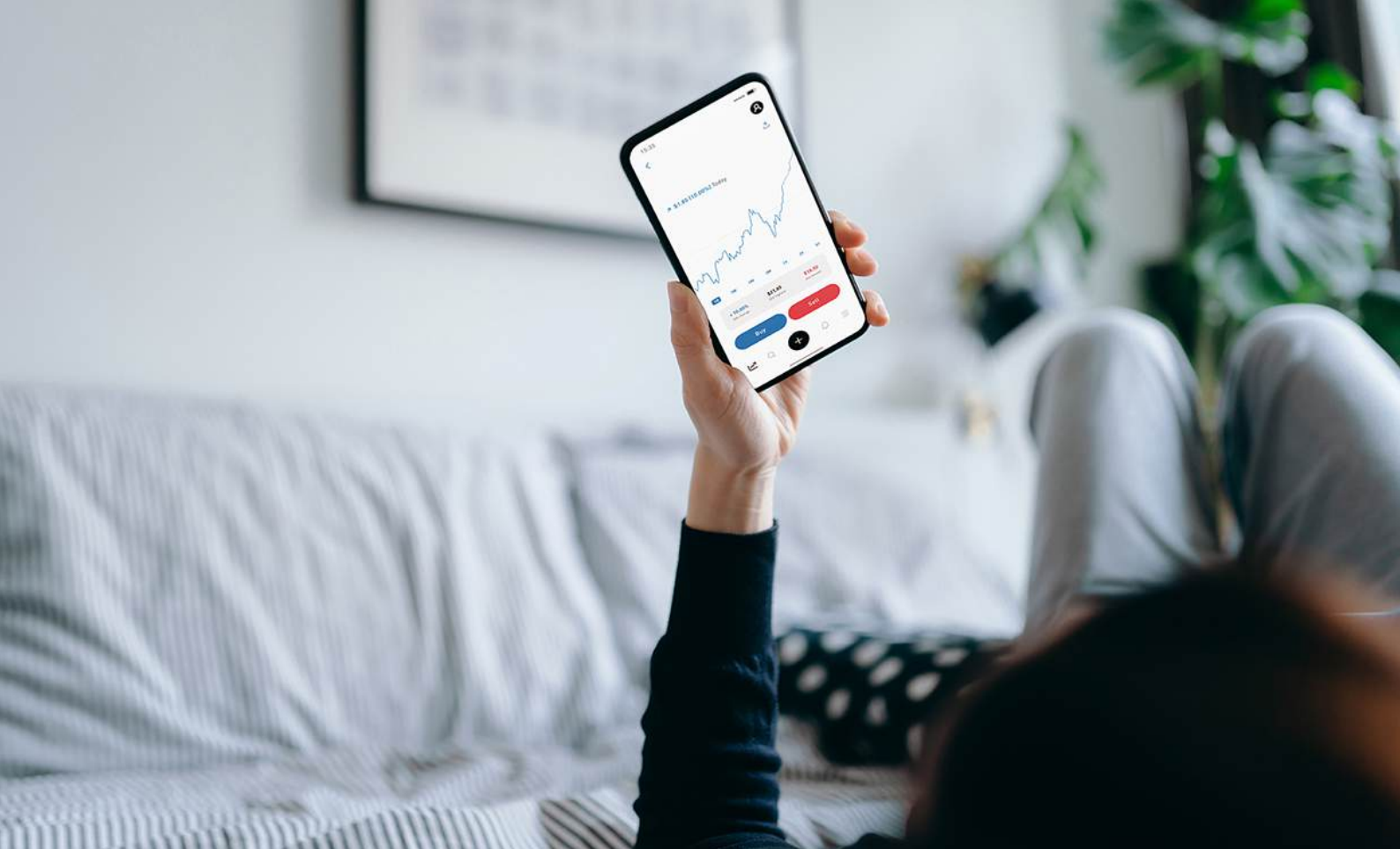


Important notes for MPF members transferring to the eMPF platform

The eMPF Platform has been in operation for over a year, and the process of onboarding trustees is now entering its final phase. According to the latest information on the eMPF website, all MPF schemes are expected to be integrated into the platform by the end of this year. This means that all MPF members will be able to manage their MPF accounts through the eMPF Platform. As many large MPF trustees and their members will soon be joining the platform, we would like to take this opportunity to highlight some important notes for MPF members regarding the transfer to the eMPF Platform.

Communication pack Sent 2 to 3 months before transfer

Before an MPF scheme is transferred to the eMPF Platform, the trustee will send a "Notice to Participating Employers and Scheme Members of the Scheme" communication pack. This pack will include the transfer date and key information about the eMPF Platform, such as the deadline for the trustee to accept administrative instructions and the start date for registering with eMPF. If members have not received this communication pack two months prior to the transfer date, they should contact their trustee as soon as possible.



Three steps to online registration

Members can register for the eMPF Platform based on the instructions provided in the communication pack. Registration can be done online via the eMPF website or mobile app. Before registering, members should prepare their identity card, personal mobile phone, and email address. The steps include identity verification, filling in personal details, and setting a username and password. If the member is already a “iAM Smart” user, identity verification can be completed directly through “iAM Smart” during registration. If a member has already registered an account on the eMPF Platform through tax-deductible voluntary contributions or a personal account, they do not need to register again.

Personal eMPF ID

After completing registration, the member will be assigned a unique personal eMPF ID for their membership. This ID will link all of the member’s MPF accounts, including the current contribution account, personal accounts, tax-deductible voluntary contribution accounts, and special voluntary contribution accounts. Note that once the scheme is transferred to the eMPF Platform, the original MPF accounts will be assigned new account numbers to replace the previous account numbers.

Notes before and after registering for the eMPF platform

We recommend members download a recent statement of accounts from their trustee before the scheme transfer date. After successfully registering on the eMPF

Platform, and once the relevant MPF scheme has joined the platform, members should log in and check all account information, including personal details, fund allocation, account balance, and contribution records. If there are any discrepancies or questions, members should contact the eMPF Platform’s customer service department immediately. Once all transfer information is confirmed to be accurate, members can begin managing their MPF using the eMPF Platform. As the remaining MPF trustees join the platform by the end of the year, more members will begin using the eMPF Platform. Members are encouraged to familiarize themselves with how the platform works and stay updated on their trustee’s transfer arrangements to ensure a smooth experience. This is also a good opportunity for members to review their investment choices to ensure they align with their investment needs and time horizon. Remember: “Take care of your investments so that it can take care of you.”

About WTW

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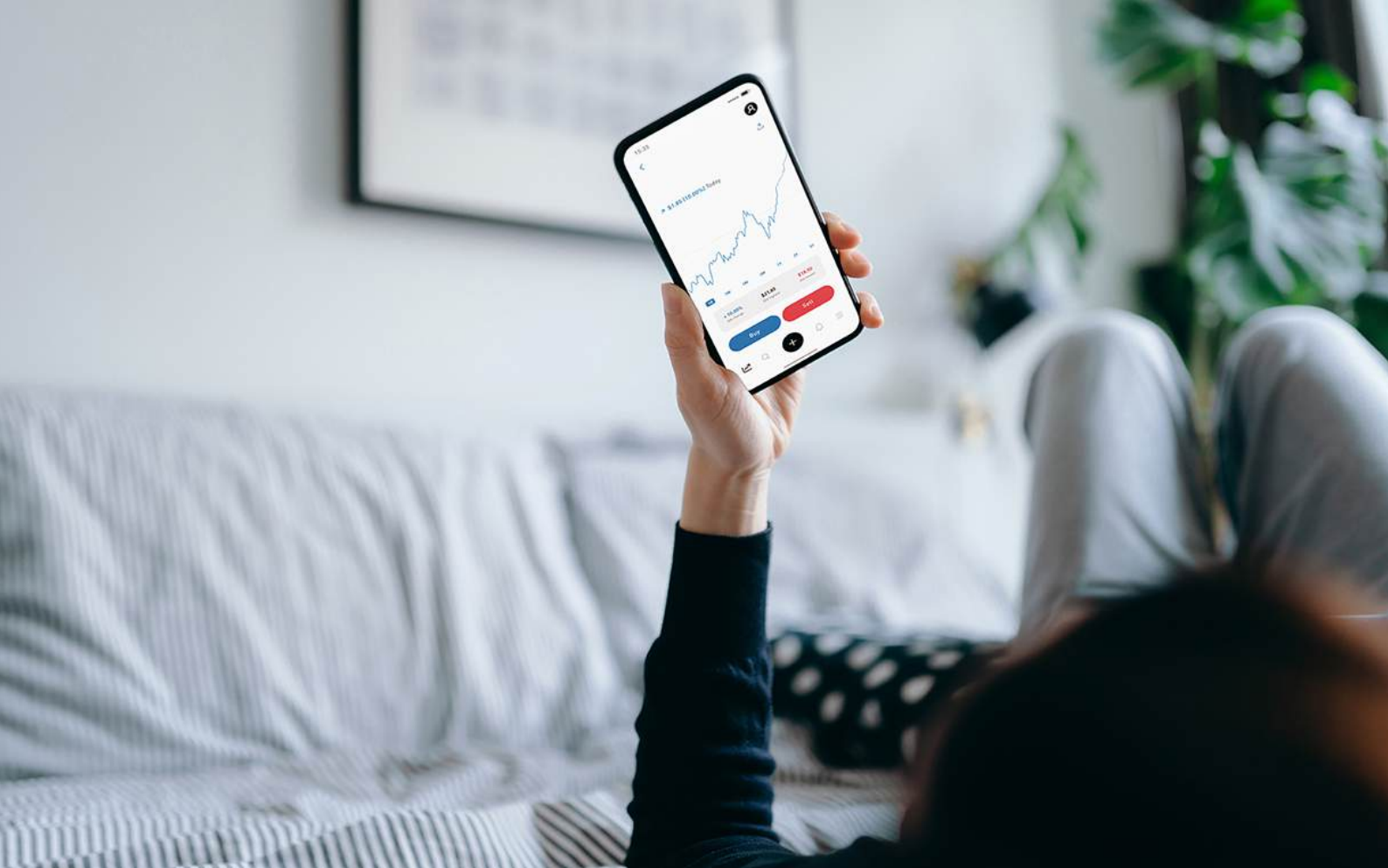


強積金成員轉移至積金易平台的注意事項

積金易平台運作經已超過一年，強積金受託人加入的進度也進入最後階段。跟據積金易網頁最新的資料顯示，預計今年年底，所有計劃將完成加入積金易平台，也代表所有強積金成員可以通過積金易平台管理其強積金。因為很多大型強積金受託人及其成員將會加入積金易平台，我們藉此機會簡述各項強積金成員轉移至積金易的注意事項。

轉移前約兩至三個月會收到資訊包

強積金計劃轉移至積金易平台前，受託人會向計劃成員發送《致計劃參與僱主及計劃成員的通知》資訊包，提供強積金計劃的轉移日期以及積金易平台的重要資訊，包括受託人接收行政指示的截止日期，以及開始註冊積金易的日期等。如果成員於轉移日期前兩個月仍未收到該資訊包，應盡快聯絡受託人。



網上註冊三步驟

成員可根據該資訊包的指示註冊積金易。成員可以在積金易網站或積金易流動應用程式進行網上註冊，於註冊前需備妥身份證、個人手機以及電郵地址，並根據指示完成身份驗證、填寫個人資料以及設置用戶名稱和密碼等步驟。如果成員已經是「智方便」用戶，於註冊時便可直接透過「智方便」進行身份驗證。

如果成員已經透過其可扣稅自願性供款或個人帳戶在積金易平台上註冊帳戶，則無需重新註冊。

個人專屬積金易號碼

當完成註冊後，成員將會獲分配一個個人專屬的積金易號碼以識別成員身份。這號碼會連結成員的所有強積金帳戶，包括現職的供款帳戶，個人帳戶，可扣稅自願性供款帳戶，和特別自願性供款帳戶。當計劃轉移至積金易平台後，成員原有的強積金帳戶將會獲分配一個新的帳戶號碼以取代以往的帳戶號碼。

註冊積金易平台前後的注意事項

我們建議成員於計劃轉移日期前，從受託人下載一份最近的結單。當成員成功註冊積金易平台後，以及其有關強積金計劃亦已經加入平台，請登入並檢查所有帳戶資料，

包括個人資料，投資基金的分配、帳戶結存、供款記錄等。若有任何疑問，成員應立即聯絡積金易平台的客戶服務部門進行了解。當確認所有轉移資料無誤，成員便可以開始透過積金易平台繼續管理強積金。隨著今年年尾餘下強積金受託人陸續加入積金易平台，將會有更多成員使用積金易平台。成員亦應及早認識積金易平台的運作，並密切留意受託人的加入平台安排，以便在積金易平台上有更好的體驗。這亦是成員一個檢視投資選擇，以確保它符合自身投資需要與投資周期的好機會。請謹記“你不理財，財不理你”。

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