

1 April 2026

## Notice to Employers and Members

### Haitong MPF Retirement Fund

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

Haitong International Investment Managers Limited, the MPF scheme provider of the Retirement Fund (the “**MPF Scheme Provider**”) accepts full responsibility for the accuracy of the information contained in this document, and confirms, having made all reasonably enquiries, that to the best of its knowledge and belief there are no other facts the omission of which would make any statement misleading, as at the date of publication.

Terms used in this document have the same meaning as that in the MPF Scheme Brochure dated 30 December 2025 (as amended) unless otherwise defined.

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Dear Valued Participating Employers and Members,

#### Summary of the changes

##### Reduction of general fee level charged by the eMPF Company

With effect from 1 April 2026 (the “**Effective Date**”), the **general fee level** charged by the eMPF Platform Company Limited which will be reduced from 0.37% p.a. to 0.29% p.a. (“**General Platform Fee Reduction**”). As a result, the rate of fee payable to the eMPF Company for Class A of Haitong Global Diversification Fund, Haitong Asia Pacific Fund and Haitong Hong Kong SAR Fund and Class T of Haitong Hong Kong SAR Fund have been reduced. The aggregate management fees for the relevant classes of Haitong Global Diversification Fund, Haitong Asia Pacific Fund and Haitong Hong Kong SAR Fund have also been reduced.

For the avoidance of doubt, save for the above,

1. the other components of the fee breakdown for the aggregate management fees for (i) Class A of Haitong Global Diversification Fund, Haitong Asia Pacific Fund and Haitong Hong Kong SAR Fund and (ii) Class T of Haitong Hong Kong SAR Fund remain unchanged; and
2. the rate of fee payable to the eMPF Company and aggregate management fees for Class T of Haitong Global Diversification Fund and Haitong Asia Pacific Fund, as well as Class A and Class T of Haitong Core Accumulation Fund, Haitong Age 65 Plus Fund, Haitong MPF Conservative Fund and Haitong Korea Fund, remain unchanged.

Please refer to section headed “General Platform Fee Reduction ” for details of the aggregate management fees of the constituent funds.

#### *Enquiries and Contact*

The changes above will not have any adverse impact on Members’ rights or interests. Participating employers and Members are not required to take any action in response to the changes above. If you would like to obtain further information about the changes, you may contact our Haitong MPF

Employers Hotline at (852) 3663 7288, or for member, Haitong MPF 24 Hours Auto-Info-line at (852) 2500 1600.

### **General Platform Fee Reduction**

With effect from the Effective Date, following the General Platform Fee Reduction, the rate of fee payable to the eMPF Company for Class A of Global Diversification Fund, Haitong Asia Pacific Fund and Haitong Hong Kong SAR Fund and Class T of Haitong Hong Kong SAR Fund have been reduced as follows:-

<i>Name of Constituent Fund</i>	<i>Relevant Class</i>	<i>Rate of fee payable to the eMPF Company</i>	
		<i>Prior to the Effective Date</i>	<i>From the Effective Date</i>
Haitong Global Diversification Fund	Class A	0.31% p.a. of NAV	0.29% p.a. of NAV
Haitong Asia Pacific Fund	Class A	0.31% p.a. of NAV	0.29% p.a. of NAV
Haitong Hong Kong SAR Fund	Class A	0.37% p.a. of NAV	0.29% p.a. of NAV
	Class T	0.33% p.a. of NAV	0.29% p.a. of NAV

As a result of the changes above, the aggregate management fees for the relevant classes of Units have been reduced.

For the avoidance of doubt, save for the above,

1. the other components of the fee breakdown for the aggregate management fees for (i) Class A of Haitong Global Diversification Fund, Haitong Asia Pacific Fund and Haitong Hong Kong SAR Fund and (ii) Class T of Haitong Hong Kong SAR Fund remain unchanged; and
2. the rate of fee payable to the eMPF Company and the aggregate management for Class T of Haitong Global Diversification Fund and Haitong Asia Pacific Fund, as well as Class A and Class T of Haitong Core Accumulation Fund, Haitong Age 65 Plus Fund, Haitong MPF Conservative Fund and Haitong Korea Fund, remain unchanged.

Please refer to the table below setting out the aggregate management fees of the Constituent Funds:-

<i>Name of Constituent Fund</i>	<i>Relevant Share Class</i>	<i>Aggregate management fee</i>	
		<i>Prior to the Effective Date</i>	<i>From the Effective Date</i>
Haitong Core Accumulation Fund	Class A and Class T	0.745% p.a. of NAV	0.745% p.a. of NAV (remain unchanged)
Haitong Age 65 Plus Fund	Class A and Class T	0.745% p.a. of NAV	0.745% p.a. of NAV (remain unchanged)
Haitong Hong Kong SAR Fund	Class A	1.22% p.a. of NAV	1.14% p.a. of NAV
	Class T	1.18% p.a. of NAV	1.14% p.a. of NAV

Haitong Asia Pacific Fund	Class A	1.14% p.a. of NAV	1.12% p.a. of NAV
	Class T	1.09% p.a. of NAV	1.09% p.a. of NAV (remain unchanged)
Haitong Global Diversification Fund	Class A	0.92% p.a. of NAV	0.90% p.a. of NAV
	Class T	0.82% p.a. of NAV	0.82% p.a. of NAV (remain unchanged)
Haitong MPF Conservative Fund	Class A	0.8% p.a. of NAV	0.8% p.a. of NAV (remain unchanged)
	Class T	0.75% p.a. of NAV	0.75% p.a. of NAV (remain unchanged)
Haitong Korea Fund	Class A and Class T	0.72% p.a. of NAV	0.72% p.a. of NAV (remain unchanged)

The reduction of the fees payable to the eMPF Company will not have any adverse impact on Members' rights or interests.

#### Further information

To reflect the changes described above, the MPF Scheme Brochure has been amended by way of a second addendum, and the Key Scheme Information Document (“**KSID**”) of the Retirement Fund has been amended. The MPF Scheme Brochure and the Trust Deed can be downloaded from our Interactive Website <http://www.htisec.com/asm> and can be accessed through the KSID. You can also obtain hardcopies of the MPF Scheme Brochure by contacting our Haitong MPF Employers Hotline at (852) 3663 7288, or for member, Haitong MPF 24 Hours Auto-Info-line at (852) 2500 1600.

#### Enquiries and Contact

Should you have any enquiries in relation to the above changes, please do not hesitate to contact our Haitong MPF Employers Hotline at (852) 3663 7288, or for member, Haitong MPF 24 Hours Auto-Info-line at (852) 2500 1600.

If you are in doubt about the meaning or effect of the contents of this document, you should seek independent professional advice.

**For and on behalf of**  
**Haitong International Investment Managers Limited**