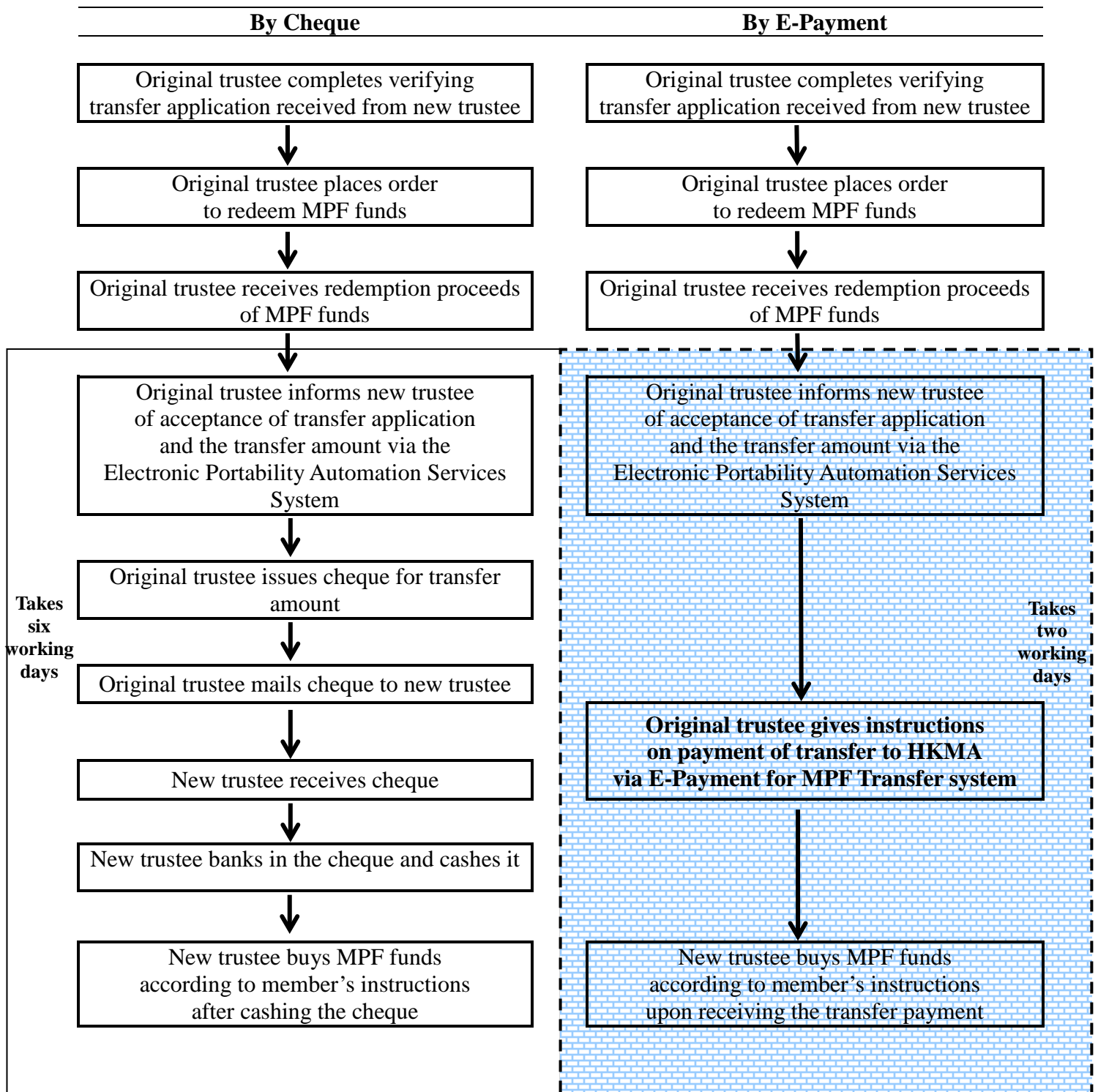


Key processes involved in making an MPF benefits transfer



*Note: The time needed to process fund redemption varies among MPF schemes and funds. It depends, for example, on whether the funds are provided by different MPF service providers and whether redemption of underlying funds is involved.