健康長久好生活

Compulsory Training for MPF Intermediaries

2025.11

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"AIA", "AIA Hong Kong" or "Company" means AIA International Limited (Incorporated in Bermuda with limited liability)

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Course Outline

- Guidelines on Conduct Requirements for Registered Intermediaries
- Dos and Don’ts
- Documents required for Applications for Withdrawal of Accrued Benefits on Grounds of Permeant Department from Hong Kong
- Complying with the Relevant Statutory Requirements when Handling Permanent Departure from HK
- Should Not Conduct any Unsolicited Telemarketing Activities in respect of MPF-related Products or Services
- Prevention of Corruption in MPF Business
- AIA MPF Officially Onboards eMPF Platform
- eMPF Registration and Activation / Account Profile Management
- Reasons to select AIA
- MPF Sales Process
- AIA MPF Products
- Precautions of Conducting Roadshow
- MPF Quality Post Sales Service

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[AIA – INTERNAL]

HEALTHIER, LONGER, BETTER LIVES

Guidelines on Conduct Requirements for Registered Intermediaries

MPFA - Guidelines on Conduct Requirements for Registered Intermediaries "Mandatory Provident Fund Schemes Ordinance" Section 34ZL(1)

When carrying on a regulated activity, a MPF intermediary must:

a. Act honestly, fairly, in the best interests of the client, and with integrity

b. Exercise a level of care, skill and diligence

c. May advise only on matters for which the principal or subsidiary intermediary is competent to advise

d. Must have such regard to the client's particular circumstances as is necessary for ensuring that the regulated activity is appropriate to the client

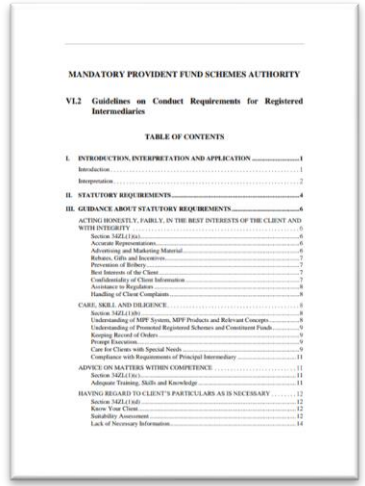
e. Must make such disclosure of information to the client as is necessary for the client to be sufficiently informed for the purpose of making any material decision

f. Must use best endeavours to avoid a conflict between the interests of the principal or subsidiary intermediary and the interests of the client and, in the case of such a conflict, must disclose the conflict to the client

g. Must ensure that client assets are promptly and properly accounted for

h. Must comply with other requirements that are prescribed by the rules

i. Must comply with other regulations prescribed by the MPF Schemes Ordinance (e.g. report change in name, address or contact details to MPFA within 7 working days)



MANDATORY PROVIDENT FUND SCHEMES AUTHORITY

VL2 Guidelines on Conduct Requirements for Registered Intermediaries

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Guidelines on Conduct Requirements for Registered Intermediaries ("Conduct Guidelines")

Subsidiary Intermediaries are required to visit the MPFA website and iAcademy for the details of "Conduct Guidelines" in order to get familiar with rules for conducting regulated activities.

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[AIA – INTERNAL]

MPF intermediaries should obtain written and express consent from the client prior to receiving monetary and non-monetary benefits

From 1 March 2024 :

a) Enhance disclosure of information to clients to the effect that monetary benefits receivable by principal intermediaries (“PIs”) attributable to the carrying on of regulated activities should be disclosed to the clients upon the clients' request (paragraph III.36 (b) of the revised Conduct Guidelines);

b) Require registered intermediaries (“RIs”) to obtain written and express consent from clients, prior to or at the point of executing the clients' instruction, for receiving monetary and non-monetary benefits (paragraph III.36A of the revised Conduct Guidelines); and

c) Remind RIs to comply with the Prevention of Bribery Ordinance (Cap 201) and the relevant guidelines issued by the Independent Commission Against Corruption (paragraph III.8 of the revised Conduct Guidelines).

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[AIA – INTERNAL]

MPF intermediaries should obtain written and express consent from the client prior to receiving monetary and non-monetary benefits (Cont'd)

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Information about Principal Intermediary and Subsidiary Intermediary Information ("PISI Form") has been updated to include the disclosure of PI does not receive any monetary benefits and non-monetary benefits which are directly attributable to the regulated activities.

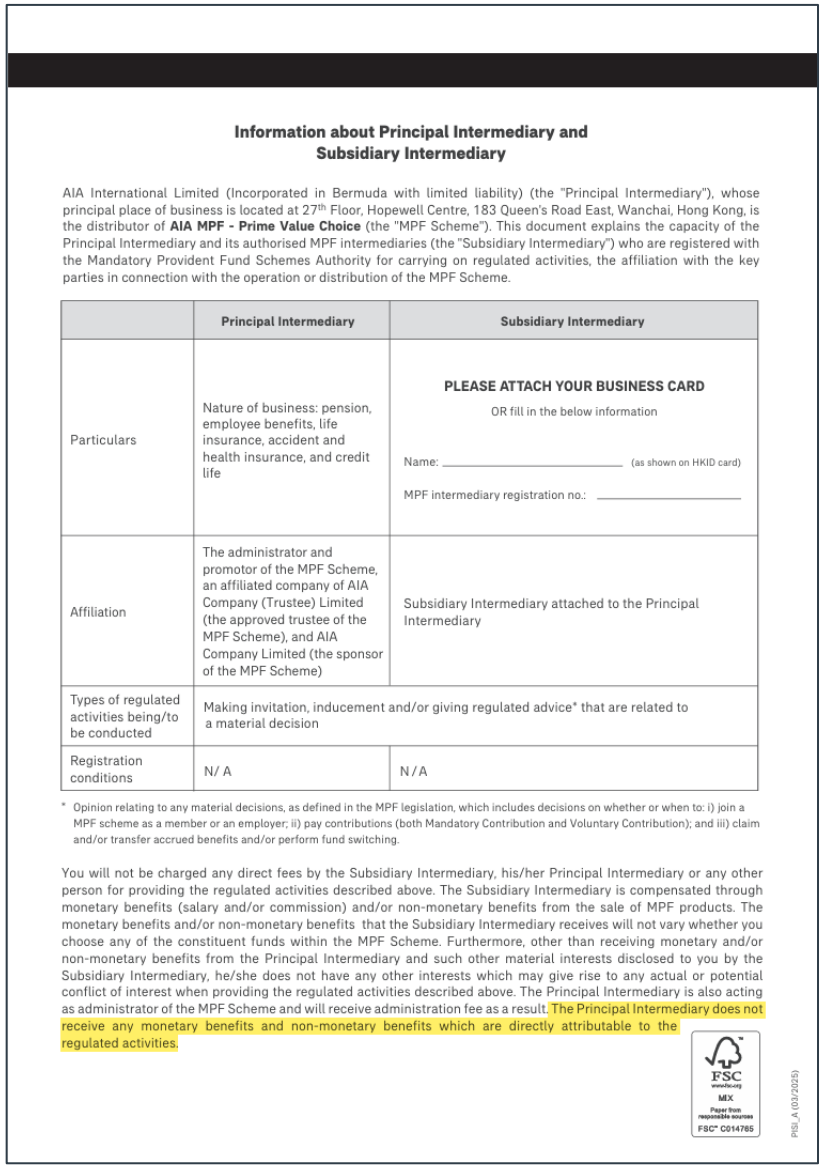
Important Notes:

Paper Form

- Please use the updated PISI Form with (03/2025) from 1 March 2025
- Please download the form at the Pension Agency Corner (MPF eAC), Path: Home > Download > Form > Others

MPF iPoS Form

- The MPF iPoS app has been mandatory update at the end of February 2024 to ensure that the revised PISI Form will be in use



Information about Principal Intermediary and Subsidiary Intermediary

AIA International Limited (Incorporated in Bermuda with limited liability) (the "Principal Intermediary"), whose principal place of business is located at 27th Floor, Hopewell Centre, 183 Queen's Road East, Wanchai, Hong Kong, is the distributor of **AIA MPF - Prime Value Choice** (the "MPF Scheme"). This document explains the capacity of the Principal Intermediary and its authorised MPF intermediaries (the "Subsidiary Intermediary") who are registered with the Mandatory Provident Fund Schemes Authority for carrying on regulated activities, the affiliation with the key parties in connection with the operation or distribution of the MPF Scheme.

	Principal Intermediary	Subsidiary Intermediary
Particulars	Nature of business: pension, employee benefits, life insurance, accident and health insurance, and credit life	**PLEASE ATTACH YOUR BUSINESS CARD** OR fill in the below information Name: _____ (as shown on HKID card) MPF intermediary registration no.: _____
Affiliation	The administrator and promotor of the MPF Scheme, an affiliated company of AIA Company (Trustee) Limited (the approved trustee of the MPF Scheme), and AIA Company Limited (the sponsor of the MPF Scheme)	Subsidiary Intermediary attached to the Principal Intermediary
Types of regulated activities being/to be conducted	Making invitation, inducement and/or giving regulated advice* that are related to a material decision	
Registration conditions	N/A	N/A

* Opinion relating to any material decisions, as defined in the MPF legislation, which includes decisions on whether or when to: i) join a MPF scheme as a member or an employer; ii) pay contributions (both Mandatory Contribution and Voluntary Contribution); and iii) claim and/or transfer accrued benefits and/or perform fund switching.

You will not be charged any direct fees by the Subsidiary Intermediary, his/her Principal Intermediary or any other person for providing the regulated activities described above. The Subsidiary Intermediary is compensated through monetary benefits (salary and/or commission) and/or non-monetary benefits from the sale of MPF products. The monetary benefits and/or non-monetary benefits that the Subsidiary Intermediary receives will not vary whether you choose any of the constituent funds within the MPF Scheme. Furthermore, other than receiving monetary and/or non-monetary benefits from the Principal Intermediary and such other material interests disclosed to you by the Subsidiary Intermediary, he/she does not have any other interests which may give rise to any actual or potential conflict of interest when providing the regulated activities described above. The Principal Intermediary is also acting as administrator of the MPF Scheme and will receive administration fee as a result. The Principal Intermediary does not receive any monetary benefits and non-monetary benefits which are directly attributable to the regulated activities.

FSC MX Paper from responsible sources FSC® C014765

PISI_A (03/2025)

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[AIA – INTERNAL]

MPF intermediaries should obtain written and express consent from the client prior to receiving monetary and non-monetary benefits (Cont'd)

When you are conducting MPF sales and marketing activities and giving advice in relation to MPF schemes, you must assist customer in completing the **"MPF Customer Declaration and Consent Form"** to indicate that the customer has been invited, induced or advised by one or more registered MPF intermediaries to enroll in the AIA MPF Scheme and provided a written and express consent for registered MPF intermediary to receive monetary and/or non- monetary benefits as stated in the PISI Form. (**See next slide for details**)

Important Notes:

Paper Form

- Customers must sign and return the "MPF Customer Declaration and Consent Form" before you can receive commissions in your payroll accounts in compliance with regulations.

MPF iPoS Form

- All forms submitted through MPF iPoS will be correctly configured and no commission payment will be affected.

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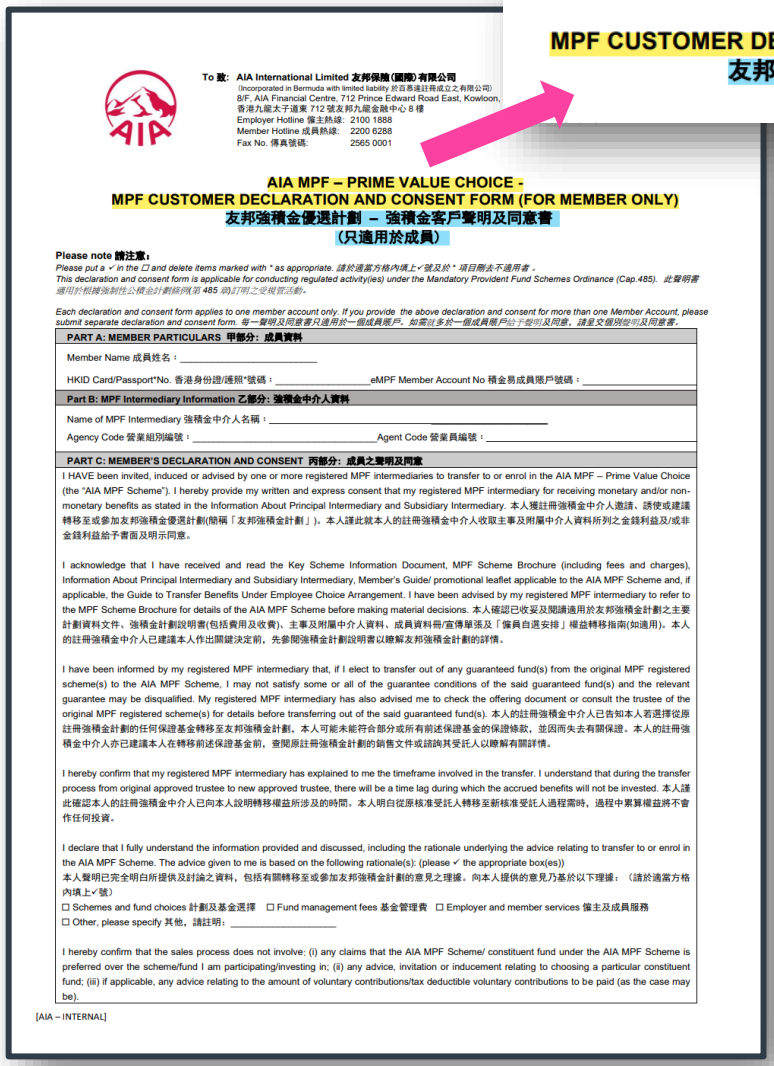
[AIA – INTERNAL]

MPF intermediaries should obtain written and express consent from the client prior to receiving monetary and non-monetary benefits (Cont'd)

For Internal Use Only

New Form (AIA MPF Prime Value Choice – MPF Customer Declaration and Consent Form (For Member Only)

AIA MPF – PRIME VALUE CHOICE -
MPF CUSTOMER DECLARATION AND CONSENT FORM (FOR MEMBER ONLY)
友邦強積金優選計劃 – 強積金客戶聲明及同意書
（只適用於成員）



To 致: AIA International Limited 友邦保險(國際)有限公司
(Incorporated in Bermuda with limited liability 於百慕達註冊成立之有限公司)
8/F, AIA Financial Centre, 712 Prince Edward Road East, Kowloon, Hong Kong
香港九龍太子道東 712 號友邦九龍金融中心 8 樓
Employer Hotline 僱主熱線: 2100 1888
Member Hotline 成員熱線: 2200 6288
Fax No. 傳真號碼: 2565 0001

AIA MPF – PRIME VALUE CHOICE -
MPF CUSTOMER DECLARATION AND CONSENT FORM (FOR MEMBER ONLY)
友邦強積金優選計劃 – 強積金客戶聲明及同意書
（只適用於成員）

Please note 請注意：
*Please put a ✓ in the ☐ and delete items marked with * as appropriate. 請於適當方格內填上✓號及於 * 項目刪去不適用者。*
This declaration and consent form is applicable for conducting regulated activity(ies) under the Mandatory Provident Fund Schemes Ordinance (Cap.485). 此聲明書適用於根據強制性公積金計劃條例(第 485 章)訂明之受規管活動。

Each declaration and consent form applies to one member account only. If you provide the above declaration and consent for more than one Member Account, please submit separate declaration and consent form. 每一聲明及同意書只適用於一個成員賬戶。如需就多於一個成員賬戶給予聲明及同意，請呈交個別聲明及同意書。

PART A: MEMBER PARTICULARS 甲部分：成員資料

Member Name 成員姓名：_____

HKID Card/Passport*No. 香港身份證/護照*號碼：_____eMPF Member Account No 積金易成員賬戶號碼：_____

Part B: MPF Intermediary Information 乙部分: 強積金中介人資料

Name of MPF Intermediary 強積金中介人名稱：_____

Agency Code 營業組別編號：_____Agent Code 營業員編號：_____

PART C: MEMBER'S DECLARATION AND CONSENT 丙部分：成員之聲明及同意

I HAVE been invited, induced or advised by one or more registered MPF intermediaries to transfer to or enrol in the AIA MPF – Prime Value Choice (the "AIA MPF Scheme"). I hereby provide my written and express consent that my registered MPF intermediary for receiving monetary and/or non-monetary benefits as stated in the Information About Principal Intermediary and Subsidiary Intermediary. 本人獲註冊強積金中介人邀請、誘使或建議轉移至或參加友邦強積金優選計劃(簡稱「友邦強積金計劃」)。本人謹此就本人的註冊強積金中介人收取主事及附屬中介人資料所列之金錢利益及/或非金錢利益給予書面及明示同意。

I acknowledge that I have received and read the Key Scheme Information Document, MPF Scheme Brochure (including fees and charges), Information About Principal Intermediary and Subsidiary Intermediary, Member's Guide/ promotional leaflet applicable to the AIA MPF Scheme and, if applicable, the Guide to Transfer Benefits Under Employee Choice Arrangement. I have been advised by my registered MPF intermediary to refer to the MPF Scheme Brochure for details of the AIA MPF Scheme before making material decisions. 本人確認已收妥及閱讀適用於友邦強積金計劃之主要計劃資料文件、強積金計劃說明書(包括費用及收費)、主事及附屬中介人資料、成員資料冊/宣傳單張及「僱員自選安排」權益轉移指南(如適用)。本人的註冊強積金中介人已建議本人作出關鍵決定前，先參閱強積金計劃說明書以瞭解友邦強積金計劃的詳情。

I have been informed by my registered MPF intermediary that, if I elect to transfer out of any guaranteed fund(s) from the original MPF registered scheme(s) to the AIA MPF Scheme, I may not satisfy some or all of the guarantee conditions of the said guaranteed fund(s) and the relevant guarantee may be disqualified. My registered MPF intermediary has also advised me to check the offering document or consult the trustee of the original MPF registered scheme(s) for details before transferring out of the said guaranteed fund(s). 本人的註冊強積金中介人已告知本人若選擇從原註冊強積金計劃的任何保證基金轉移至友邦強積金計劃，本人可能未能符合部分或所有前述保證基金的保證條款，並因而失去有關保證。本人的註冊強積金中介人亦已建議本人在轉移前述保證基金前，查閱原註冊強積金計劃的銷售文件或諮詢其受託人以瞭解有關詳情。

I hereby confirm that my registered MPF intermediary has explained to me the timeframe involved in the transfer. I understand that during the transfer process from original approved trustee to new approved trustee, there will be a time lag during which the accrued benefits will not be invested. 本人謹此確認本人的註冊強積金中介人已向本人說明轉移權益所涉及的時間。本人明白從原核准受託人轉移至新核准受託人過程需時，過程中累算權益將不會作任何投資。

I declare that I fully understand the information provided and discussed, including the rationale underlying the advice relating to transfer to or enrol in the AIA MPF Scheme. The advice given to me is based on the following rationale(s): (please ✓ the appropriate box(es))
本人聲明已完全明白所提供及討論之資料，包括有關轉移至或參加友邦強積金計劃的意見之理據。向本人提供的意見乃基於以下理據：（請於適當方格內填上✓號）
☐ Schemes and fund choices 計劃及基金選擇 ☐ Fund management fees 基金管理費 ☐ Employer and member services 僱主及成員服務
☐ Other, please specify 其他，請註明：_____

I hereby confirm that the sales process does not involve: (i) any claims that the AIA MPF Scheme/ constituent fund under the AIA MPF Scheme is preferred over the scheme/fund I am participating/investing in; (ii) any advice, invitation or inducement relating to choosing a particular constituent fund; (iii) if applicable, any advice relating to the amount of voluntary contributions/tax deductible voluntary contributions to be paid (as the case may be).

[AIA – INTERNAL]

features of the DIS, such as its automatic de-risking features and fee controls. 本人的註冊強積金中介人已告知本人若不選擇任何成分基金，供款(包括轉入的款項)便會自動按強積金預設投資策略進行投資。本人的註冊強積金中介人已向本人解釋強積金預設投資策略的特點，如自動降低風險及設有收費管控。

Pursuant to section 34ZL of the Mandatory Provident Fund Schemes Ordinance, I declare that: **(please select (a) OR (b) and ✓ as appropriate)**
根據《強制性公積金計劃條例》第 34ZL 條，本人聲明: **(請選擇(a) 或 (b)，並於適當方格內填上✓號)**

☐ (a) I am NOT visually or otherwise impaired and/or my education level IS NOT primary or below such that I can make a key decision# independently.
本人並非視障或有其他障礙及/或本人的教育程度並非為小學或以下，本人能夠自行作出重要決定#。

OR 或

☐ (b) I am visually or otherwise impaired and/or my education level is primary or below such that I cannot make a key decision# independently, and **(please ✓ the appropriate box)**
本人因視障或其他障礙及/或本人的教育程度為小學或以下，本人無法自行作出重要決定#**(請於適當方格內填上✓號)**
☐ I would not like to be accompanied by a witness during the sales process. 本人不願意銷售過程由見證人陪同。
OR 或
☐ I would like to be accompanied by the following witness during the sales process: **(please ✓ the appropriate box)**
本人願意銷售過程由以下見證人陪同：**(請於適當方格內填上✓號)**
☐ my companion. 本人的同伴。 **OR 或** ☐ another intermediary or member of staff (i.e. a third party). 另一名中介人或員工(即第三者)。

_____ Name of witness 見證人姓名
_____ Signature of witness 見證人簽署
_____ Date 日期 (yyyy 年 / mm 月 / dd 日)

As defined in the MPF legislation, it refers to: (i) choosing a particular constituent fund; (ii) making a transfer that would involve a transfer out of a guaranteed fund; (iii) making an early withdrawal of accrued benefits from the MPF system; or (iv) making voluntary contributions into a particular registered scheme/constituent fund.
根據強積金法例的定義，指(i)選擇一項特定成分基金；(ii)進行涉及轉移一項保證基金的權益轉移；(iii)提早從強積金制度中提取累算權益；或(iv)向一個/項特定註冊計劃/成分基金作自願性供款。

PART D: DECLARATION 丁部分：聲明

I have read and understood the AIA Personal Information Collection Statement ("AIA PIC"). I declare and agree that any personal data and other information relating to me or my policy(ies) or investments contained in this application or collected, obtained, compiled or held by AIA Company (Trustee) Limited, the trustee of AIA MPF Scheme (the "Trustee") by any means from time to time may be collected and utilized in accordance with the AIA PIC. I acknowledge and consent to the transfer of my personal data in or outside of Hong Kong for the purposes and to the types of transferee as set out in the AIA PIC.
The updated version of AIA PIC is available for download from aia.com.hk and is made available upon request.
本人已閱讀及明白友邦保險收集個人資料聲明（「收集個人資料聲明」）。本人聲明及同意在本申請書所載或友邦(信託)有限公司 - 友邦強積金計劃的受託人(「受託人」)不時以任何方式收集所得、編製或持有的任何個人資料及關於本人或本人的保單或投資的其他資料，可根據收集個人資料聲明收集及使用。本人確認及同意就收集個人資料聲明所述目的在香港境內轉移本人的個人資料或轉移有關資料至香港境外，及轉移予收集個人資料聲明所載的資料承讓人。
AIA 個人資料收集聲明的最新版本可於 aia.com.hk 下載及可向受託人索取。

I agree to be bound by any instructions sent to the Trustee under my name and signature. I agree to indemnify and keep the Trustee and its affiliates indemnified against any and all losses, costs, expenses, actions, proceedings and liabilities suffered by the Trustee and/or its affiliates as a result of any inaccurate information provided by me or my agent or intermediary, and/or upon the Trustee's or its affiliates' execution of any such instructions except where there is proven (to the satisfaction of the Trustee or its relevant affiliate) wilful default, gross negligence or fraud on the part of the Trustee or its relevant affiliate.
本人同意及接受以本人名義及簽署致受託人之任何指示約束。除因受託人或其相關關聯公司被證明故意失責、嚴重疏忽或欺詐外(此證明須得受託人或其相關關聯公司信納)，倘若本人或本人之代理人或中介人所提供之資料錯誤及/ 或受託人或其關聯公司因執行相關指示，而導致受託人及/或其關聯公司需要承擔任何損失、支出、責任，或需要進行任何行動或訴訟，本人同意作出有關賠償予受託人及其關聯公司。

By signing this declaration and consent form, my declaration and consent above supersedes all of my previous declaration and consent with effect from the date stated below.
本聲明及同意書一經簽署，本人於下列所示之日期前所提供之任何聲明及同意將被本聲明及同意取替。

Member's Signature

S.V.

_____ Member's Signature (Signature must be the same as the record filed with the Trustee) 成員簽署 (簽署式樣必須與已備存於受託人之記錄相符)
_____ Date: dd/mm/yyyy 日期: 日/月/年

[AIA – INTERNAL]

To 致: AIA International Limited 友邦保險(國際)有限公司
(Incorporated in Bermuda with limited liability 於百慕達註冊成立之有限公司)
8/F, AIA Financial Centre, 712 Prince Edward Road East, Kowloon, Hong Kong
香港九龍太子道東 712 號友邦九龍金融中心 8 樓
Employer Hotline 僱主熱線: 2100 1888
Member Hotline 成員熱線: 2200 6288
Fax No. 傳真號碼: 2565 0001

MPF

SIGNATURE VERIFICATION (FOR MEMBER ONLY)
簽名核實證明文件(只適用於成員)

Scheme Name: AIA MPF – Prime Value Choice (the "Scheme")
計劃名稱 :友邦強積金優選計劃（「本計劃」）

Declaration 聲明

I confirm that the Hong Kong Identity Card/Passport provided is a copy of the original and my signature is my own signature. I request AIA Company (Trustee) Limited, the trustee of the Scheme (the "Trustee") to process the Authorisation for Intermediary Assignment / MPF Customer Declaration and Consent Form / Authorisation for the Release of Member Account Information submitted together with this document. I agree and understand that my signature provided here would be used for the current instruction(s) only and would not change any of my signature record which I have provided to the Trustee previously (if any).
本人確認在此提供的香港身份證/護照是原件的副本，而簽名是本人的簽名。本人要求友邦(信託)有限公司 – 本計劃的受託人(「受託人」)處理與這信件一同遞交的中介人委任授權書 / 強積金客戶聲明及同意書 / 發放成員賬戶資料授權書。本人同意及明白在此提供的簽名將僅用於目前的指示，而並不會更改任何本人過去曾經向受託人提供的簽名記錄(如有)。

Member's Signature

Member's Signature 成員簽署

請在此貼上香港身份證/護照副本

For Intermediary use	Intermediary/Agent Code |_|_|_|_|_|_|	Agency Code |_|_|_|_|_|_|
	Intermediary/Agent Name |_____|	Received date & time _____ yyyy/mm/dd

By completing the above intermediary information, I confirm that I have witnessed the signature and verified the original HKID card/ Passport copy of the member as stated above.

[AIA – INTERNAL]

Path : AIA Pension Agency Corner > Download > Form > AIA MPF – PRIME VALUE CHOICE - MPF CUSTOMER DECLARATION AND CONSENT FORM (FOR MEMBER ONLY)

[AI

MPF intermediaries should obtain written and express consent from the client prior to receiving monetary and non-monetary benefits (Cont'd)

For Internal Use Only

New Form (AIA MPF Prime Value Choice – MPF Customer Declaration and Consent Form (For Employer Only)

AIA MPF – PRIME VALUE CHOICE -
MPF CUSTOMER DECLARATION AND CONSENT FORM (FOR EMPLOYER ONLY)
友邦強積金優選計劃 – 強積金客戶聲明及同意書
（只適用於僱主）



To 致: **AIA International Limited 友邦保險(國際)有限公司**
(Incorporated in Bermuda with limited liability 於百慕達註冊成立之有限公司)
8/F, AIA Financial Centre, 712 Prince Edward Road East, Kowloon, Hong Kong
香港九龍太子道東 712 號友邦九龍金融中心 8 樓
Employer Hotline 僱主熱線: 2100 1888
Member Hotline 成員熱線: 2200 6288
Fax No. 傳真號碼: 2565 0001

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Please note 請注意:
*Please put a ✓ in the ☐ and *delete as appropriate. 請於適當方格內填上✓號及於 * 項目刪去不適用者。*
This declaration and consent form is applicable for conducting regulated activity(ies) under the Mandatory Provident Fund Schemes Ordinance (Cap.485). 此聲明及同意書適用於根據強制性公積金計劃條例(第 485 章)訂明之受規管活動。

PART A: EMPLOYER PARTICULARS 甲部分: 僱主資料

Employer Name 僱主名稱: _____

eMPF Employer Account No. 積金易僱主賬戶號碼: _____

Part B: MPF INTERMEDIARY INFORMATION 乙部分: 強積金中介人資料

Name of MPF Intermediary 強積金中介人名稱: _____

Agency Code 營業組別編號: _____ Agent Code 營業員編號: _____

PART C: EMPLOYER'S DECLARATION AND CONSENT 丙部分: 僱主之聲明及同意

I/We have been invited, induced or advised by one or more registered MPF intermediaries to transfer to or enrol in the AIA MPF – Prime Value Choice (the "AIA MPF Scheme"). I/We hereby provide my/our written and express consent that my/our registered MPF intermediary for receiving monetary and / or non-monetary benefits as stated in the Information About Principal Intermediary and Subsidiary Intermediary.本人/我們獲註冊強積金中介人邀請、誘使或建議轉移至或參加友邦強積金優選計劃(簡稱「友邦強積金計劃」)。本人/我們謹此就本人/我們的註冊強積金中介人收取主事及附屬中介人資料所列之金錢利益及/或非金錢利益給予書面及明示同意。

I/We acknowledge that I/we have received and read the Key Scheme Information Document, MPF Scheme Brochure (including fees and charges), Information About Principal Intermediary and Subsidiary Intermediary, Employer's and Member's Guide applicable to the AIA MPF Scheme. I/We have been advised by my/our registered MPF intermediary to refer to the MPF Scheme Brochure for details of the AIA MPF Scheme before making material decisions. 本人/我們確認已收妥及閱讀適用於友邦強積金計劃之主要計劃資料文件、強積金計劃說明書(包括費用及收費)、主事及附屬中介人資料、僱主及成員資料冊。本人/我們的註冊強積金中介人已建議本人/我們作出關鍵決定前，先參閱強積金計劃說明書以瞭解友邦強積金計劃的詳情。

I/We have been informed by my/our registered MPF intermediary that, if I/we elect to transfer out of any guaranteed fund(s) from the original MPF registered scheme(s) to the AIA MPF Scheme, my/ our employee(s) may not satisfy some or all of the guarantee conditions of the said guaranteed fund(s) and the relevant guarantee may be disqualified. My/our registered MPF intermediary has also advised me/us to check the offering document or consult the trustee of the original MPF registered scheme(s) for details before transferring out of the said guaranteed fund(s). 本人/我們的註冊強積金中介人已告知本人/我們若選擇從原註冊強積金計劃的任何保證基金轉移至友邦強積金計劃，本人/我們之僱員可能未能符合部分或所有前述保證基金的保證條款，並因而失去有關保證。本人/我們的註冊強積金中介人亦已建議本人/我們在轉移前述保證基金前，查閱原註冊強積金計劃的銷售文件或諮詢其受託人以了解有關詳情。

I/We hereby confirm that my/our registered MPF intermediary has explained to me/us the timeframe involved in the transfer. I/We understand that during the transfer process from original approved trustee to new approved trustee, there will be a time lag during which the accrued benefits will not be invested. 本人/我們謹此確認本人/我們的註冊強積金中介人已向本人/我們說明轉移權益所涉及的時間。本人/我們明白從原核准受託人轉移至新核准受託人過程需時，過程中累算權益將不會作任何投資。

I/We declare that I/we fully understand the information provided and discussed, including the rationale underlying the advice relating to transfer to or enrol in the AIA MPF Scheme. The advice given to me/us is based on the following rationale(s): (please ✓ the appropriate box(es))本人/我們聲明已完全明白所提供及討論之資料，包括有關轉移至或參加友邦強積金計劃的意見之理據。向本人/我們提供的意見乃基於以下理據：（請於適當方格內填上✓號）

☐ Schemes and fund choices 計劃及基金選擇 ☐ Fund management fees 基金管理費 ☐ Employer and member services 僱主及成員服務
☐ Other, please specify 其他，請註明: _____

[AIA – INTERNAL]

MPF Scheme is preferred over the scheme I am/we
優於本人/我們正參與的計劃之聲言。

fund is selected, all contributions (including transfer-
trategy ("DIS"). My/our registered MPF intermediary
atures and fee controls. 本人/我們的註冊強積金中介
積設投資策略進行投資。本人/我們的註冊強積金中介

Pursuant to section 34ZL of the Mandatory Provident Fund Schemes Ordinance, I/we declare that: **(please select (a) OR (b) and ✓ as appropriate)**
根據《強制性公積金計劃條例》第 34ZL 條，本人 / 我們聲明: **(請選擇(a) 或 (b)，並於適當方格內填上✓號)**

☐ (a) I am/We are NOT visually or otherwise impaired and/or my/our education level(s) is/are NOT primary or below such that I/we can make a key decision# independently. 本人 / 我們並非視障或有 其他障礙及 / 或本人/我們的教育程度並非為小學或以下，本人 / 我們能夠自行作出重要決定#。

OR 或

☐ (b) I am/We are visually or otherwise impaired and/or my/our education level(s) is/are primary or below such that I/We cannot make a key decision# independently, and **(please ✓ the appropriate box)**
本人 / 我們因視障或其他障礙及/或本人/吾等的教育程度為小學或以下，本人/吾等無法自行作出重要決定# **（請於適當方格內填上✓ 號）**
☐ I/We would not like to be accompanied by a witness during the sales process. 本人 / 我們不願意銷售過程由見證人陪同。
OR 或
☐ I/We would like to be accompanied by the following witness during the sales process: **(please ✓ the appropriate box)**
本人 / 我們願意銷售過程由以下見證人陪同：**(請於適當方格內填上✓號)**
☐ my/our companion. 本人 / 我們的同伴。 **OR 或** ☐ another intermediary or Employer of staff (i.e. a third party). 另一名中介人或員工(即第三者)。

Name of witness 見證人姓名 | Signature of witness 見證人簽署 | Date 日期 (yyyy 年 / mm 月 / dd 日)

As defined in the MPF legislation, it refers to: (i) choosing a particular constituent fund; (ii) making a transfer that would involve a transfer out of a guaranteed fund; (iii) making an early withdrawal of accrued benefits from the MPF system; or (iv) making voluntary contributions into a particular registered scheme/constituent fund.
根據強積金法例的定義，指(i)選擇一項特定成分基金；(ii)進行涉及轉移一項保證基金的權益轉移；(iii)提早從強積金制度中提取累算權益；或(iv)向一個/項特定註冊計劃/成分基金作自願性供款。

PART D: DECLARATION 丁部分: 聲明

I/We have read and understood the AIA Personal Information Collection Statement ("AIA PIC"). I/We declare and agree that any personal data and other information relating to me/ us or my/our policy(ies) or investments contained in this application or collected, obtained, compiled or held by AIA Company (Trustee) Limited, the trustee of AIA MPF Scheme (the "Trustee") by any means from time to time may be collected and utilized in accordance with the AIA PIC. I/We acknowledge and consent to the transfer of my/our personal data in or outside of Hong Kong for the purposes and to the types of transferee as set out in the AIA PIC.
The updated version of AIA PIC is available for download from aia.com.hk and is made available upon request.
本人 / 我們已閱讀及明白友邦保險收集個人資料聲明（「收集個人資料聲明」）。本人/我們聲明及同意在本申請書所載或友邦(信託)有限公司 – 友邦強積金計劃的受託人(「受託人」)不時以任何方式收集所得、編製或持有的任何個人資料及關於本人/我們或本人/我們的保單或投資的其他資料，可根據收集個人資料聲明收集及使用。本人/我們確認及同意就收集個人資料聲明所述目的在香港境內轉移本人/我們的個人資料或轉移有關資料至香港境外，及轉移予收集個人資料聲明所載的資料承讓人。
AIA 個人資料收集聲明的最新版本可於 aia.com.hk 下載及可向受託人索取。

I/We agree to be bound by any instructions sent to the Trustee under my/our name and signature. I/We agree to indemnify and keep the Trustee and its affiliates indemnified against any and all losses, costs, expenses, actions, proceedings and liabilities suffered by the Trustee and/or its affiliates as a result of any inaccurate information provided by me/ us or my/our agent or intermediary, and/or upon the Trustee's or its affiliates' execution of any such instructions except where there is proven (to the satisfaction of the Trustee or its relevant affiliate) wilful default, gross negligence or fraud on the part of the Trustee or its relevant affiliate.
本人/ 我們同意及接受以本人/我們名義及簽署致受託人之任何指示約束。除因受託人或其相關關聯公司被證明故意失責、嚴重疏忽或欺詐外(此證明須得受託人或其相關關聯公司信納)，倘若本人/ 我們或本人/我們之代理人或中介人所提供之資料錯誤及/ 或受託人或其關聯公司因執行相關指示，而導致受託人及/或其關聯公司需要承擔任何損失、支出、責任，或需要進行任何行動或訴訟，本人 / 我們同意作出有關賠償予受託人及其關聯公司。

By signing this declaration and consent form, my/ our declaration and consent above supersedes all of my/ our previous declaration and consent with effect from the date stated below.
本聲明及同意書一經簽署，本人 / 我們於下列所示之日期前所提供之任何聲明及同意將被本聲明及同意取替。

Authorized signature and company chop

S.V.

Authorized signature and company chop 授權人簽署及公司印鑑 | Date: dd/mm/yyyy 日期: 日/月/年

C44_v1 (9/2025)

[AIA – INTERNAL]

Path : AIA Pension Agency Corner > Download > Form > AIA MPF – PRIME VALUE CHOICE - MPF CUSTOMER DECLARATION AND CONSENT FORM (FOR EMPLOYER ONLY)

MPF intermediaries should obtain written and express consent from the client prior to receiving monetary and non-monetary benefits (Cont'd)

If customer uses an old form, the eMPF form or eMPF Platform does not obtain written and express consent from client for MPF intermediary to receive monetary and non-monetary benefits, the relevant customer will receive an **"MPF Customer Declaration and Consent Form"** by post. The relevant customer is required to sign and return it to AIA as to confirm that the customer has been invited, induced or advised by one or more registered MPF intermediaries to enroll in the AIA MPF Scheme and provided a written and express consent for registered MPF intermediary to receive monetary and/or non-monetary benefits as stated in the PISI Form.

(**Please refer to memo A240263 for details**)

Important Notes:
• If you fail the "MPF Customer Declaration and Consent Form" signed by the client to AIA within 3 months after successfully submitting a new business (or relevant business), the commission will not be paid.
• You will get to know there is a missing commission consent form that needs to be followed up once you log in to MPF eAC. You can download the "MPF Customer Declaration and Consent Form " that requires to be signed and returned.

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[AIA – INTERNAL]

HEALTHIER, LONGER, BETTER LIVES

Dos & Don’ts

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MPF DOs and DON'Ts

For Internal Use Only

Dos

- ✓ Must be registered as MPF Registered Intermediaries (RI).
- ✓ The Information of MPF clients will only be used for promotional purpose in relation to AIA MPF product and service.
- ✓ Subsidiary intermediary should avoid any conflict of interest and should disclose the conflict to the client and take all reasonable steps to ensure fair treatment of the client (eg. Subsidiary intermediary should disclose to clients on the different amount of benefits by them upon completing sales for TVCs and qualifying deferred annuity policies).
- ✓ MPF client information can only be transferred to another MPF intermediary for MPF related purposes and with customer consent.
- ✓ If personal assistants who do not have any valid MPF license are privately engaged by SIs, the personal assistants can only participate in administrative work, and cannot conduct any regulated activities. SIs may be liable for any improper acts by such personal assistants which are contrary to the conduct requirements under the MPFSO.
- ✓ All client information should be treated in a confidential manner and avoid any misuse of personal data.
- ✓ MPF intermediaries must obtain the customer's prior written and explicit consent before receiving any monetary or non-monetary benefits.
- ✓ When conducting MPF sales and marketing activities:
    - Must comply with the Guidelines on Conduct Requirements for Registered Intermediaries issued by MPFA.
    - Subsidiary intermediary should make sure any form is duly completed in all material respects before asking customer to sign. Customer need to countersign if there are any alterations to the completed form.
    - Subsidiary intermediary should ensure that proper consent from the client has been obtained before approaching by phone call.
    - Subsidiary intermediary can only distribute marketing materials approved by PIs.
    - Subsidiary intermediary should treat all information provided by client as confidential
    - Subsidiary intermediary should offer customers with special needs ("vulnerable client") to be accompanied by witness during the relevant sales process. The witness can be customers' companion or another intermediary or member of staff (i.e. a third party).

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[AIA – INTERNAL]

MPF DOs and DON'Ts (Cont'd)

For Internal Use Only

DON'Ts

× Provide any MPF non-related services and product information without MPF members' request.
× Conduct direct marketing to those MPF members who have opted out from directing marketing.
× Provide tax advice.
× Request prospects / customers to sign on blank / incompleted form.
x Conduct unsolicited telemarketing activities in respect of MPF-related products or services.
× Impersonate representatives of government agencies or public bodies (e.g. staff of the MPFA).
× Claim that AIA MPF Scheme / Constituent Fund is better than customers current participating scheme or investment funds.
× Provide advice to customers on early withdrawal from MPF System.
× Provide any rebate, gift or incentive directly or indirectly to customers.
× Provide investment advice to customers (Including advice on investing a specific constituent fund or transferring accrued benefits from a specific constituent fund to another specific constituent fund).
× Forecast, project or predict the future performance or possible good performance of a specific constituent fund.
× Present the difference between MPF product and other product in an unfair and inaccurate way if both products are involved in the selling process.
× Accept customers' cash payment.
×Use personal data obtained from the public domain to conduct direct marketing activities. (e.g. copy or take picture of the names and addresses of tenants such as doctors, accountants, etc. in the lobby of the commercial building, and then send them marketing materials by mail; Through a third party, such as a doctor's assistant or nurse to obtain his/her superior's personal information such as name and personal email address and then send him/her the marketing materials by direct or carbon copy (cc.) mail).

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[AIA – INTERNAL]

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MPF DOs and DON'Ts (Cont'd)

DON'Ts

x Failing to use the correct Personal Account Information Enquiry Authorization Form (Principal Intermediary). (Form PA-AP (PI)) for personal account enquiries that should be submitted via principal intermediaries (PIs)

×Submitting MPF forms and executing transactions without the clients' consent and authorization.

×Impersonating a client and contacting approved trustees for the purpose of obtaining the client's MPF account information such as account number and account balance.

×Using the clients' information (previously obtained in the course of the SI's business activities with the clients) without their consent to fill in the MPF forms.

× Requesting or allowing a client to sign forms without clearly explaining the contents and purposes.

× Failing to have adequate product knowledge and failing to provide clear and accurate information to aid a client's decision making.

× Failing to have adequate knowledge of the relevant MPF scheme/fund, the choice of appropriate forms and procedures.

× Failing to provide copies of the signed forms to the client as soon as practicable.

× Failing to execute a client's instructions promptly and accurately or alert the clients of any delay in execution as soon as possible (e.g. submitting an enrolment form via iPoS to the approved trustee).

×Handling client assets (Delays in passing on the cheques and beyond the statutory contribution dates caused by subsidiary intermediaries who receive cheques may trigger the imposition of surcharges on the employers or Self-employed person).

×Participate in any marketing of ORSO schemes to the public.

×Make a false or misleading statement for early withdrawal of MPF benefits.

×Aids and / or abets scheme members to make false or misleading statement (e.g. Making false declaration on permanent departure to withdraw MPF benefit).

×Disclose or use such information except as permitted at law, and avoid any misuse of the personal information obtained in the course of its business activities.

×Unauthorized disclosure of scheme members' personal information and / or contact details to third party.

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[AIA – INTERNAL]

MPFA STEPPING UP OF ENFORCEMENT ACTIONS

The MPFA indicated that enforcement actions will be stepped up against any failures to comply with the relevant conduct requirements. All registered intermediaries are urged to comply with conduct requirements.

The MPFA may make the following disciplinary order against a registered intermediary if the registered intermediary is convicted of an offence under section 34ZL of MPF Schemes Ordinance:

1. Suspense or revoke registration

2. Disqualify registration

3. Public/ privately reprimanded

4.The registered intermediaries may be ordered to pay a pecuniary penalty not exceeding whichever is the greater amount of the following -

- $10,000,000;
- 3 times the amount of profit or loss avoided by the regulated person as a result of the failure.

If the MPFA becomes aware of any criminal offence that might be committed by a registered intermediary, the MPFA may report the matter to the relevant enforcement agency such as the Police.

The MPFA may also refer cases of improper acts and undesirable practices to the Insurance Authority to follow up and consider appropriate disciplinary actions against the registered intermediaries including examining their continued status as fit and proper persons.

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[AIA – INTERNAL]

TVC DOs and DON'Ts

For Internal Use Only

Dos

✓ Sales Intermediaries should act in the best interests of the client when conducting regulated activities and giving regulated advice in relation to TVCs.

✓ When conducting sales and marketing activities on TVC:

- Ensure clients clearly understand the key features of TVC's;
- The preservation requirements of TVC accounts are the same as mandatory contributions (TVC account balance can only be withdrawn upon reaching the age of 65, or on other statutory grounds). Note that contributions in excess of the tax deduction cannot be withdrawn early;
- Subsidiary intermediary should present the product features of TVC (e.g. withdrawal arrangement and minimum investment amount) in an accurate, fair and balanced way.
- Explain to client the maximum tax deductible amount for the year of assessment 2019/2020 onwards is HKD 60,000 yearly, which is an aggregate deduction limit for both TVC and other qualifying deferred annuity premiums. The existing mandatory contribution deduction will not be affected in any way by TVC arrangements;
- Explain to client the withdrawal circumstances of accrued benefits derived from TVC (including the TVC made in excess of the maximum tax deduction limit during a tax assessment year) are the same as mandatory contributions;
- Ensure to use the correct form in handling client's direction.

✓ During the selling process, SI's should:

- Check the clients' identity documents (e.g. identity card) to verify the clients' identity
- Check whether the clients are vulnerable clients[1] so that to clients with special needs can be identified. The SI's should exercise extra care and provide additional support, such as by offering the vulnerable clients the opportunity to be accompanied by a companion or an additional staff member to witness the sales process.

[1] Vulnerable clients are persons who are not, or may not be, able to fully understand the type of information to be provided and discussed or who are not, or may not be, able to make a key decision. Such customers may include, for example, those who are illiterate, with low level (primary level or below) of education, visually or otherwise impaired in a manner that affects their ability to make the relevant key decision independently.

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[AIA – INTERNAL]

TVC DOs and DON'Ts (Cont'd)

Dos

✓ In the sales and marketing of TVC, the Sl's should explain the key features of TVC to the clients, including but not limited to the following:

- The maximum tax-deductible limit for each assessment year is HK$60,000 yearly, which is an aggregate limit for both TVC and QDAP premiums;
- If the client has made TVC and paid premiums for QDAP in the same year of assessment, tax deduction will be applied to the TVC first. Any remaining amount will then be used for tax deduction on QDAP premiums;
- There is no commitment for the client to make TVC in future years. The client can make TVC in any amount at any time he/she wants according to his/her needs;
- The client can select different constituent funds (CF's) for the TVC account(s) and he/she can also change the investment mandate at any time;
- The MPF benefits in a TVC account can be fully transferred to another TVC account under a different MPF scheme at any time; and
- The withdrawal arrangements of TVC are the same as MPF mandatory contributions, which can be withdrawn when scheme member reaches the age of 65 (except for statutory grounds for early withdrawals).

✓ When inviting clients to join or transfer to an MPF scheme, the clients should be informed that:

- If no CF option is provided, the contribution will be invested under the DIS of the MPF scheme.
- The DIS arrangement and features to the clients, such as the DIS consists of two CF's, the automatic de-risking mechanism, fee controls and global investing for risk diversification.

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[AIA – INTERNAL]

TVC DOs and DON'Ts (Cont'd)

Dos

- ✓ When inviting, inducing or advising clients on transfer out of accrued MPF benefits, the SI's should enquire if the clients have any existing investment in a guaranteed fund, the SI's should:
  - Warn the clients that a transfer of the MPF accrued benefits out of that guaranteed fund may cause some or all of the guarantee conditions not being satisfied, thus resulting in the loss of the guarantee. The SI's should advise the clients to check the offering document of their original scheme or consult the original MPF trustees for details before transferring out of MPF accrued benefits from the guaranteed fund;
  - Document the warning and advice given mentioned above and ask the clients to sign the document to acknowledge the content of the document. A copy of the document should be given to the clients.

- ✓ The SI's should make good use of the MPF Fund Platform available on the MPFA website to provide to the clients an overview of the information about different CF's offered by different MPF schemes.
- ✓ AIA SI should provide Information about Principal Intermediary and Subsidiary Intermediary to client.
- ✓ When the clients indicate to the SI's that they are interested in tax-deductible products, the SI's should
  - Take reasonable steps to understand the circumstances of the clients and provide adequate or accurate information about TVC for the clients to make informed decisions.

- ✓ MPF intermediaries must obtain the customer's prior written and explicit consent before receiving any monetary or non-monetary benefits.

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[AIA – INTERNAL]

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TVC DOs and DON'Ts (Cont'd)

DON'Ts

× Claim that AIA MPF TVC Programme is better than customers current participating scheme or investment funds.
× As a AIAHK MPF subsidiary intermediaries, you provide investment advice to customers on the selection of constituent funds
× Provide advice to customers on TVC contribution amount in MPF System.
× Fail to disclose clients that the benefits derived from the sale of different TVC products will differ.

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[AIA – INTERNAL]

HEALTHIER, LONGER, BETTER LIVES

Documents required for Applications for Withdrawal of Accrued Benefits on Grounds of Permanent Department from Hong Kong

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New Arrangement on Requiring Documents for MPF Application of "Claims for Payment of MPF Accrued Benefits on Grounds of Permanent Departure from Hong Kong"

For Internal Use Only

The Mandatory Provident Fund Schemes Authority ("MPFA") has issued a circular in December 2020 to remind registered intermediaries ("RIs") to meet the standards of conduct as set out in the conduct requirements under the Mandatory Provident Fund Schemes Ordinance ("MPFSO") and the Guidelines on Conduct Requirements for Registered Intermediaries ("Conduct Guideline") when conducting sales and marketing activities and giving advice in relation to registered schemes. Summaries are as follows:

Points-to-note	Relevant Legal Provisions	Summary
Making false declaration on permanent departure to withdraw MPF benefit	• Section 43E of MPFSO • Section 36 of Crimes Ordinance (Cap.200)	• It is a criminal offence for any person to make a false or misleading statement for early withdrawal of MPF benefits • Any person who aids and/or abets scheme members to make such false or misleading statement may also be subject to criminal prosecution • If RIs commit such crime, RIs may also be in breach of section 34ZL of MPFSO as well as the relevant Conduct Guidelines and may be subject to disciplinary sanction
Unauthorized disclosure of scheme members' Personal information and / or contact details to third party	• Section 41 of MPFSO • Paragraph III.10 of Conduct Guideline • Personal Data (Privacy) Ordinance (Cap.486)	• RIs must treat all information supplied by a client as confidential, must not disclose or use such except as permitted at law, and avoid any misuse of the personal information obtained in the course of its business activities • Unauthorized disclosure of scheme members' personal information and/or contact details to a third party, may give rise to disciplinary and /or criminal liability

AIA agent should not advise client to make an early withdrawal of MPF accrued benefits (e.g. permanent departure claim)

Please visit MPFA website, MPF Agency Corner or iAcademy to check on the "Guidelines on Conduct Requirements for Registered Intermediaries" if necessary.

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[AIA – INTERNAL]

New Arrangement on Requiring Documents for MPF Application of "Claims for Payment of MPF Accrued Benefits on Grounds of Permanent Departure from Hong Kong"

MPFA has also issued another circular to MPF approved trustees in December 2020 requiring trustees to request additional supporting documents for application of "Claims for Payment of MPF Accrued Benefits on Grounds of Permanent Departure from Hong Kong" due to moving to the Mainland of China. This arrangement took effect from 18 January 2021, details as follows:

Requiring documents for application of "Claims for Payment of MPF Accrued Benefits on Grounds of Permanent Departure from Hong Kong" due to moving to the Mainland of China	Existing Arrangement
Claim Form For Payment Of MPF Accrued Benefits (Benefits) On Grounds Of Permanent Departure From Hong Kong / Total Incapacity / Terminal Illness / Small Balance / Death (Form MPF(S) – W(O))	✓
Statutory Declaration For Claims For Payment Of MPF Accrued Benefits (Benefits) On Grounds Of Permanent Departure From Hong Kong (Form MPF(S) - W(SD2))	✓
Mainland Travel Permit for Hong Kong and Macao Residents	✓
i. Residence Permit for Hong Kong, Macao and Taiwan Residents; OR ii. Address proof in Mainland of China (e.g. Utility bill, bank statement of latest 3 months)	✓

Should you have any enquiries, please call AIA Corporate Solutions Hotline at 2100 1828.

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[AIA – INTERNAL]

HEALTHIER, LONGER, BETTER LIVES

Complying with the Relevant Statutory Requirements when Handling Permanent Departure from HK (PD Claims)

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For Internal Use Only

Complying with the relevant statutory requirements when handling PD Claims (MPFA Circular‘s on guarding against fraudulent activities)

The MPFA issued (22 December 2023 and October 30, 2024) , circulars to remind MPF intermediaries to comply with the relevant statutory requirements, proper procedures, and standards of conduct when handling PD Claims, and require MPF trustees to regularly review and enhance their control measures to prevent fraudulent activities to safeguard the interests of scheme members.

Standards of conduct expected of Registered Intermediaries (RIs) when handling PD Claims under relevant regulatory requirements

RIs are expected to meet the standards of conduct in accordance with the conduct requirements under the Mandatory Provident Fund Schemes Ordinance (MPFSO) and Guidelines on Conduct Requirements for Registered Intermediaries (Conduct Guidelines) as well as any other applicable laws and regulations.

The standards of conduct include but are not limited to:

a) Exercising a level of care, skill and diligence

(i) Section 34ZL(1)(b) of the MPFSO requires RIs to exercise a level of care, skill and diligence that may reasonably be expected of a prudent person who is carrying on a regulated activity.

(ii) RIs must understand the MPF System and general scheme operational issues as required by paragraphs III. 13 and III.15(e) of the Conduct Guidelines. As such, RIs should advise scheme members about the relevant statutory requirements as well as the proper procedures in making PD Claims.

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[AIA – INTERNAL]

Complying with the relevant statutory requirements when handling PD Claims (MPFA Circular ‘s on guarding against fraudulent activities)

b) Having regard to a client’s particular circumstances

(i) Section 34ZL(1)(d) of the MPFSO requires RIs to have such regard to their client’s particular circumstances as is necessary for ensuring that the regulated activity is appropriate to the client.

(ii) RIs should, as required by paragraph III.27(a) of the Conduct Guidelines, acquire an understanding of the scheme member, such as the scheme member’s background and reasons for making the PD Claim, explain to the scheme member the relevant legal requirements and remind the scheme member that making false or misleading statements and/or using falsified documents is a criminal offence.

Subsidiary intermediaries (SIs) must not engage in any criminal activity

- The MPFA is hereby reminds all Sis that it is a criminal offence to aid and abet another person to make a false or misleading statement and/or use falsified documents for early withdrawal of MPF benefits. SIs who receive fees or commissions in assisting scheme members to make false PD Claims may be committing money laundering offences. The MPFA would not tolerate any criminal acts by SIs and would collaborate with relevant law enforcement agencies to combat such crimes.
- In addition, SIs involved in such acts are also in breach of the conduct requirements and are subject to disciplinary sanctions, including revocation of, disqualification from/suspension of registration and SIs, pecuniary penalty and/or reprimand.

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Complying with the relevant statutory requirements when handling PD Claims (MPFA Circular ‘s on guarding against fraudulent activities)

Common attributes and red flags found in false PD Claims

1) To induce and/or abet scheme members to make false statements or declarations regarding permanent departure from Hong Kong with a view to withdrawing their MPF benefits early, in return for a commission or service fee.
2) To aid and abet another person to make a false or misleading statement and/or use falsified documents for early withdrawal of MPF benefits.
3) Unauthorized transfer of MPF from an MPF account to another account of a scheme member.
4) False PD Claims and unnecessary/frequent transfers
5) Withdrawal of MPF benefits by a scheme member within a certain time after transfer-in of the benefits form another MPF scheme.

- The MPF intermediaries should also acquire understanding of the scheme members, such as their background and the reasons for making PD Claims
- Making a false or misleading statement to the MPFA or an MPF trustee is a criminal offence. Any person who aids and abets MPF scheme members to make a false PD Claim is also liable to criminal prosecution
- Stay vigilant against red flags of suspicious PD Claims. Once red flags are identified, these should be escalated to the management and responsible officers of PIs for decision of appropriate actions.

Should Not Conduct any Unsolicited Telemarketing Activities in respect of MPF-related Products or Services

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Circular Letter on Cessation of Unsolicited Calls for Marketing MPF-related Products or Services

The Mandatory Provident Fund Schemes Authority (the "MPFA") has issued a Circular Letter on Cessation of Unsolicited Calls for Marketing MPF-related Products or Services on 31st March 2025 in response to growing concern over potential scam calls purportedly related to MPF.

This Circular Letter reminds MPF intermediaries to protect the interest of MPF scheme members and to upload the integrity of and trust in the MPF system.

Cessation of Unsolicited Telemarketing Activities

With immediate effect, MPF intermediaries should not conduct any unsolicited telemarketing activities in respect of MPF-related products or services.

The MPFA has also required MPF intermediary companies to strictly monitor the sales conduct of their representatives. In case of violations, disciplinary action will be taken against the intermediaries involved, with the most severe penalty being the permanent revocation of their registration.

Reminder

For any suspected violation, the case shall be escalated to the Market Conduct Committee ("MCC") for investigation and deliberation. If found substantiated, relevant Financial Planners shall be penalised with penalties ranging from 1 point deduction to termination of contract, depending on the severity of the violation.

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[AIA – INTERNAL]

Prevention of Corruption in MPF Business

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MPFA Circular – Prevention of Corruption in MPF Business [Published on 31 March 2025]

For Internal Use Only

In order to take effective measures in the prevention of corruption and bribery in MPF business, the Mandatory Provident Fund Scheme Authority (MPFA) has issued the attached Circular Letter to remind registered intermediaries (RIs) to ensure full compliance with the Prevention of Bribery Ordinance (Cap 201) (POBO) when conducting MPF business.

Point-to-note	Summary
Essential probity requirements for RIs in Guidelines on Conduct Requirements for Registered Intermediaries	➢ Paragraph III.8 of the "Guidelines on Conduct Requirements for Registered Intermediaries" (Conduct Guidelines) mandates that RIs adhere to the POBO and all relevant guidelines issued by the Independent Commission Against Corruption (ICAC) concerning matters in relation to regulated activities carried out by the RIs. RIs should also comply with: a) Paragraphs III.6 and III.7 of the Conduct Guidelines in respect of the restriction of offer of rebates, gifts and incentives to any person; and b) Paragraphs III.36 and III.36A regarding the requirements governing the receipt and disclosure of the monetary and non-monetary benefits receivable by the RIs.
Other essential probity requirements applicable to RIs	a) Acceptance and offering of entertainment – Although entertainment is an acceptable form of business and social behaviour, RIs should put in place relevant policies and procedures to govern the acceptance and offering of entertainment by their staff and agents. For example, RIs should avoid accepting lavish or frequent entertainment from persons with whom the approved MPF trustees and the RIs have business dealing/ relationship (e.g. service providers or clients) or from his/ her subordinates to prevent conflicts of interests. b) Anti-corruption requirements for business counterparts – RIs may be exposed to the risk of corrupt practices by business counterparts or service providers. To mitigate the risk, RIs should implement anti-corruption requirements on business counterparts or service providers and communicate their anti-corruption policies to their business counterparts or service providers where appropriate(e.g. incorporating anti-corruption clause in contracts). c) Prohibition of bribery – Offering advantage to government officer or public servant as a reward for or inducement to performing any act in his/her official capacity, or while having business dealings with the government or the public body to whom he/she belongs is prohibited.

RIs can draw reference from the sample code of conduct issued by the ICAC, which sets out the basis standard of conduct expected of all directs and staff of a private company (Path : https://cpas.icac.hk/UPloadImages/InfoFile/cate_43/2019/fd4f9dce-3e2c-4a92-a26b-90b22ee6800d.pdf) and visit the ICAC's website at https://www.icac.org.hk/en/home/index.html for practical guides and education resources for corruption prevention.

[AIA – INTERNAL]

HEALTHIER, LONGER, BETTER LIVES

AIA MPF Officially Onboards eMPF Platform

What is eMPF?

The eMPF Platform (eMPF) is a centralized and integrated digital platform designed to standardize, streamline, and automate the administrative processes of different MPF schemes. Making it simpler and more convenient for scheme members and employers to manage their MPF schemes, with a view to enhancing operational efficiency and reducing administration costs. MPF trustees and their respective schemes will be progressively onboarded to the eMPF.

Under the Mandatory Provident Fund Schemes Ordinance, approved trustees of registered schemes are required to use the eMPF platform and the administrative services provided by the platform operator to fulfill their scheme administration functions

When the eMPF is launched, employers, scheme members or self-employed persons will be able to view and manage all their MPF accounts on the one-stop online platform at any time, anywhere.

- **Employer**
  Manage and make MPF contributions for employees effectively anytime and anywhere through diversified online payment channels plus auto-calculation of MPF contributions
- **Scheme Member**
  Access and manage MPF accounts easily on a single platform. Access and manage all your MPF accounts with one single platform. Apart from being able to review your MPF performance at a glance, the eMPF Platform also supports online submissions of fund switching, transfer and benefits withdrawal requests.
- **Handle MPF for Others**
  Help your clients and family members to prepare MPF applications online by accessing the eMPF Assistant Portal. For example, enrol in an MPF account, consolidate personal accounts, transfer of benefits under Employee Choice Arrangement, transfer of tax-deductible voluntary contributions for a scheme member, and enrol in an MPF scheme for an employer.

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[AIA – INTERNAL]

AIA MPF – Prime Value Choice has officially on-board to the eMPF Platform on 3rd September 2025

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Post-onboarding Services :

As an AIA MPF Intermediary

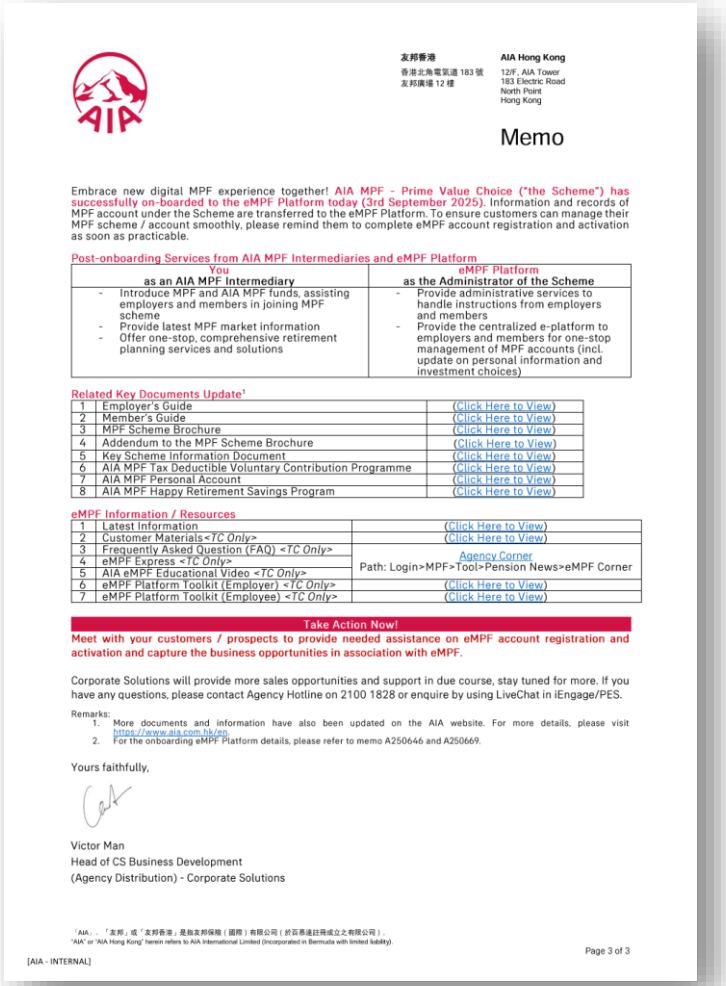
- Introduce MPF and AIA MPF funds, assist employers and members in joining the scheme
- Provide the latest MPF market information
- Offer one-stop, comprehensive retirement planning services and solutions

eMPF Platform (Scheme Administrator)

- Provide administrative services to handle instructions from employers and members
- Offer a centralized platform for one-stop MPF account management (including personal data updates and investment choices)

Related Documents / Resources

- Employer Guide, Member Guide, Scheme Brochure & Supplements
- Key Scheme Information Documents
- Tax Deductible Voluntary Contributions (TVC)
- MPF Personal Account, Happy Retirement Account and Additional Voluntary Contributions
- eMPF Resources: Latest Information, Customer Materials, FAQs, Platform Toolkit (Employer & Member) and eMPF Express



友邦香港
香港北角電氣道 183 號
友邦廣場 12 樓

AIA Hong Kong
12/F, AIA Tower
183 Electric Road
North Point
Hong Kong

Memo

Embrace new digital MPF experience together! AIA MPF - Prime Value Choice ("the Scheme") has successfully on-boarded to the eMPF Platform today (3rd September 2025). Information and records of MPF account under the Scheme are transferred to the eMPF Platform. To ensure customers can manage their MPF scheme / account smoothly, please remind them to complete eMPF account registration and activation as soon as practicable.

Post-onboarding Services from AIA MPF Intermediaries and eMPF Platform

You as an AIA MPF Intermediary	eMPF Platform as the Administrator of the Scheme
- Introduce MPF and AIA MPF funds, assisting employers and members in joining MPF scheme - Provide latest MPF market information - Offer one-stop, comprehensive retirement planning services and solutions	- Provide administrative services to handle instructions from employers and members - Provide the centralized e-platform to employers and members for one-stop management of MPF accounts (incl. update on personal information and investment choices)

Related Key Documents Update[1]

1	Employer's Guide	(Click Here to View)
2	Member's Guide	(Click Here to View)
3	MPF Scheme Brochure	(Click Here to View)
4	Addendum to the MPF Scheme Brochure	(Click Here to View)
5	Key Scheme Information Document	(Click Here to View)
6	AIA MPF Tax Deductible Voluntary Contribution Programme	(Click Here to View)
7	AIA MPF Personal Account	(Click Here to View)
8	AIA MPF Happy Retirement Savings Program	(Click Here to View)

eMPF Information / Resources

1	Latest Information	(Click Here to View)
2	Customer Materials<*TC Only*>	(Click Here to View)
3	Frequently Asked Question (FAQ) <*TC Only*>	Agency Corner Path: Login>MPF>Tool>Pension News>eMPF Corner
4	eMPF Express <*TC Only*>	
5	AIA eMPF Educational Video <*TC Only*>	
6	eMPF Platform Toolkit (Employer) <*TC Only*>	(Click Here to View)
7	eMPF Platform Toolkit (Employee) <*TC Only*>	(Click Here to View)

Take Action Now!

Meet with your customers / prospects to provide needed assistance on eMPF account registration and activation and capture the business opportunities in association with eMPF.

Corporate Solutions will provide more sales opportunities and support in due course, stay tuned for more. If you have any questions, please contact Agency Hotline on 2100 1828 or enquire by using LiveChat in iEngage/PES.

Remarks:
1. More documents and information have also been updated on the AIA website. For more details, please visit https://www.aia.com.hk/en.
2. For the onboarding eMPF Platform details, please refer to memo A250646 and A250669.

Yours faithfully,

Victor Man
Head of CS Business Development
(Agency Distribution) - Corporate Solutions

「AIA」、「友邦」或「友邦香港」是指友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）。
"AIA" or "AIA Hong Kong" herein refers to AIA International Limited (incorporated in Bermuda with limited liability).

[AIA - INTERNAL]

Page 3 of 3

(Please refer to the Memo A250909 for details)

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[AIA – INTERNAL]

eMPF Registration
(Simplified Version)



eMPF 積金易

Registration & Activation on the eMPF Platform (Employer)

Why employers need to register eMPF?

Employers need to register with eMPF for each company. If the employer has completed the company's eMPF registration, he/she only needs to log in to eMPF with a single account to manage the MPF accounts of one or multiple companies.

Preparation

- Mobile Phone
- eMPF Activation Code
- Company Authorized Person
- Supporting Documents

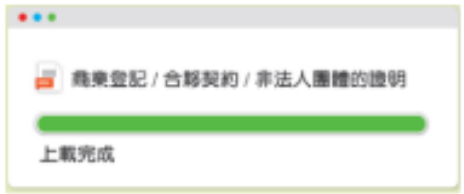
Steps for eMPF Registration



After receiving the 'eMPF Commnication Pack"







Types	Step 1	Step 2	Step 3
Existing Employer	Verify identify, fill in information of Company Authorized Person	Company Identification Company Authorized Person to fill in information to identify the company & the eMPF Activation code.	Upload Supporting Documents 1. "Company Authorized Person" Form 2. Business Registration Certificate/ Certificate of Incorporation/ Documents issued by trustee to the company *(within 6 months preceding the date of registration for the eMPF Platform*
New Employer	Verify identify, fill in information of Company Authorized Person	Fill in Company Information (Only if the employer does not register with any MPF Scheme)	Upload Supporting Documents 1. Board of Resolution for Authorized Person 2. Business Registration Certificate/ Certificate of Incorporation/ Other valid document of relevant government registration

Steps for Activation



Company Authorized Person to create username and password after receiving notification and completing the identity verification

Finish the Set up!

Employers – eMPF Registration & Activation (Simplified Version)



致：積金易平台有限公司
To: eMPF Platform Company Limited

SDOR

委任「公司獲授權人」表格

"Company Authorized Person" Appointment Form

「**積金易**」平台是一個綜合的電子平台，為僱主和計劃成員提供簡便的一站式用戶體驗。要享受「積金易」平台帶給您的好處及方便，僱主須委任一名公司代表成為「**公司獲授權人**」，為公司註冊使用「積金易」平台及日後代表公司在「積金易」平台上處理強積金事宜。「公司獲授權人」將有權使用「積金易」平台的所有功能，包括更新公司資料、為新僱員登記計劃、繳交供款等，詳情請見第 2 頁。僱主可以使用此表格委任「公司獲授權人」。

The **eMPF Platform** is a comprehensive electronic platform that provides a convenient one-stop user experience for employers and scheme members. To enjoy the benefits and convenience of the eMPF Platform, an employer has to appoint a representative to be the **"Company Authorized Person (CAP)"** to register for eMPF on behalf of the company and handle MPF matters on the eMPF Platform going forward. The CAP will have access to all functions available on the eMPF Platform, including updating company information, enrolling new employees and making contributions, details of which are listed on page 2. Employers may appoint their CAP by using this form.

注意事項
(a) 請以中文或英文填寫此表格。您公司亦可提交委任「公司獲授權人」的董事會決議文件代替本表格。
(b) 屬於有限公司/無限公司/組織/獨資經營者/合夥企業（以下統稱「公司」）的僱主，須委任一名公司獲授權人以使用強積金平台。
(c) 此表格須由公司授權簽署人簽署，簽名樣本必須與受託人現行紀錄上的簽名樣本相符。
(d) 填妥本表格後，「公司獲授權人」在註冊積金易時，須上載此表格。

Notes
(a) Please complete this form in Chinese or English. Your Company may also submit a board resolution for appointment of the CAP in place of this form.
(b) An employer being a limited company / unlimited company / organization / sole proprietorship / partnership (collectively referred to as the "Company" below) must appoint a CAP for using the eMPF Platform.
(c) This form must be signed by the authorized signatory of the Company and the signature must match with the signature specimen maintained in trustee's current record.
(d) This form should be uploaded by the CAP when registering for the eMPF Platform.

公司名稱 Company Name		
商業登記證號碼 [1] Business Registration No.[1]		
公司獲授權人 [2,3] Company Authorized Person[2,3]	全名 Full Name	
	香港身份證號碼 / 護照號碼 * Hong Kong Identity Card No. / Passport No. *	
本公司現委任上述人士為「公司獲授權人」，代表本公司（i）註冊使用積金易平台及（ii）執行積金易平台提供的所有功能。 Our Company hereby appoints the above-named person as the "Company Authorized Person (CAP)" to act for and on behalf of the Company to (i) register for the eMPF Platform; and (ii) perform all functions available on the eMPF Platform.		
公司授權簽署人 Authorized Signatory of the Company	全名 Full Name	
	職銜 Job Title	
代表上述公司簽署 Signed for and on behalf of the above-named Company	簽名 Signature	日期 Date

* 請把不適用刪除 Please delete whichever is inapplicable

（註釋請見第 2 頁） (Footnotes are listed on page 2)

1

eMPF Activation Code

First Registration Date

Note This page contains **important information** including your company's eMPF activation code. Please **keep** it for reference to facilitate your registration for eMPF.

How to Register for eMPF

As an employer, regardless of how many MPF schemes you are participating in, you need to register for eMPF only once to manage all the schemes under your company which have got onboard the eMPF Platform.

Employer name: XXXXXXXXXXXXXXXX

Your company's **eMPF activation code**: RE - XXXXXXXXXX

You can **register for eMPF starting from**: 3 July 2025

Before registration, please have the following information and documents ready:

1. **eMPF Activation Code** (see above)
2. **Business Registration Certificate / Certificate of Incorporation**
3. **"Company Authorized Person" Appointment Form** (scan QR code to download and complete the form)

Registration Steps

Starting from 3 July 2025, please scan the QR codes below to download the eMPF mobile app using your smartphone or tablet, or visit the eMPF web portal to begin registration.

Mobile App | Web Portal

智方便 iAM Smart | Pamphlet | Mobile app

Tip: You can also use **"iAM Smart"** to complete eMPF registration, and have your identity verified and key personal information auto-filled via iAM Smart. If you are not yet an iAM Smart user, scan the QR codes above, read the relevant pamphlet and register for "iAM Smart" before registering for eMPF.

"iAM Smart" Hotline: 182 123

After logging into the eMPF mobile app or web portal, employer or the company authorized person can follow the steps below to register for eMPF:

1 **Apply**
- Input company authorized person's information
- Input **eMPF activation code**
- Input Business Registration / Certificate of Incorporation number
- Upload "Company Authorized Person" Appointment Form and Business Registration Certificate / Certificate of Incorporation

Upon receipt of your application, the eMPF Platform will send within two working days a notification to the company authorized person by email / SMS for activating your account

2 **Activate**
- Input company authorized person's information
- Set username and password

3 **Done !**

For details on each step of the registration process, please see:
Employer eMPF Registration and Activation User Guide
www.empf.org.hk/er/tutorial/reg/en

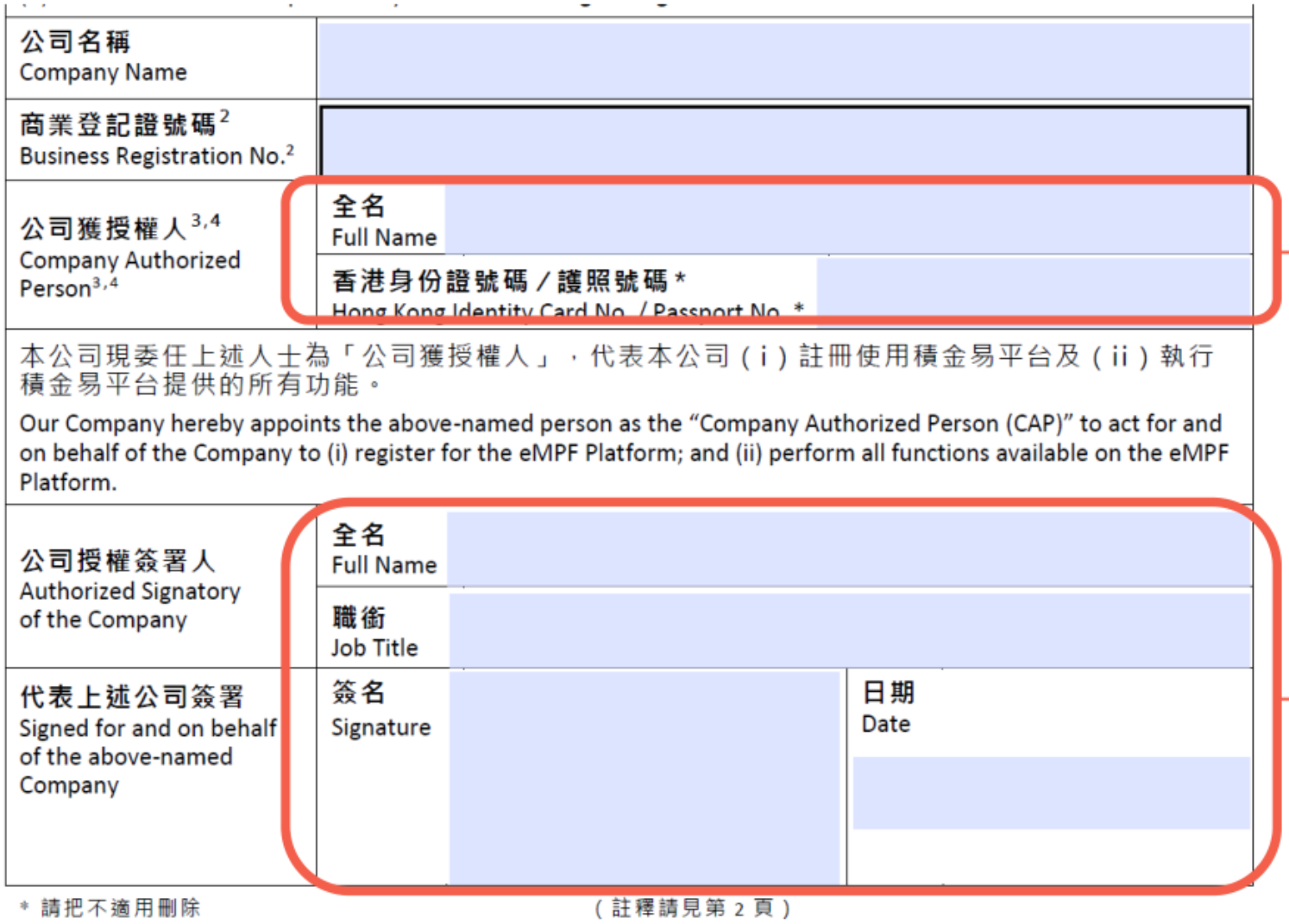
Point-to-note

AIA MPF - Prime Value Choice will get onboard the eMPF Platform on 3 September 2025. Before this date, even if you have completed registration for eMPF, your account information and records under this scheme will not be available on the eMPF Platform until 3 September 2025.

Company Authorized Person Form

"eMPF Communication Packs" Sample

Employers – eMPF Registration & Activation (Simplified Version)



公司名稱 Company Name		
商業登記證號碼[2] Business Registration No.[2]		
公司獲授權人[3,4] Company Authorized Person[3,4]	全名 Full Name	
	香港身份證號碼／護照號碼* Hong Kong Identity Card No. / Passport No. *	
本公司現委任上述人士為「公司獲授權人」，代表本公司（i）註冊使用積金易平台及（ii）執行積金易平台提供的所有功能。 Our Company hereby appoints the above-named person as the "Company Authorized Person (CAP)" to act for and on behalf of the Company to (i) register for the eMPF Platform; and (ii) perform all functions available on the eMPF Platform.		
公司授權簽署人 Authorized Signatory of the Company	全名 Full Name	
	職銜 Job Title	
代表上述公司簽署 Signed for and on behalf of the above-named Company	簽名 Signature	日期 Date

* 請把不適用刪除

（註釋請見第 2 頁）

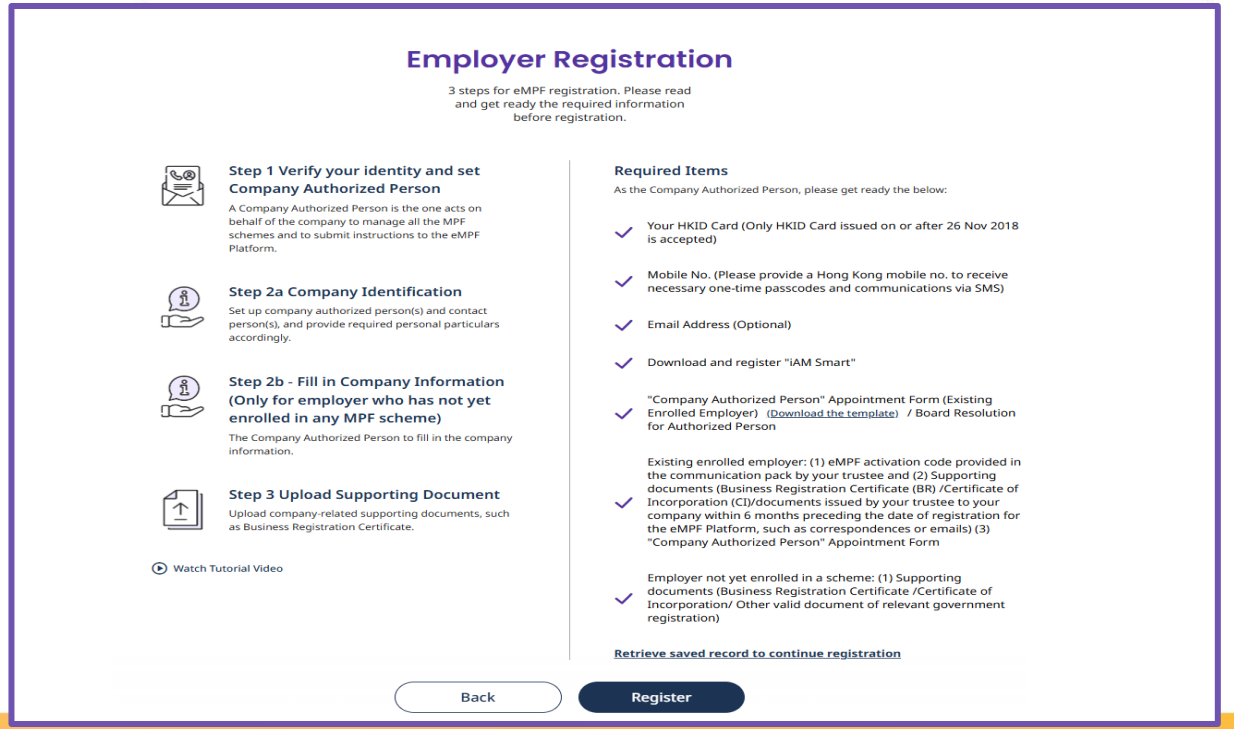
In the eMPF Platform, the **"Company Authorized Person"** must be the colleague who completes identity verification on the registration day and will also become the first user of the organization on the eMPF Platform

The **"Company Authorized Signatory"** is the authorized signatory currently recorded in AIA (Trust) records. The signature must match the existing record.

eMPF Registration

Employer can visit the eMPF website at www.empf.org.hk or download the eMPF Mobile App to register.

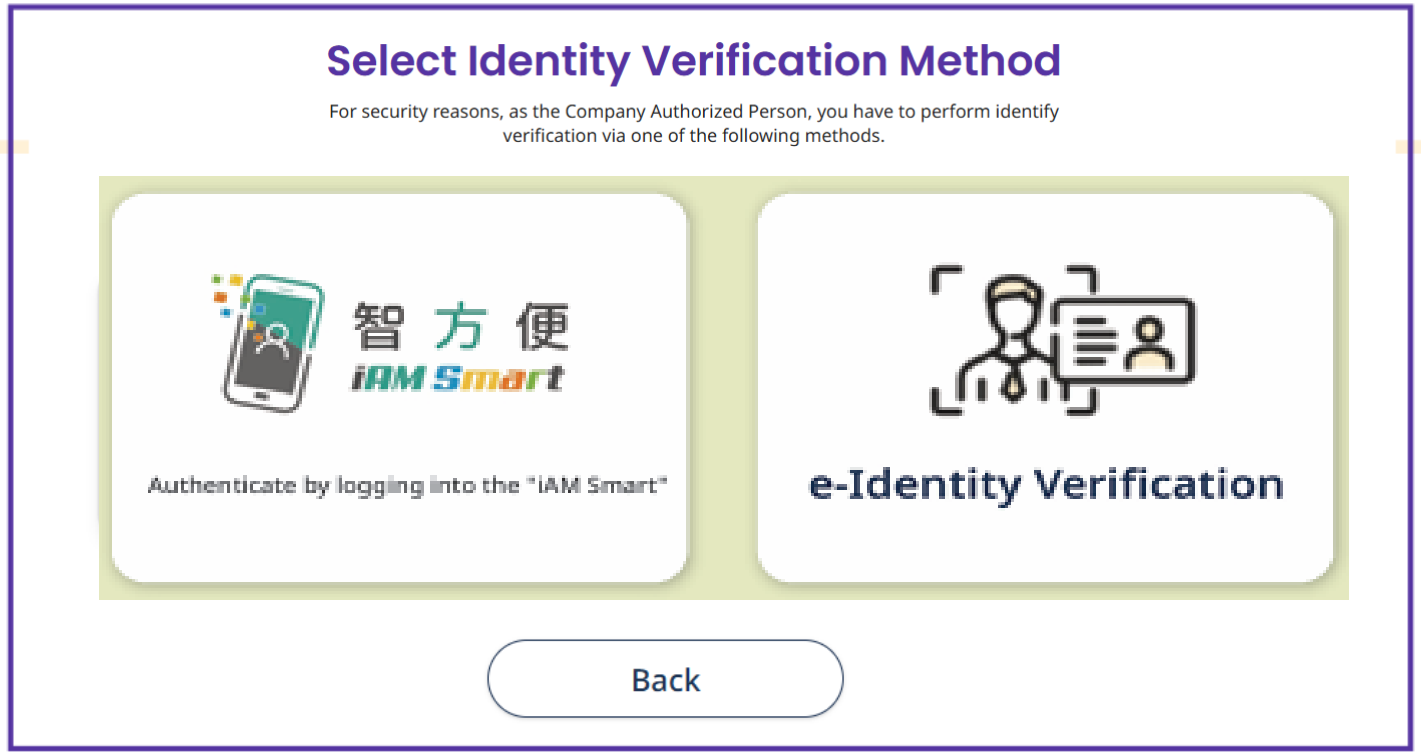




Tips

Please have the supporting documents ready (for example, Business Registration Certificate/Certificate of Incorporation and “Company Authorized Person” Appointment Form for existing enrolled employer).

eMPF Registration



Select Identity Verification Method:

I. “iAM Smart” or
II. “e-Identity Verification”

Tips : e-Identity Verfication

- ✓ “e-Identity Verification” is done by scanning the Hong Kong Identity Card and performing facial recognition for identity verification.

Tips : iAM Smart

- ✓ If you are a registered “iAM Smart” user, it is recommended to use “iAM Smart” for verification, as the process is simple and fast.
- ✓ In the future, you can also log in to eMPF via “iAM Smart.”

eMPF Registration

After the Company Authorized Person (Company AP) has successfully registered on the eMPF Platform, the application will be processed by the eMPF administration.

Once the application is completed, a notification will be sent to Company Authorized Person (Company AP) via email or SMS once the registration is completed.

After receiving the notification , please activate the eMPF on the eMPF Web Portal or eMPF Mobile App.



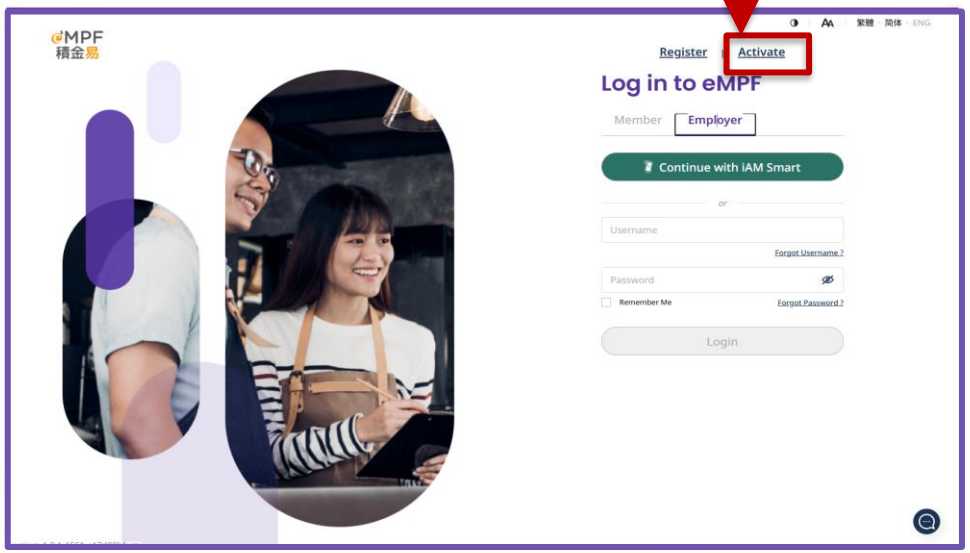
Your company has successfully registered for eMPF and granted you access to the eMPF Employer Platform.

Please log in to the eMPF Employer Platform to activate eMPF.

Company Authorized Person

Registration Successful

Activate eMPF



eMPF Activation



eMPF 積金易

eMPF Activation

Activate eMPF (Company Authorized Person)

Activate your eMPF

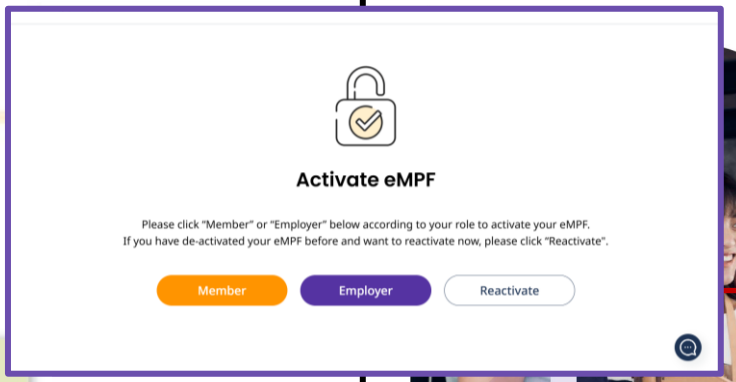
After the Company Authorized Person receives the notification for eMPF activation, visit the eMPF web portal or open eMPF Mobile App, select the "Employer" tab and click **Activate your eMPF** .

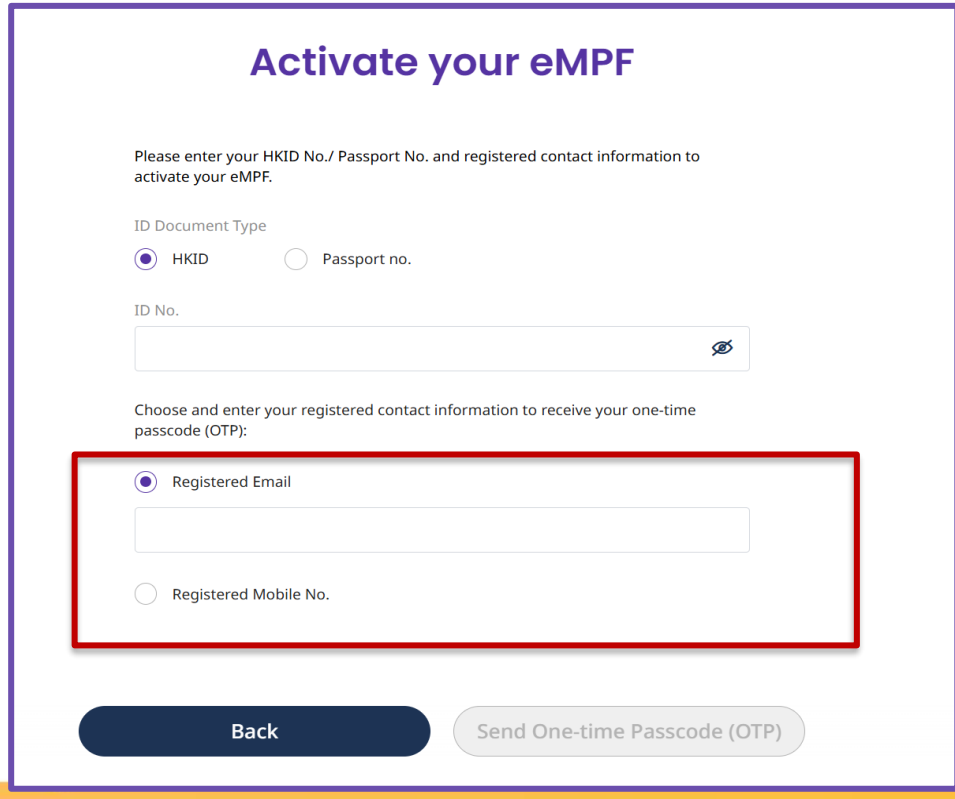


Two-factor Authentication

Fill in the ID No. and email address or mobile phone number you provided during registration for one-time passcode verification.



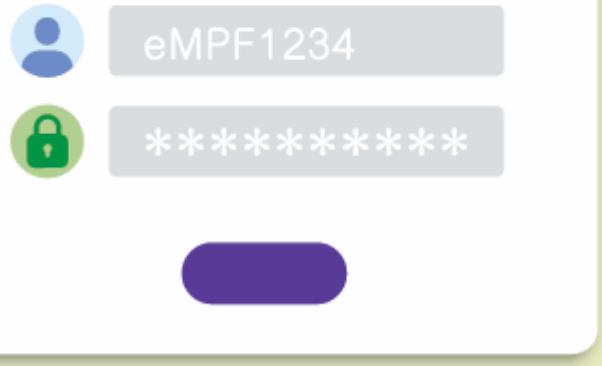


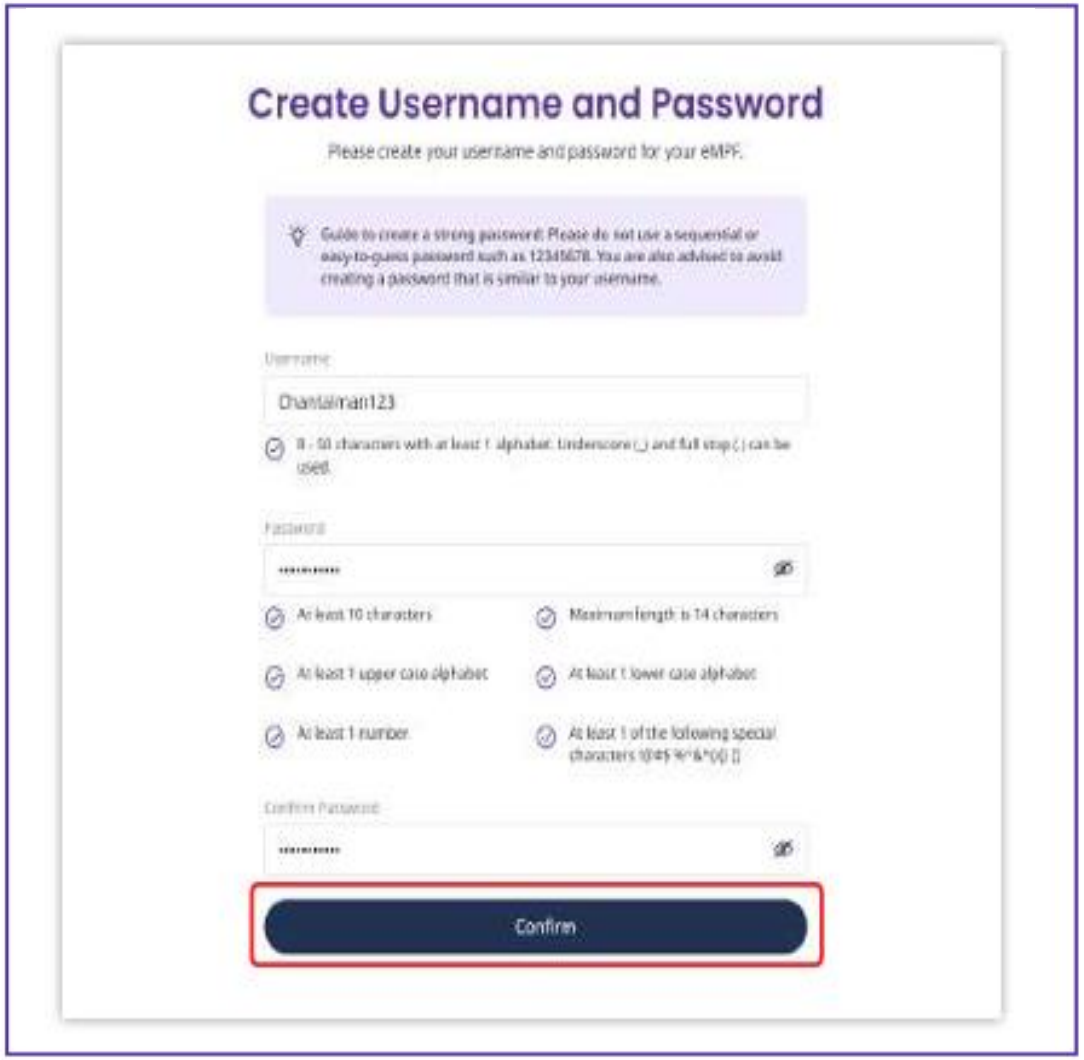


eMPF Activation

Create eMPF Username & Password

Create your username and password for eMPF login.

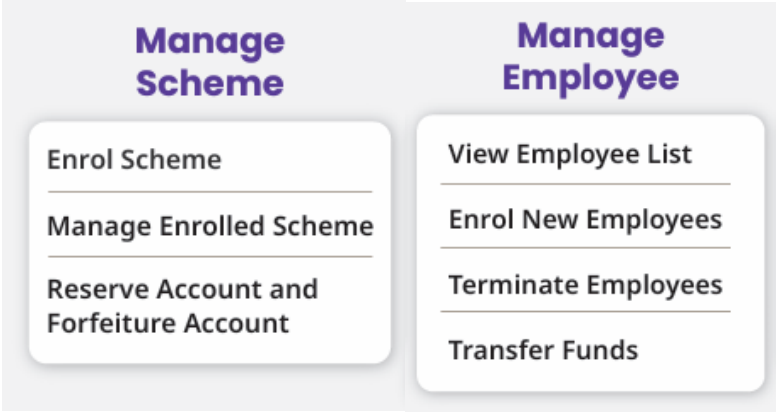


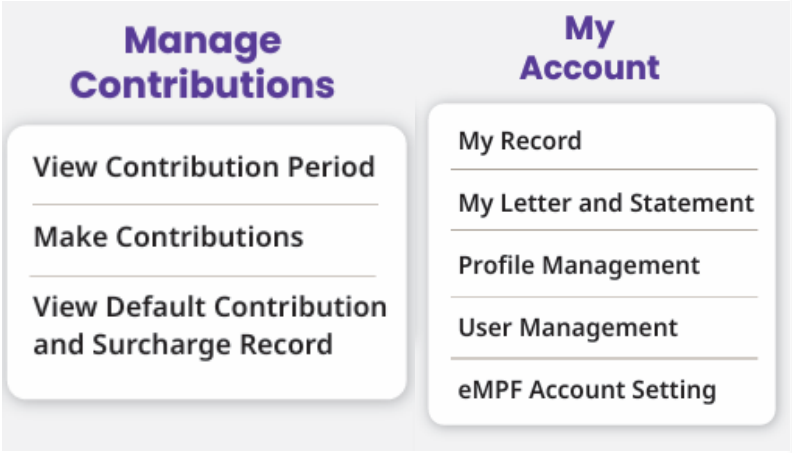


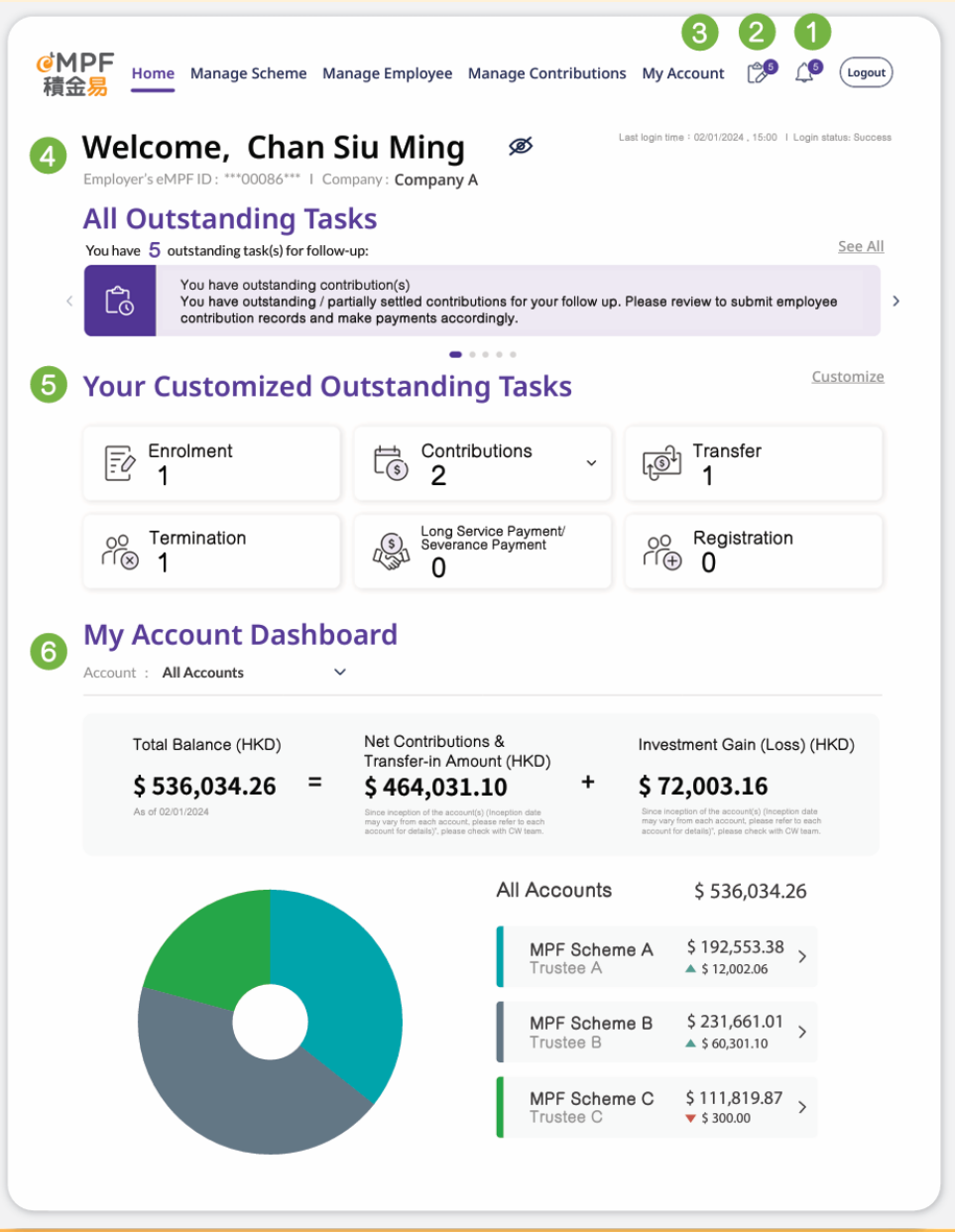
eMPF Web Portal Function Guide (Employer)

3 Menu

Click on each menu option one by one to view and submit different MPF instructions.







1 Notification

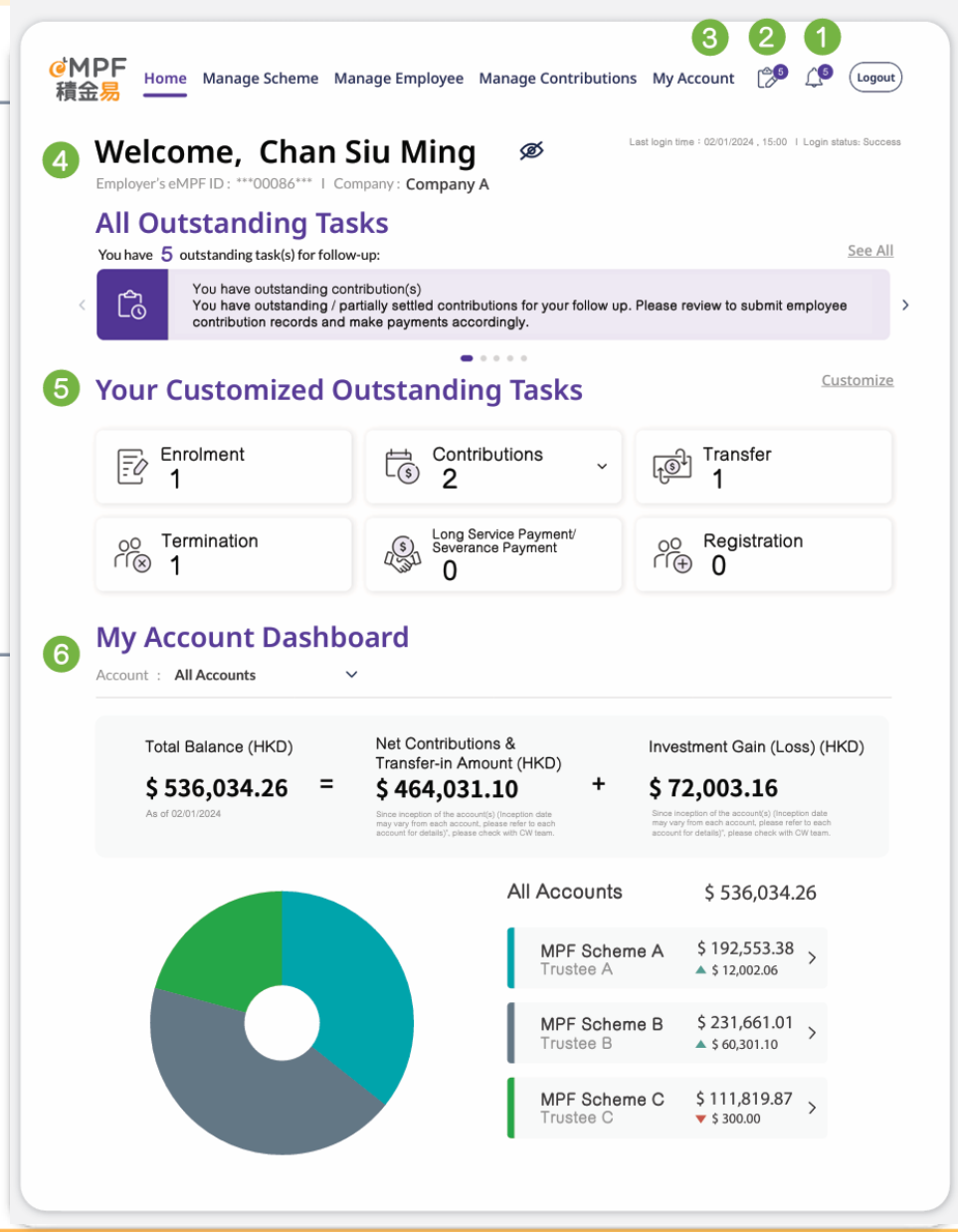
2 View all Action Items

View contribution reminders and pending applications here, including

- Outstanding/partially settled contributions
- Employee contribution data pending for approval
- Long Service Payment (LSP) / Severance Payment (SP) offset application from your employee

eMPF Web Portal Function Guide (Employer)

4 Username, Employer's eMPF ID and Company Name



5 Your Customized Outstanding Tasks

View the outstanding task summary, you may add or remove to customize the types of tasks to be shown on the landing page.

6 My Account Dashboard

Click the menu option and switch MPF schemes to view an overview of each MPF account, the net contributions and transfer-in amount, investment gains or losses, and more.

Account / Profile Management



Company Management

- There are 3 user types, namely Company Authorized Person (Company AP), Scheme Authorized Person (Scheme AP) and Other User.
- Company Authorized Person (Company AP), Scheme Authorized Person (Scheme AP) and Other User : Max 50 persons
- Each company can set more than one Company Authorized Person (Company AP) and the Company Authorized Person (Company AP) can assign or remove exclusive function for designated user (including themselves) as needed



Company Management

Section	Function	Company Authorized Person	Scheme Authorized Person	Other User
Company Control	Scheme Enrolment	△	●	●
	Profile Management	△	●	●
	Company User Management	△	●	●
	Company Overview	△	●	●
Scheme Control	Enrolled Scheme Management	●	△	●
	Scheme Termination	●	△	●
	Scheme Transfer	●	△	●
	Scheme User Management	●	△	●
	Scheme Overview	●	△	●
Payroll Group Control	Payroll Group Management	●	△	●
	Employee Termination	●	△	●
	Employee Management	●	△	●
	Employee Enrolment	●	△	●
	Contribution	●	△	●
	Refund	●	△	●
	Reserve Account and Forfeiture Account	●	△	●

△ = When a company registers, enrols in an MPF scheme or adds new authorized person on the eMPF platform, the platform defaults to granting access rights of the functions to the authorized person

● = Optional access rights of the functions could be granted

Profile Management

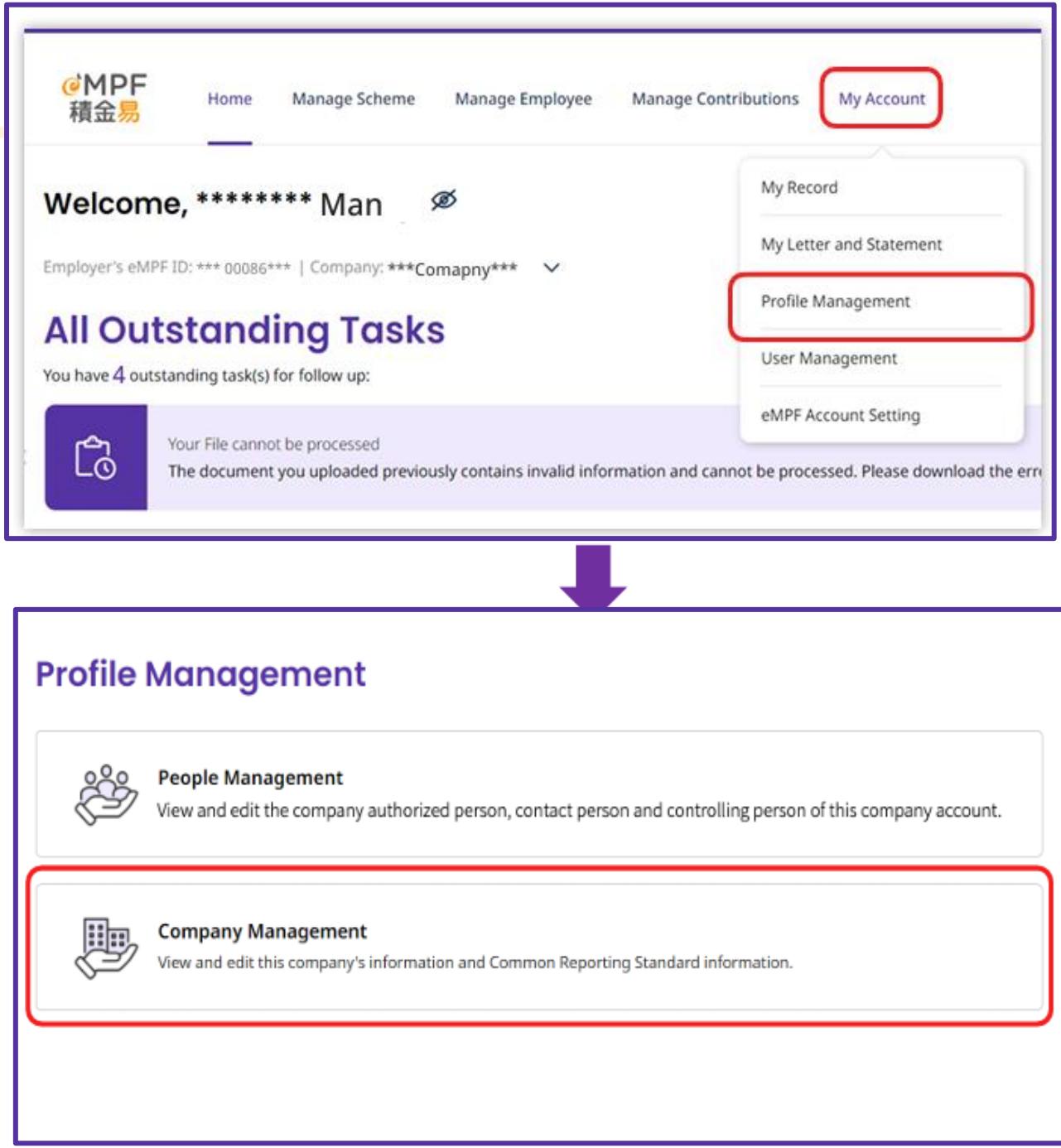
If you are the Company Authorized Person, Scheme Authorized Person or an Other User granted with **"Profile Management"** access right of the function , you can review and edit your company information on the eMPF Platform.

Go to the eMPF Web Portal and log in.

Select "Profile Management" under "My Account" on the menu bar, then select "Company Management"

People Management : View and edit the company authorized person, contact person and controlling person of the company account.

Company Management : View and edit the company information and Common Reporting Standard information.



HEALTHIER, LONGER, BETTER LIVES

Reasons to select AIA

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AIA CORPORATE SOLUTIONS

For Internal Use Only

"Comprehensive employee benefit solutions":
One of the few providers offering one-stop
pension, group insurance and employee voluntary protection

Over 60 years **experience in Group Insurance**

Over 30 years **experience in Pension**

Around 6,800 **corporate clients**[1]

Over 74,000 **corporate clients**[1]

Around 680,000 **plan members**[1]

Over 1,300,000 **plan members**[1]

Over USD 21 billion **assets under management**[2]

Around 300 **staff stationed in Hong Kong to provide one-stop solutions to our corporate clients**

1. As at 31 August 2025
2. As at 31 July 2025

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OUR PLEDGE TO YOU



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VALUE

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1. Application Form must be submitted via the eMPF platform
2. Members aged 65 or early retirees aged 60 or above can choose to withdraw MPF benefits in instalments

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Comprehensive Fund Choices
To Meet Different Investment Needs

- Funds for specific markets or regions
- Fixed income and Guaranteed funds for conservative investors
- Lifestyle funds catering for an individual's changing circumstances

Featured funds:

- Low-fee funds covering various asset classes and markets
- Dynamic asset allocation funds providing high degree of investment flexibility
- Funds investing in socially responsible companies



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SIMPLICITY

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Employer

EASE OF MAKING CONTRIBUTION

Contribution Data Submission

- ✓ Online Submission
- ✓ Payroll Solutions
  - Payroll and MPF calculation
  - First Contribution Calculator
  - Long Service Payment Calculator
  - Severance Payment Calculator
  - Pay Slip and Tax Return Generation
  - MPF Contribution Data Generation
  - HR Record Keeping

Contribution Payment

- ✓ Cheque[1]
- ✓ Cheque Deposit Machine
- ✓ Direct Payment (Autopay)
- ✓ PPS Service (Online and Telephone)
- ✓ Internet Banking
- ✓ Bank ATM
- ✓ Direct Deposit (Applicable to Registered Customer)

1. Please submit the cheque to the eMPF Platform

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SIMPLICITY

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Employer

AIA Alpha

An innovative all-in-one Human Resources Management Solution ("HRMS"), powered by APSoft1, that may change the way you work

Employee Database
Input and record employee data

Bank Autopay Interfacing
Support over 20 autopay formats

Taxation Report Interfacing
Support different IRD tax reports:
IR56-A, -B, -E, -F, -G, -M

Attendance Management
Manage shift planning and clock in/out records

Payroll Management
Manage employee payroll records

MPF Contribution Interfacing
Handle MPF contributions

Leave Management
Support multiple leave types and leave entitlement calculations

1. Above service is provided by Asia Pacific Soft Limited ("APSoft"), an independent third-party company, and only applicable to corporates with a minimum of 10 employees. Use of AIA Alpha will be subject to terms and conditions. The above information is for reference only and does not constitute any form of advice or recommendation of AIA Alpha to employers by AIA. AIA will not be liable for the quality and functionality of services provided and the act, omission or negligence performed by third-party companies. If your employer plan is terminated, the AIA Alpha service will also be terminated accordingly. AIA reserves the right to amend, suspend or terminate the service without further notice. If you are in doubt of any functions mentioned above, please seek professional advice.

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Employer

AIA Alpha

Ongoing Technical Support



Call centre and online technical support



Content Management System (CMS) for easy system update



Ongoing upgrades to ensure compliance with the latest requirements of relevant regulations

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SIMPLICITY

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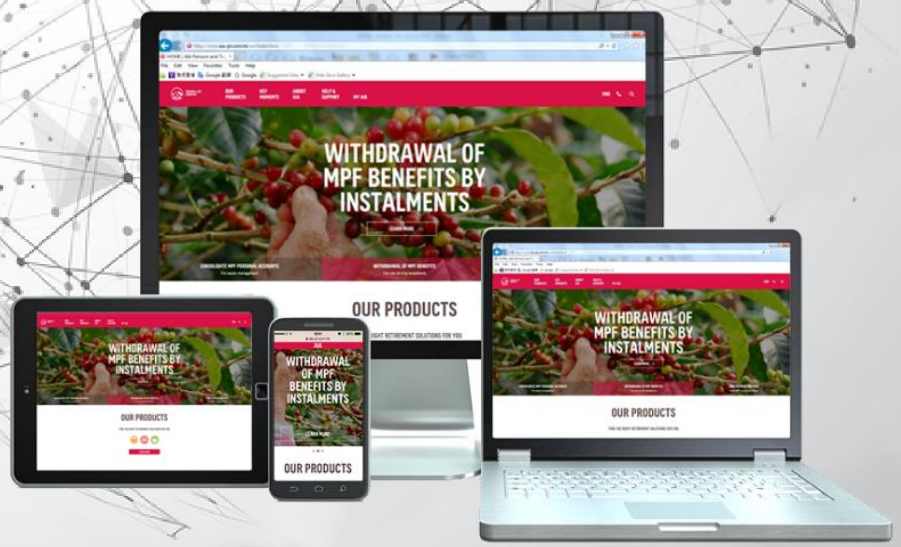
Employee

EASE OF GETTING SUPPORT

- ✓ Call Centre located in Hong Kong
- ✓ Longest hotline servicing hours amongst Top 5 providers:

  Mon-Fri: 9am - 9pm
  Sat: 9am - 1pm
  excluding Sundays and public holidays

- ✓ Dedicated account manager
- ✓ On-site helpdesk to answer enquiries
- ✓ Regular member communications
- ✓ Walk-in Customer Service Centre
- ✓ Interactive website aia.com.hk
- ✓ “AIA+” mobile app
- ✓ Online Chatbot to provide 24/7 support



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Download on the App Store

GET IT ON Google Play

Download APK File

AIA+ HK

AIA+ HK



Ground-up redesign
Levelled-up experience



Log in with your phone number — no need to remember your username



Smooth interface design for quick access to fund information



Brand-new rewards programme - complete tasks to easily earn more AIA Points and redeem rewards

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[AIA – INTERNAL]

Brand-new Rewards Program: AIA Points

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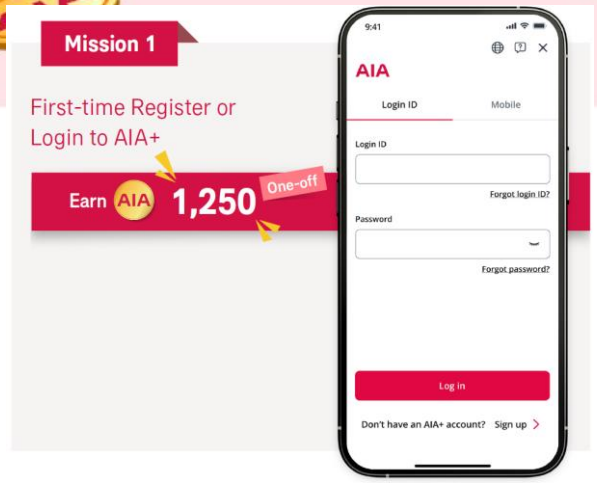
All AIA+ users will automatically become members of the AIA Points Rewards Programme

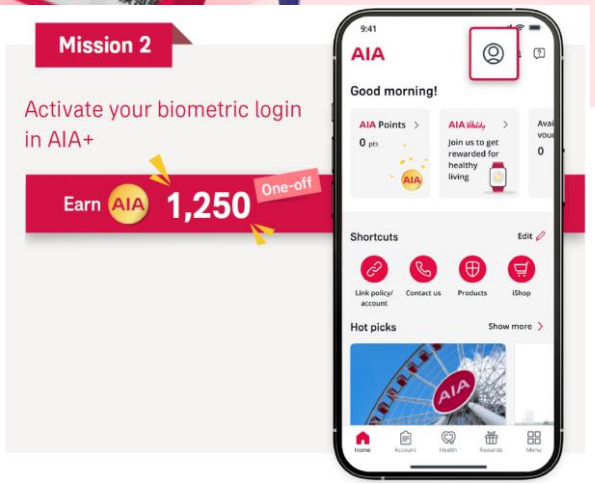
- ☑ No membership fee
- ☑ Membership has no expiration date



Complete Missions to Earn Rewards

3,500 AIA Points !





Terms and Conditions:
1. Mission 1 refers to first-time registration or first-time login to AIA+. A total of 1,250 AIA Points will only be rewarded once regarding the completion of either one action.
2. For both Mission 1 & 2, they are eligible for AIA Points users who did not perform the respective actions before 11 November 2024.
3. Mission 3 is available only from 11 November 2024 to 5 January 2025. If AIA Points users complete the action once each week, they can earn 100 AIA Points. By 5 January 2025, a total of 800 AIA Points could be earned if AIA Points users complete this mission weekly in all 8 weeks during the above mentioned period. Additionally, 200 AIA Points will be awarded to eligible users who earned 800 AIA Points from Mission 3. Hence, a user can earn a maximum of 1,000 AIA Points from Mission 3.
4. For all mission details or terms and conditions, please refer to the information stated in the mission pages in AIA+.
5. The content shown above is for illustration purposes only. It might not represent the current version of AIA+.

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AIA+ Mobile App One-Stop Access AIA Account

AIA+ HK

MPF/ ORSO · Group insurance · Personal Insurance · 「AIA Vitality」

Key features:

- Check Portfolio
- Browse eDocuments
- View Transaction History
- Talk to Chatbot
- Check Account Content



User Guide

1. Link group policies or pension accounts
2. Check fund details (Pension)





AIA+ User Guide (Video)

AIA+ User Guide

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[AIA – INTERNAL]

SIMPLICITY

Employee



EASE OF MANAGING YOUR MPF

	AIA	Others^
Fund Fact Sheet	12 times / year	Mostly 4 times / year
Sign Language Service	Yes	No

AIA + mobile app

^ Source: MPFA website, as at 10 Mar 2020

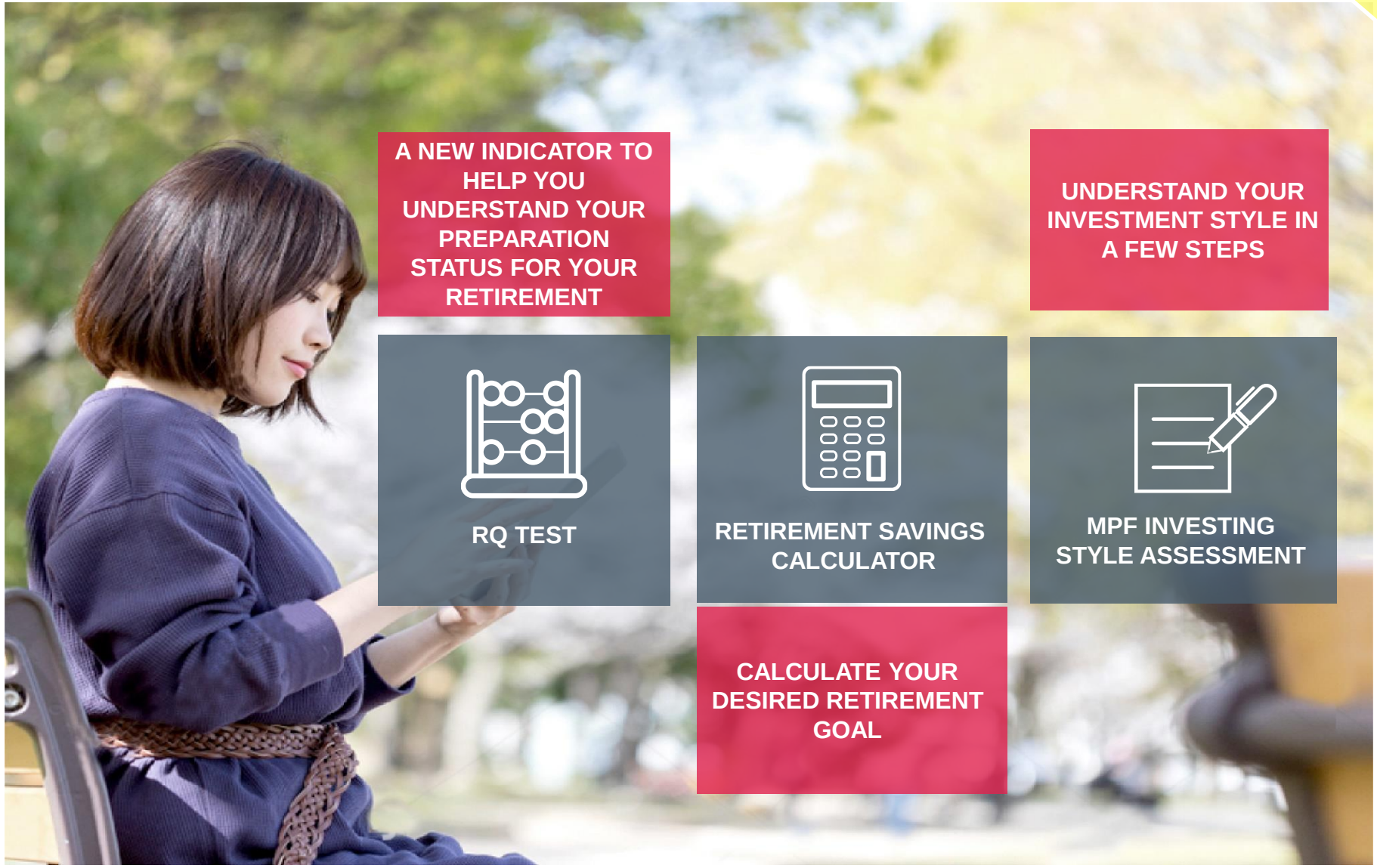
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SIMPLICITY

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Employee



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eMPF Platform

For Internal Use Only

3 steps to register for eMPF:



▶ 1.Verify your Identity



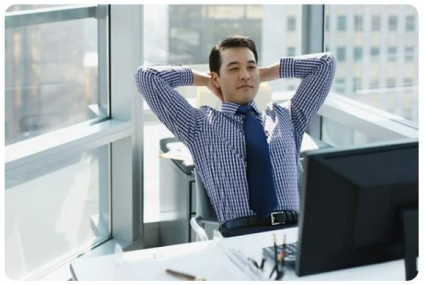
▶ 2.Fill in Personal Information



▶ 3.Set up your Username and Password

AIA onboarded the eMPF Platform on 3 Sep 2025

For Employer



Employee Enrolments

The digitalised process allows bulk uploading and easy management of employee enrolments, with options for real-time notifications on enrolment statuses

Contributions

The Platform will automatically pre-populate and calculate contribution details for easy editing. It supports various electronic payment options and provides reminders for timely contributions.

Administration Supports

Set up access rights for various users and view statuses. The Platform provides a comprehensive view of portfolio and performance across multiple MPF accounts. Outstanding tasks and notifications help you manage your MPF accounts effectively.

Employees



Account management

Manage a range of MPF administrative processes through a single platform, including accessing multiple MPF accounts' information, consolidating MPF accounts and updating personal information.

Integrated account dashboard

View all MPF account balances and performances in a simple and easy-to-understand design, helping you manage your investment portfolios effectively.

Other support

The Platform supports online submissions for fund switching, transfers, voluntary contributions, and benefits withdrawal requests, eliminating the need for paper forms and signatures.

Register now

How to Register

eMPF Platform	eMPF Mobile App	eMPF Webinar	Our eMPF Website

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Supporting Employees Navigate the eMPF



Quarterly Market Outlook



Monthly Fund Performance review

Range of funds to choose from



Call Centre

- Located in Hong Kong
- Longest hotline servicing hours amongst industry

Hotline: 2200 6288
Mon-Fri: 9am - 9pm; Sat: 9am - 1pm
(excluding Sundays and public holidays)

Welcome Notification

24-hour Interactive Voice Response System

Online Chatbot to provide 24/7 support

12/F, AIA Tower, 183 Electric Road, North Point
8:45 a.m. - 6:00 p.m. Mon to Fri
(except public holiday)



Customer Service Centre

Regular on-site helpdesk with MPF Fund Advice by AIMHK

eNewsletter



Social Post



AIA+ mobile app



eMPF webinar

AIA MPF Dedicated eMPF page

eMPF Platform | MPF | AIAHK HK



Employee Services

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The eMPF Platform

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Quick Tips for Employers



Quick Tips for Employees



Quick Tips for Self-employed Persons



10 Top Tips for a Seamless Transitionto eMPF

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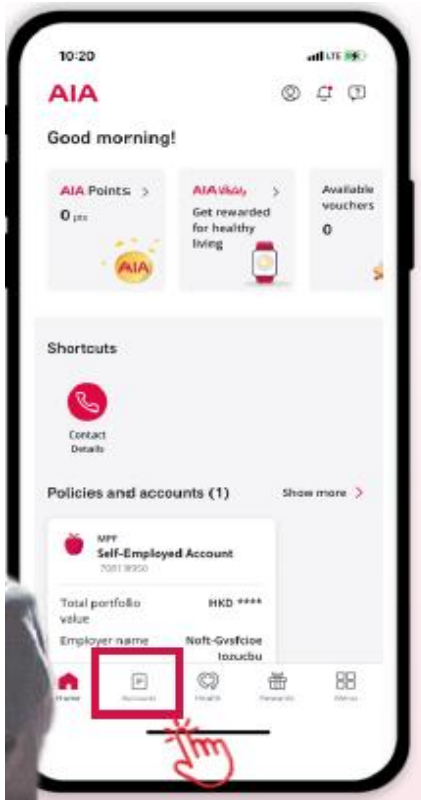
AIA MPF Smart Advisor

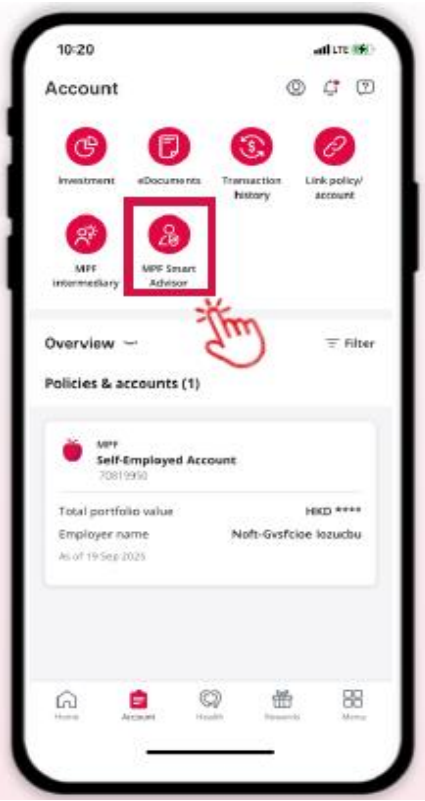
New Intelligent Investment Analysis Tools - MPF Smart Advisor"

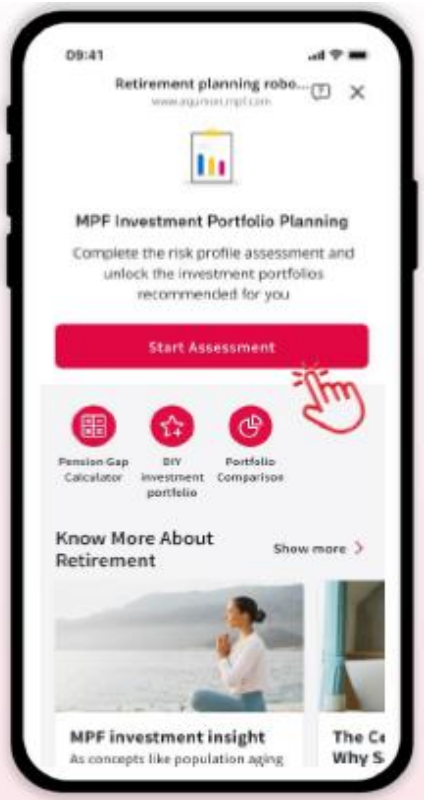
Optimize Investment Portfolio
Assist Customers in Managing Their Retirement Savings

NEW









Log in to AIA+ , Click on "Account"

Click "MPF Smart Advisor"

Click "Start Assessment" to experience the NEW MPF Smart Advisor

*# MPF Smart Advisor and the Services are independently operated and provided by Magnum Research Limited (AQUMON). Magnum Research Limited holds licenses issued by Mandatory Provident Fund Schemes Authority and is authorised by the Securities and Futures Commission of Hong Kong (SFC) for regulated activities of Type 1 (dealing in securities), Type 4 (advising on securities), and Type 9 (asset management). The investment recommendations are solely provided by Magnum Research Limited. AIA Company (Trustee) Limited, AIA Internati onal Limited ("AIA") and its affiliated intermediaries do not provide any investment advice. ◦

[AIA – INTERN,

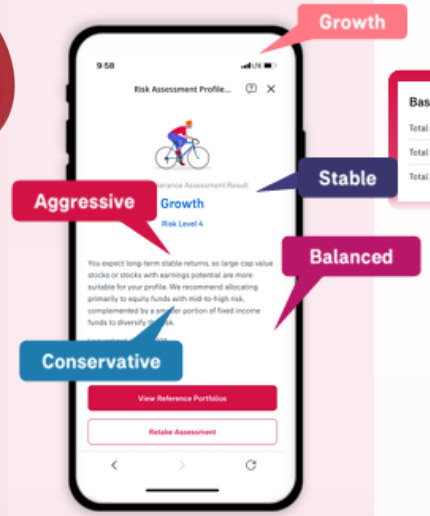
AIA+ MPF Smart Advisor
iPoS MPF Smart Advisor – Demonstration Version Only
(This process does not constitute a selling process; customers are required to use their own AIA+ MPF Smart Advisor)

5 Main Functions



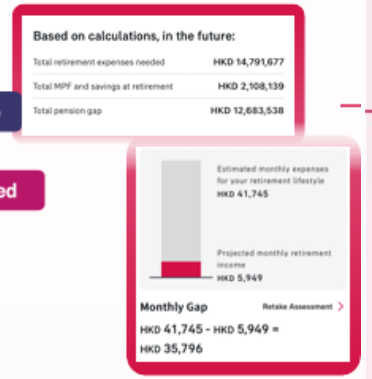
Risk Assessment

Understand customer's investment risk tolerance level (aggressive, growth, balanced, stable, conservative).



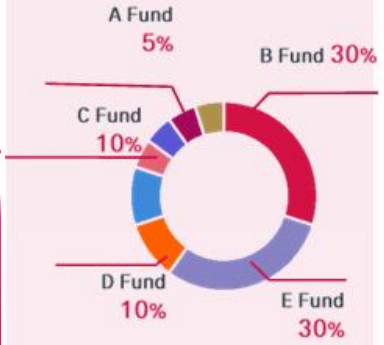
Pension Gap Calculator

Leverage mathematical modelling and customer's age, assets and ideal retirement lifestyle to compute the gap between users' expected savings and expenses at retirement



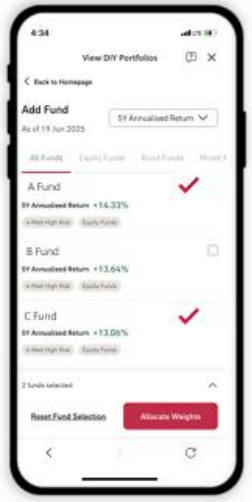
A rare offering in the market - Over 50 Investment Portfolios Recommendation

Recommend suitable investment portfolios based on the customer's risk tolerance and preferences on investment geographies and ESG



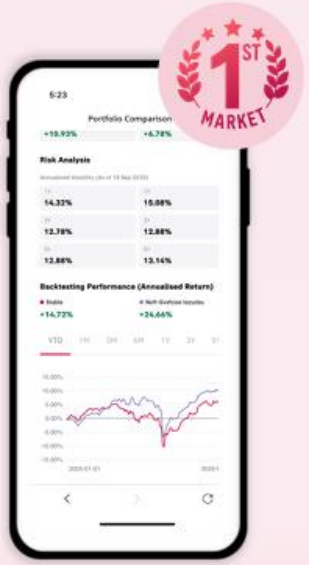
DIY Investment Portfolio

Customer can simulate investment portfolios and preview portfolio returns in real-time before making actual fund switches, enabling more flexible planning and smarter investment decisions*



Market-first^ - Compare Reference Investment Portfolio with Current MPF Portfolio

Side-by-side compare current AIA MPF Portfolio with reference / customized portfolios to understand differences in historical returns, risk levels, and asset allocation^



^ "Market 1st" of this function are based on AIA internal research and available market information as of Aug 2025.

* The investment advice provided is solely offered by AQUMON Limited. AIA Company (Trustee) Limited, AIA International Limited ("AIA"), and the subsidiary intermediaries employed by AIA do not provide any investment advice. Investment involves risks. Investment performance and returns may go down as well as up. Past performance is not indicative of future performance. You should consider your own risk tolerance level and financial circumstances and should refer to the MPF Scheme Brochure for details (including risk factors and fees and charges) before making any investment decision.

[AIA – INTERN...]

HEALTHIER, LONGER, BETTER LIVES

MPF Sales Process

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Key points of Sales Process

1 Before selling:

- Prepare materials
- Obtain the consent from the clients
- Confirm whether the applicant has completed registration for eMPF; if not yet registered, assist with the registration process

2 Meeting the client

Contact the Client

Provide
- Information about Principal Intermediary and Subsidiary Intermediary
- Business Name Card
- Marketing Materials

Explain
- Company Information, Product, Funds, Fee, Services, Risk Class for Constituent Funds under MPF Schemes

Not to Provide any Investment Advice

Assist Customers in Using the AIA+ MPF Smart Advisor





Explain the arrangement for not selecting fund

Try Closing

3 Select the Application Method

- MPF iPoS
- eMPF eForm
- eMPF Paper Form
- eMPF Assistant Portal

For all applications submitted via the "eMPF" platform or using paper forms, it is mandatory to provide the "MPF Customer Declaration and Consent Form" to AIA.

4 Form Filling

Enquire if Client Has Any Existing Investment Is in a Guaranteed Fund
- Remind Clients Transfer May Result in Loss of Guarantee
- Client Should Contact the Original Trustee for Details of Guarantee Conditions

Confirm Customer Identity and Check Documents
- Client identity document
- Whether the Form Completed Self-Certification of Tax Residency
- Whether the Forms are Duly Completed and Duly Signed

Explain
- "Guide to Transfer of Benefits under Employee Choice Arrangement"
- Tax Deductible Voluntary Contributions (TVCs)
- The Right of "Vulnerable Clients" Declaration
- AIA Personal Information Collection Statement
- Receive Monetary and Non-monetary Benefits, and Obtain Written and Express Consent From Clients

5 Prompt Execution

Completed Forms

MPF iPOS
- Click the '**Submit**' button to immediately transmit the information to AIA.

eMPF Electronic Form / Paper Form / eMPF Assistance Portal
- Submit the "MPF Customer Declaration and Consent Form" to AIA.
- Once the form is completed, immediately submit it to the eMPF Platform Company.

Inform
- Transfer Process Timeline: About 2-3 weeks
- Investment Time-lag: About 1-2 weeks
- eMPF Hotline and Email

Post- Sale Follow-up

Attention: The Mandatory Provident Fund Schemes Ordinance stipulates that no person shall, in the course of carrying on a business or his employment, engage in any regulated MPF sales and marketing activities, or hold himSelf out as doing so, unless the person is registered with MPFA (and the registration is not suspended) or is exempted from registration.

KEY POINTS OF SALES PROCESS
WHEN CONDUCTING SALES ACTIVITIES: PROVIDE MPF SALES FOUR KITS

Initial Contact with Client

1st Kit

- Provide **Business name card bearing name same as HKID card and MPF registration number**



2nd Kit

- Provide Information about Principal Intermediary and Subsidiary Intermediary



Please download Information about Principal Intermediary and Subsidiary Intermediary from eAC
eAC → MPF Corner → Download → Form → Others → Information About Principal Intermediary and Subsidiary Intermediary (PISI Form)

3rd Kit

- Provide MPF Scheme Brochure + Key Scheme Information Document





4th Kit

- Provide The Form PA-AP(PI) - for scheme members who want to make enquiry about his/ her personal account



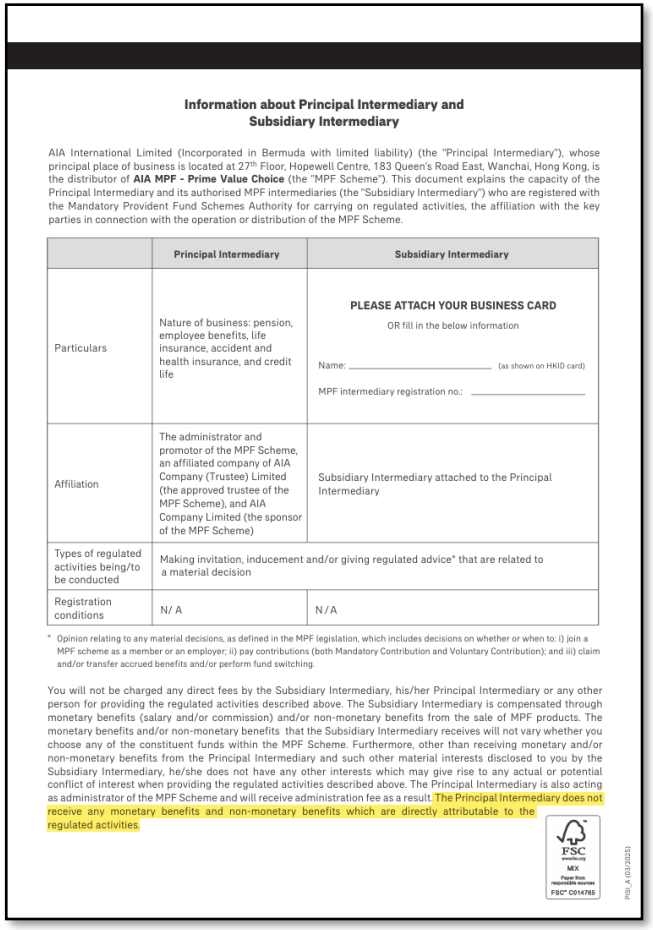
Please download Form PA-AP(PI) from eAC
eAC → MPF Corner → Download → Form → Others → Form PA-AP(PI)

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[AIA – INTERNAL]

KEY POINTS OF SALES PROCESS
WHEN CONDUCTING SALES ACTIVITIES: PROVIDE MPF SALES FOUR KITS

Information about Principal Intermediary and Subsidiary Intermediary & MPF Intermediary Business Card Format



Information about Principal Intermediary and Subsidiary Intermediary

AIA International Limited (Incorporated in Bermuda with limited liability) (the "Principal Intermediary"), whose principal place of business is located at 27th Floor, Hopewell Centre, 183 Queen's Road East, Wanchai, Hong Kong, is the distributor of **AIA MPF - Prime Value Choice** (the "MPF Scheme"). This document explains the capacity of the Principal Intermediary and its authorised MPF intermediaries (the "Subsidiary Intermediary") who are registered with the Mandatory Provident Fund Schemes Authority for carrying on regulated activities, the affiliation with the key parties in connection with the operation or distribution of the MPF Scheme.

	Principal Intermediary	Subsidiary Intermediary
Particulars	Nature of business: pension, employee benefits, life insurance, accident and health insurance, and credit life	PLEASE ATTACH YOUR BUSINESS CARD OR fill in the below information Name: _____ (as shown on HKID card) MPF intermediary registration no.: _____
Affiliation	The administrator and promotor of the MPF Scheme, an affiliated company of AIA Company (Trustee) Limited (the approved trustee of the MPF Scheme), and AIA Company Limited (the sponsor of the MPF Scheme)	Subsidiary Intermediary attached to the Principal Intermediary
Types of regulated activities being/to be conducted	Making invitation, inducement and/or giving regulated advice* that are related to a material decision	
Registration conditions	N/ A	N / A

* Opinion relating to any material decisions, as defined in the MPF legislation, which includes decisions on whether or when to: i) join a MPF scheme as a member or an employer; ii) pay contributions (both Mandatory Contribution and Voluntary Contribution); and iii) claim and/or transfer accrued benefits and/or perform fund switching.

You will not be charged any direct fees by the Subsidiary Intermediary, his/her Principal Intermediary or any other person for providing the regulated activities described above. The Subsidiary Intermediary is compensated through monetary benefits (salary and/or commission) and/or non-monetary benefits from the sale of MPF products. The monetary benefits and/or non-monetary benefits that the Subsidiary Intermediary receives will not vary whether you choose any of the constituent funds within the MPF Scheme. Furthermore, other than receiving monetary and/or non-monetary benefits from the Principal Intermediary and such other material interests disclosed to you by the Subsidiary Intermediary, he/she does not have any other interests which may give rise to any actual or potential conflict of interest when providing the regulated activities described above. The Principal Intermediary is also acting as administrator of the MPF Scheme and will receive administration fee as a result. The Principal Intermediary does not receive any monetary benefits and non-monetary benefits which are directly attributable to the regulated activities.

To align with the requirement, business card guideline applied for all agents will also be updated with effective from 1 November 2012 that English and Chinese names printed on their business card must be the same as that of on their identity card. Examples are as follows:

Name on Identity Card	Name on Business Card	Comply with guideline
Lee Kin Hong	Lee Kin Hong	✓
Sheung Kar Bo	Sheung Kar Bo, Dora	✓
Chan Tai Man	Tai Man Chan	✗
Chan Tai Man	Chan T. M.	✗
Chan Tai Man	Diamond T. M. Chan	✗
Chan Tai Man	Diamond Chan	✗
Chan Tai Man Diamond	Diamond Chan	✗

If you are non-MPF intermediaries, you could use up all your business card on hands, then follow the guideline when printing new business card. However, if you are MPF intermediaries, you must follow the guideline with effective from 1 November 2012. Moreover, when you reprint your business card, please change the wording from "MPF Reg. No." to "MPF Intermediary Reg. No." See attached sample for your reference. As recommended by AIAPT, if you do not have sufficient time to prepare the business card that fulfill the MPFA new requirement, you should write the full HKID English and Chinese names next to the MPF Registration number in bracket on your business card when conducting MPF business.



The registered name must match with the financial planner's HKID

- Insurance Agent License Number: IA License Number
- MPF Intermediary Registration Number

If the financial planner has a general insurance license, they must state in their business card that they represent Blue Cross (Asia-Pacific) Insurance Limited

Contact information can only contain Hong Kong phone numbers (852) and Hong Kong company email (aia.com.hk)

1st & 2nd Kits:

- When conducting the regulated activities, MPF intermediaries need to provide the business name card bearing the name same as HKID and MPF registration number.
- For the business name card format requirements, please refer to the latest version of the "Subsidiary Intermediaries Sales Procedure Guideline".

After the Insurance Authority ("IA") commence its direct regulation over licensed insurance intermediaries on 23 September 2019, licensed insurance agents have also been assigned with new Individual Insurance Agent License Numbers. Please be reminded that all financial planners should not use old business cards and the business card must comply with the requirements stipulated in IA and the Company's guidelines.The information on the business card including company name and Insurance Agent License Number shall be updated as the following sample:

For the Samples of Business Card, please refer to AIA Visual Identity Guidelines: eAC > Manuals > General Manuals > AIA Agency Visual Identity Guideline

Any suspected violation of improper business card issuance will be escalated to MCC for deliberation. If found substantiated, the concerned financial planner will be subject to disciplinary action ranging from written warning to 3-point deduction. In upholding your professionalism and long-term career development, it is your responsibility to strictly comply with relevant regulators and company's guidelines.

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[AIA – INTERNAL]

KEY POINTS OF SALES PROCESS
WHEN CONDUCTING SALES ACTIVITIES: PROVIDE MPF SALES FOUR KITS

Marketing Materials Approved by AIA

1）MPF Scheme Brochure for AIA MPF
2） Key Scheme Information Document
Prime Value Choice

3rd kit：
When conducting "regulated activities", MPF intermediaries are required to provide marketing materials which have been approved by the principal intermediary (including the latest version of MPF Scheme Brochure for AIA MPF and Key Scheme Information Document).



Download Path: https://www.aia.com.hk/en/help-and-support/product-brochures-corporations

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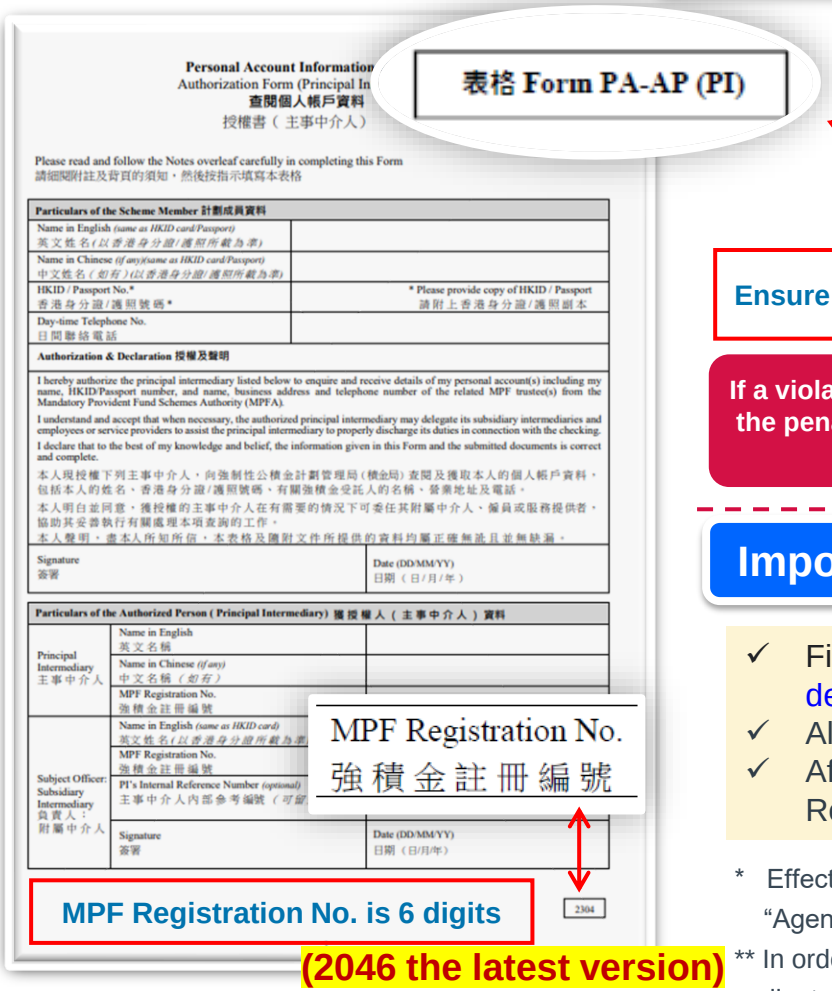
[AIA – INTERNAL]

KEY POINTS OF SALES PROCESS
WHEN CONDUCTING SALES ACTIVITIES: PROVIDE MPF SALES FOUR KITS

THE FORM PA-AP(PI)

4th Kits：
MPF Subsidiary Intermediaries MUST use "Form PA-AP (PI)" for scheme members who want to make enquiry about his/ her personal account and submitted to the Principal Intermediary for a Personal Account inquiry





Subsidiary Intermediaries must use FORM PA-AP(PI) and submit such request via Principal intermediaries

Ensure to use the "Form PA-AP(PI)" from MPFA

For any alteration, full signatures of the scheme member must be obtained

If a violation case is found, it will be submitted to the Market Conduct Committee ("MCC") for review. If the case proved out to be true, the penalty will be charged from a deduction of 1 point to termination of the contract, depending on the severity of the violation. The MPFA will also provide a list of related violations of MPF-affiliated intermediaries to company for follow-up.

Important steps

- ✓ Financial Planners must submit the new version of "Form PA-AP(PI)" to AIA Corporate Solutions** via internal delivery.
- ✓ All "Forms PA-AP(PI)" must be submitted within two weeks after got the client's signature
- ✓ After receiving the notification from the MPFA, AIA Corporate Solutions will arrange to deliver a Personal Account Report with an orange envelopes to the relevant Financial Planners via internal delivery.

* Effective from October 18, 2021, please use the new version of the MPFA's "Form PA-AP(PI)" (available to download from the "Agency Corner" or the "MPFA" website)

** In order to protect the rights and interests of clients, AIA Corporate Solutions will conduct the random checks and call the clients to verify information. Financial Planners have responsibilities to inform the clients about relevant arrangements. For details, please refer to the memo (A211028) or contact your district's sales representative.

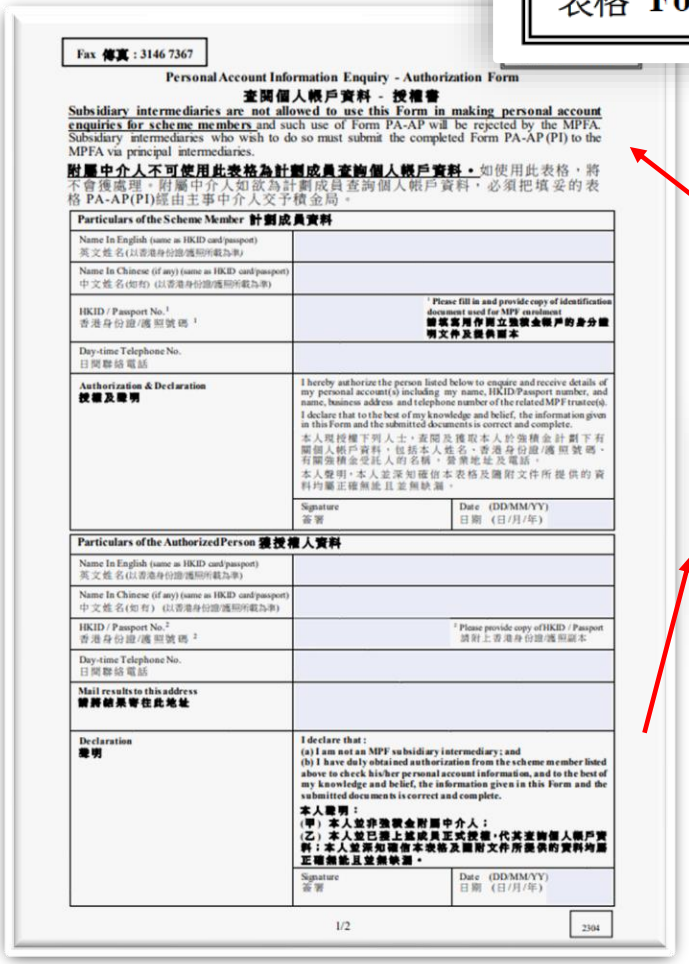
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KEY POINTS OF SALES PROCESS
WHEN CONDUCTING SALES ACTIVITIES: PROVIDE MPF SALES FOUR KITS

THE FORM PA-AP(PI)

表格 Form PA-AP



Fax 傳真 : 3146 7367

Personal Account Information Enquiry - Authorization Form
查閱個人帳戶資料 - 授權書

Subsidiary intermediaries are not allowed to use this Form in making personal account enquiries for scheme members and such use of Form PA-AP will be rejected by the MPFA. Subsidiary intermediaries who wish to do so must submit the completed Form PA-AP (PI) to the MPFA via principal intermediaries.

附屬中介人不可使用此表格為計劃成員查詢個人帳戶資料，如使用此表格，將不會獲處理。附屬中介人如欲為計劃成員查詢個人帳戶資料，必須把填妥的表格 PA-AP(PI)經由主事中介人交予積金局。

Particulars of the Scheme Member 計劃成員資料	
Name In English (same as HKID card/passport) 英文姓名(以香港身份證/護照所載為準)	
Name In Chinese (if any) (same as HKID card/passport) 中文姓名(如有) (以香港身份證/護照所載為準)	
HKID / Passport No.[1] 香港身份證/護照號碼 [1]	[1] Please fill in and provide copy of identification document used for MPF enrolment 請填寫用作開立強積金帳戶的身分證明文件及提供副本
Day-time Telephone No. 日間聯絡電話	
Authorization & Declaration 授權及聲明	I hereby authorize the person listed below to enquire and receive details of my personal account(s) including my name, HKID/Passport number, and name, business address and telephone number of the related MPF trustee(s). I declare that to the best of my knowledge and belief, the information given in this Form and the submitted documents is correct and complete. 本人現授權下列人士，查閱及獲取本人於強積金計劃下有關個人帳戶資料，包括本人姓名、香港身份證/護照號碼、有關強積金受託人的名稱、營業地址及電話。 本人聲明，本人並深知確保本表格及隨附文件所提供的資料均屬正確無誤且並無缺漏。
	Signature 簽署 / Date (DD/MM/YY) 日期 (日/月/年)

Particulars of the Authorized Person 獲授權人資料	
Name In English (same as HKID card/passport) 英文姓名(以香港身份證/護照所載為準)	
Name In Chinese (if any) (same as HKID card/passport) 中文姓名(如有) (以香港身份證/護照所載為準)	
HKID / Passport No.[2] 香港身份證/護照號碼 [2]	[2] Please provide copy of HKID / Passport 請附上香港身份證/護照副本
Day-time Telephone No. 日間聯絡電話	
Mail results to this address 將結果寄往此地址	
Declaration 聲明	I declare that : (a) I am not an MPF subsidiary intermediary; and (b) I have duly obtained authorization from the scheme member listed above to check his/her personal account information, and to the best of my knowledge and belief, the information given in this Form and the submitted documents is correct and complete. 本人聲明： (甲) 本人並非強積金附屬中介人； (乙) 本人並已獲上述成員正式授權，代其查詢個人帳戶資料；本人並深知獲發本表格及隨附文件所提供的資料均屬正確無誤且並無缺漏。
	Signature 簽署 / Date (DD/MM/YY) 日期 (日/月/年)

1/2 2304

Important note!
MPF Subsidiary Intermediaries are not allowed to use this form in making personal account requires for scheme members

Subsidiary intermediaries are not allowed to use this Form in making personal account enquiries for scheme members and such use of Form PA-AP will be rejected by the MPFA. Subsidiary intermediaries who wish to do so must submit the completed Form PA-AP (PI) to the MPFA via principal intermediaries.

I declare that :
(a) I am not an MPF subsidiary intermediary; and
(b) I have duly obtained authorization from the scheme member listed above to check his/her personal account information, and to the best of my knowledge and belief, the information given in this Form and the submitted documents is correct and complete.

Consequence of non-compliance:

- MPFA views very seriously any non-compliance with the relevant arrangement
- SI may be making a false or misleading statement to MPFA in breach of section 43E of the Mandatory Provident Fund Schemes Ordinance when submitting Form PA-AP to MPFA for making such enquiries
- If the SIs were convicted for making a false and misleading statement to the MPFA in contravention of section 43E(1) of the MPF Schemes Ordinance, they will be liable on conviction -
  (1) to a fine at level 6 (i.e. $100,000) and to imprisonment for 12 months on the first occasion on which the person is convicted of the offence; and
  (2) to a fine of $200,000 and to imprisonment for 2 years on each subsequent occasion on which the person is convicted of the offence.
- MPFA has stepped up the checking of the Form PA-AP with a view to identifying any non-compliance Sis and may refer such SIs to their respective PIs for necessary actions

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KEY POINTS OF SALES PROCESS
WHEN CONDUCTING SALES ACTIVITES: “VULNERABLE CLIENTS”

According to the “Guidelines on Conduct Requirements for Registered Intermediaries”(III.19 - 20 Care For Clients with Special Needs) a registered intermediary should provide extra care of, and support for, clients with special needs.

The definition of vulnerable client：

- a person who is not, or may not be, able to fully understand the type of information to be provided and discussed;
- who is not, or may not be, able to make that key decision
- those who are illiterate
- with low level (primary level or below) of education
- visually or otherwise impaired in a manner that affects their ability to make the relevant key decision independently.

Having assessed a client as a vulnerable client, a registered intermediary should offering the client those opportunities:
(a) to be accompanied by a companion to witness the relevant sales process and constituent fund selection process; and/or
(b) to have an additional member of staff to witness the relevant sales process and constituent fund selection process.

- Must provide option of accompany by a companion to witness the sales process
- The customer can choose whether the sales process is accompanied by a witness

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MPF New Business Flow - Employer

	Company Application	eMPF Reister	Member	Transferring MPF	Contributions
Action	Submission Method： 1. MPF iPoS 2. eMPF eForm 3. eMPF Paper Form 4. eMPF Assistance Portal	After Receiving AIA Confirmation email : • Register eMPF	Submission Method： 1. eMPF Paper Form 2. eMPF Platform	Submission Method： 1. eMPF Paper Form 2. eMPF Platform	Payment Methods | eMPF Website P.O. Box 98929, Tsim Sha Tsui Post Office forms@support.empf.org.hk 3197 2834
Required Application Forms	Application Form : • Employer Participation Agreement (ERA)	• HKID of Scheme Authorized Person(s) • Business Registration • Board Resolutions	• Member Enrolment Form (REEA)	• Employer's Request for Fund Transfer Form [P(E)]	• Direct Debit Authorisation (DDA) • Remittance Statement (RS) • Third Part Payment Declaration Form (TPP)
Tutorial	MPF iPoS: eAC> MPF Home >Sales Support > Practical Guide > MPF iPoS 用户手冊 - 登記參加強積金計劃 (ER) eMPF Assistance Portal : eMPF Home > Tutorial - Handle MPF for Others	eMPF Platform eMPF Mobile App	eMPF Tutorial : eMPF Home > Tutorial - Employer	eMPF Tutorial : eMPF Home > Tutorial - Employer	eMPF Tutorial : eMPF Home > Tutorial - Employer

Reminder : If a financial planner uses the eMPF form or eMPF platform to submit an application, they must also provide the appropriate declaration and consent form, and submit the completed consent form to AIA

Path : AIA Pension Agency Corner (MPF eAC) > Download > Forms > AIA MPF – PRIME VALUE CHOICE - MPF CUSTOMER DECLARATION AND CONSENT FORM (FOR EMPLOYER ONLY)

[AIA – INTERNAL]

MPF New Business Flow - Employee

For Internal Use Only

	1 Personal Account Application	2 Personal Account Successfully Created	3 Account Consolidation Application	4 Account Consolidation Completed
Action	Submission Method : 1. MPF iPoS 2. eMPF eForm 3. eMPF Paper Form 4. eMPF Assistance Portal	After Receiving AIA Confirmation Email : • Register eMPF • Download and Install AIA+	Submission Method : 1. MPF iPoS 2. eMPF eForm 3. eMPF Paper Form 4. eMPF Assistance Portal	After receiving the confirmation from AIA: • Login eMPF and AIA+ Review Account
Required Application Forms	Application Form : • Personal Account Member Application Form (PAA)	Not Applicable	• Scheme Member's Request for Fund Transfer Form [P(M)] • Employee Choice Arrangement (ECA) - Transfer Election Form [P(P)] • Scheme Member's Request for Account Consolidation Form [P(C)]	Not Applicable
Tutorial	MPF iPoS: eAC > MPFHome > Sales Support > Practical Guide > MPF iPoS 用户手冊 - 登記個人帳戶 eMPF Assistance Portal : eMPF Home > Tutorial - Handle MPF for Others	eMPF Platform / eMPF Mobile App AIA+: AIA Home > AIA+ mobile app > AIA+ User Guides & Resources	MPF iPoS: eAC > MPFHome > MPFHome >Sales Support > Practical Guide > MPF iPoS 用户手冊 eMPF Assistance Portal : eMPF Home > Tutorial - Handle MPF for Others	eMPF Assistance Portal : eMPF Home > Tutorial - Employee

Reminder : If a financial planner uses the eMPF form or eMPF platform to submit an application, they must also provide the appropriate declaration and consent form, and submit the completed consent form to AIA

Path : AIA Pension Agency Corner (MPF eAC) > Download > Forms > AIA MPF – PRIME VALUE CHOICE - MPF CUSTOMER DECLARATION AND CONSENT FORM (FOR MEMBER ONLY)

[AIA – INTEI

KEY POINTS OF SALES PROCESS
INTRODUCTION OF RISK CLASS FOR CONSTITUENT FUNDS UNDER MPF SCHEMES

Under the revised Code on Disclosure for MPF Investment funds in early 2019, the MPFA has set out additional requirements on the disclosure and classification of risks of constituent funds (CFs) in registered MPF schemes.

To facilitate comparability across the CFs of different registered MPF schemes, fund fact sheets (FFS) having a reporting date on or after 31 March 2020 will have to show risk class assigned to each of the CFs in a registered MPF scheme, according to **the seven-point risk classification (Risk Class) as shown in table below.**

The seven-point risk classes are classified based on the Fund Risk Indicator of CFs as follows:

Risk Class	Fund Risk Indicator	
	Equal or above	Less than
1	0.0%	0.5%
2	0.5%	2.0%
3	2.0%	5.0%
4	5.0%	10.0%
5	10.0%	15.0%
6	15.0%	25.0%
7	25.0%	

"Fund Risk Indicator" is an annualised standard deviation based on the monthly rates of return of the fund over the past three years

Note: Scheme members will be able to compare more easily the level of risk (in terms of volatility) of the CFs across different registered scheme.

AIA subsidiary intermediaries should:	
Familiarize with the new Risk Class	• Familiarize with the new Risk Class, such that they can clearly explain to the scheme members when conducting regulated activities. • Risk Class is designed to present only one dimension to compare the risk level among different Constituents Funds, Subsidiary intermediaries should assist scheme members in understanding other relevant risk factors when making decisions.

Please visit MPFA website for details of the circular letter. https://www.mpfa.org.hk/pdf/eng/legislation_regulations/legulations_ordinance/circulars/mpf/2016_2020/files/CIR-20200331.pdf

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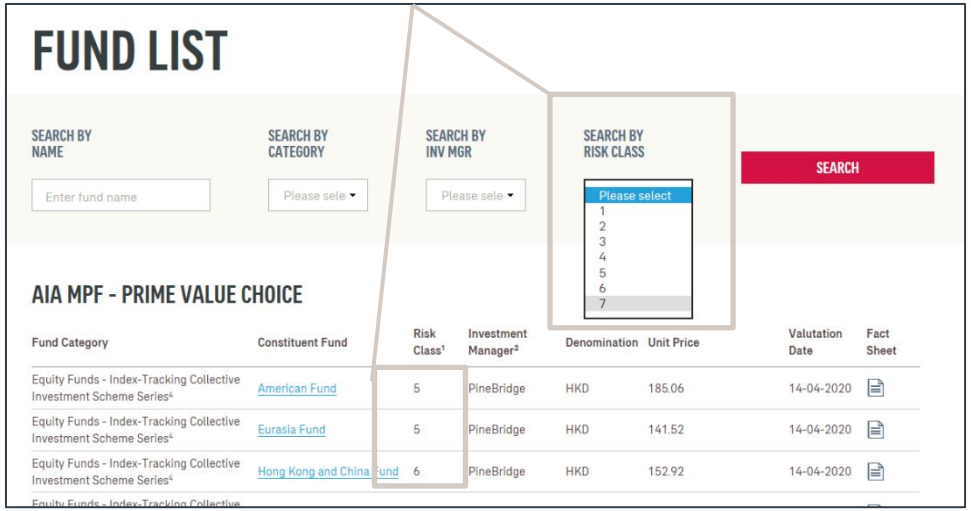
[AIA – INTERNAL]

KEY POINTS OF SALES PROCESS
CHANGES ON WEBSITE, FUND PERFORMANCE REVIEW, QUARTERLY E-STATEMENT AND ANNUAL STATEMENT

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Website

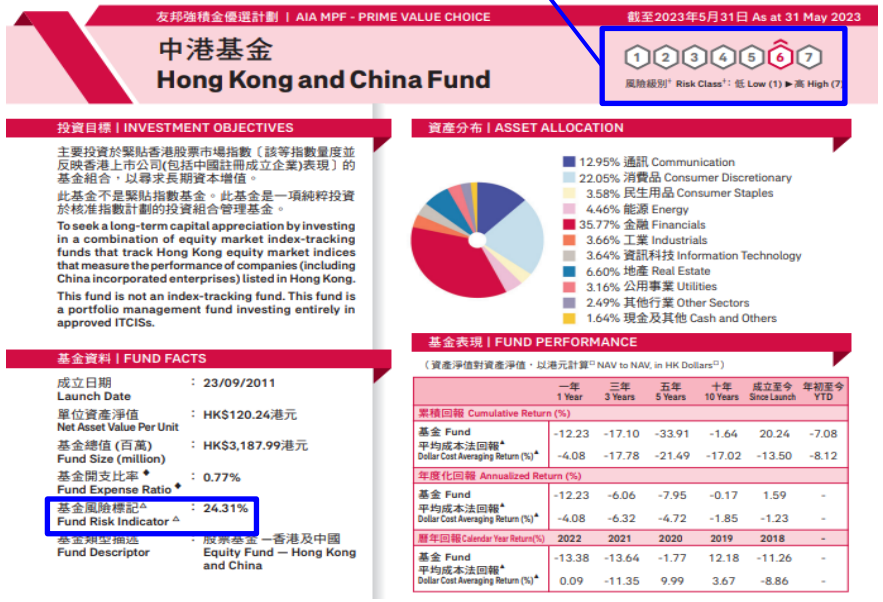
Effective 31 March 2020, the term is changed from "Risk Rating (Rating 1-5)" to **"Risk Class (Rating 1-7)"**



https://www.aia.com.hk/en/our-products/mpf/list.html

Fund Performance Review

Reporting date on or after 31 March 2020, the term will change from "Risk Rating (Rating 1-5)" to **"Risk Class (Rating 1-7)"**



https://www.aia.com.hk/zh-hk/help-and-support/employee-benefits/product-brochure-library/employee.html

A message box will be printed on "Quarterly e-statement" and "Annual statement":

Pursuant to the latest requirements of the Code on Disclosure for MPF Investment Funds (the "Code") issued by the Mandatory Provident Fund Schemes Authority (the "MPFA"), with effect from 31 March 2020, a Risk Class is to be assigned and disclosed for each Constituent Fund, based on their latest Fund Risk Indicator, for the purpose of standardisation and enhance member disclosure. The existing Risk Rating, determined based on investment allocation, will be superseded. Materials which currently contain the Risk Rating, such as Fund Performance Review and administration forms will be updated, where appropriate.

For details of the Risk Class, please refer to Chapter G3 of the Code on MPFA website (http://www.mpfa.org.hk). If you have any enquiries, please call our Employer Hotline at 2100 1888 or Member Hotline at 2200 6288.

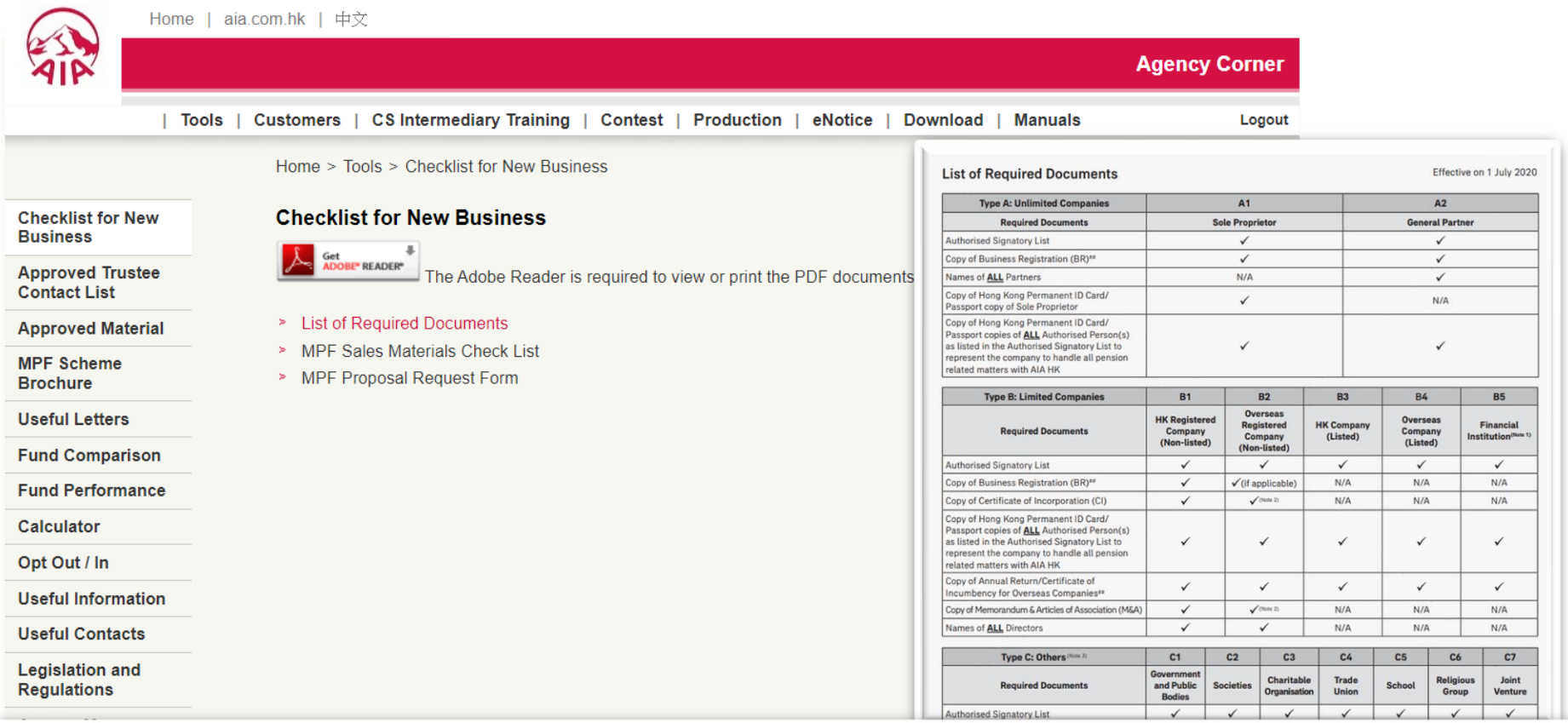
Note: Risk Class will be available 3 years after fund launch.

The risk class stated above is prescribed by the Mandatory Provident Fund Schemes Authority according to the Code on Disclosure for MPF Investment Funds. Such risk class is determined by AIA International Limited based on the latest fund risk indicator of the relevant MPF Funds and will be updated semi-annually. The risk class stated above has not been reviewed or endorsed by the Securities and Futures Commission and is for reference only.

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KEY POINTS OF SALES PROCESS
CONDUCTING SALES ACTIVITIES: CHECKLIST FOR NEW BUSINESS



Home | aia.com.hk | 中文

Agency Corner

| Tools | Customers | CS Intermediary Training | Contest | Production | eNotice | Download | Manuals Logout

Home > Tools > Checklist for New Business

- Checklist for New Business
- Approved Trustee Contact List
- Approved Material
- MPF Scheme Brochure
- Useful Letters
- Fund Comparison
- Fund Performance
- Calculator
- Opt Out / In
- Useful Information
- Useful Contacts
- Legislation and Regulations

Checklist for New Business

Get ADOBE READER — The Adobe Reader is required to view or print the PDF documents

- List of Required Documents
- MPF Sales Materials Check List
- MPF Proposal Request Form

List of Required Documents — Effective on 1 July 2020

Type A: Unlimited Companies	A1	A2
Required Documents	Sole Proprietor	General Partner
Authorised Signatory List	✓	✓
Copy of Business Registration (BR)##	✓	✓
Names of ALL Partners	N/A	✓
Copy of Hong Kong Permanent ID Card/ Passport copy of Sole Proprietor	✓	N/A
Copy of Hong Kong Permanent ID Card/ Passport copies of ALL Authorised Person(s) as listed in the Authorised Signatory List to represent the company to handle all pension related matters with AIA HK	✓	✓

Type B: Limited Companies	B1	B2	B3	B4	B5
Required Documents	HK Registered Company (Non-listed)	Overseas Registered Company (Non-listed)	HK Company (Listed)	Overseas Company (Listed)	Financial Institution(Note 1)
Authorised Signatory List	✓	✓	✓	✓	✓
Copy of Business Registration (BR)##	✓	✓(if applicable)	N/A	N/A	N/A
Copy of Certificate of Incorporation (CI)	✓	✓(Note 2)	N/A	N/A	N/A
Copy of Hong Kong Permanent ID Card/ Passport copies of ALL Authorised Person(s) as listed in the Authorised Signatory List to represent the company to handle all pension related matters with AIA HK	✓	✓	✓	✓	✓
Copy of Annual Return/Certificate of Incumbency for Overseas Companies##	✓	✓	✓	✓	✓
Copy of Memorandum & Articles of Association (M&A)	✓	✓(Note 2)	N/A	N/A	N/A
Names of ALL Directors	✓	✓	N/A	N/A	N/A

Type C: Others(Note 3)	C1	C2	C3	C4	C5	C6	C7
Required Documents	Government and Public Bodies	Societies	Charitable Organisation	Trade Union	School	Religious Group	Joint Venture
Authorised Signatory List	✓	✓	✓	✓	✓	✓	✓

Subsidiary Intermediaries can use the "LIST OF REQUIRED DOCUMENTS"
To check with MPF new business forms

Please use the correct and updated version (AIA MPF – Prime Value Choice)

Download Path: eAC ➔ MPF Homepage ➔ Tools ➔ Checklist for New Business ➔ List of Required Documents

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[AIA – INTERNAL]

KEY POINTS OF SALES PROCESS
CONDUCTING SALES ACTIVITIES: MPF SALES MATERIALS CHECK LIST



Subsidiary Intermediaries can refer to "MPF SALES MATERIALS CHECK LIST" for the necessary MPF sales materials

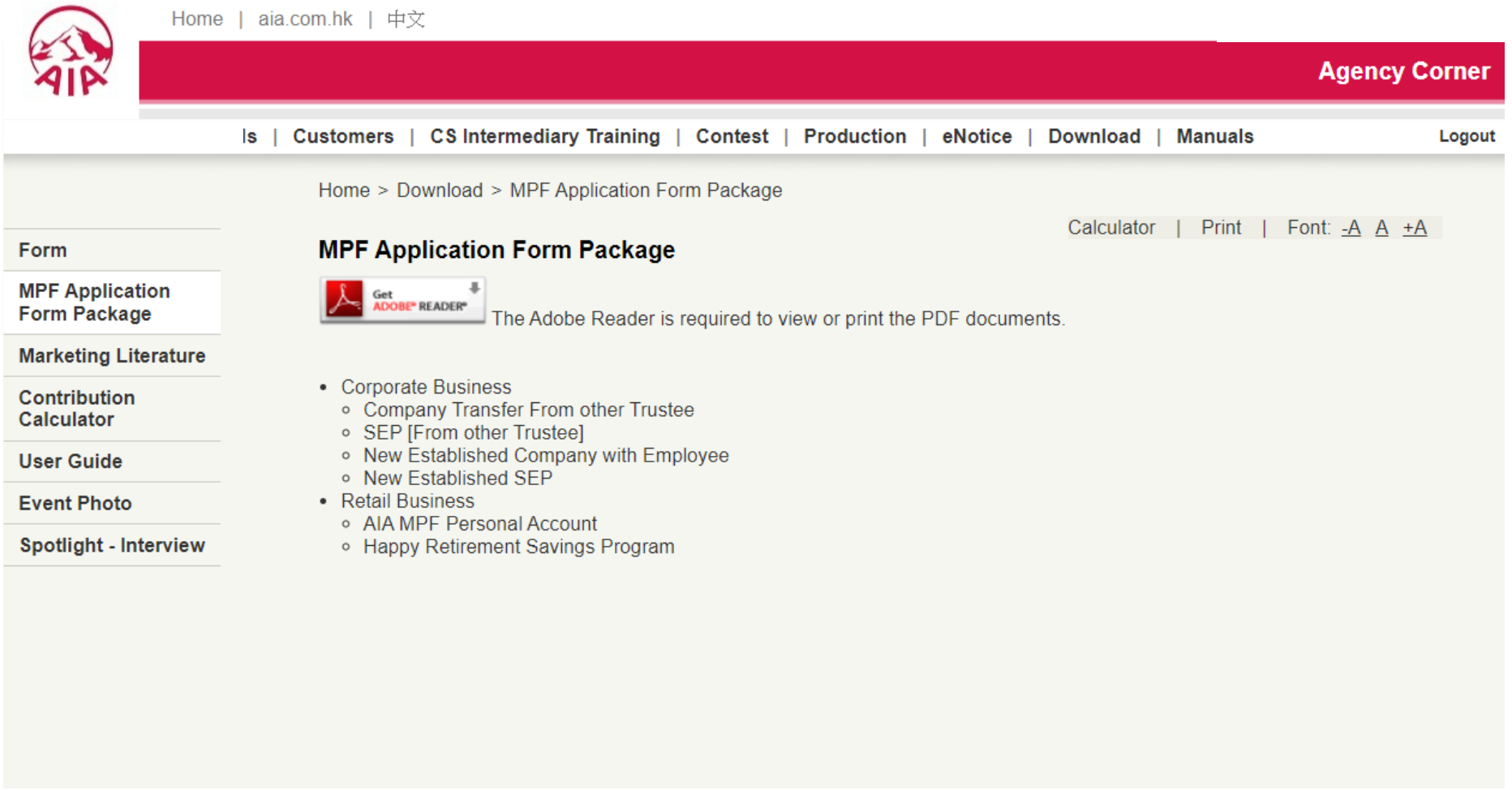
Please use the correct and updated version (AIA MPF – Prime Value Choice)

Download Path: eAC ➔ MPF Homepage ➔ Tools ➔ Checklist for New Business ➔ MPF Sales Materials Check List

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[AIA – INTERNAL]

KEY POINTS OF SALES PROCESS
CONDUCTING SALES ACTIVITIES: MPF APPLICATION FORM PACKAGE



Download Path: eAC → MPF Homepage → Download → MPF Application Form Package

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[AIA – INTERNAL]

MPF & TVC SALES CHECKLIST OF APPLICATION FORMS AND RECEIVED DOCUMENTS

Suggested submission method: MPF iPOS ; Except " Member Enrolment Form (REEA)"

For Internal Use Only

	Employer	Employee	Self-employed person	Individual client
Submitted documents	1. Employer Participation Agreement (ERA) (Remember to use the eMPF platform version; In addition, it is highly recommended to use MPF iPOS as the submission method) 2. Copy of Business Registration 3. Certificate Copy of Certificate of Incorporation (Certified true copy is required for Non-listed Overseas Registered Company) 4. Copy of Certificate to identify the business type issued by official bodies 5. Copy of HKID Card / Passport of Authorized Person(s) 6. Copy of nationality proof of Scheme Authorized Person(s) (Applicable if the nationality is not shown on the identity document) 7. Copy of HKID Card / Passport of Sole Proprietor 8. Copy of HKID Card / Passport of Beneficial Owner(s)(Applicable to the corporation that is a shell company / the company with bearer shares) 9. Copy of latest Annual Return 10. Copy of Memorandum & Articles of Association – (Applicable only if the corporation is unable to provide the Copy of Annual Return ; Certified true copy is required for Non-listed Overseas Registered Company) 11. Ownership Chart (Applicable only if company with multiple layers in their ownership structures) 12. List of Directors / Partners 13. Beneficial Owner(s)' proof of source of wealth and the source of funds (Applicable to the corporation that is a shell company / the company with bearer shares) 14. Supporting documents from registered agent that an authorized / registered custodian holds the bearer shares, together with the identities of the authorized / registered custodian and the person who has the rights to the entitlements carried by the share; or a declaration from each beneficial owner of such bearer share (i.e., owns or controls, directly or indirectly, including through a trust or bearer share holding, more than 25% of the issued share capital of the corporation) (Applicable to the shell company / the company that have bearer shares) 15. The latest Electronic Extract of information / Certified Extract of information on the Business Register issued by the Business Registration Office Copy of minutes of meeting or document to prove capacity of signatory 16. Copy of minutes of meeting or document to proof capacity of signatory 17. Copy of Board Resolutions or Written Authorization (Applicable only if the application is not signed by the Company Director(s) for Corporation; by the Partner(s) for Partnership; by the Sole Proprietor for Sole Proprietorship; or by the ultimate owner / controller for other types of organization) 18. Tax Residency Self-Certification (Controlling Person) (Only applicable if the entity account holder is a passive Non-Financial Entity) The above list consolidates the document requirements for different employer categories (including limited companies, sole proprietorships/partnerships, and other types of organizations). Different types of organizations must provide the corresponding supporting documents. Please refer to the checklist of application documents in the eMPF EMPLOYER PARTICIPATION AGREEMENT (ERA) (pages 22–23) for details.	1. Member Enrolment Form (REEA) 2. Agent Assignment and Account information release Suggest member to submit the agent assignment and account information release via AIA+ instead of paper form	1. Self-employed Person Application Form (SEPA) (Remember to use the eMPF platform version; In addition, it is highly recommended to use MPF iPOS as the submission method) 2. Hong Kong Permanent ID Card / Passport copy (if applicable) (If provide a Hong Kong non-permanent resident card, please also provide a copy of passport) 3. Scheme Member's Request for Fund Transfer Form [Form MPF(S)-P(M)] & Appendix (if applicable) (Remember to use the eMPF platform versionv) 4. Direct Debit Authorization (if applicable) (Remember to use the eMPF platform version 5. Copy of Business Registration (if applicable) 6. Supporting document(s) for the proof of source of fund (if applicable) or a copy of Notice of Assessment of "Profits Tax" or "Personal Assessment" as evidence of your relevant income (if applicable)	1. Personal Account Member Application Form (PAA) 2. AIA MPF Tax Deductible Voluntary Contribution Programme Member Application Form (TVCA) (Remember to use the eMPF platform version; In addition, it is highly recommended to use MPF iPOS as the submission method) 3. Hong Kong Permanent ID Card/ Passport copy (if applicable) (If provide a Hong Kong non-permanent resident card, please also provide a copy of passport) 4. Scheme Member's Request for Fund Transfer Form [Form MPF(S)-P(M)] & Appendix / Employee Choice Arrangement ("ECA") - Transfer Election Form [Form MPF(S)-P(P)] & Appendix / Scheme Member's Request For Account Consolidation Form [Form MPF(S)-P(C)] & Appendix / Scheme Member's Request for Transfer of Tax Deductible Voluntary Contributions (TVC) [FORM MPF(S) – P(T)] & Appendix
Received documents	1. Notice of Participation (will be issued by the eMPF platform) 2. Employer Welcome Pack	1. Notice of Participation 2. Key Scheme Information Document (KSID) 3. Confirmation Statement of Transfer In Amount (if applicable) (The above will be issued by the eMPF platform)	1. Notice of Participation 2. Key Scheme Information Document (KSID) 3. Confirmation Statement of Transfer In Amount (if applicable) (The above will be issued by the eMPF platform)	1. Notice of Participation 2. Key Scheme Information Document 3. Confirmation Statement of Transfer In Amount (The above will be issued by the eMPF platform)

Once the account is opened, AIA will send a welcome notification to the client via email or letter.

KEY POINTS OF FORM FILLING

COMMON REPORTING STANDARDS (CRS)

Implication to MPF / ORSO registered scheme account holders / employers:

- With effect from 1 January 2020, reporting FIs (i.e. MPF schemes and ORSO schemes) are **liable for reporting** the financial account information of MPF / ORSO account holders (members and employers inclusive) who are **oversea tax residents**.
- For identification of the tax residency status of **each new account holder**, a **Self-certification** is required to be submitted to the Reporting FI for verification of his/her tax residency status, documents or records used to support the identity of the account holder and kept for a period of six years (beginning on the date on which the return is furnished) in accordance with the requirement of the Inland Revenue Ordinance ("IRO").
- Reporting FIs are also required to identify the tax residency status of pre-existing account holders, including electronic search, paper record search, Self-certification and/or documentary evidence, in accordance with the timetable and methodology as stated in Inland Revenue Ordinance.
- The information to be exchanged under CRS includes:
  - Account holder / Controlling Person Data - name, address, jurisdiction of tax residence, Tax Identification Number (TIN) and date of birth (for individual), Type of Controlling Person
  - Scheme Account Data – account number, account balance / value (year end) for the year concerned, and the gross amount paid or credited to the account holder in respect of the account during the relevant period, including the aggregate amount of any redemption payments made to the account holder during that period

IMPORTANT NOTE:

- Employers are responsible for ensuring new employees to complete the information required to open an MPF account (including the Self-certification) and provide appropriate assistance so that they can successfully open MPF accounts and make contributions on time in order to meet the requirements of the law.
- It is an offence under section 80(2E) of the Inland Revenue Ordinance if any person, in making a Self-certification, makes a statement that is misleading, false or incorrect in a material particular AND knows, or is reckless as to whether, the statement is misleading, false or incorrect in a material particular. A person who commits the offence is liable on conviction to a fine at level 3 (i.e. HK$10,000).

AIA should not direct, encourage, or assist any account holder or payee to avoid identification of their tax residency status for CRS reporting.

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[AIA – INTERNAL]

KEY POINTS OF FORM FILLING

COMMON REPORTING STANDARDS (CRS)

Reference


Admin Letter


ER Letter


Press release


Press release - chi


FAQ

- **FAQ and MPFA Press release**
  - HKTA has issued a standardized FAQ for trustees on 26 September 2019
  - MPFA has issued letters on 27 September 2019 and 30 September 2019 to administrators and representative/ relevant employers of ORSO registered schemes respectively

- **HKIRD**
  - Overview of HKCRS https://www.ird.gov.hk/eng/tax/dta_aeoi.htm
  - Guidance for Financial Institutions https://www.ird.gov.hk/eng/tax/aeoi/guidance.htm
  - MPF & ORSO overview https://www.ird.gov.hk/eng/tax/aeoi/mpf_orso.htm

- **OECD**
  - Overview of AEOI https://www.oecd-ilibrary.org/taxation/standard-for-automatic-exchange-of-financial-account-information-for-tax-matters_9789264216525-en
  - Tax Residency Rule by jurisdiction http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/
  - Tax Identification Number requirement by jurisdiction http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/

- **eLearnings**

Recommendation

CRS eLearning	CRS Training Material	CS Form Sample

Download Path: iAcademy: eAC -> eServices -> iAcademy → e-learning training → CS & MPF → OCS-MPF

AIA should not direct, encourage, or assist any account holder or payee to avoid identification of their tax residency status for CRS reporting.

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TRAINING & E-LEARNING

For Internal Use Only

For MPF intermediaries who wish to enhance their knowledge on MPF guidelines, MPF sales notes and processes before conducting MPF sales activities, please study the following documents:

MPF Scheme Brochure, On-going Cost Illustrations and relevant Addendums

http://www.aia-pt.com.hk/zh-hk/help-support/form-and-guide-employer.html

Subsidiary Intermediaries Selling Procedure Guideline

Download Path: iAcademy: eAC → eServices → iAcademy → e-learning training → CS & MPF → OCS-MPF

eLearnings

Download Path: iAcademy: eAC → eServices → iAcademy → e-learning training → CS & MPF → OCS-MPF

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HEALTHIER, LONGER, BETTER LIVES

AIA MPF Product

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AIA MPF

AIA MPF - Prime Value Choice

Current no. of constituent funds: 20

Types of Plans:

- Employer Plan
- Self-Employed Persons Plan
- AIA MPF Personal Account (Consolidation of Personal Account)
- AIA MPF Tax Deductible Voluntary Contribution

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[AIA – INTERNAL]

INTRODUCTION OF AIA MPF – PRIME VALUE CHOICE

Item	Name
Trustee	AIA Company (Trustee) Limited
Custodian	Citibank
Investment Manager	AIA Investment Management HK Limited
Insurer	AIA Company Limited
Sponsor	AIA Company Limited

^Value Partners Hong Kong Limited is the investment manager of the underlying fund of China HK Dynamic Asset Allocation Fund

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INTRODUCTION OF AIA MPF – PRIME VALUE CHOICE

The performance of MPF funds is subject to a number of risks, including the following:

- Political, economic and social risk
- Settlement risk
- Custodial risk
- Interest rate risk
- Counterparty risk related to OTC contracts
- Concentration risk
- Hedging risk
- Equity investment risk
- Smaller companies' risk
- Market risk
- Exchange rate risk
- Risk relating to sustainable investing/ESG
- Risks associated with specific nature of fund of funds
- Risk relating to investments in an Approved ITCIS
- Liquidity risk

To find more details about the risks of MPF funds, please refer to MPF Scheme Brochure for AIA MPF - Prime Value Choice

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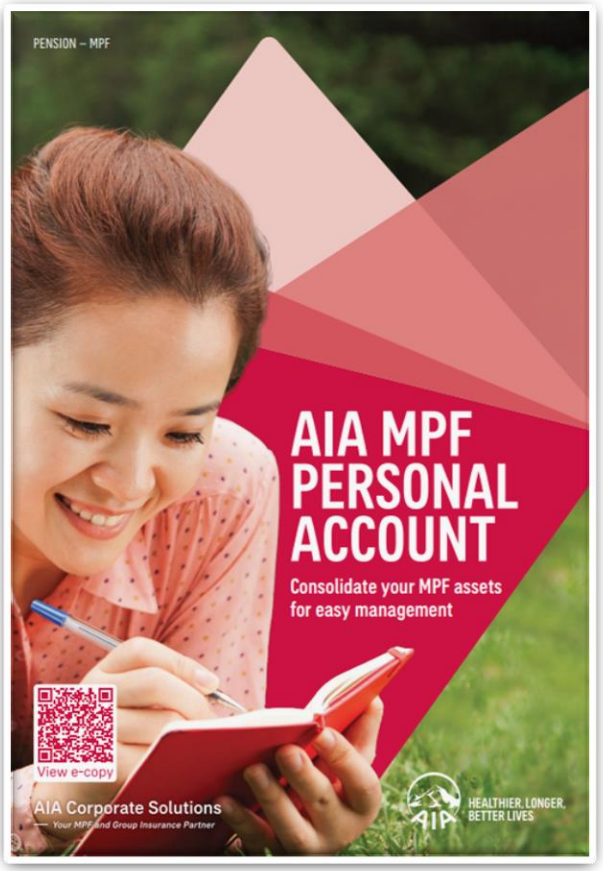
AIA MPF PERSONAL ACCOUNT (“MPFPA”)

As your pool of accumulated MPF assets grow, consolidating your MPF accounts becomes important.

Benefits:

1. Have a clear overall picture of your MPF investments at all times
2. Can easily adjust your investment strategy and portfolios
3. Save time and effort by managing just one account

Consolidate your MPF assets to AIA MPF Personal Account now to enjoy the advantages of easy management.



Source as of Mar 2024

The above information is for training reference only. Please refer to the AIA MPF Personal Account promotional leaflet for the terms and conditions of the special privilege.

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TAX DEDUCTIBLE VOLUNTARY CONTRIBUTION (TVC)

For Internal Use Only

MPF mandatory contributions alone may not be enough for a comfortable retirement. Why not consider joining the new AIA MPF Tax Deductible Voluntary Contribution Programme (the “Programme”), so you can better prepare for your retirement while enjoying tax deduction of up to HK$60,000[1] each year?

Through AIA, you can start and manage your Tax Deductible Voluntary Contribution (“TVC”) account easily with comprehensive investment choices, flexibility in fund switching, smart tools and more, bringing you closer to your retirement goals.



Key features of the Programme

Eligibility	• Member of an MPF scheme, including employee, self-employed person or personal account holder • Member of an MPF exempted ORSO scheme
Minimum Contribution Amount	• Monthly contribution: HK$300 • Annual contribution: HK$3,600
Withdrawal	The withdrawal conditions are the same as those of MPF mandatory contributions. You may withdraw your accrued benefits derived from TVC under the following circumstances: • when you reach the age of 65; • if you retire early between the age of 60 and 65; • if you leave Hong Kong permanently; • if you become totally incapacitated or permanently unfit for work; • if you are diagnosed with terminal illness; or • if the balance of your only MPF account is not more than HK$5,000 In the unfortunate event of an untimely death, your accrued benefits will be paid to your personal representative.

For details of TVC, please refer to the MPF Scheme Brochure.

Source as of Mar 2024

[1]HK$60,000 is the maximum total tax deductions for MPF Tax Deductible Voluntary Contributions and qualifying annuity premiums for the year of assessment 2023/24. Please visit ird.gov.hk for details

Information above is for training purpose only. Please refer to the promotional leaflet for the latest offers

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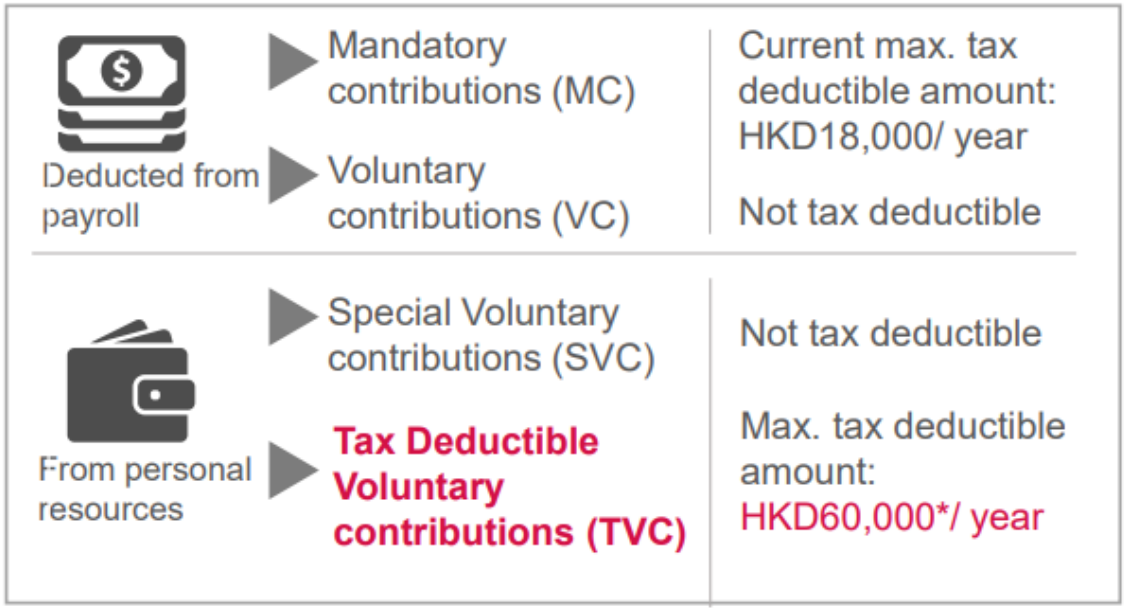
For Internal Use Only

Features of MPF Tax Deductible Voluntary Contribution (TVC)

- **A new type of MPF Voluntary Contributions eligible for claiming tax deduction**
- **Contribution is made directly to the MPF Scheme**

*This is the aggregate limit for TVC and qualifying annuity premiums that can be enjoyed in the year of assessment 2023/24 and subsequent years of assessment.

Disclaimer: Please note that tax deductions can vary for individuals, depending on their taxable income and the applicable tax rate. Please refer to the Inland Revenue Ordinance for details on tax deductions for MPF tax deductible voluntary contributions and qualifying annuity premiums. AIA and its intermediaries do not provide tax or accounting advice and you should consult your own tax and accounting advisors for any tax advice.



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TVC Setup and Contributions

Account Setup

Qualified Persons

- Current holders of ccontribution account(s) and/or personal account(s) of MPF scheme(s)
- Current members of MPF exempted ORSO scheme(s)

Account Nature

- A new and separate account, i.e. Not Contribution Account nor Personal Account
- Only ONE TVC Account for a member under each MPF Scheme

Contributions

Contributions Settings

- Settings including frequency, amount and timing vary for TVC plan under different trustees

Tax Deductible Arrangement

- Maximum amount limit for tax deduction in each assessment year is shared between TVC and Qualifying Deferred Annuity Premiums
- Tax Deductible Limit: HKD 60,000 for the year of assessment 2019/20 onwards
- Once TVC is made, they could not be withdrawn even they are in excess of the maximum tax deduction limit, except that the withdrawal requirements are met

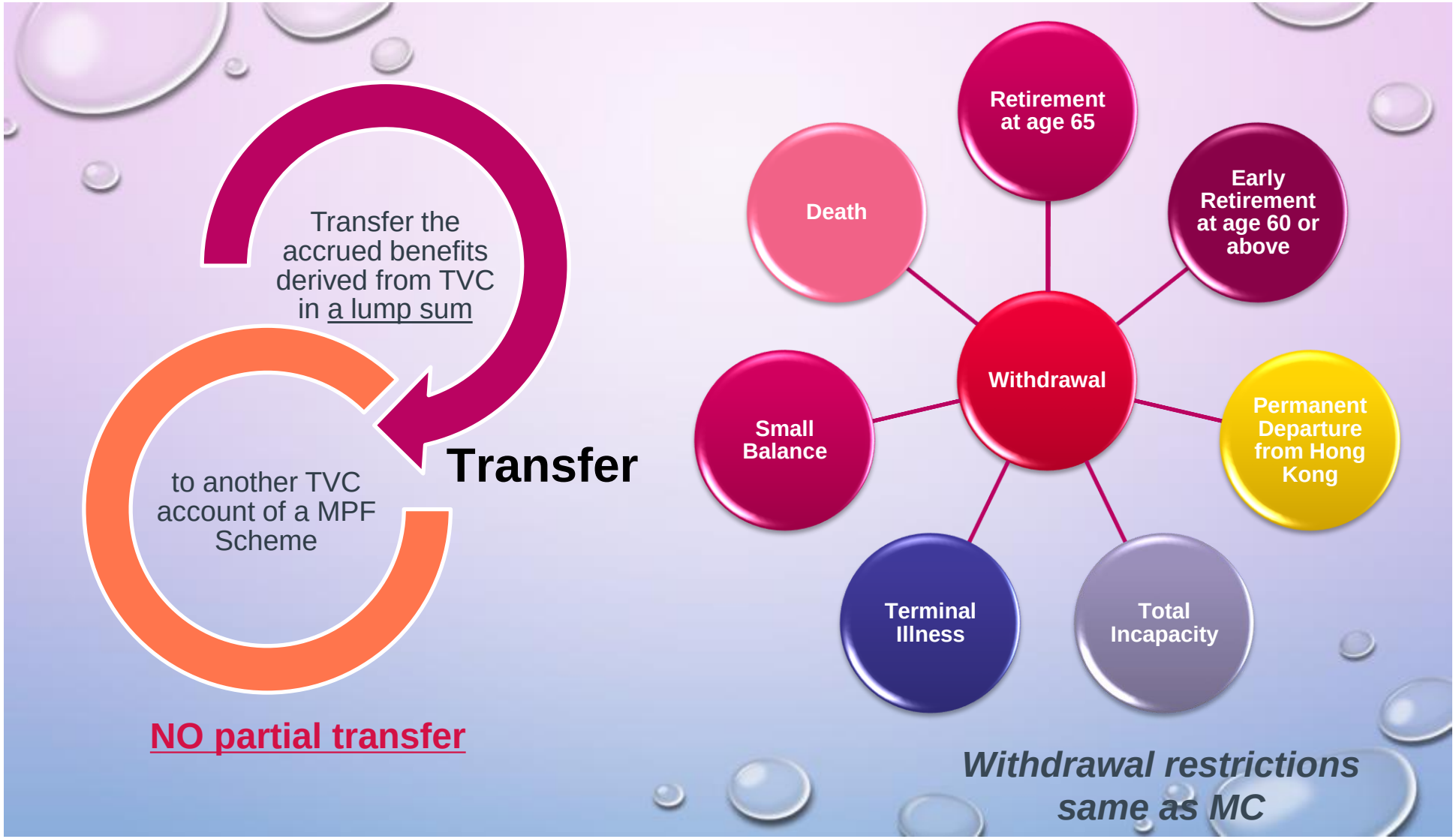


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TVC Transfer and Withdrawal



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[AIA – INTERNAL]

AIA MPF - Prime Value Choice

A full range of choices to cater for different investment styles



Equity Funds

- Asian Equity Fund
- European Equity Fund
- Greater China Equity Fund
- Green Fund
- North American Equity Fund

Lifestyle Funds

- Growth Portfolio
- Balanced Portfolio
- Capital Stable Portfolio

Dynamic Asset Allocation Fund

- Manager's Choice Fund

Guaranteed Fund

- Guaranteed Portfolio

"Low Fee" Choices*

Equity Funds – Index-Tracking Collective Investment Scheme Series

- American Fund
- Eurasia Fund
- Hong Kong and China Fund
- World Fund

Dynamic Asset Allocation Fund

- China HK Dynamic Asset Allocation Fund

Default Investment Strategy Funds

- Core Accumulation Fund^
- Age 65 Plus Fund^

Fixed Income Funds

- Asian Bond Fund
- Global Bond Fund
- MPF Conservative Fund

Financial planners are not allowed to provide any investment advice to their clients and should remind them to seek appropriate professional advice regarding any specific product, product type, index, report, opinion, recommendation or other content. Clients should be advised to refer to the MPF scheme brochure for details of the registered scheme before making material decisions (including risk factors and fees/charges). Please refer to the MPFA's website for details of individual funds and their fees/charges. Clients can also make use of the MPFA's "MPF Fund Platform" (mfp.mpfa.org.hk/eng) to compare fund performances.

* Funds with Fund Expense Ratio (FER) ≦1.3% or management fees, plus guarantee charges if applicable, ≦1%, source: MPFA website, data as of 28 February 2023

^ The automatic de-risking features of the DIS does not apply to this fund as a standalone investment.

For Internal Training Use Only. Please refer to MPF Scheme Brochure and the latest promotional materials of the plan for details.

Source as March 2024

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BACKGROUND INFORMATION OF THE DEFAULT INVESTMENT STRATEGY (DIS)

What is DIS?

A ready-made investment solution

- Designed for members who are not interested in or don't want to make investment choice
- Other members may also choose DIS as they see fit

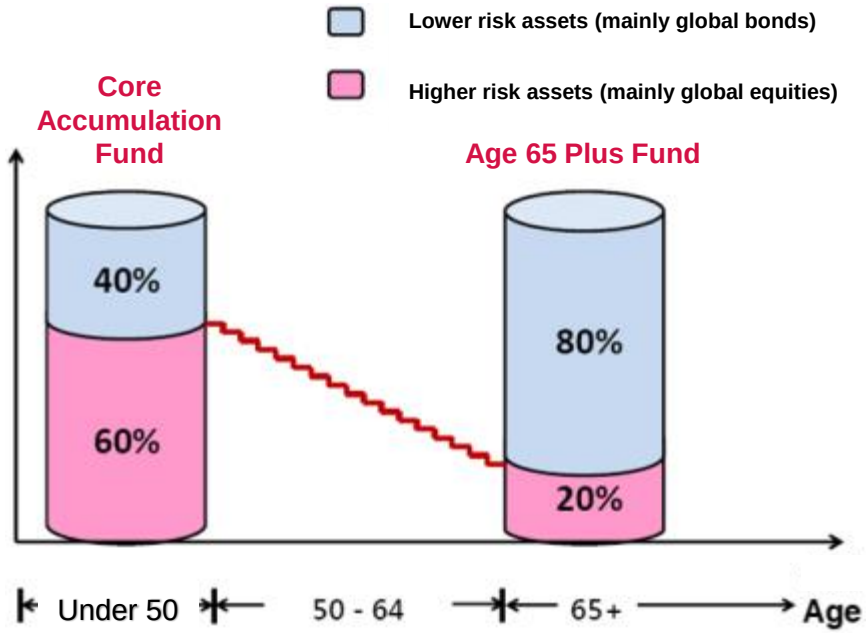
強積金 MPF

預設投資 DIS

Use two constituent funds: Core Accumulation Fund ("CAF") and Age 65 Plus Fund ("A65F")

Key features:

- Statutory fee control (% p.a. of net asset value)
  - ≤ **0.75% p.a.** Management fees
  - ≤ **0.20% p.a.** recurrent out-of-pocket expenses
- **Automatic** de-risking as member gets older
- Investing assets in a **globally diversified** manner to reduce investment risk



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HEALTHIER, LONGER, BETTER LIVES

Precautions of Conducting Roadshow (AIA Organized and Self - Initiated Roadshow / Car show or equivalent selling activities)

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THE DEFINITION OF AIA ROASHOW

Roadshow Type：

- Sales Activities Organised by AIA；
- Self-Initiated Roadshow;
- Car show or Equivalent Sales Activities.
- Post or display company promotional materials at any location or venue

When conducting a Roadshow, Please pay attention to the details of "Roadshow Briefing Workshop“ Training content







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[AIA – INTERNAL]

AIA ROADSHOW INTERNAL GUILDLINES

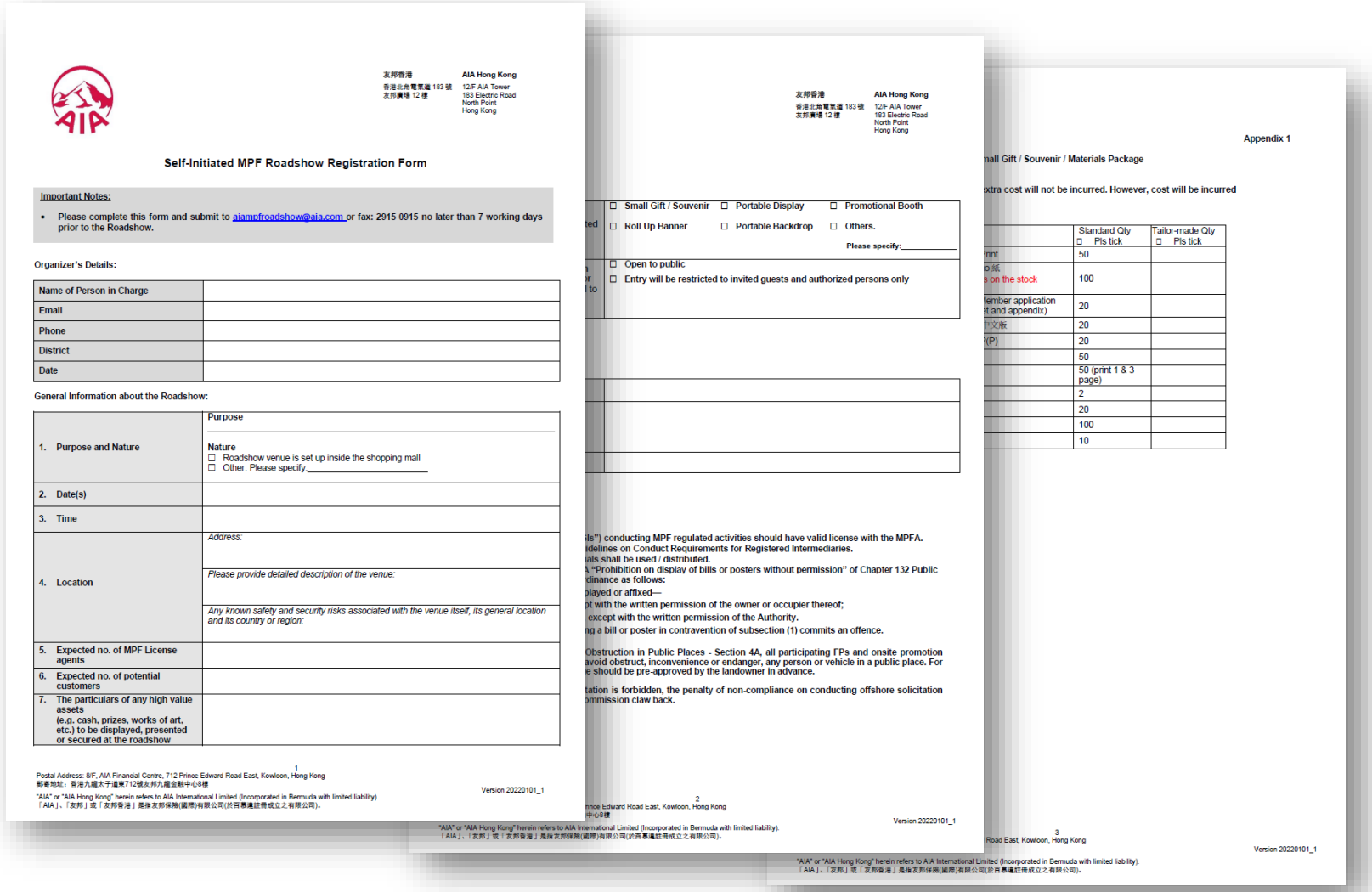
Weather	Can cancel the activity when typhoon signal number 8 or above and black rainstorm signal is in force
Location	Participants can only choose those districts designated by AIA to conduct Roadshows (except Self-Initiated Roadshows)
Dress Code	Participants must wear appropriate clothing (tidy administrative or business casual wear)
Behaviour	Participants are required to behave positively during the road show
Rules	• Must possess the relevant qualification (registered as MPF intermediaries) • Participants must comply with the requirements as specified in the "Guidelines On Conduct Requirements For Registered Intermediaries" and the "The Mandatory Provident Fund Schemes Ordinance" for sales activities • Familiar with Precautions of AIA MPF Roadshow
Training	Participants must complete and pass the e-learning of Roadshow Briefing Workshop beforehand, and review the content online.
Requirement	• Completed and submitted Letter of Agreement • Completed and submitted Roadshow Agreement (except Self-Initiated Roadshows) • Must complete and email the "Self-Initiated MPF Roadshow Registration Form" to the AIA Corporate Solutions for approval, and must get "APPROVAL" before conducting Self-Initiated MPF Roadshow. • Arrange MPF licensed person-in-charge ("PIC") to record the information of Carshow / Roadshow / Self-Initiated MPF Roadshow, oversee the operations of the activities, complete "MPF Carshow / Roadshow / Self-Initiated Roadshow Person-In-Charge Declaration Form" and submit to designated AIA Corporate Solutions sales representatives or fax: 2915 0915 no later than 2 working days after the Carshow / Roadshow / Self-Initiated MPF Roadshow.

If the participant violates the above guidelines, AIA has the right to cancel the participation of the participants (this time or in the future)

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[AIA – INTERNAL]

OBTAIN APPROVAL BEFORE CONDUCTING SELF-INITIATED MPF ROADSHOW



友邦香港 AIA Hong Kong
香港北角電氣道 183 號 12/F AIA Tower
友邦廣場 12 樓 183 Electric Road
North Point
Hong Kong

Self-Initiated MPF Roadshow Registration Form

Important Notes:

- Please complete this form and submit to aiampfroadshow@aia.com or fax: 2915 0915 no later than 7 working days prior to the Roadshow.

Organizer's Details:

Name of Person in Charge	
Email	
Phone	
District	
Date	

General Information about the Roadshow:

1. Purpose and Nature	Purpose Nature ☐ Roadshow venue is set up inside the shopping mall ☐ Other. Please specify:_____
2. Date(s)	
3. Time	
4. Location	*Address:* *Please provide detailed description of the venue:* *Any known safety and security risks associated with the venue itself, its general location and its country or region:*
5. Expected no. of MPF License agents	
6. Expected no. of potential customers	
7. The particulars of any high value assets (e.g. cash, prizes, works of art, etc.) to be displayed, presented or secured at the roadshow	

1
Postal Address: 8/F, AIA Financial Centre, 712 Prince Edward Road East, Kowloon, Hong Kong
Version 20220101_1

"AIA" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

☐ Small Gift / Souvenir ☐ Portable Display ☐ Promotional Booth
☐ Roll Up Banner ☐ Portable Backdrop ☐ Others.
Please specify:_____

☐ Open to public
☐ Entry will be restricted to invited guests and authorized persons only

2
Version 20220101_1

Appendix 1

	Standard Qty ☐ Pls tick	Tailor-made Qty ☐ Pls tick
	50	
	100	
	20	
	20	
	20	
	50	
	50 (print 1 & 3 page)	
	2	
	20	
	100	
	10	

3
Version 20220101_1

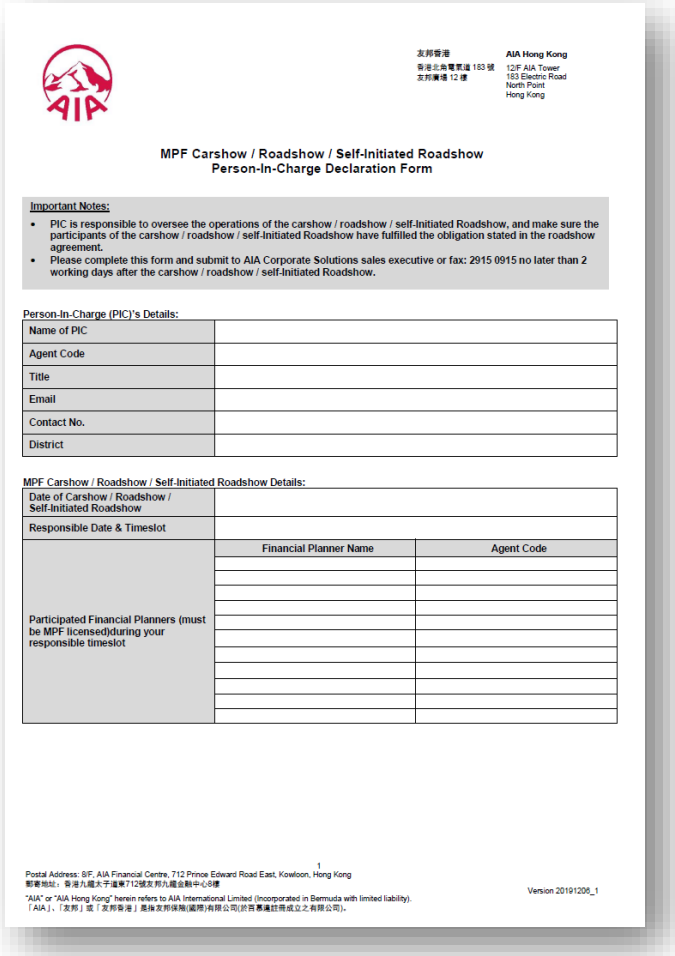
- Must complete and email the **"Self-Initiated MPF Roadshow Registration Form"** to the AIA Corporate Solutions for approval, and must obtain "APPROVAL" before conducting Self-Initiated MPF Roadshow
- By fax 2915 0915 or email to aiampfroadshow@aia.com for approval
- Complete "Roadshow briefing" e-learning

Relevant forms have been uploaded to MPF eAC. (Path: MPF eAC ➔ Tools ➔ Others)

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[AIA – INTERNAL]

PERSON-IN-CHARGE ("PIC") COMPLETES AND SUBMITS "MPF CARSHOW / ROADSHOW / SELF-INITIATED ROADSHOW PERSON-IN-CHARGE DECLARATION FORM"



友邦香港
香港北角電氣道 183 號
友邦廣場 12 樓

AIA Hong Kong
12/F AIA Tower
183 Electric Road
North Point
Hong Kong

MPF Carshow / Roadshow / Self-Initiated Roadshow Person-In-Charge Declaration Form

Important Notes:

- PIC is responsible to oversee the operations of the carshow / roadshow / self-Initiated Roadshow, and make sure the participants of the carshow / roadshow / self-Initiated Roadshow have fulfilled the obligation stated in the roadshow agreement.
- Please complete this form and submit to AIA Corporate Solutions sales executive or fax: 2915 0915 no later than 2 working days after the carshow / roadshow / self-Initiated Roadshow.

Person-In-Charge (PIC)'s Details:

Name of PIC	
Agent Code	
Title	
Email	
Contact No.	
District	

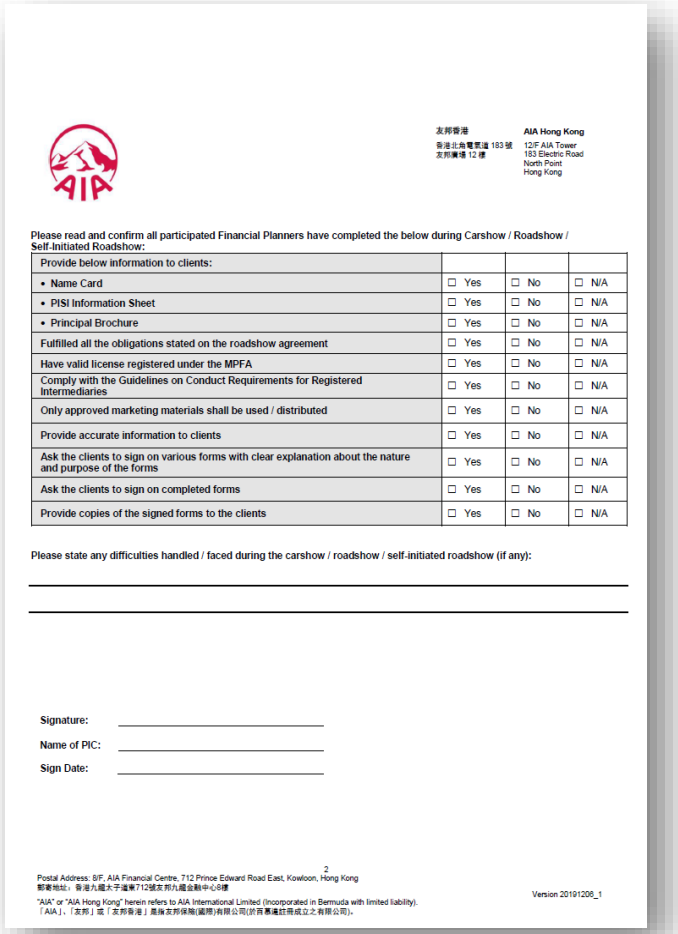
MPF Carshow / Roadshow / Self-Initiated Roadshow Details:

Date of Carshow / Roadshow / Self-Initiated Roadshow		
Responsible Date & Timeslot		
Participated Financial Planners (must be MPF licensed)during your responsible timeslot	Financial Planner Name	Agent Code

1

Postal Address: 8/F, AIA Financial Centre, 712 Prince Edward Road East, Kowloon, Hong Kong
郵寄地址：香港九龍太子道東712號友邦九龍金融中心8樓
"AIA" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).
「AIA」、「友邦」或「友邦香港」是指友邦保險(國際)有限公司(於百慕達註冊成立之有限公司)。

Version 20191206_1



友邦香港
香港北角電氣道 183 號
友邦廣場 12 樓

AIA Hong Kong
12/F AIA Tower
183 Electric Road
North Point
Hong Kong

Please read and confirm all participated Financial Planners have completed the below during Carshow / Roadshow / Self-Initiated Roadshow:

Provide below information to clients:			
• Name Card	☐ Yes	☐ No	☐ N/A
• PISI Information Sheet	☐ Yes	☐ No	☐ N/A
• Principal Brochure	☐ Yes	☐ No	☐ N/A
Fulfilled all the obligations stated on the roadshow agreement	☐ Yes	☐ No	☐ N/A
Have valid license registered under the MPFA	☐ Yes	☐ No	☐ N/A
Comply with the Guidelines on Conduct Requirements for Registered Intermediaries	☐ Yes	☐ No	☐ N/A
Only approved marketing materials shall be used / distributed	☐ Yes	☐ No	☐ N/A
Provide accurate information to clients	☐ Yes	☐ No	☐ N/A
Ask the clients to sign on various forms with clear explanation about the nature and purpose of the forms	☐ Yes	☐ No	☐ N/A
Ask the clients to sign on completed forms	☐ Yes	☐ No	☐ N/A
Provide copies of the signed forms to the clients	☐ Yes	☐ No	☐ N/A

Please state any difficulties handled / faced during the carshow / roadshow / self-initiated roadshow (if any):

Signature: _____

Name of PIC: _____

Sign Date: _____

2

Postal Address: 8/F, AIA Financial Centre, 712 Prince Edward Road East, Kowloon, Hong Kong
郵寄地址：香港九龍太子道東712號友邦九龍金融中心8樓
"AIA" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).
「AIA」、「友邦」或「友邦香港」是指友邦保險(國際)有限公司(於百慕達註冊成立之有限公司)。

Version 20191206_1

- PIC is responsible to record the information of the Carshow / Roadshow / Self-Initiated MPF Roadshow, oversee the operations of the activities, and make sure the participants of the Carshow / Roadshow / Self-Initiated MPF Roadshow have fulfilled the obligation stated in the Roadshow Agreement and requirements.

- PIC completes this form and submits to AIA Corporate Solutions sales representatives or fax: 2915 0915 no later than 2 working days after the Carshow / Roadshow / Self-Initiated MPF Roadshow.

Relevant forms have been uploaded to MPF eAC. (Path: MPF eAC ➔ Tools ➔ Others)

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[AIA – INTERNAL]

PREPARATION BEFORE CONDUCTING MPF ROADSHOW: PERSONAL ACCOUNT QUESTIONNAIRE AND AIA PERSONAL INFORMATION COLLECTION STATEMENT (EXCEPT SELF-INITIATED MPF ROADSHOW)

MPF Personal Account Questionnaire

Please fill in all items with ""*

*Name_____ (Mr. / Ms.)

1) Age Group?

□ Below 18 □ 18 – 25 □ 26 – 35 □ 36 – 45 □ 46 – 55 □ Above 55

2) Occupation ? _____

3) Monthly Income?

□ HK$5,000 or below □ HK$5,001-10,000
□ HK$10,001-20,000 □ Above HK$20,000

4) Do you make contribution to any MPF Scheme? Yes / No

5) Have you ever heard of the "Employee Choice Arrangement" ? Yes / No

6) Have you considered transferring the accrued benefit derived from employee mandatory contributions in the current employment /mandatory contributions in respect of former employment(s) to other Trustee/Scheme? Yes / No

7) Which factor will you consider most in choosing a MPF service provider? a. / b. / c. / d.
a. Management experience and branding
b. Service scope and service level
c. Choice of funds and suitability
d. Fees and charges

8) Have you ever changed your job since the launch of MPF in 2000 ? Yes / No

9) Do you have any MPF Personal Account? Yes / No

If yes，I have _____ MPF Personal Account(s)

*Contact no._____*e-mail address _____

I hereby confirm that I have read and understood the AIA Personal Information Collection Statement ("AIA PIC") enclosed to this questionnaire. I declare and agree that any personal data and other information relating to me contained in this questionnaire or collected, obtained, compiled or held by the Trustee by any means from time to time may be collected and utilized in accordance with the AIA PIC. I acknowledge and consent to the transfer of my personal data in or outside of Hong Kong for the purposes and to the types of transferee as set out in the AIA PIC.

I understand if I cannot provide the required information in this questionnaire, trustee or trustee's MPF Subsidiary Intermediary may not provide any relevant MPF service.

In addition, I agree to the provision, use and/or transfer of my personal data in or outside of Hong Kong for direct marketing purposes in accordance with the AIA PIC.

□ Please tick the box on the left if you do not agree with the provision, use and/or transfer of your personal data for direct marketing purposes in accordance with the AIA PIC. If you do not tick the box on the left, you are deemed to have given your consent for the provision, use and/or transfer of your personal data for direct marketing purposes.

Client's Signature_____ Date _____

For Internal Use only

MPF Intermediary Name _____MPF Intermediary Code _____

V201909

Use of Personal Data for Direct Marketing purposes

As well as the purposes set out above, the AIA Group of companies intends to use your name and contact details for promotional or marketing purposes including sending you promotional materials and conducting direct marketing in relation to the following products, services, advice and subjects: insurance, annuities, mandatory provident fund schemes/occupational retirement schemes; wealth management; investment; banking; financial services; credit cards; medical/health treatment; educational; recruitment; training; reward/loyalty/privilege programmes; charitable/non-profitable causes; ("Classes of Marketing Subjects"). However, in relation to any personal data collected by the AIA Group of companies whilst providing any services in respect of our mandatory provident fund master trust schemes, such personal data would only be used for promoting or marketing any products or services that are directly related to our mandatory provident fund schemes.

For the purposes of direct marketing, we may provide your personal information (with the exception of any personal data collected by the AIA Group of companies whilst providing any services in respect of our mandatory provident fund master trust schemes) to providers (whether within or outside of the AIA Group of companies) of any of the Classes of Marketing Subjects described above and call centre, marketing or research services so that they can send you promotional materials and conduct direct marketing in relation to the products and services they offer (these materials may be sent to you by postal mail, email or other means). We may provide your personal data to providers (whether within or outside of the AIA Group of companies) of any of the Classes of Marketing Subjects for gain. Before using or providing your personal data for the purposes and to the transferees set out above, we must obtain your written consent, and only after having obtained such written consent, may use and provide your personal data for any promotional or marketing purpose.

The types of personal data that AIA intends to use and provide for direct marketing purposes as described above are your name and contact details.

You may in future withdraw your consent to the use and provision to a third party by the AIA Group member company of your personal data for direct marketing purposes and thereafter the AIA Group member company shall cease to use such data for direct marketing purposes.

If you wish to withdraw your consent, please inform us by writing to the address in the section on "Access Rights to Personal Data" or sending us an email. Any such request should clearly state details of the personal data in respect of which the request is being made.

Amendments to this PIC Statement

The AIA Group of companies reserves the right, at any time and without notice, to add to, change, update or modify this PIC statement, simply by notifying you of such change, update or modification. If we decide to change our personal data policy, those changes will be notified to you either on our website or in writing so that you are always aware of what information we collect, how we use the information and under what circumstances the information is disclosed. Any such change, update or modification will be effective immediately upon posting.

Additional Information

Should you have any questions on any part of this PIC statement or would like additional information regarding the AIA Group of companies data privacy practices, please do not hesitate to contact us.

- any member of the AIA Group of companies, including subsidiaries and affiliates;
- agents, contractors or third party service providers (within or outside the AIA Group of companies) including companies to help deliver our services, such as reinsurance companies, investment management companies, claims investigation companies, industry associations or federations;
- other companies who help gather your information or communicate with you, such as research companies and ratings agencies, in order to enhance the services we provide to you; and
- government or regulatory bodies or any person to whom the AIA Group member company is under an obligation to make disclosure under the legal and regulatory obligations in that jurisdiction applicable to that particular AIA Group member company.

In relation to any personal data collected by us whilst providing any services in respect of our mandatory provident fund master trust schemes, such personal data would only be transferred to the above parties for the purpose of providing any mandatory provident fund related services. From time to time, we may purchase a business or sell one or more of our businesses (or portions thereof) and your personal data may be transferred or disclosed as a part of the purchase or sale or a proposed purchase or sale. In the event that we purchase a business, the personal data received with that business would be treated in accordance with this PIC, if it is practicable and permissible to do so. In the event that we sell a business, we will include provisions in the selling contract requiring the purchaser to treat your personal data in the same manner required by this PIC statement.

Your personal data may be provided to any of the above parties who may be located in Hong Kong or outside of Hong Kong.

Access Rights to Personal Data

You have the right to:

- verify whether an AIA Group member company holds any personal data about you and to access any such data;
- require the AIA Group member company to correct any personal data relating to you which is inaccurate; and
- ascertain the AIA Group member company's policies and practices in relation to personal data.

Requests for access, correction or other queries relating to your personal data should be addressed to:

The Data Protection Officer
AIA International Limited
12/F, AIA Tower, 183 Electric Road,
North Point, Hong Kong
E-mail: AIAHK.Compliance@aia.com

The AIA Group member company has the right to charge costs which are directly related to and necessary for the processing of any personal data access request.

AIA PERSONAL INFORMATION COLLECTION STATEMENT

Among the most important assets of the AIA Group of companies is the trust and confidence placed to properly handle information. Customers expect us to maintain their information accurately, protected against manipulation and errors, secure from theft and free from unwarranted disclosure.

This statement provides you with notice as to why your personal data is collected, how it is intended to be used, to whom your personal data may be provided to and how to access, review and amend your personal data.

The AIA Group of companies recognizes its responsibilities in relation to the collection, holding, processing or use of personal data. The provision of your personal data is voluntary: you may choose not to provide us with the requested data, but failure to do so may inhibit our ability to do business with you.

Why we collect your personal data and how it may be used?

Personal data is collected for the following purposes:

- processing, administering, implementing and effecting the requests or transactions contemplated in this document or any other documents you may submit to us from time to time;
- designing new or enhancing existing products and services provided by us;
- to communicate with you including to send you administrative communications about any account you may have with us or about future changes to this Personal Information Collection ("PIC") statement;
- for statistical or actuarial research undertaken by AIA Group of companies, the financial services industry or our respective regulators;
- for our data matching, internal business and administrative purposes;
- to assist in law enforcement purposes, investigations by police or other government authorities and to meet requirement imposed by law;
- other purposes directly relating to any of the above.

For our policy on using your personal data for promotional or marketing purposes, please see the section entitled "Use of Personal Data for Direct Marketing Purposes".

Who may be provided with your personal data?

Personal data will be kept confidential but may, where such disclosure is necessary to satisfy the purpose or a directly related purpose for which the personal data was collected, provide such personal data to the following parties (for our policy on sharing of your personal data for promotional and marketing purposes, please see the section entitled "Use of Personal Data for Direct Marketing Purposes"):

- any person authorized to act as an agent of an AIA Group member company for the distribution of products and services offered by that AIA Group member company;
- any agent, contractor or third party service provider (within or outside the AIA Group of companies) who provides administration, data processing, telecommunications, computer, payment, debit collection or securities clearing, technology outsourcing, call center services, mailing and printing services in connection with the operation of the AIA Group member company's business and provision of our services to you;

PREPARATION BEFORE CONDUCTING MPF ROADSHOW: PROCEDURE FOR MPF ROADSHOW ORGANIZED BY AIA (EXCEPT SELF-INITIATED ROADSHOWS)

Approaching Customer

Introduction Subsidiary Intermediary

+

Principal Intermediary

Conduct Personal Account Questionnaire Survey

During the survey, obtain the client's consent for future telephone contact for direct marketing purposes.

Explain the Purpose of the Personal Account Questionnaire Survey to the interviewee and Provide Personal Information Collection Statement (PICS) to Client for Record Keeping

During the First Time Contacting the Client after Roadshow, Please Inform Client he / she can Anytime Select Not to Receive the Marketing Information from AIA

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[AIA – INTERNAL]

MPF Roadshow Precautions



 Must be registered as a MPF intermediary, and must not invite any person who has not participated in any sales activity to be an subsidiary intermediary of client's application.	 English and Chinese name on business card must be the same as the one displayed on Hong Kong Identity Card along with MPF registration number.	 Clients must not be asked to sign blank or incomplete forms. The date of signature must also be written on the form.
 eMPF Platform Company Limited Immediately submit the completed iPoS form to AIA, or submit the eMPF form / electronic form to the eMPF Platform Company Limited	 Provide the client with information on PI's and SI's.	 The purpose of the document and its contents must be explained before its signed by the client, along with the purpose as to why copies of identity cards will be collected.

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[AIA – INTERNAL]

MPF Roadshow Precautions (Cont'd)



No forging of client's signature on MPF forms



Do not call MPF trustees under false pretenses in order to obtain their account information.



The use of photocopies of identity cards and personal data previously provided by clients to AIA for the purpose of MPF consolidation is prohibited.



No unauthorized transfer of the client's MPF funds.



No monetary or non-monetary benefits in the form of rebates, gifts or privileges may be offered to encourage clients to transfer their existing MPF funds to an AIA MPF scheme.

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[AIA – INTERNAL]

健康長久好生活

MPF
Quality Post Sales Service

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Post Sales Service DOs & DON'T



DOs

- Be proactive in following up matters and initiating contacts
- Be experienced and provide detailed explanations
- Provide clear and concise analysis, including when answering questions
- Positive and responsible attitude

WISH

- Reply to mobile messages within 30 minutes
- Cater to given requests and tasks within 3 days

DON'T

- Leave clients with no one to contact
- Avoid follow up with clients after sales
- Fail to notify client when updating forms
- Make it difficult to track sales service records

CARE, SKILL AND DILIGENCE

"Mandatory Provident Fund Schemes Ordinance"
- Guidelines on Conduct Requirements for Registered Intermediaries

Section 34ZL(1)(b)

When carrying on a regulated activity, a principal intermediary or a subsidiary intermediary attached to a principal intermediary must exercise a level of care, skill and diligence that may reasonably be expected of a prudent person who is carrying on the regulated activity.

Prompt Execution

III.18 A registered intermediary should take all reasonable steps to carry out client instructions promptly and accurately, notify the client after the instructions have been carried out and alert the client within a reasonable time in case of any delay or failure to execute the client's instructions by the registered intermediary. Client instructions refer to instructions to the registered intermediary and not instructions to the approved trustee or system operator of the electronic MPF system.

[AIA – INTERNAL]

Important of Post - Sales Service



Post Sales Service = Promise to clients

Respond to queries immediately

Follow up with issues diligently

Share latest sales offers

Maintain contact with others

Update yourself accordingly

Without post-sales service, clients may:

- **Transfer**
  (MPF / Group / Others)
- **Lose the opportunity to select better offers**

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Post-Sales Service Procedure

Selecting Customers

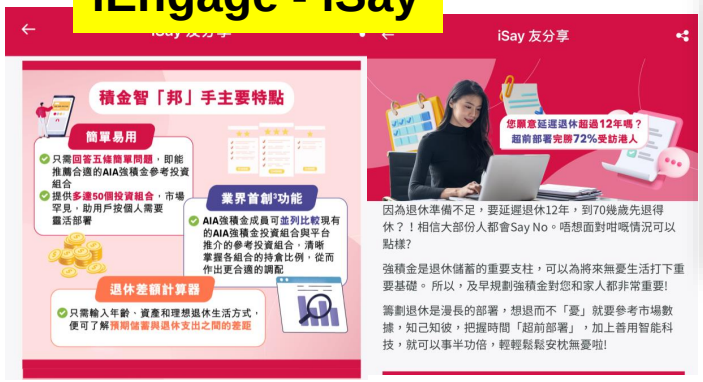
MPF eAC



- Applicant changes jobs/resigns/gets promoted
- Applicant Referral
- Completed new employer-sponsored schemes
- New/Renewal of group insurance plan
- New individual policies signed
- Target customer being dissatisfied with trustee

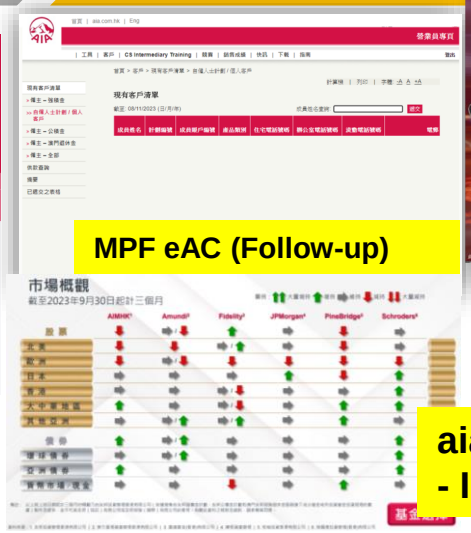
Engage by sending iSay promotional material to raise client interest

iEngage - iSay



Revisit and examine the future of accounts and market conditions

- Account Information; Returns; Future Market Trends



MPF eAC (Follow-up)



MPF iPoS

aia.com.hk
- Investment Manager Overview



aia.com. hk / Google Play / App Store



AIA+

Installation and Arrangement

- AIA Connect; MPF Investing Style Assessment

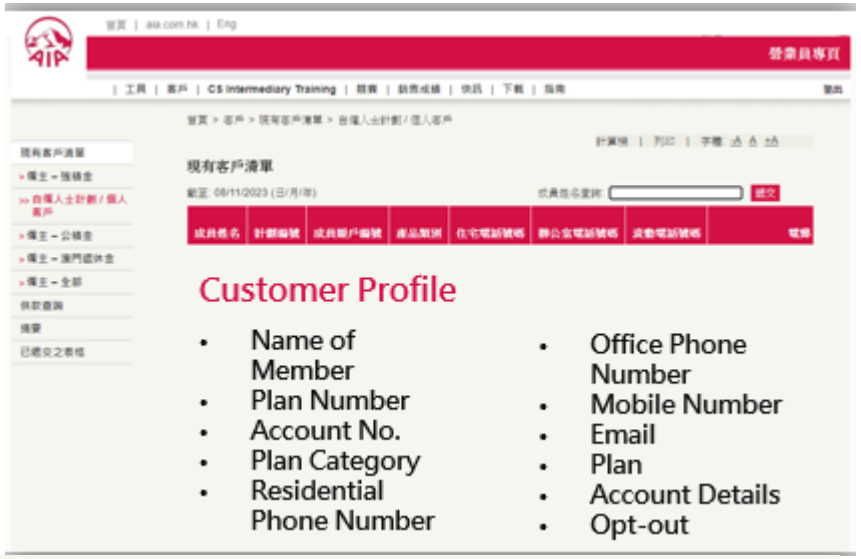
Reaffirmation service and support

[AIA – INTERNAL]

Post-Sales Service Procedure

Revisit Account Details

- MPF eAC



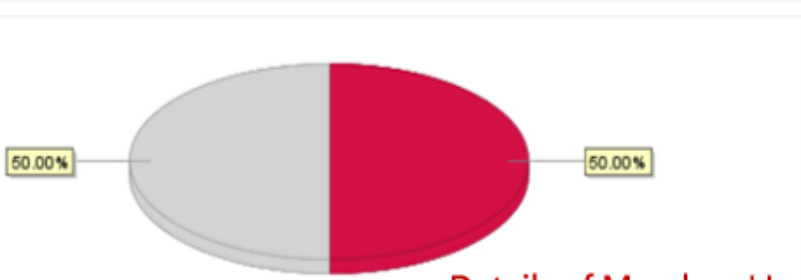
來源	市值^ (港幣)	歸屬權益市值* (港幣)
僱主強制性供款		
僱主自願性供款		
成員強制性供款		
成員自願性供款		
總計		

Members' Account Balances by Source of Funds

- Source of assets
- Market value of funds
- Equity value



成分基金	百分比
	50.00%
	50.00%
總計	100.00%



Details of Members' Investment

The above information is for reference and training purposes only and does not constitute any investment advice. Any similarities are coincidental.

[AIA – INTERNAL]

Improving the quality of post-sales service and financial planner support

3 Promises

1.Rise/Fall of Returns
2.Quarterly Statement
3.Job Change

Contact Clients

3 Directions

1.Asset Transfer
2.ECA
3.TVC

Solve cases

3 Proposals

1.AIA+
2.iSay
3.MPF Investing Style Assessment

Provide Services

3 Approach Methods

1.AIA+
2.CHATBOT
3.Customer Hotline

Strengthen Ties

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Tips for Good Customer Contact

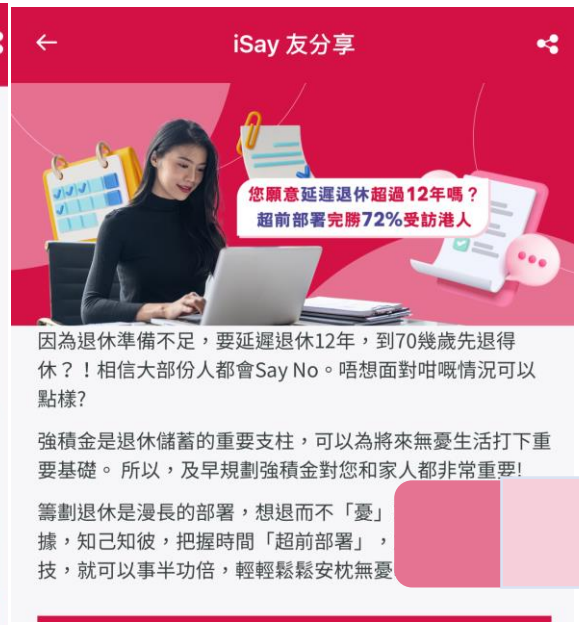


Market Information



Staff Seminar





iSay



Webinar

HEALTHIER, LONGER, BETTER LIVES

Thank You!

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