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

Attn:	All EDD & Honourable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong only)	From:	Victor Man
Copy:	Mr. Alger Fung / Mr. Jim Jan Zen / Mr. Louie Ho / Ms. Amelie Shen / All Department Heads / ABDD Executives / CSBD Executives / Contact Centre	Dept:	Corporate Solutions
Date:	10 September 2024	Total pages:	4 + Appendix

Subject: **(A240924) 友邦強積金優選計劃 — 有關基金重組、投資政策聲明變更、加強披露風險因素及其他雜項變更的通知**
AIA MPF – Prime Value Choice – Notice on Fund Restructuring, SIPO Changes, Risk Factors Enhancement and Other Miscellaneous Changes

我們謹此通知各營業同事，友邦強積金優選計劃（「本計劃」）將作出以下變更，並將於 2024 年 9 月 17 日向所有相關計劃成員發出一封有關基金重組、投資政策聲明變更、加強披露風險因素及其他雜項變更的通知（請參閱附件 1）。請仔細閱讀此通知，因為此通知所述的變更或會影響強積金成員的累算權益及未來供款之投資。

除非另有說明，本計劃的主要變更（「**變更**」）將由 2024 年 10 月 18 日起生效（「**生效日期**」），概述如下：

(a) 關於強積金保守基金（「強積金保守基金」）的基礎核准匯集投資基金的變更

強積金保守基金的基礎核准匯集投資基金將由柏瑞港元貨幣市場基金（「現有強積金保守基金核准匯集投資基金」）轉為 AIA Pooled Investment Fund Series – HKD Money Market Fund（「新的強積金保守基金核准匯集投資基金」）（「強積金保守基金的基礎基金變更」）。基礎核准匯集投資基金層面的投資經理將相應地由柏瑞投資香港有限公司（「柏瑞」）轉為友邦投資管理香港有限公司（「友邦投資管理」）。詳情請參閱附件 1 第 1 節。

成員毋須採取任何行動以實行強積金保守基金的基礎基金變更。特別是，若成員決定繼續投資於強積金保守基金，則毋須買賣或轉移強積金保守基金的單位。基於附件 1 第 1.3 節所述的原因，受託人預期強積金保守基金的基礎基金變更將不會對成員的利益構成任何負面影響。

如成員不希望繼續投資於強積金保守基金及／或有意轉換至其他成分基金，可於 2024 年 10 月 17 日正午（香港時間）或之前透過郵寄或傳真至 2565 0001，把有效及填妥的投資委託書交回；或在 2024 年 10 月 17 日下午 4 時正（香港時間）之前透過 aia.com.hk 於網上遞交有效及填妥的基金轉換要求，從而提交有效指示以通知我們。詳情請參閱附件 1 第 5 節。

(b) 中港動態資產配置基金、增長組合、均衡組合及穩定資本組合（統稱「投資政策聲明變更成分基金」）的投資政策聲明變更（「投資政策聲明變更」）

中港動態資產配置基金的投資政策聲明變更（「**中港動態資產配置基金投資政策聲明變更**」）

中港動態資產配置基金的投資政策聲明將作出修訂，據此，中港動態資產配置基金有關債務證券的投資範圍將擴大至涵蓋以港元計值並由包括企業、政府和政府相關實體在內的發行人發行的債務證券。

增長組合、均衡組合及穩定資本組合（統稱「**人生階段基金**」）的投資政策聲明變更（「**人生階段基金投資政策聲明變更**」）

「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).

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

人生階段基金的投資政策聲明將作出修訂，以擴大股票及債務證券的投資幅度。
詳情請參閱附件 1 第 2 節。

如成員不希望繼續投資於投資政策聲明變更成分基金及 / 或有意轉換至其他成分基金，可於生效日期之前提交有效指示以通知我們。截止時間請參閱附件 1 第 5 節。

(c) 加強披露強積金計劃說明書的若干風險因素（「加強披露風險因素」）

為反映最新的監管及市場發展，加強披露強積金計劃說明書內有關以下成分基金（統稱「**風險因素成分基金**」）的若干風險因素，即 (i)「信貸 / 信貸評級風險」及 (ii)「與滬深港通投資有關的風險」：

風險因素成分基金	信貸 / 信貸評級風險	與滬深港通投資有關的風險
亞洲債券基金	✓	
環球債券基金	✓	
強積金保守基金	✓	
中港動態資產配置基金	✓	✓
基金經理精選退休基金	✓	✓
亞洲股票基金		✓
大中華股票基金		✓
保證組合	✓	
增長組合	✓	✓
均衡組合	✓	✓
穩定資本組合	✓	✓
核心累積基金	✓	
65 歲後基金	✓	

詳情請參閱附件 1 第 3 節。

(d) 友邦（信託）有限公司、友邦投資管理香港有限公司及友邦保險有限公司（統稱「地址變更公司」）的地址變更（「地址變更」）

地址變更公司將於辦事處搬遷後更新地址。有關個別地址變更的生效日期及詳情請參閱附件 1 第 4 節。

如對友邦強積金優選計劃基金重組有任何問題，請參考**常見問題**（附件 2 或按此 [連結將於 2024 年 9 月 18 日起生效] ）。如對上述變更有任何查詢，請致電**強積金營業員熱線** 2100 1828。

「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).

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

We are pleased to inform you the following changes to the AIA MPF – Prime Value Choice (the "Scheme") and going to send a notice to all relevant members regarding the Fund Restructuring, SIPO Changes, Risk Factors Enhancement and Other Miscellaneous Changes (Please see Appendix 1) on 17 September 2024. Kindly read this notice carefully because the changes may affect the investment of your MPF members' accrued benefits and future contributions.

Unless otherwise specified, the key changes (the "**Changes**") to the Scheme will be effective from 18 October 2024 (the "**Effective Date**"), and as summarised below:

(a) Relating to the change of underlying APIF of the MPF Conservative Fund (the "MCF")

The underlying APIF of the MCF will be changed from PineBridge Hong Kong Dollar Money Market Fund (the "**Existing MCF APIF**") to AIA Pooled Investment Fund Series – HKD Money Market Fund (the "**New MCF APIF**") (the "**MCF Underlying Fund Change**"). Correspondingly, the investment manager at the underlying APIF level will be changed from PineBridge Investments Hong Kong Limited ("**PineBridge**") to AIA Investment Management HK Limited ("**AIMHK**"). For details, please refer to section 1 of Appendix 1.

Members need not take any action to effect the MCF Underlying Fund Change. In particular, they need not buy/sell or transfer units in the MCF if they decide to continue to invest in the MCF. For the reasons set out in section 1.3 of Appendix 1, the Trustee does not expect that the MCF Underlying Fund Change will have any adverse impact on the Members' interests.

If members no longer wish to invest in the MCF and/or wish to switch to other Constituent Fund(s), members may notify us by submitting a valid instruction to us by returning a valid and complete Investment Mandate Form by post or by fax to 2565 0001, by noon (Hong Kong time) on 17 October 2024; or by submitting a valid and complete fund switching request online at aia.com.hk, before 4:00 p.m. (Hong Kong time) on 17 October 2024. Please refer to section 5 of Appendix 1 for details.

(b) Change of statements of investment policies of the China HK Dynamic Asset Allocation Fund, the Growth Portfolio, the Balanced Portfolio and the Capital Stable Portfolio (collectively, the "SIPO Changes CFs") (the "SIPO Changes")

Change of statement of investment policies of the China HK Dynamic Asset Allocation Fund (the "**China HK DAA Fund**") (the "**China HK DAA Fund SIPO Change**")

The statement of investment policies of the China HK DAA Fund will be amended so that the scope of investment of the China HK DAA Fund relating to debt securities will be expanded to cover debt securities denominated in Hong Kong dollars and issued by issuers including corporations, government and government related entities.

Change of statements of investment policies of the Growth Portfolio, the Balanced Portfolio and the Capital Stable Portfolio (collectively, the "**Lifestyle Funds**") (the "**Lifestyle Funds SIPO Change**")

The statements of investment policies of the Lifestyle Funds will be amended to expand the exposure range for both equity and debt securities.

For details, please refer to section 2 of Appendix 1.

If members no longer wish to invest in the SIPO Changes CFs and/or wish to switch to other Constituent Fund(s), members may notify us by submitting a valid instruction to us before the Effective Date. Please refer to section 5 of Appendix 1 for the cut-off times.

「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).

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

(c) Enhancement of certain risk factors in the MPF Scheme Brochure (the "Risk Factors Enhancement")

To reflect the latest regulatory and market developments, certain risk factors in the MPF Scheme Brochure, namely, (i) "credit/credit rating risk" and (ii) "risks relating to investments via the Stock Connect", of the following Constituent Funds (collectively, the "**Risk Factors CFs**") will be enhanced:

Risk Factor CFs	Credit/ credit rating risk	Risks relating to investments via the Stock Connect
Asian Bond Fund	✓	
Global Bond Fund	✓	
MPF Conservative Fund	✓	
China HK Dynamic Asset Allocation Fund	✓	✓
Manager's Choice Fund	✓	✓
Asian Equity Fund		✓
Greater China Equity Fund		✓
Guaranteed Portfolio	✓	
Growth Portfolio	✓	✓
Balanced Portfolio	✓	✓
Capital Stable Portfolio	✓	✓
Core Accumulation Fund	✓	
Age 65 Plus Fund	✓	

For details, please refer to section 3 of Appendix 1.

(d) Change of Addresses of AIA Company (Trustee) Limited, AIA Investment Management HK Limited and AIA Company Limited (collectively, "Address Changing Companies") ("Address Changes")

The addresses of the Address Changing Companies will be updated after offices relocation. For the respective effect date and details of the Address Change, please refer to section 4 of Appendix 1.

If you have any questions about the Fund Restructuring of AIA MPF – Prime Value Choice, please refer to the **FAQ** (Appendix 2 or click here [hyperlink will be effective from 18 September 2024]). If you have any enquires in relation to the above Changes, please call the **MPF Agency Hotline** at 2100 1828.

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).

友邦(信託)有限公司
香港北角電氣道 183 號
友邦廣場 12 樓

AIA Company (Trustee) Limited
12/F AIA Tower
183 Electric Road
North Point
Hong Kong

附件 1

重要文件

親愛的客戶：

重要提示：本通知乃重要文件，務須即時垂注。如你對本通知的內容有任何疑問，應諮詢獨立專業意見。

致友邦強積金優選計劃（「本計劃」）參與僱主及成員有關基金重組，投資政策聲明變更，加強披露風險因素及其他雜項變更的通知

感謝你一直以來對友邦強積金服務的支持。我們謹此通知你，本計劃將作出以下變更。

請你仔細閱讀本通知，因為本通知所述的變更或會影響你的累算權益及未來供款之投資。本通知內未有定義的詞語與本計劃的強積金計劃說明書（「**強積金計劃說明書**」）所界定者具有相同涵義。

此表概述本計劃的主要變更（「**變更**」），除非另有說明，有關變更將由 2024 年 10 月 18 日起生效（「**生效日期**」）：

(a) 關於強積金保守基金（「強積金保守基金」）的基礎核准匯集投資基金的變更

強積金保守基金的基礎核准匯集投資基金將由柏瑞港元貨幣市場基金（「現有強積金保守基金核准匯集投資基金」）轉為AIA Pooled Investment Fund Series – HKD Money Market Fund（「新的強積金保守基金核准匯集投資基金」）（「強積金保守基金的基礎基金變更」）。基礎核准匯集投資基金層面的投資經理將相應地由柏瑞投資香港有限公司（「柏瑞」）轉為友邦投資管理香港有限公司（「友邦投資管理」）。詳情請參閱第 1節。

成員毋須採取任何行動以實行強積金保守基金的基礎基金變更。特別是，若成員決定繼續投資於強積金保守基金，則毋須買賣或轉移強積金保守基金的單位。基於本通知第1.3節所述的原因，受託人預期強積金保守基金的基礎基金變更將不會對成員的利益構成任何負面影響。

如你不希望繼續投資於強積金保守基金及／或有意轉換至其他成分基金，可於2024年10月17日正午（香港時間）或之前透過郵寄或傳真至2565 0001，把有效及填妥的投資委託書交回；或在2024年10月17日下午4時正（香港時間）之前透過aia.com.hk於網上遞交有效及填妥的基金轉換要求，從而提交有效指示以通知我們。詳情請參閱本通知第5節。

(b) 中港動態資產配置基金、增長組合、均衡組合及穩定資本組合（統稱「投資政策聲明變更成分基金」）的投資政策聲明變更（「投資政策聲明變更」）

*中港動態資產配置基金的投資政策聲明變更（「**中港動態資產配置基金投資政策聲明變更**」）*

中港動態資產配置基金的投資政策聲明將作出修訂，據此，中港動態資產配置基金有關債務證券的投資範圍將擴大至涵蓋以港元計值並由包括企業、政府和政府相關實體在內的發行人發行的債務證券。

*增長組合、均衡組合及穩定資本組合（統稱「**人生階段基金**」）的投資政策聲明變更（「**人生階段基金投資政策聲明變更**」）*

人生階段基金的投資政策聲明將作出修訂，以擴大股票及債務證券的投資幅度。

詳情請參閱第 2 節。

如你不希望繼續投資於投資政策聲明變更成分基金及／或有意轉換至其他成分基金，可於生效日期之前提交有效指示以通知我們。截止時間請參閱本通知第 5 節。

(c) 加強披露強積金計劃說明書的若干風險因素（「加強披露風險因素」）

為反映最新的監管及市場發展，加強披露強積金計劃說明書內有關以下成分基金（統稱「**風險因素成分基金**」）的若干風險因素，即(i)「信貸／信貸評級風險」及(ii)「與滬深港通投資有關的風險」：

風險因素成分基金	信貸／信貸評級風險	與滬深港通投資有關的風險
亞洲債券基金	√	
環球債券基金	√	
強積金保守基金	√	
中港動態資產配置基金	√	√
基金經理精選退休基金	√	√
亞洲股票基金		√
大中華股票基金		√
保證組合	√	
增長組合	√	√
均衡組合	√	√
穩定資本組合	√	√
核心累積基金	√	
65歲後基金	√	

詳情請參閱第 3 節。

(d) 友邦（信託）有限公司、友邦投資管理香港有限公司及友邦保險有限公司（統稱「地址變更公司」）的地址變更（「地址變更」）

地址變更公司將於辦事處搬遷後更新地址。有關個別地址變更的生效日期及詳情請參閱第 4 節。

如你對變更有任何疑問，請致電僱主熱線2100 1888或成員熱線2200 6288。

1. 強積金保守基金的基礎基金變更

1.1 一般事項

為使強積金保守基金在成分基金層面及基礎基金層面的投資經理保持一致，現有強積金保守基金核准匯集投資基金（目前由柏瑞管理）將轉為新的強積金保守基金核准匯集投資基金（將由友邦投資管理管理）。受託人認為這項變更將有利投資管理，可加強成分基金層面與基礎基金層面之間的協調和溝通，有助提升強積金保守基金在整體強積金投資管理安排方面的效率。友邦投資管理將確保新的強積金保守基金核准匯集投資基金將致力遵循與現有強積金保守基金核准匯集投資基金相同的投資目標、投資比重，以及風險與回報概況，從而確保強積金保守基金的基礎基金變更將不會導致強積金保守基金的投資目標、投資比重及風險與回報概況出現任何變更。

1.2 強積金保守基金的基礎基金變更將如何實行？

此流程將涉及全額贖回在現有強積金保守基金核准匯集投資基金中持有的單位，並將現有強積金保守基金核准匯集投資基金的所有贖回收益用於認購新的強積金保守基金核准匯集投資基金。在進行強積金保守基金的基礎基金變更時，將毋須暫停成分基金層面的交易。由生效日期起，預期強積金保守基金將只會投資於新的強積金保守基金核准匯集投資基金。投資於強積金保守基金的成員，在緊接強積金保守基金的基礎基金變更之前與之後的持倉價值和單位數量將相同。

1.3 對成員的影響

受託人確認將與各關連方（包括現有強積金保守基金核准匯集投資基金即將卸任的投資經理柏瑞，以及新的強積金保守基金核准匯集投資基金的投資經理友邦投資管理）作出適當安排，以確保強積金保守基金順利完成上述變更。受託人有足夠的資源和能力實行強積金保守基金的基礎基金變更，以充分保障成員的利益。此外，基於強積金保守基金的基礎基金變更，強積金保守基金的基金管理費總額將由「最高 0.9850%」下調至「最高 0.9740%」。基於上述原因，受託人預期強積金保守基金的基礎基金變更將不會對成員的利益構成任何負面影響。

2. 投資政策聲明變更

2.1 一般事項

由生效日期起：

(a) 就中港動態資產配置基金投資政策聲明變更而言，中港動態資產配置基金的投資政策聲明將作出修訂，據此，中港動態資產配置基金有關債務證券的投資範圍將擴大至涵蓋以港元計值並由包括企業、政府和政府相關實體在內的發行人發行的債務證券。

(b) 就人生階段基金投資政策聲明變更而言，人生階段基金的投資政策聲明將作出修訂，以擴大股票及債務證券的投資幅度。詳情請參閱下文：

	生效日期前	**生效日期當天及之後**
增長組合	• 股票：約 90% • 債券、現金及與現金具有同等套現能力的投資項目：約10%	• 股票：70%－100% • 債務證券及現金或與現金具有同等套現能力的投資項目：0%－30%
均衡組合	• 股票：約 50% • 債券、現金及與現金具有同等套現能力的投資項目：約 50%	• 股票：35%－65% • 債務證券及現金或與現金具有同等套現能力的投資項目：35%－65%
穩定資本組合	• 股票：約 30% • 債務證券及現金/與現金具有同等套現能力的投資項目：約 70%	• 股票：15%－45% • 債務證券及現金或與現金具有同等套現能力的投資項目：55%－85%

2.2 對成員的影響

基於中港動態資產配置基金投資政策聲明變更，中港動態資產配置基金有關債務證券的投資範圍將擴大至涵蓋以港元計值並由包括企業、政府和政府相關實體在內的發行人發行的債務證券。受託人認為中港動態資產配置基金投資政策聲明變更將可提高投資經理的靈活性，並擴大中港動態資產配置基金的基礎基金之債券可投資範圍，以把握港元計值債券市場的穩定增長。

另一方面，基於人生階段基金投資政策聲明變更，人生階段基金的股票及債務證券投資幅度將會擴大。受託人認為人生階段基金投資政策聲明變更將可提高投資經理的靈活性，並擴大可供人生階段基金投資的基礎基金選擇。

受託人認為，上述變更長遠將提升中港動態資產配置基金及人生階段基金的表現，對成員有利。受託人確認，中港動態資產配置基金投資政策聲明變更及人生階段基金投資政策聲明變更不會對成員造成任何不利影響，也不會損害本計劃現有成員的權利或利益。此外，該等變更不會導致中港動態資產配置基金及人生階段基金的管理費增加。

3. 加強披露風險因素

3.1 一般事項

就風險因素成分基金而言，由生效日期起，加強披露強積金計劃說明書所載的相關風險因素。

風險因素	**更新摘要**
(i) 信貸 / 信貸評級風險	按照積金局在2023年3月發出的最新版「III.1 債務證券指引」，更新認可信貸評級機構的類別
(ii) 與滬深港通投資有關的風險	加入交易所買賣基金，作為透過滬深港通進行投資的合資格投資的一部分

3.2 對成員的影響

就風險因素成分基金的風險因素而言，加強披露風險因素將可反映最新監管及市場發展。加強披露風險因素將不會影響風險因素成分基金的風險狀況。我們特別確認風險因素成分基金的風險狀況將維持不變。 因此，我們認為加強披露風險因素將不會對本計劃或成員造成負面影響。

4. 地址變更

地址變更公司將於辦事處搬遷後更新地址，於以下日期生效：

地址變更公司	目前的地址	更新的地址	地址變更的生效日期
友邦（信託）有限公司	香港鰂魚涌英皇道734號友邦香港大樓11樓	香港司徒拔道1號友邦大廈5樓501室	2024年9月30日
友邦投資管理香港有限公司	香港鰂魚涌英皇道683號嘉里中心12樓1203室	香港司徒拔道1號友邦大廈7樓701室	2024年9月16日
友邦保險有限公司	香港中環干諾道中1號友邦金融中心35樓	香港司徒拔道1號友邦大廈	2024年6月24日

向受託人提交強積金行政文件的郵寄地址將維持不變：香港九龍太子道東712號友邦九龍金融中心8樓。

5. 其他選擇

成員毋須採取任何行動以實行有關變更。特別是，若成員決定繼續投資於這些成分基金，則毋須買賣或轉移強積金保守基金及／或投資政策聲明變更成分基金的單位。

基於上文第1及2節所述原因，受託人預期強積金保守基金的基礎基金變更或投資政策聲明變更將不會對成員的利益構成任何負面影響。

然而，若持有強積金保守基金及／或投資政策聲明變更成分基金（視情況而定）及／或其投資委託將會把供款（包括轉入款項）投資於強積金保守基金及／或投資政策聲明變更成分基金（視情況而定）的成員不希望在生效日期之後繼續投資於及／或把其未來供款投資於強積金保守基金及／或投資政策聲明變更成分基金（視情況而定），可(a)於2024年10月17日正午（香港時間）或之前透過郵寄或傳真至2565 0001，把有效及填妥的投資委託書交回受託人；或(b)在2024年10月17日下午4時正（香港時間）之前透過aia.com.hk或我們的流動應用程式於網上遞交有效及填妥的基金轉換要求，以通知受託人將其於強積金保守基金及／或投資政策聲明變更成分基金（視情況而定）持有的單位及／或未來投資轉出。書面提交的指示必須郵寄至受託人，地址為香港九龍太子道東712號友邦九龍金融中心8樓。

此外，若參與僱主或成員（僱員成員除外）希望在強積金保守基金的基礎基金變更及投資政策聲明變更生效前退出本計劃，可根據強積金計劃說明書「6.5 退出本計劃」分節發出事前書面通知申請退出。

此外，僱員成員可根據本計劃的管限規則及相關法例及規例，透過僱員自選安排，轉撥其強制性供款應佔的累算權益至其他強積金計劃。請注意，每年只可作出這個轉撥選項一次。

就強積金保守基金或投資政策聲明變更成分基金而言，退出本計劃或更改投資委託或基金轉換均不會收取或徵收任何費用、罰款或買賣差價或其他交易成本。

6. 費用

變更費將由受託人承擔。因此，本計劃的參與僱主、成員或本計劃毋須承擔與變更相關的任何費用。

*****

你可從何瞭解更多？
本計劃的銷售文件（即本計劃的強積金計劃說明書及主要計劃資料文件）將作出更新，以反映有關變更。我們亦藉此機會對強積金計劃說明書的內容作出一些修飾，以提高其可讀性和一致性。本計劃的銷售文件可於 aia.com.hk 下載。如欲索取印刷本，請致電僱主熱線 2100 1888 或成員熱線 2200 6288。

劉家怡
友邦（信託）有限公司
行政總裁
謹啟

2024 年 9 月 17 日

如你對本通知的內容有任何疑問，應諮詢獨立專業意見。

友邦（信託）有限公司就本通知內容的準確性負責。

友邦(信託)有限公司
香港北角電氣道 183 號
友邦廣場 12 樓

AIA Company (Trustee) Limited
12/F AIA Tower
183 Electric Road
North Point
Hong Kong

Appendix 1

Important Document

17 September 2024

Dear customer,

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

Notice to Participating Employers and Members of AIA MPF – Prime Value Choice (the "Scheme") on Fund Restructuring, SIPO Changes, Risk Factors Enhancement and Other Miscellaneous Changes

Thank you for your continuous support of AIA MPF Services. We are pleased to inform you of the following changes to the Scheme.

You should read this notice carefully because the changes may affect the investment of both your accrued benefits and future contributions. Capitalised terms not defined in this notice have the same meanings as ascribed to them in the MPF Scheme Brochure of the Scheme (the "**MPF Scheme Brochure**").

This table summarises the key changes (the "**Changes**") to the Scheme, which will be effective from 18 October 2024 (the "**Effective Date**") unless otherwise specified:

(a) Relating to the change of underlying APIF of the MPF Conservative Fund (the "MCF")

The underlying APIF of the MCF will be changed from PineBridge Hong Kong Dollar Money Market Fund (the "**Existing MCF APIF**") to AIA Pooled Investment Fund Series – HKD Money Market Fund (the "**New MCF APIF**") (the "**MCF Underlying Fund Change**"). Correspondingly, the investment manager at the underlying APIF level will be changed from PineBridge Investments Hong Kong Limited ("**PineBridge**") to AIA Investment Management HK Limited ("**AIMHK**"). For details, please refer to section 1.

Members need not take any action to effect the MCF Underlying Fund Change. In particular, they need not buy/sell or transfer units in the MCF if they decide to continue to invest in the MCF. For the reasons set out in section 1.3 of this Notice, the Trustee does not expect that the MCF Underlying Fund Change will have any adverse impact on the Members' interests.

If you no longer wish to invest in the MCF and/or wish to switch to other Constituent Fund(s), you may notify us by submitting a valid instruction to us by returning a valid and complete Investment Mandate Form by post or by fax to 2565 0001, by noon (Hong Kong time) on 17 October 2024; or by submitting a valid and complete fund switching request online at aia.com.hk, before 4:00 p.m. (Hong Kong time) on 17 October 2024. Please refer to section 5 of this notice for details.

(b) Change of statements of investment policies of the China HK Dynamic Asset Allocation Fund, the Growth Portfolio, the Balanced Portfolio and the Capital Stable Portfolio (collectively, the "SIPO Changes CFs") (the "SIPO Changes")

*Change of statement of investment policies of the China HK Dynamic Asset Allocation Fund (the "**China HK DAA Fund**") (the "**China HK DAA Fund SIPO Change**")*

The statement of investment policies of the China HK DAA Fund will be amended so that the scope of investment of the China HK DAA Fund relating to debt securities will be expanded to cover debt securities denominated in Hong Kong dollars and issued by issuers including corporations, government and government related entities.

*Change of statements of investment policies of the Growth Portfolio, the Balanced Portfolio and the Capital Stable Portfolio (collectively, the "**Lifestyle Funds**") (the "**Lifestyle Funds SIPO Change**")*

The statements of investment policies of the Lifestyle Funds will be amended to expand the exposure range for both equity and debt securities.

For details, please refer to section 2.

If you no longer wish to invest in the SIPO Changes CFs and/or wish to switch to other Constituent Fund(s), you may notify us by submitting a valid instruction to us before the Effective Date. Please refer to section 5 of this notice for the cut-off times.

(c) Enhancement of certain risk factors in the MPF Scheme Brochure (the "Risk Factors Enhancement")

To reflect the latest regulatory and market developments, certain risk factors in the MPF Scheme Brochure, namely, (i) "credit/credit rating risk" and (ii) "risks relating to investments via the Stock Connect", of the following Constituent Funds (collectively, the "**Risk Factors CFs**") will be enhanced:

Risk Factor CFs	Credit/credit rating risk	Risks relating to investments via the Stock Connect
Asian Bond Fund	√	
Global Bond Fund	√	
MPF Conservative Fund	√	
China HK Dynamic Asset Allocation Fund	√	√
Manager's Choice Fund	√	√
Asian Equity Fund		√
Greater China Equity Fund		√
Guaranteed Portfolio	√	
Growth Portfolio	√	√
Balanced Portfolio	√	√
Capital Stable Portfolio	√	√
Core Accumulation Fund	√	
Age 65 Plus Fund	√	

For details, please refer to section 3.

(d) Change of Addresses of AIA Company (Trustee) Limited, AIA Investment Management HK Limited and AIA Company Limited (collectively, "Address Changing Companies") ("Address Changes")

The addresses of the Address Changing Companies will be updated after offices relocation. For the respective effect date and details of the Address Change, please refer to section 4.

If you have any questions in relation to the Changes, please call our Employer Hotline on 2100 1888 or Member Hotline on 2200 6288.

1. MCF Underlying Fund Change

1.1 General

By replacing the Existing MCF APIF, currently managed by PineBridge, with the New MCF APIF, which will be managed by AIMHK, the investment manager of the MCF at the Constituent Fund level and the underlying fund level will be aligned. This change will, in the Trustee's view, facilitate better coordination and communication with respect to investment management at the Constituent Fund level and the underlying fund level, which can help to enhance the efficiency of the overall MPF investment management arrangement of the MCF. AIMHK will ensure that the New MCF APIF will aim to follow the same investment objective, balance of investments and risk and return profile of the Existing MCF APIF so that the MCF Underlying Fund Change will not cause any change to the investment objective, balance of investments and risk and return profile of the MCF.

1.2 How will the MCF Underlying Fund Change be effected?

The process will involve full redemption of the units held in the Existing MCF APIF, and application of all redemption proceeds from the Existing MCF APIF to subscribe into the New MCF APIF. No suspension of dealing at the Constituent Fund level will be required to effect the MCF Underlying Fund Change. By the Effective Date, it is expected that the MCF will invest solely in the New MCF APIF. The value of holdings and the number of units of the Members investing in the MCF immediately before the MCF Underlying Fund Change will be the same immediately after the MCF Underlying Fund Change.

1.3 Impact on the Members

The Trustee confirms that proper arrangements with the related parties, including PineBridge, the outgoing investment manager of the Existing MCF APIF, and AIMHK, the investment manager of the New MCF APIF, will be in place to ensure that there will be a smooth transition for the MCF. The Trustee has sufficient resources and capability to effect the MCF Underlying Fund Change such that the Members' interests will be adequately protected. In addition, as a result of the MCF Underlying Fund Change, the Aggregate Management Fees of the MCF will be decreased from "up to 0.9850%" to "up to 0.9740%". For the above reasons, the Trustee does not expect that the MCF Underlying Fund Change will have adverse impact on Members' interests.

2. The SIPO Changes

2.1 General

With effect from the Effective Date:

(a) in respect of the China HK DAA Fund SIPO Change, the statement of investment policies of the China HK DAA Fund will be amended so that the scope of investment of the China HK DAA Fund relating to debt securities will be expanded to cover debt securities denominated in Hong Kong dollars and issued by issuers including corporations, government and government related entities.

(b) in respect of the Lifestyle Funds SIPO Change, the statements of investment policies of the Lifestyle Funds will be amended to expand the exposure range for both equity and debt securities. Please see below for

details:

	Before the Effective Date	**On and after the Effective Date**
Growth Portfolio	• Equity content: Around 90% • Bonds, cash and cash-based investments: Around 10%	• Equity content: Between 70% and 100% • Debt securities and cash or cash-based investments: Between 0% and 30%
Balanced Portfolio	• Equity content: Around 50% • Bonds, cash and cash-based investments: Around 50%	• Equity content: Between 35% and 65% • Debt securities and cash or cash-based investments: Between 35% and 65%
Capital Stable Portfolio	• Equity content: Around 30% • Debt securities and cash/cash-based investments: Around 70%	• Equity content: Between 15% and 45% • Debt securities and cash or cash-based investments: Between 55% and 85%

2.2 Impact on the Members

As a result of the China HK DAA Fund SIPO Change, the scope of investment of the China HK DAA Fund relating to the debt securities will be expanded to cover debt securities denominated in Hong Kong dollars and issued by issuers including corporations, government and government related entities. The China HK DAA Fund SIPO Change will, in the Trustee's view, increase the flexibility of the Investment Manager and expand the investible universe for the underlying funds of the bond content of the China HK DAA Fund in order to capture the steady growth of the HK dollar-denominated bond market.

On the other hand, as a result of the Lifestyle Funds SIPO Change, the Lifestyle Funds' exposure range for both equity and debt securities will be expanded. The Lifestyle Funds SIPO Change will, in the Trustee's view, increase the flexibility of the Investment Manager and expand the available choices of underlying funds for investment by the Lifestyle Funds.

The Trustee considers that the aforementioned changes will enhance the performance of the China HK DAA Fund and the Lifestyle Funds in the long run, which is beneficial to Members. The Trustee confirms that the China HK DAA Fund SIPO Change and Lifestyle Funds SIPO Change will not have any adverse impact on Members and will not prejudice the rights or interest of the existing Members of the Scheme. Further, the changes will not give rise to any increase to the management fees of the China HK DAA Fund and the Lifestyle Funds.

3. Risk Factors Enhancement

3.1 General

With effect from the Effective Date, with respect to the Risk Factors CFs, the associated risk factors as set out in the

MPF Scheme Brochure will be enhanced.

Risk factors	Summary of update
(i) Credit/credit rating risk	To update the category of approved credit rating agencies per the latest version of "III.1 Guidelines on Debt Securities" issued by the MPFA in March 2023
(ii) Risks relating to investments via the Stock Connect	To include exchange-traded funds as part of the eligible investment via the Stock Connect

3.2 Impact on the Members

The Risk Factors Enhancement will reflect the latest regulatory and market developments with respect to the risk factors of the Risk Factors CFs. The Risk Factors Enhancement will not impact on the risk profiles of the Risk Factors CFs. In particular, we confirm that the risk profiles of the Risk Factors CFs will remain unchanged. We therefore consider that the Risk Factors Enhancement should not have an adverse impact on the Scheme or the Members.

4. Address Changes

Following a relocation of offices, the Address Changing Companies' addresses will be updated on the below effective dates:

Address Changing Companies	Current address	Updated address	Effective date of address change
AIA Company (Trustee) Limited	11/F, AIA Hong Kong Tower, 734 King's Road, Quarry Bay, Hong Kong	Room 501, 5/F, AIA Building, 1 Stubbs Road, Hong Kong	30 September 2024
AIA Investment Management HK Limited	Unit 1203, 12/F Kerry Centre, 683 King's Road, Quarry Bay, Hong Kong	Room 701, 7/F, AIA Building, 1 Stubbs Road, Hong Kong	16 September 2024
AIA Company Limited	35/F, AIA Central, 1 Connaught Road Central, Hong Kong	AIA Building, 1 Stubbs Road, Hong Kong	24 June 2024

The Trustee’s postal address for the submission of MPF administrative documents will remain unchanged at 8/F, AIA Financial Centre, 712 Prince Edward Road East, Kowloon, Hong Kong.

5. Alternatives available

Members need not take any action to effect the Changes. In particular, they need not buy/sell or transfer units in the MCF and/or SIPO Changes CFs if they decide to continue to invest in these Constituent Funds.

For the reasons set out in sections 1 and 2 above, the Trustee therefore does not expect that the MCF Underlying

Fund Change or the SIPO Changes will have any adverse impact on the Members' interests.

However, if the Members who are holding units in the MCF and/or SIPO Changes CFs (as the case may be) and/or whose investment mandates are to invest contributions (including transfer-in monies) in the MCF and/or SIPO Changes CFs (as the case may be) do not wish to remain investing in and/or invest their future contributions in the MCF and/or SIPO Changes CFs (as the case may be) from the Effective Date onwards, they may notify the Trustee to switch their unit holdings and/or future investment out of the MCF and/or SIPO Changes CFs (as the case may be) (a) by returning to the Trustee a valid and complete Investment Mandate Form by post or by fax to 2565 0001, by noon (Hong Kong time) on 17 October 2024; or (b) by submitting a valid and complete fund switching request online via aia.com.hk or our mobile app, before 4:00 p.m. (Hong Kong time) on 17 October 2024. Paper submission of instructions must reach the Trustee at 8/F, AIA Financial Centre, 712 Prince Edward Road East, Kowloon, Hong Kong.

Further, any Participating Employers or Members (other than the Employee Members) who wish to opt out of the Scheme before the MCF Underlying Fund Change and the SIPO Changes take effect may do so by giving a prior written notice in accordance with the sub-section "6.5 Withdrawal from participation in the Scheme" of the MPF Scheme Brochure.

In addition, the Employee Members may transfer their accrued benefits attributable to their own mandatory contributions to other MPF schemes via the Employee Choice Arrangement in accordance with the governing rules of the Scheme and the relevant laws and regulations. Kindly note that this transfer option may only be exercised once a year.

No fees, penalties, bid/offer spread or other transaction costs will be charged or imposed on any opt-out of the Scheme or any change of investment mandate or fund switching in respect of the MCF or SIPO Changes CFs.

6. Expenses

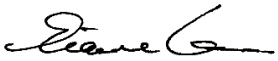
The costs of the Changes will be borne by the Trustee. As such, no expenses relating to the Changes will be borne by the Participating Employers, the Members or the Scheme.

*****

Where can you learn more?

The Changes will be reflected in the updated offering documents of the Scheme, i.e., the MPF Scheme Brochure and the key scheme information document of the Scheme. We have also taken this opportunity to make certain cosmetic changes to the disclosure in the MPF Scheme Brochure in order to enhance its readability and consistency. The offering documents of the Scheme can be downloaded from aia.com.hk. Hard copies can also be requested at the Employer Hotline on 2100 1888 or Member Hotline on 2200 6288.

Yours sincerely,



Elaine Lau
Chief Executive Officer
AIA Company (Trustee) Limited

If you have any questions about the content of this notice, you should seek independent professional advice.

AIA Company (Trustee) Limited accepts responsibility for the accuracy of the contents of this notice.

友邦強積金優選計劃基金重組 - 常見問題

附件 2

有關強積金保守基金的基礎基金變更之常見問題

1. 哪個成分基金的基礎基金將會變更？

於 2024 年 10 月 18 日，強積金保守基金的基礎基金將由柏瑞港元貨幣市場基金轉為 AIA Pooled Investment Fund Series – HKD Money Market Fund。

基礎基金層面的投資經理將相應地由柏瑞投資香港有限公司轉為友邦投資管理香港有限公司。

2. 基礎基金作出變更的理由是甚麼？

強積金保守基金成分基金層面的投資經理為友邦投資管理香港有限公司（「**友邦投資管理**」）。為使強積金保守基金在成分基金層面及基礎基金層面的投資經理保持一致，現有基礎基金（目前由柏瑞投資香港有限公司管理）將轉為新的基礎基金（將由友邦投資管理管理）。

受託人認為這項變更將有利投資管理，可加強成分基金層面與基礎基金層面之間的協調和溝通，有助提升強積金保守基金在整體強積金投資管理安排方面的效率。

3.基礎基金變更後，強積金保守基金的基金結構會否出現任何改變？

不會。強積金保守基金將仍然是一項僅投資於單一核准匯集投資基金的聯接基金。

友邦投資管理香港有限公司將確保新的強積金保守基金核准匯集投資基金致力遵循與現有強積金保守基金核准匯集投資基金相同的投資目標、投資比重，以及風險與回報概況，從而確保基礎基金變更將不會導致強積金保守基金的投資目標、投資比重及風險與回報概況出現任何變更。

4. 基礎基金的變更將如何實行？

此流程將涉及全額贖回在現有強積金保守基金的基礎核准匯集投資基金中持有的單位，並將現有強積金保守基金核准匯集投資基金的所有贖回收益用於認購新的強積金保守基金核准匯集投資基金。

在進行基礎基金變更時，將毋須暫停成分基金層面的交易。由生效日期（即 2024 年 10 月 18 日）起，預期強積金保守基金將只會投資於新的強積金保守基金核准匯集投資基金。

[AIA – RESTRICTED]

5. 基礎基金變更會否影響我的累算權益？

我們預期強積金保守基金的基礎基金變更將不會對成員的利益（包括其累算權益）構成任何負面影響。

投資於強積金保守基金的成員，在緊接強積金保守基金的基礎基金變更之前與之後的持倉價值和單位數量將相同。

6. 基礎基金變更會否引致管理費改變？

因應基礎基金變更，強積金保守基金的基金管理費總額將由「最高 0.9850%」下調至「最高 0.9740%」。

7. 基礎基金變更會否影響網上服務平台或互動語音回應系統的服務？

強積金保守基金的基礎基金變更將不會影響網上服務平台或互動語音回應系統的服務。

8. 我是否需要就強積金保守基金的基礎基金變更支付任何費用或收費？

不需要。這次重組涉及的所有成本將由受託人承擔。

9. 基礎基金變更會否影響我所享有的基金單位回贈？

不會。適用於強積金保守基金成員的基金單位回贈（如有）將繼續投資於強積金保守基金。

10. 我需要更換現時所使用的表格嗎？

不需要。

11. 如我現正投資於強積金保守基金或已就此作出投資委託，需要採取甚麼行動？

若你不希望在基礎基金變更後繼續投資於及／或把未來供款投資於強積金保守基金，可(a)於 2024 年 10 月 17 日正午（香港時間）或之前透過郵寄或傳真至 2565 0001，把有效及填妥的投資委託書交回受託人；或(b)在 2024 年 10 月 17 日下午 4 時正（香港時間）之前透過 aia.com.hk 或我們的流動應用程式於網上遞交有效及填妥的基金轉換要求，以通知受託人友邦（信託）有限公司將你在強積金保守基金持有的單位及／或未來投資轉出。

書面提交的指示必須郵寄至受託人，地址為香港九龍太子道東 712 號友邦九龍金融中心 8 樓。

就此作出任何更改投資委託及基金轉換均不會收取或徵收任何費用、罰款或買賣差價或其他交易成本。

[AIA – RESTRICTED]

12. 如果我想轉出友邦強積金優選計劃（「本計劃」），需要怎麼辦？

任何參與僱主或成員（僱員成員除外）如希望在強積金保守基金的基礎基金變更生效前退出本計劃，可根據強積金計劃說明書「6.5 退出本計劃」分節發出事前書面通知申請退出。

此外，僱員成員可根據本計劃的管限規則及相關法例及規例，透過僱員自選安排，轉撥其強制性供款應佔的累算權益至其他強積金計劃。請注意，每年只可作出這個轉撥選項一次。

任何有關轉撥將不會收取或徵收任何費用、罰款、買賣差價或其他交易成本。

13. 我可以從何瞭解更多有關強積金保守基金基礎基金變更的資料？

我們將會向友邦強積金優選計劃現有及新加入的所有成員發出有關強積金保守基金基礎基金變更的通知，你也可以在我們的網站 aia.com.hk 取得相關資料，或致電成員熱線 2200 6288 / 僱主熱線 2100 1888 查詢。

只適用於參與僱主及自僱人士

14. 基礎基金變更會否影響我的供款安排？

強積金保守基金的基礎基金變更將不會影響你現時的供款安排。

15. 我們需要更換現時所使用的表格嗎？

不需要。

16. 強積金保守基金基礎基金變更會否影響我們僱員的定期供款？

僱員的定期供款將不受影響，你可如常為僱員提交供款。

17. 我們的僱員將如何得知有關基礎基金的變更？

我們將會向現有及新加入的所有僱員成員發出有關強積金保守基金基礎基金變更的通知。

[AIA – RESTRICTED]

有關中港動態資產配置基金、增長組合、均衡組合及穩定資本組合的投資政策聲明變更之常見問題

1. 哪些成分基金的投資政策聲明將會變更？

中港動態資產配置基金、增長組合、均衡組合及穩定資本組合各自的投資政策聲明將於 2024 年 10 月 18 日作出更新。

2. 投資政策聲明有何變更？

- **中港動態資產配置基金：**有關債務證券的投資範圍擴大至涵蓋以港元計值並由包括企業、政府和政府相關實體在內的發行人發行的債務證券。

- **增長組合、均衡組合及穩定資本組合：**擴大股票及債務證券的投資幅度。

詳情請參閱下文：

	生效日期（2024 年 10 月 18 日）之前	**生效日期（2024 年 10 月 18 日）當天及之後**
增長組合	• 股票：約 90% • 債券、現金及與現金具有同等套現能力的投資項目：約10%	• 股票：70% - 100% • 債務證券及現金或與現金具有同等套現能力的投資項目：0% - 30%
均衡組合	• 股票：約 50% • 債券、現金及與現金具有同等套現能力的投資項目：約 50%	• 股票：35% - 65% • 債務證券及現金或與現金具有同等套現能力的投資項目：35% - 65%
穩定資本組合	• 股票：約 30% • 債務證券及現金 / 與現金具有同等套現能力的投資項目：約 70%	• 股票：15% - 45% • 債務證券及現金或與現金具有同等套現能力的投資項目：55% - 85%

3. 投資政策聲明作出變更的理由是甚麼？

我們認為投資政策聲明變更長遠而言將有助提升中港動態資產配置基金，以至增長組合、均衡組合及穩定資本組合（統稱「**人生階段基金**」）的表現。

- **中港動態資產配置基金投資政策聲明變更：**
    - 我們認為投資政策聲明變更將可提高投資經理的靈活性，並擴大中港動態資產配置基金的基礎基金之債券可投資範圍，以把握港元計值債券市場的穩定增長。

[AIA – RESTRICTED]

- **人生階段基金投資政策聲明變更：**
    - 我們認為投資政策聲明變更將可提高投資經理的靈活性，並擴大可供人生階段基金投資的基礎基金選擇。

4. 投資政策聲明變更後，各成分基金的基金結構會否出現任何改變？

不會。中港動態資產配置基金、增長組合、均衡組合及穩定資本組合各自將仍然是投資於兩個或以上核准匯集投資基金及 / 或核准指數計劃的投資組合管理基金。

5. 投資政策聲明變更會否引致管理費改變？

投資政策聲明變更將不會導致中港動態資產配置基金、增長組合、均衡組合及穩定資本組合的管理費有所增加。

6. 中港動態資產配置基金、增長組合、均衡組合及穩定資本組合的投資政策聲明變更會否影響我的累算權益？這些變更會否導致任何交易暫停？

我們預期這些變更將不會對成員的利益（包括其累算權益）構成任何負面影響。這些變更也不會導致相關成分基金的交易暫停。

7. 中港動態資產配置基金、增長組合、均衡組合及穩定資本組合的投資政策聲明變更會否影響網上服務平台或互動語音回應系統的服務？

這些變更將不會影響網上服務平台或互動語音回應系統的服務。

8. 我是否需要就中港動態資產配置基金、增長組合、均衡組合及穩定資本組合的投資政策聲明變更支付任何費用或收費？

不需要。這次重組涉及的所有成本將由受託人承擔。

9. 中港動態資產配置基金、增長組合、均衡組合及穩定資本組合的投資政策聲明變更會否影響我所享有的基金單位回贈？

不會。適用於相關成分基金成員的基金單位回贈（如有）將繼續投資於相應的成分基金。

10. 我需要更換現時所使用的表格嗎？

不需要。

[AIA – RESTRICTED]

11. 如我現正投資於受到投資政策聲明變更影響的成分基金或已就該等成分基金作出投資委託，需要採取甚麼行動？

若你不希望在這些變更後繼續投資於及／或把未來供款投資於任何相關成分基金（即中港動態資產配置基金、增長組合、均衡組合及穩定資本組合），可(a)於 2024 年 10 月 17 日正午（香港時間）或之前透過郵寄或傳真至 2565 0001，把有效及填妥的投資委託書交回受託人；或(b)在 2024 年 10 月 17 日下午 4 時正（香港時間）之前透過 aia.com.hk 或我們的流動應用程式於網上遞交有效及填妥的基金轉換要求，以通知受託人友邦（信託）有限公司將你在相關成分基金持有的單位及／或未來投資轉出。

書面提交的指示必須郵寄至受託人，地址為香港九龍太子道東 712 號友邦九龍金融中心 8 樓。

就此作出任何更改投資委託及基金轉換均不會收取或徵收任何費用、罰款或買賣差價或其他交易成本。

12. 如果我想轉出友邦強積金優選計劃（「本計劃」），需要怎麼辦？

任何參與僱主或成員（僱員成員除外）如希望在中港動態資產配置基金、增長組合、均衡組合及穩定資本組合的投資政策聲明變更生效前退出本計劃，可根據強積金計劃說明書「6.5 退出本計劃」分節發出事前書面通知申請退出。

此外，僱員成員可根據本計劃的管限規則及相關法例及規例，透過僱員自選安排，轉撥其強制性供款應佔的累算權益至其他強積金計劃。請注意，每年只可作出這個轉撥選項一次。

任何有關轉撥將不會收取或徵收任何費用、罰款、買賣差價或其他交易成本。

13. 我可以從何瞭解更多有關中港動態資產配置基金、增長組合、均衡組合及穩定資本組合的投資政策聲明變更的資料？

我們將會向友邦強積金優選計劃現有及新加入的所有成員發出有關投資政策聲明變更的通知，你也可以在我們的網站 aia.com.hk 取得相關資料，或致電成員熱線 2200 6288 / 僱主熱線 2100 1888 查詢。

[AIA – RESTRICTED]

只適用於參與僱主及自僱人士

14. 中港動態資產配置基金、增長組合、均衡組合及穩定資本組合的投資政策聲明變更（「投資政策聲明變更」）會否影響我的供款安排？

投資政策聲明變更將不會影響你現時的供款安排。

15. 我們需要更換現時所使用的表格嗎？

不需要。

16. 中港動態資產配置基金、增長組合、均衡組合及穩定資本組合的投資政策聲明變更會否影響我們僱員的定期供款？

僱員的定期供款將不受影響，你可如常為僱員提交供款。

17. 我們的僱員將如何得知有關中港動態資產配置基金、增長組合、均衡組合及穩定資本組合的投資政策聲明變更（「投資政策聲明變更」）？

我們將會向現有及新加入的所有僱員成員發出有關投資政策聲明變更的通知。

[AIA – RESTRICTED]

AIA MPF – Prime Value Choice Restructuring – FAQs

Appendix 2

FAQs relating to the change of underlying fund of the MPF Conservative Fund

1. Which constituent fund will have a change of underlying fund?

The underlying fund of the MPF Conservative Fund (the "**MCF**") will be changed from PineBridge Hong Kong Dollar Money Market Fund to AIA Pooled Investment Fund Series – HKD Money Market Fund on 18 October 2024.

Correspondingly, the investment manager at the underlying fund level will be changed from PineBridge Investments Hong Kong Limited to AIA Investment Management HK Limited.

2. What are the reasons for changing the underlying fund?

The constituent fund level investment manager of the MPF Conservative Fund (the "**MCF**") is AIA Investment Management HK Limited ("**AIMHK**"). By replacing the existing underlying fund, currently managed by PineBridge Investments Hong Kong Limited, with the new underlying fund, which will be managed by AIMHK, the investment manager of the MCF at the constituent fund level and the underlying fund level will be aligned.

The trustee believes this change will facilitate better coordination and communication with respect to investment management at the constituent fund level and the underlying fund level, which can help to enhance the efficiency of the overall MPF investment management arrangement of the MCF.

3. Will there be any change to the fund structure of the MPF Conservative Fund (the "MCF") after the change of underlying fund?

No. The MCF will remain as a feeder fund investing in only one approved pooled investment fund ("**APIF**").

AIA Investment Management HK Limited will ensure that the new MCF APIF will aim to follow the same investment objective, balance of investments and risk and return profile of the existing MCF APIF so that the underlying fund change will not cause any change to the investment objective, balance of investments and risk and return profile of the MCF.

4. How will the change of underlying fund take place?

The process will involve full redemption of the units held in the existing underlying approved pooled investment fund ("**APIF**") of the MPF Conservative Fund (the "**MCF**"), and application of all redemption proceeds from the existing MCF APIF to subscribe into the new MCF APIF.

No suspension of dealing at the constituent fund level will be required to effect the underlying fund change. By the effective date (i.e. 18 October 2024), it is expected that the MCF will invest solely in the new MCF APIF.

5. Will my accrued benefits be affected by the change of underlying fund?

We do not expect the underlying fund change of the MPF Conservative Fund (the "**MCF**") to have any adverse impact on members' interests, including their accrued benefits.

The value of holdings and the number of units of the members investing in the MCF immediately before the MCF underlying fund change will be the same immediately after the MCF underlying fund change.

[AIA – RESTRICTED]

6. Will there be changes to the management fees as a result of the change of underlying fund?

As a result of the change of underlying fund, the aggregate management fees of the MPF Conservative Fund will be decreased from "up to 0.9850%" to "up to 0.9740%".

7. Will the online service portal or Interactive Voice Response System services be affected by the change of underlying fund?

There will be no impact on the online service portal or Interactive Voice Response System services in relation to the MPF Conservative Fund's change of underlying fund.

8. Do I need to pay any fees or charges for the MPF Conservative Fund's change of underlying fund?

No. All costs of the restructuring will be borne by the trustee.

9. Will the change of underlying fund affect the bonus rebate I am entitled to receive?

No. Bonus rebate (if any) for members of the MPF Conservative Fund will continue to be invested into the MPF Conservative Fund.

10. Do I need to change the forms that I am now using?

No.

11. Do I need to take any action if I am investing/have investment mandate in the MPF Conservative Fund?

If you do not wish to remain investing in and/or invest your future contributions in the MPF Conservative Fund after the change of underlying fund, you may notify the trustee, AIA Company (Trustee) Limited, to switch your unit holdings and/or future investment out of the MPF Conservative Fund (a) by returning to the trustee a valid and complete Investment Mandate Form by post or by fax to 2565 0001, by noon (Hong Kong time) on 17 October 2024; or (b) by submitting a valid and complete fund switching request online via aia.com.hk or our mobile app, before 4:00 p.m. (Hong Kong time) on 17 October 2024.

Paper submission of instructions must reach the trustee at 8/F, AIA Financial Centre, 712 Prince Edward Road East, Kowloon, Hong Kong.

No fees, penalties or bid/offer spread or other transaction costs will be charged or imposed on any such change of investment mandate and fund switching.

12. What do I need to do if I would like to transfer out of the AIA MPF – Prime Value Choice (the "Scheme")?

Any participating employers or members (other than the employee members) who wish to opt out of the Scheme before the MPF Conservative Fund's change of underlying fund takes effect may do so by giving a prior written notice in accordance with the sub-section "6.5 Withdrawal from participation in the Scheme" of the MPF Scheme Brochure.

[AIA – RESTRICTED]

In addition, the employee members may transfer their accrued benefits attributable to their own mandatory contributions to other MPF schemes via the Employee Choice Arrangement in accordance with the governing rules of the Scheme and the relevant laws and regulations. Kindly note that this transfer option may only be exercised once a year.

No fees, penalties, bid/offer spread or other transaction costs will be charged or imposed on any such transfer.

13. How can I find out more information about the MPF Conservative Fund's change of underlying fund?

We will send a notice to all current and newly joined members of the AIA MPF – Prime Value Choice regarding the MPF Conservative Fund's change of underlying fund, you may obtain the relevant information from our website aia.com.hk, or by calling the Member Hotline at 2200 6288 / Employer Hotline at 2100 1888.

For Participating Employers and Self-employed Persons only

14. Will the change of underlying fund affect my contribution payment arrangements?

The MPF Conservative Fund's change of underlying fund will not affect your current contribution payment arrangements.

15. Do we need to change the forms that we are now using?

No.

16. Will the change of underlying fund of the MPF Conservative Fund affect regular contributions for our employees?

The regular contributions for employees will not be affected. You can submit the contributions for your employees as usual.

17. How will our employees be notified regarding the change of underlying fund?

We will send a notice to all current and new employee members regarding the MPF Conservative Fund's change of underlying fund.

[AIA – RESTRICTED]

FAQs relating to the change of statement of investment policies of the China HK Dynamic Asset Allocation Fund, the Growth Portfolio, the Balanced Portfolio and the Capital Stable Portfolio

1. Which constituent funds will have a change of statement of investment policies?

The respective statement of investment policies of the China HK Dynamic Asset Allocation Fund, the Growth Portfolio, the Balanced Portfolio and the Capital Stable Portfolio will be updated on 18 October 2024.

2. What are the changes to the statements of investment policies?

- **China HK Dynamic Asset Allocation Fund:** Expand the scope of investment relating to debt securities to cover debt securities denominated in Hong Kong dollars and issued by issuers including corporations, government and government related entities.

- **Growth Portfolio, the Balanced Portfolio and the Capital Stable Portfolio:** Expand the exposure range for both equity and debt securities.

Please see below for details:

	Before the Effective Date (18 October 2024)	On and after the Effective Date (18 October 2024)
Growth Portfolio	• Equity content: Around 90% • Bonds, cash and cash-based investments: Around 10%	• Equity content: Between 70% and 100% • Debt securities and cash or cash-based investments: Between 0% and 30%
Balanced Portfolio	• Equity content: Around 50% • Bonds, cash and cash-based investments: Around 50%	• Equity content: Between 35% and 65% • Debt securities and cash or cash-based investments: Between 35% and 65%
Capital Stable Portfolio	• Equity content: Around 30% • Debt securities and cash/cash-based investments: Around 70%	• Equity content: Between 15% and 45% • Debt securities and cash or cash-based investments: Between 55% and 85%

3. What are the reasons for changing the statements of investment policies ("SIPO")?

We believe the change of SIPO will enhance the performance of the China HK Dynamic Asset Allocation Fund (the "**China HK DAA Fund**") and the Growth Portfolio, the Balanced Portfolio and the Capital Stable Portfolio (collectively, the "**Lifestyle Funds**") in the long run.

- **Change of SIPO of the China HK DAA Fund:**
    - We believe the change of SIPO will increase the flexibility of the Investment Manager and expand the investible universe for the underlying funds of the bond content of the China HK DAA Fund in order to capture the steady growth of the HK dollar-denominated bond market.

[AIA – RESTRICTED]

- Change of SIPO of the Lifestyle Funds:
    - We believe the change of SIPO will increase the flexibility of the Investment Manager and expand the available choices of underlying funds for investment by the Lifestyle Funds.

4. Will there be any change to the fund structure of the constituent funds after the change of statements of investment policies ("SIPO Changes")?

No. The China HK Dynamic Asset Allocation Fund, the Growth Portfolio, the Balanced Portfolio and the Capital Stable Portfolio will each remain as a portfolio management fund investing in two or more approved pooled investment funds ("**APIFs**") and/or approved index-tracking collective investment schemes ("**Approved ITCISs**").

5. Will there be changes to the management fees as a result of the change of statements of investment policies ("SIPO Changes")?

The SIPO Changes will not give rise to any increase to the management fees of the China HK Dynamic Asset Allocation Fund, the Growth Portfolio, the Balanced Portfolio and the Capital Stable Portfolio.

6. Will my accrued benefits be affected by the change of statements of investment policies of the China HK Dynamic Asset Allocation Fund, the Growth Portfolio, the Balanced Portfolio and the Capital Stable Portfolio? Will there be any suspension due to these changes?

We do not expect these changes to have any adverse impact on members' interests, including their accrued benefits. There is no suspension requirement for the relevant constituent funds due to these changes.

7. Will the online service portal or Interactive Voice Response System services be affected by the change of statements of investment policies of the China HK Dynamic Asset Allocation Fund, the Growth Portfolio, the Balanced Portfolio and the Capital Stable Portfolio?

There will be no impact on the online service portal or Interactive Voice Response System services in relation to these changes.

8. Do I need to pay any fees or charges for the change of statements of investment policies of the China HK Dynamic Asset Allocation Fund, the Growth Portfolio, the Balanced Portfolio and the Capital Stable Portfolio?

No. All costs of the restructuring will be borne by the trustee.

9. Will the change of statements of investment policies of the China HK Dynamic Asset Allocation Fund, the Growth Portfolio, the Balanced Portfolio and the Capital Stable Portfolio affect the bonus rebate I am entitled to receive?

No. Bonus rebate (if any) for members of the relevant constituent funds will continue to be invested into the corresponding constituent fund.

10. Do I need to change the forms that I am now using?

No.

[AIA – RESTRICTED]

11. Do I need to take any action if I am investing/have investment mandate in the constituent funds ("CFs") affected by the change of statements of investment policies?

If you do not wish to remain investing in and/or invest your future contributions in any of the relevant CFs (i.e. the China HK Dynamic Asset Allocation Fund, the Growth Portfolio, the Balanced Portfolio and the Capital Stable Portfolio) after these changes, you may notify the trustee, AIA Company (Trustee) Limited, to switch your unit holdings and/or future investment out of the relevant CFs (a) by returning to the trustee a valid and complete Investment Mandate Form by post or by fax to 2565 0001, by noon (Hong Kong time) on 17 October 2024; or (b) by submitting a valid and complete fund switching request online via aia.com.hk or our mobile app, before 4:00 p.m. (Hong Kong time) on 17 October 2024.

Paper submission of instructions must reach the trustee at 8/F, AIA Financial Centre, 712 Prince Edward Road East, Kowloon, Hong Kong.

No fees, penalties or bid/offer spread or other transaction costs will be charged or imposed on any such change of investment mandate and fund switching.

12. What do I need to do if I would like to transfer out of the AIA MPF – Prime Value Choice (the "Scheme")?

Any participating employers or members (other than the employee members) who wish to opt out of the Scheme before the change of statements of investment policies of the China HK Dynamic Asset Allocation Fund, the Growth Portfolio, the Balanced Portfolio and the Capital Stable Portfolio takes effect may do so by giving a prior written notice in accordance with the sub-section "6.5 Withdrawal from participation in the Scheme" of the MPF Scheme Brochure.

In addition, the employee members may transfer their accrued benefits attributable to their own mandatory contributions to other MPF schemes via the Employee Choice Arrangement in accordance with the governing rules of the Scheme and the relevant laws and regulations. Kindly note that this transfer option may only be exercised once a year.

No fees, penalties, bid/offer spread or other transaction costs will be charged or imposed on any such transfer.

13. How can I find out more information about the change of statements of investment policies of investment policies of the China HK Dynamic Asset Allocation Fund, the Growth Portfolio, the Balanced Portfolio and the Capital Stable Portfolio?

We will send a notice to all current and newly joined members of the AIA MPF – Prime Value Choice regarding the change of statements of investment policies, you may obtain the relevant information from our website aia.com.hk, or by calling the Member Hotline at 2200 6288 / Employer Hotline at 2100 1888.

[AIA – RESTRICTED]

For Participating Employers and Self-employed Persons only

14. Will the change of statements of investment policies of the China HK Dynamic Asset Allocation Fund, the Growth Portfolio, the Balanced Portfolio and the Capital Stable Portfolio (the "SIPO Changes") affect my contribution payment arrangements?

The SIPO Changes will not affect your current contribution payment arrangements.

15. Do we need to change the forms that we are now using?

No.

16. Will the change of statements of investment policies of the China HK Dynamic Asset Allocation Fund, the Growth Portfolio, the Balanced Portfolio and the Capital Stable Portfolio affect regular contributions for our employees?

The regular contributions for employees will not be affected. You can submit the contributions for your employees as usual.

17. How will our employees be notified regarding the change of statements of investment policies of the China HK Dynamic Asset Allocation Fund, the Growth Portfolio, the Balanced Portfolio and the Capital Stable Portfolio (the "SIPO Changes")?

We will send a notice to all current and new employee members regarding the SIPO Changes.

[AIA – RESTRICTED]