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)	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:	28 January 2025	Total pages:	14 + Appendix

Subject: **(A250183) 友邦退休金計劃新增一項基金選擇及作出修訂**
Addition of One New Fund Choice and Amendments under AIA Retirement Fund Scheme

友邦退休金計劃（「本計劃」）**於 2025 年 1 月 24 日**（「生效日期」）**新增一項基金選擇及作出修訂**。我們已於 2024 年 12 月 24 日起寄出通知書（詳情請參閱附件）予參與僱主及成員，有關通知書亦已抄送至參與僱主及成員所屬之財務策劃顧問。

本計劃修訂詳情如下：

生效日期起可供選擇的基金	• 友邦基金經理精選退休基金 • 友邦美國股票基金 • 友邦亞洲（日本除外）股票基金 • 友邦歐洲股票基金 • 友邦大中華股票基金 • 友邦香港股票基金 • 友邦增長基金 • **友邦保守基金** **新增** • 友邦均衡基金 • 友邦穩定資本基金 • 友邦環球債券基金 • 友邦中港基金 • 友邦全球基金 • 友邦保本基金 • 友邦保證基金 有關**友邦保守基金**的詳情，包括相關風險和費用，請參閱本計劃的主要說明書、相關基金簡介及收費簡介。

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所投資基金的投資目標及 / 或政策有所變更（「所投資基金目標及政策變更」）之若干投資組合（各自及統稱為「所投資基金目標及政策變更之投資組合」）

所投資基金目標及政策變更之投資組合：

所投資基金目標及政策變更之投資組合	**相應所投資基金**
友邦中港基金	• iShares安碩核心恒生指數ETF（iShares 安碩亞洲信託基金的子基金）
友邦全球基金	• iShares安碩環球股票指數基金（貝萊德薈萃基金的子基金）
友邦亞洲（日本除外）股票基金	• 摩根宜安亞洲基金
友邦環球債券基金	• 摩根宜安國際債券基金
友邦大中華股票基金	• 摩根宜安大中華基金 • 柏瑞大中華股票基金（柏瑞基金系列的子基金）
友邦香港股票基金	• 摩根宜安香港基金

相應所投資基金的變更摘要：

相應所投資基金	**相應所投資基金的變更摘要** **（新增部分以下劃線顯示，刪除部分以刪除線顯示）**
iShares 安碩核心恒生指數 ETF（iShares 安碩亞洲信託基金的子基金）	*目標：* 旨在提供於扣除費用及開支之前與恒生指數（淨總回報版本）（「**恒生指數**」）表現非常接近之投資回報。 *策略：* iShares 安碩核心恒生指數 ETF 可投資於金融衍生工具以作非對沖用途，前提是 iShares 安碩核心恒生指數 ETF 的衍生工具風險承擔淨額不可超過 iShares 安碩核心恒生指數 ETF 資產淨值的 50%。 iShares 安碩核心恒生指數 ETF 現時不打算進行任何證券融資交易或其他類似的場外交易。~~iShares 安碩核心恒生指數 ETF 可投資於金融衍生工具以作非對沖用途。~~

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	iShares 安碩環球股票指數基金（貝萊德薈萃基金的子基金）	*策略：* iShares 安碩環球股票指數基金的管理人（以及（如適用）iShares 安碩環球股票指數基金的投資顧問）打算透過投資於特性為與指數高度相關的證券組合，主要投資於指數的成分證券，並採用具代表性抽樣策略。iShares 安碩環球股票指數基金持有的證券數目將按照 iShares 安碩環球股票指數基金的規模而變動，但預期在任何時刻不少於指數成分證券數目的 50%。在 iShares 安碩環球股票指數基金的管理人（以及（如適用）iShares 安碩環球股票指數基金的投資顧問）認為適當的情況下（例如在指數的成分證券暫停買賣之時；由於監管限制或由於證券交易所停市），iShares 安碩環球股票指數基金最多可以其資產淨值的 10%持有並非指數成分股但與指數的特性相配的證券。 儘管貝萊德薈萃基金的章程訂明投資及借貸權加及限制： – iShares安碩環球股票指數基金將不會投資於商品或進行任何賣空； – iShares安碩環球股票指數基金不可將超過其資產淨值的10%投資於並非在證券交易所、場外市場或其他開放予國際公眾人士及該等證券有進行定期交易的有組織證券市場上市、掛牌或交易的證券；及 – iShares安碩環球股票指數基金不得授予貸款或為第三方擔任擔保人。
	摩根宜安亞洲基金	*策略：* 由於摩根宜安亞洲基金將主要投資於亞太區股票市場，其回報一般會較投資於定息證券或債券為高。然而，該等投資在若干程度上將受到股票市場之短期波幅所影響，故此其投資風險相對於定息證券或債券的投資為高。摩根宜安亞洲基金可將其資產淨值少於 30%透過滬港通及深港通投資於中國 A 股，及 / 或投資於中國 B 股。摩根宜安亞洲基金之建議資產分配將如下： 於亞太股票的資產淨值分配：70-100% 於其他股票的資產淨值分配：0-30% 於債券的資產淨值分配（僅以現金管理為目的）：0-30% ~~摩根宜安亞洲基金不可將其資產淨值 10%以上直接或間接投資於中國 A 股及 / 或中國 B 股。~~

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	摩根宜安國際債券基金	*目標：* 透過一個主要投資於已發展及發展中市場之國際債券之投資組合，以提供予投資者長期資本增長（以港美元計算）。 *策略：* 摩根宜安國際債券基金之建議資產分配將如下： 於已發展及發展中市場之國際債券的資產淨值分配：70-100% 於現金及《一般規例》許可之其他投資~~發展中市場之國際債券~~的資產淨值分配：0-30% 摩根宜安國際債券基金~~不~~可將其淨資產最多 20%~~資產淨值 10%以上~~直接或間接投資於中國內地發行之境內債務證券。在《單位信託守則》的規定之規限下，摩根宜安國際債券基金可將其資產淨值最多 20%投資於具有吸收虧損特點的工具（例如或然可換股債務證券、若干類型的高級非優先債務等）。 摩根宜安國際債券基金資產的貨幣風險將與港元對沖，故摩根宜安國際債券基金的港元有效貨幣風險將至少為 30%。
	摩根宜安大中華基金	*目標：* 透過一個主要投資於以大中華地區（即中國、香港、台灣及澳門）為基地或主要在當地經營之公司（大部分此等公司將於香港或台灣之證券交易所上市）的證券組合，為投資者提供以港元計算之長期資本增長。摩根宜安大中華基金可將其資產淨值少於30%透過滬港通及深港通投資於中國A股，及／或投資於中國B股。 *策略：* ~~摩根宜安大中華基金不可將其資產淨值 10%以上直接或間接投資於中國 A 股及／或中國 B 股。摩根宜安大中華基金持有的港元貨幣投資項目必須最少佔其資產之 30%。~~ 根據《一般規例》附表一第 16 條以有效貨幣風險水平計算，摩根宜安大中華基金持有的港元貨幣投資項目必須最少佔其資產之 30%。

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	摩根宜安香港基金	*策略：* 摩根宜安香港基金所持在香港上市、以香港為基地或主要在當地經營之公司之證券的價值，不可少於其資產淨值之 70%。摩根宜安香港基金之建議資產分配將如下： 於香港股票的資產淨值分配 — 70-100% 於其他股票的資產淨值分配 — 0-10% 於債券的資產淨值分配（僅以現金管理為目的） — 0-30% 考慮到在中國內地上市的公司也可能在香港維持重要的商業關係和運作，以及為了提供可能與香港經濟有關的股票之多元化投資，摩根宜安香港基金可將其資產淨值最多 10%透過滬港通及深港通投資於中國 A 股，及 / 或投資於中國 B 股。 根據《一般規例》附表一第 16 條以有效貨幣風險水平計算，摩根宜安香港基金持有的港元貨幣投資項目必須最少佔其資產之 30%。 ~~摩根宜安香港基金的資產將投資於以港元計值之工具或如投資於並非以港元計值之工具，其貨幣風險將與港元對沖，即摩根宜安香港基金將承受 100%之港元實際風險。~~
	柏瑞大中華股票基金（柏瑞基金系列的子基金）	*策略：* 柏瑞大中華股票基金可將其至少 70%的總淨資產投資於股本證券、可轉換為股本證券的證券及可投資於股本證券的其他投資，在每一情況下，有關股本證券已經或將會在大中華地區任何認可證券交易所（定義見《一般規例》）上市。經理人可將柏瑞大中華股票基金總淨資產少於 30%投資於中國 A 股及中國 B 股。於中國 A 股的投資可透過滬港通及深港通進行。 經理人可將柏瑞大中華股票基金總淨資產不多於 30%投資於屬《一般規例》下及積金局指引核准的在大中華區外上市、發行或投資的股本證券，以及在大中華區內及區外上市、發行或投資的預託證券或固定收益證券。~~此外，經理人可將柏瑞大中華股票基金資產合共最多 10%投資於非認可證券交易所上市的股份。~~ 柏瑞大中華股票基金的任何餘下資產可以現金~~或近似現金證券的~~形式持有，或投資於其他貨幣市場工具，例如商業票據、短期債券、國庫券或貨幣市場基金。

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友邦環球債券基金及友邦大中華股票基金加強披露風險因素

由生效日期起，友邦環球債券基金及友邦大中華股票基金將加強披露風險因素，以涵蓋以下風險因素：

友邦環球債券基金	友邦大中華股票基金
• 會計準則風險 • 貨幣風險 • 「點心」債券市場風險 • 與投資中國銀行間債券市場有關的風險	• 與創業板及／或科創板相關的風險

友邦歐洲股票基金及友邦環球債券基金引入新的所投資基金

由生效日期起，友邦歐洲股票基金及友邦環球債券基金的披露將作出修訂，引入新的所投資基金。

友邦歐洲股票基金：

新的所投資基金	所佔比例 （佔投資組合資產淨值的百分比)
摩根宜安歐洲基金	少於 90%
信安歐洲股票基金（信安豐裕人生基金的子基金）	少於 90%

友邦環球債券基金：

新的所投資基金	所佔比例 （佔投資組合資產淨值的百分比)
強積金債券基金（景順集成投資基金的子基金）	少於 90%
國際債券基金（景順集成投資基金的子基金）	少於 90%

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的地址變更

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

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了解更多	參與僱主及成員可透過以下途徑相關資料： • 瀏覽aia.com.hk 下載主要說明書 • 致電僱主熱線 (2100 1888) /成員熱線 (2200 6288)

如有任何查詢，歡迎與負責 貴區之營業拓展部同事聯絡或致電AIA企業業務熱線 2100 1828。

祝 業務蒸蒸日上!

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AIA Retirement Fund Scheme (the Scheme) **added one additional new funds and amendments will be made to the Scheme on 24 January 2025** (the Effective Date). Notice has been sent to the Participating Employers and Members from 24 December 2024. (Please refer to the attachment.) A copy of the notice was also sent to the designated Financial Planners of participating employers and members.

The amendments of the Scheme are as follow:

<table>
<tr>
<td>Available fund choices starting from the Effective Date</td>
<td>

AIA Manager's Choice Fund
AIA American Equity Fund
AIA Asia ex Japan Equity Fund
AIA European Equity Fund
AIA Greater China Equity Fund
AIA Hong Kong Equity Fund
AIA Growth Fund
AIA Conservative Fund NEW
AIA Balanced Fund
AIA Capital Stable Fund
AIA Global Bond Fund
AIA Hong Kong and China Fund
AIA World Fund
AIA Capital Guaranteed Fund
AIA Guaranteed Fund

For further information in respect of AIA Conservative Fund, including the relevant risks and fees, please refer to the Principal Brochure, the relevant Fund Fact Sheets, and the Summary of Fees and Charges of the Scheme.
</td>
</tr>
<tr>
<td>Change of investment objectives and/or policies of the underlying funds of certain Investment Portfolios (collectively referred to as the "UF SIPO Change IPs" and individually referred to as "UF SIPO Change IP") ("UF SIPO Change")</td>
<td>
UF SIPO Change Ips:
<table>
<tr><th>UF SIPO Change IPs</th><th>Corresponding UFs</th></tr>
<tr><td>AIA Hong Kong and China Fund</td><td>• iShares Core Hang Seng Index ETF, a sub-fund of the iShares Asia Trust</td></tr>
<tr><td>AIA World Fund</td><td>• iShares World Equity Index Fund, a sub-fund of BlackRock Premier Funds</td></tr>
<tr><td>AIA Asia ex Japan Equity Fund</td><td>• JPMorgan SAR Asian Fund</td></tr>
<tr><td>AIA Global Bond Fund</td><td>• JPMorgan SAR Global Bond Fund</td></tr>
<tr><td>AIA Greater China Equity Fund</td><td>• JPMorgan SAR Greater China Fund
• PineBridge Greater China Equity Fund, a sub-fund of PineBridge Fund Series</td></tr>
<tr><td>AIA Hong Kong Equity Fund</td><td>• JPMorgan SAR Hong Kong Fund</td></tr>
</table>
</td>
</tr>
</table>

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Memo

Summary of changes to the Corresponding UFs:

Corresponding UFs	Summary of changes to the Corresponding UFs (additions are underlined and deletions are struck through)
iShares Core Hang Seng Index ETF, a sub-fund of the iShares Asia Trust	*Objectives:* Objectives: Aims to provide investment results that, before fees and expenses, closely correspond to the performance of the Hang Seng Index (net total return version) ("HSI"). *Strategy:* The iShares Core Hang Seng Index ETF may invest in financial derivative instruments for non-hedging purposes subject to the limit that the iShares Core Hang Seng Index ETF's net derivative exposure does not exceed 50% of the iShares Core Hang Seng Index ETF's net asset value. The iShares Core Hang Seng Index ETF currently does not Intend to engage in any securities financing transactions or other similar over the counter transactions. ~~The iShares Core Hang Seng Index ETF may invest in financial derivative instruments for non-hedging purposes.~~
iShares World Equity Index Fund, a sub-fund of BlackRock Premier Funds	*Strategy:* The manager of the iShares World Equity Index Fund (and, where applicable, the investment adviser(s) of the iShares World Equity Index Fund) intends to invest primarily in securities included in the Index using a representative sampling strategy by investing in a portfolio featuring high correlation with the Index. The number of securities held by the iShares World Equity Index Fund will vary according to the size of the iShares World Equity Index Fund but is not expected to be less than 50% of the number of the Index constituents at any point in time. The iShares World Equity Index Fund may hold up to 10% of its net asset value in securities that are not included in, but match the characteristics of, the Index, in circumstances considered appropriate by the manager of the iShares World Equity Index Fund (and, where applicable, the investment adviser(s) of the iShares World Equity Index Fund) (e.g. when the trading of the securities included in the Index are suspended; due to regulatory restriction or due to stock exchange closure). Notwithstanding the investment and borrowing powers and restrictions in the prospectus of the BlackRock Premier Funds: – the iShares World Equity Index Fund will not invest in commodities or make any short sales; – the iShares World Equity Index Fund may not investment more than 10% of its net asset value in securities that are not quoted, listed or dealt in on a stock exchange, over-the-counter market or other organised securities market that is open to the international public and on which such securities are regularly traded; and – the iShares World Equity Index Fund must not grant loans or act as a guarantor on behalf of third parties.

Memo

<table>
<tr>
<td></td>
<td>JPMorgan SAR Asian Fund</td>
<td>
Strategy:
As investment will be made primarily in the Asia-Pacific equity markets, higher returns will usually be available as compared with investments in fixed income securities or bonds. However, the investment will, to a certain extent, also be subject to the short term volatility of the equity markets, which means that the risks associated with the investments will be higher as compared with investments in fixed income securities or bonds. The JPMorgan SAR Asian Fund may invest less than 30% of its net asset value in China A-Shares via Stock Connect and/or China B-Shares. The proposed asset allocation of the JPMorgan SAR Asian Fund shall be as follows:

<table>
<tr><td>Net asset value in Asia-Pacific equities</td><td>70-100%</td></tr>
<tr><td>Net asset value in other equities</td><td>0-30%</td></tr>
<tr><td>Net asset value in bonds
(for cash management purpose only)</td><td>0-30%</td></tr>
</table>
~~The JPMorgan SAR Asian Fund may not invest (directly or indirectly) more than 10% of its net assets in China A-Shares and/or China B-Shares.~~
</td>
</tr>
<tr>
<td>JPMorgan SAR Global Bond Fund</td>
<td>
Objectives:
To provide investors with long-term capital growth in ~~US~~ HK dollar terms through a portfolio consisting primarily of international bonds (both ~~of~~ developed and developing markets).

Strategy:
The proposed asset allocation of the JPMorgan SAR Global Bond Fund is as follows:
<table>
<tr><td>Net asset value in international bonds of developed and developing markets</td><td>70-100%</td></tr>
<tr><td>Net asset value in ~~international bonds of development marks~~ cash and other investments as permitted under the General Regulation</td><td>0-30%</td></tr>
</table>
The JPMorgan SAR Global Bond Fund may ~~not~~ invest (directly or indirectly) ~~more than 10%~~up to 20% of its net assets in onshore debt securities issued in the PRC. Subject to the requirements under the UT Code, the JPMorgan SAR Global Bond Fund may invest up to 20% of its net asset value in instruments with loss-absorption features (e.g. contingent convertible debt securities, certain types of senior non-preferred debts, etc.).

The currency exposure of the assets of the JPMorgan SAR Global Bond Fund will be hedged back into Hong Kong dollar such that the JPMorgan SAR Global Bond Fund's effective currency exposure to Hong Kong dollar will be at least 30%.
</td>
</tr>
</table>

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Memo

	JPMorgan SAR Greater China Fund	*Objectives:* To provide investors with long-term capital growth in HK dollar terms through a portfolio consisting primarily of securities of companies based or operating principally in the Greater China region (i.e. the PRC, Hong Kong, Taiwan, and Macau) and the majority of these companies will be listed on a stock exchange in Hong Kong or Taiwan. The JPMorgan SAR Greater China Fund may invest less than 30% of its net asset value in China A-Shares via Stock Connect and/or China B-Shares. *Strategy:* ~~The JPMorgan SAR Greater China Fund may not invest (directly or indirectly) more than 10% of its net assets in China A-Shares and/or China B-Shares. At least 30% of the assets of the JPMorgan SAR Greater China Fund must be held in HK dollar currency investments.~~ At least 30% of the assets of the JPMorgan SAR Greater China Fund must be held in HK dollar currency investments, as measured by the effective currency exposure in accordance with Section 16 of Schedule 1 to the General Regulation.
	JPMorgan SAR Hong Kong Fund	*Strategy:* The value of the JPMorgan SAR Hong Kong Fund's holding of securities of companies which are either listed, based, or operating principally in Hong Kong shall not be less than 70% of its net asset value. The proposed asset allocation of the JPMorgan SAR Hong Kong Fund is as follows: Net asset value in Hong Kong equities: 70-100% Net asset value in other equities: 0-10% Net asset value in bonds (For cash management purpose only): 0-30% Considering that companies listed in PRC may also maintain significant business relations and operations in Hong Kong, and to provide diversified exposure to equities which may be related to the Hong Kong economy, the JPMorgan SAR Hong Kong Fund may invest up to 10% of its net asset value in China A-Shares via Stock Connect and/or China B-Shares. At least 30% of the assets of the JPMorgan SAR Hong Kong Fund must be held in HK dollar currency investments, as measured by the effective currency exposure in accordance with Section 16 of Schedule 1 to the General Regulation. ~~The assets of the JPMorgan SAR Hong Kong Fund will be invested in either HKD denominated instruments or where invested into non-Hong Kong instruments, the currency exposure will be hedged back into HKD, i.e. the JPMorgan SAR Hong Kong Fund will have an effective 100% exposure to HKD.~~

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Memo

	PineBridge Greater China Equity Fund, a sub-fund of PineBridge Fund Series	*Strategy:* The PineBridge Greater China Equity Fund may invest at least 70% of the total net assets in equity securities, securities convertible into equity securities and other investments giving exposure to equity securities, in each case the equity securities are either listed or to be listed on an approved stock exchange as defined in the General Regulation in the Greater China region. The manager may invest less than 30% of the total net assets of the PineBridge Greater China Equity Fund in China-A Shares and China B-Shares. Investment in China A-Shares may be made via the Stock Connect. The manager may invest less than 30% of the total net assets of the PineBridge Greater China Equity Fund in equity securities listed, issued or giving exposure outside of the Greater China region, and depository receipts or fixed income securities, whether listed, issued or giving exposure within or outside of the Greater China region, as permitted under the General Regulation and the MPFA's guidelines. ~~In addition, the manager may invest in aggregate up to 10% of the assets of the PineBridge Greater China Equity Fund in shares listed on a stock exchange that is not an approved stock exchange~~. ~~The~~ Any remaining assets of the PineBridge Greater China Equity Fund may be held in cash or invested in other money market instruments such as commercial papers, short-term bonds, treasury bills or money market funds ~~or near-cash securities~~.

Enhancement of risk factors of the AIA Global Bond Fund and the AIA Greater China Equity Fund

With effect from the Effective Date, the risk factors of the AIA Global Bond Fund and the AIA Greater China Equity Fund will be enhanced to include the following risk factors:

AIA Global Bond Fund	AIA Greater China Equity Fund
• Accounting standards risk • Currency risk • "Dim Sum" bond market risk • Risks associated with investing in China Interbank Bond Market	• Risks associated with ChiNext Market Board and/or STAR Board

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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

<table>
<tr>
<td>Introduction of new Underlying Funds for AIA European Equity Fund and AIA Global Bond Fund</td>
<td>
With effect from the Effective Date, the disclosure of the AIA European Equity Fund and the AIA Global Bond Fund will be amended to introduce the following new Underlying Funds.

AIA European Equity Fund:
<table>
<tr><th>New Underlying Funds</th><th>Range (% of the Investment Portfolio's net asset value)</th></tr>
<tr><td>JPMorgan SAR European Fund</td><td>Less than 90%</td></tr>
<tr><td>Principal European Equity Fund, a sub-fund of Principal Life Style Fund</td><td>Less than 90%</td></tr>
</table>
AIA Global Bond Fund:
<table>
<tr><th>New Underlying Funds</th><th>Range (% of the Investment Portfolio's net asset value)</th></tr>
<tr><td>MPF Bond Fund, a sub-fund of Invesco Pooled Investment Fund</td><td>Less than 90%</td></tr>
<tr><td>International Bond Fund, a sub-fund of Invesco Pooled Investment Fund</td><td>Less than 90%</td></tr>
</table>
</td>
</tr>
<tr>
<td>Change of Addresses of AIA Company (Trustee) Limited, AIA Investment Management HK Limited and AIA Company Limited</td>
<td>
Following a relocation of offices, the Address Changing Companies' addresses will be updated on the below effective dates:
<table>
<tr><th>Address Changing Companies</th><th>Current address</th><th>Updated address</th><th>Effective date of address change</th></tr>
<tr><td>AIA Company (Trustee) Limited</td><td>11/F, AIA Hong Kong Tower, 734 King's Road, Quarry Bay, Hong Kong</td><td>Room 501, 5/F, AIA Building, 1 Stubbs Road, Hong Kong</td><td>30 September 2024</td></tr>
<tr><td>AIA Investment Management HK Limited</td><td>Unit 1203, 12/F Kerry Centre, 683 King's Road, Quarry Bay, Hong Kong</td><td>Room 701, 7/F, AIA Building, 1 Stubbs Road, Hong Kong</td><td>16 September 2024</td></tr>
<tr><td>AIA Company Limited</td><td>35/F, AIA Central, 1 Connaught Road Central, Hong Kong</td><td>AIA Building, 1 Stubbs Road, Hong Kong</td><td>24 June 2024</td></tr>
</table>
</td>
</tr>
</table>

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Hong Kong

Memo

Importance Notes	• Scheme participants need not take any action to effect the changes set out in this notice. In particular, they need not buy/sell or transfer units in the relevant Investment Portfolio(s) if they decide to continue to invest in the relevant Investment Portfolio(s). • The revised Principal Brochure of the Scheme will be available for download at aia.com.hk from the Effective Date. • The costs of the introduction of the AIA Conservative Fund will be borne by the assets of the Scheme. Except for this, the costs of the UF SIPO Change and the Risk Factors Enhancement will be borne by the Trustee and will not be borne by the scheme participants.
Learn more	Participating Employers and Members can learn more by: • Visiting aia.com.hk to download Principal Brochure • Calling Employer Hotline (2100 1888) / Member Hotline (2200 6288)

If you have any enquiries, please contact your designated sales representatives or call AIA Corporate Solutions Hotline at 2100 1828.

We wish you every success!

Yours faithfully,



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

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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

參考編號：

致參與僱主的重要通知：

1. **此乃重要文件，務須你即時垂注。如你對本通知的內容有任何疑問，應諮詢獨立專業意見。友邦（信託）有限公司（「受託人」）就本通知內容的準確性負責；**

2. **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。除本通知另有定義外，本通知所用詞彙與本計劃主要說明書（「主要說明書」）所界定者具有相同涵義；**

3. **請將本通知所載資料傳遞予本計劃的成員。**

致：所有友邦退休金計劃（「**本計劃**」）參與僱主及成員

有關：<u>重組本計劃</u>

多謝你一直以來對友邦的支持。

作為香港一家領先的退休方案供應商，我們定期檢討所提供的產品，以確保你獲得優質的產品與服務。為此，本計劃將作出以下變更。

1. 推出友邦保守基金

1.1. *一般事項*

由 2025 年 1 月 24 日（「**生效日期**」）起，本計劃將推出友邦保守基金，作為新的投資組合。友邦投資管理香港有限公司將獲委任為友邦保守基金的投資經理。

友邦保守基金將提供額外的投資選擇。有關友邦保守基金的相關資料載於本通知的**附錄 I**。

1.2. *對計劃參與者的影響*

推出友邦保守基金不會引致交易暫停。本計劃將按照現有營運方式繼續營運，本計劃的管理亦不受影響。

我們確認，計劃參與者的利益將獲得充分保障，不會因新增友邦保守基金而受損。

2. 下表載列所投資基金的投資目標及／或政策有所變更（「所投資基金目標及政策變更」）之若干投資組合（各自及統稱為「所投資基金目標及政策變更之投資組合」）

2.1 *一般事項*

正如主要說明書所披露，各個所投資基金目標及政策變更之投資組合均可將其資產淨值的超過30%投資於相應所投資基金（定義見以下第一個列表所載）。相應所投資基金的投資目標及／或政策已按以下第二個列表所載方式進行修訂。

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香港北角電氣道 183 號
友邦廣場 12 樓

AIA Company (Trustee) Limited
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183 Electric Road
North Point
Hong Kong

所投資基金目標及政策變更之投資組合

所投資基金目標及政策變更之投資組合	相應所投資基金
友邦中港基金	• iShares 安碩核心恒生指數 ETF（iShares 安碩亞洲信託基金的子基金）
友邦全球基金	• iShares 安碩環球股票指數基金（貝萊德薈萃基金的子基金）
友邦亞洲（日本除外）股票基金	• 摩根宜安亞洲基金
友邦環球債券基金	• 摩根宜安國際債券基金
友邦大中華股票基金	• 摩根宜安大中華基金 • 柏瑞大中華股票基金（柏瑞基金系列的子基金）
友邦香港股票基金	• 摩根宜安香港基金

相應所投資基金的變更摘要

相應所投資基金	相應所投資基金的變更摘要 **（新增部分以下劃線顯示，刪除部分以刪除線顯示）** **重要提示：此列表僅顯示目標及／或策略相關部分的變更。有關相應所投資基金的目標及策略的進一步詳情，請參閱主要說明書及其第一份補充文件。**
iShares 安碩核心恒生指數 ETF（iShares 安碩亞洲信託基金的子基金）	*目標：* 目標：旨在提供於扣除費用及開支之前與恒生指數（淨總回報版本）（「**恒生指數**」）表現非常接近之投資回報。 *策略：* iShares 安碩核心恒生指數 ETF可投資於金融衍生工具以作非對沖用途，前提是iShares 安碩核心恒生指數ETF的衍生工具風險承擔淨額不可超過iShares 安碩核心恒生指數ETF資產淨值的50%。 iShares安碩核心恒生指數ETF現時不打算進行任何證券融資交易或其他類似的場外交易。~~iShares安碩核心恒生指數ETF可投資於金融衍生工具以作非對沖用途。~~
iShares 安碩環球股票指數基金（貝萊德薈萃基金的子基金）	*策略：* iShares安碩環球股票指數基金的管理人（以及（如適用）iShares安碩環球股票指數基金的投資顧問）打算透過投資於特性為與指數高度相關的證券組合，主要投資於指數的成分證券，並採用具代表性抽樣策略。iShares安碩環球股票指數基金持有的證券數目將按照iShares安碩環球股票指數基金的規模而變動，但預期在任何時刻不少於指數成分證券數目的50%。在iShares安碩環球股票指數基金的管理人

	（以及（如適用）iShares安碩環球股票指數基金的投資顧問）認為適當的情況下（例如在指數的成分證券暫停買賣之時；由於監管限制或由於證券交易所停市），iShares安碩環球股票指數基金最多可以其資產淨值的10%持有並非指數成分股但與指數的特性相配的證券。 儘管貝萊德薈萃基金的章程訂明投資及借貸權加及限制： – iShares安碩環球股票指數基金將不會投資於商品或進行任何賣空； – iShares安碩環球股票指數基金不可將超過其資產淨值的10%投資於並非在證券交易所、場外市場或其他開放予國際公眾人士及該等證券有進行定期交易的有組織證券市場上市、掛牌或交易的證券；及 – iShares安碩環球股票指數基金不得授予貸款或為第三方擔任擔保人。
摩根宜安亞洲基金	*策略：* 由於摩根宜安亞洲基金將主要投資於亞太區股票市場，其回報一般會較投資於定息證券或債券為高。然而，該等投資在若干程度上將受到股票市場之短期波幅所影響，故此其投資風險相對於定息證券或債券的投資為高。摩根宜安亞洲基金可將其資產淨值少於30%透過滬港通及深港通投資於中國A股，及／或投資於中國B股。摩根宜安亞洲基金之建議資產分配將如下： 於亞太股票的資產淨值分配 70-100% 於其他股票的資產淨值分配 0-30% 於債券的資產淨值分配（僅以現金管理為目的） 0-30% ~~摩根宜安亞洲基金不可將其資產淨值 10%以上直接或間接投資於中國 A 股及／或中國 B 股。~~
摩根宜安國際債券基金	*目標：* 透過一個主要投資於已發展及發展中市場之國際債券之投資組合，以提供予投資者長期資本增長（以港美元計算）。 *策略：* 摩根宜安國際債券基金之建議資產分配將如下： 於已發展及發展中市場之國際債券的資產淨值分配 70-100%

	於現金及《一般規例》許可之其他投資~~發展中市場之國際債券~~的資產淨值分配 0-30% 摩根宜安國際債券基金不可將其淨資產最多20%~~資產淨值10%以上~~直接或間接投資於中國內地發行之境內債務證券。在《單位信託守則》的規定之規限下，摩根宜安國際債券基金可將其資產淨值最多20%投資於具有吸收虧損特點的工具（例如或然可換股債務證券、若干類型的高級非優先債務等）。 摩根宜安國際債券基金資產的貨幣風險將與港元對冲，故摩根宜安國際債券基金的港元有效貨幣風險將至少為 30%。
摩根宜安大中華基金	*目標：* 透過一個主要投資於以大中華地區（即中國、香港、台灣及澳門）為基地或主要在當地經營之公司（大部分此等公司將於香港或台灣之證券交易所上市）的證券組合，為投資者提供以港元計算之長期資本增長。摩根宜安大中華基金可將其資產淨值少於 30%透過滬港通及深港通投資於中國 A 股，及／或投資於中國 B 股。 *策略：* ~~摩根宜安大中華基金不可將其資產淨值10%以上直接或間接投資於中國A股及／或中國B股。摩根宜安大中華基金持有的港元貨幣投資項目必須最少佔其資產之30%。~~ 根據《一般規例》附表一第16條以有效貨幣風險水平計算，摩根宜安大中華基金持有的港元貨幣投資項目必須最少佔其資產之30%。
摩根宜安香港基金	*策略：* 摩根宜安香港基金所持在香港上市、以香港為基地或主要在當地經營之公司之證券的價值，不可少於其資產淨值之70%。摩根宜安香港基金之建議資產分配將如下： 於香港股票的資產淨值分配 70-100% 於其他股票的資產淨值分配 0-10% 於債券的資產淨值分配（僅以現金管理為目的） 0-30% 考慮到在中國內地上市的公司也可能在香港維持重要的商業關係和運作，以及為了提供可能與香港經濟有關的股票之多元化投資，摩根宜安香港基金可將其資產淨值最多10%透過滬港通及深港通投資於中國A股，及／或投資於中國B股。

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	根據《一般規例》附表一第16條以有效貨幣風險水平計算，摩根宜安香港基金持有的港元貨幣投資項目必須最少佔其資產之30%。 ~~摩根宜安香港基金的資產將投資於以港元計值之工具或如投資於並非以港元計值之工具，其貨幣風險將與港元對沖，即摩根宜安香港基金將承受 100%之港元實際風險。~~
柏瑞大中華股票基金（柏瑞基金系列的子基金）	*策略：* 柏瑞大中華股票基金可將其至少 70%的總淨資產投資於股本證券、可轉換為股本證券的證券及可投資於股本證券的其他投資，在每一情況下，有關股本證券已經或將會在大中華地區任何認可證券交易所（定義見《一般規例》）上市。經理人可將柏瑞大中華股票基金總淨資產少於 30%投資於中國 A 股及中國 B 股。於中國 A 股的投資可透過滬港通及深港通進行。 經理人可將柏瑞大中華股票基金總淨資產不多於 30%投資於屬《一般規例》下及積金局指引核准的在大中華區外上市、發行或投資的股本證券，以及在大中華區內及區外上市、發行或投資的預託證券或固定收益證券。~~此外，經理人可將柏瑞大中華股票基金資產合共最多 10%投資於非認可證券交易所上市的股份。~~ 柏瑞大中華股票基金的任何餘下資產可以現金~~或近似現金證券的~~形式持有，或投資於其他貨幣市場工具，例如商業票據、短期債券、國庫券或貨幣市場基金。

因此，由生效日期起，主要說明書內有關相應所投資基金的披露將作出修訂，以反映上述變更。

2.2 對計劃參與者的影響

儘管所投資基金目標及政策變更，各個所投資基金目標及政策變更之投資組合的投資目標、政策及風險狀況將維持不變。請放心，所投資基金目標及政策變更之投資組合的費用和收費不會因所投資基金目標及政策變更而改變。

3. 友邦環球債券基金及友邦大中華股票基金加強披露風險因素（「加強披露風險因素」）

3.1 *一般事項*

正如主要說明書所披露，友邦環球債券基金及友邦大中華股票基金各自可將其超過 30%的資產淨值分別投資於柏瑞基金系列的柏瑞全球債券基金及柏瑞大中華股票基金（統稱「**柏瑞所投資基金**」）。

由生效日期起，這些投資組合將加強披露風險因素，以涵蓋以下風險因素：

友邦環球債券基金	**友邦大中華股票基金**
• 會計準則風險 • 貨幣風險	• 與創業板及／或科創板相關的風險

• 「點心」債券市場風險 • 與投資中國銀行間債券市場有關的風險	

3.2 *對計劃參與者的影響*

柏瑞所投資基金的經理人認為加強披露風險因素對該等所投資基金的風險狀況及投資目標和政策將不會造成重大變更。請參閱所投資基金經更新的風險披露，以瞭解進一步詳情。

4. 友邦歐洲股票基金及友邦環球債券基金引入新的所投資基金（「引入新的所投資基金」）

4.1 一般事項

由生效日期起，友邦歐洲股票基金及友邦環球債券基金的披露將作出修訂，引入下列新的所投資基金（各自及統稱為「**新的所投資基金**」）：

友邦歐洲股票基金：

新的所投資基金	**所佔比例 （佔投資組合資產淨值的百分比)**
摩根宜安歐洲基金	少於 90%
信安歐洲股票基金（信安豐裕人生基金的子基金）	少於 90%

友邦環球債券基金：

新的所投資基金	**所佔比例 （佔投資組合資產淨值的百分比)**
強積金債券基金（景順集成投資基金的子基金）	少於 90%
國際債券基金（景順集成投資基金的子基金）	少於 90%

有關上述新的所投資基金的投資目標及／或政策的詳情，請參閱本通知的**附錄 II**。

4.2 對計劃參與者的影響

引入新的所投資基金對友邦歐洲股票基金及友邦環球債券基金的風險狀況將不會造成重大變更。

引入新的所投資基金不會引致交易暫停。引入新的所投資基金亦不會導致友邦歐洲股票基金及友邦環球債券基金的費用和收費有所改變。

5. 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

地址變更公司將於辦事處搬遷後更新地址，於以下日期生效：

友邦(信託)有限公司
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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。

6. 計劃參與者是否需要因應本通知所載變更採取任何行動?

計劃參與者毋須採取任何行動以使本通知所載的變更生效。具體而言，如計劃參與者決定繼續投資於相關投資組合，則毋須買賣或轉移相關投資組合單位。

7. 可提供文件

由生效日期起，本計劃之經修訂主要說明書可於 aia.com.hk 下載。

8. 與本通知所載變更相關的開支

推出友邦保守基金的費用將由本計劃的資產承擔。除此之外，所投資基金目標及政策變更及加強披露風險因素的相關費用將由受託人承擔，而不會由計劃參與者承擔。

我們致力以成員的最大利益為依歸，提供專業和優質的服務。

如有任何查詢，請聯絡你的專屬客戶服務主任或致電僱主熱線(852) 2100 1888，而計劃成員則可致電成員熱線(852) 2200 6288。

劉家怡
友邦（信託）有限公司
行政總裁
謹啟
[2024 年 x 月 x 日]

副本抄送： <agent name1>
<agent name2>

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附錄 I

本計劃將於生效日期推出友邦保守基金。有關友邦保守基金的相關資料請參閱下文：

類別	投資於證監會認可基金的基金
投資經理	友邦投資管理香港有限公司
目標	友邦保守基金（「**投資組合**」）旨在保全本金價值並維持高度流動性，同時提供經常性收益。投資組合不保證付還本金。
投資政策	投資組合將僅投資於一項投資基金，即由友邦投資管理香港有限公司管理的核准匯集投資基金 AIA Pooled Investment Fund Series – HKD Money Market Fund（「**所投資基金**」）。所投資基金與投資組合的投資目標和政策及風險因素均相同。投資組合透過投資於所投資基金，僅可投資於以港元計值的存款、貨幣市場工具，以及短期政府和企業債務證券，但須遵守《一般規例》第 37 條所列的規定。根據《一般規例》第 37(2)條，所投資基金的資產只可藉以下方式投資：(i)按照《一般規例》附表 1 第 11 條作為存款存放，但存放期不得超逾 12 個月；或(ii)投資於尚餘 2 年或少於 2 年即到期並屬《一般規例》附表 1 第 7(2)(a)或(b)條所提述種類的債務證券；或(iii)投資於尚餘 1 年或少於 1 年即到期的債務證券，而該等債務證券須屬符合由積金局根據核准信貸評級機構所釐定的該證券的信貸評級而定出的最低信貸評級者。所投資基金必須維持平均尚餘不多於 90 日即到期的投資組合。
費用及收費	**費用** / **年率（佔投資組合資產淨值的百分比)** **受託人服務費用** / 0.30% **投資管理費用（包括所投資基金層面的受託人服務費用及管理費用）** / 0.69% 備註：上表顯示的投資管理費用不包括並非以佔投資組合資產淨值百分比形式收取的費用。 有關投資組合可能須支付的其他開支，詳情請參閱主要說明書附錄 C。
投資及借貸限制	投資組合或所投資基金將不會投資於任何金融衍生工具，也不會利用任何槓桿投資。詳情請參閱主要說明書第 4.2 節。

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附錄 II

新的所投資基金	投資於新的所投資基金的投資組合	新的所投資基金的詳情
國際債券基金（景順集成投資基金的子基金）	友邦環球債券基金	基金經理（投資經理）：景順投資管理有限公司 目標：透過投資於環球債券投資組合，以達致穩定之長遠增長。 策略：國際債券基金透過投資於定息及浮息證券，為投資者提供穩定之長遠增長，同時維持高收益率。投資將包括： (i) 由政府、地方當局及公共機構發行之債券及信用債券； (ii) 有抵押或無抵押之公司債券及信用債券（包括可轉換或兌換為股份之證券）； (iii) 由歐洲投資銀行、國際復興開發銀行及世界銀行等公共國際性機構或積金局認為地位相若之任何其他機構所發行之證券。 定息投資必須符合強積金條例所載及積金局所公布之信貸評級規定。 國際債券基金將投資於由亞洲、大洋洲、日本、歐洲及北美洲任何國家之政府（包括地方當局或公共機構）及公司所發行或擔保之證券。 國際債券基金僅會為對沖風險而訂立金融期貨及期權合約。國際債券基金不會從事證券借貸。 投資者應視國際債券基金為低風險投資。投資經理預期國際債券基金之長期回報可超越香港通脹率。
強積金債券基金（景順集成投資基金的子基金）	友邦環球債券基金	基金經理（投資經理）：景順投資管理有限公司 目標：透過投資於環球債券投資組合，以達致穩定之長期增長。 策略：強積金債券基金將（透過投資於景順集成投資基金的另外兩項或以上投資基金之B類別單位）投資於環球債券及以港元計價的債券，以達致其投資目標。強積金債券基金通常分

		別將其資產淨值大約50%至90%投資於環球債券，10%至50%投資於港元計價債券。 強積金債券基金僅會為對沖風險而訂立金融期貨及期權合約。強積金債券基金不會從事證券借貸。 投資者應將強積金債券基金視作低風險投資。投資經理預期強積金債券基金之長期回報可高於香港通脹率。
摩根宜安歐洲基金	友邦歐洲股票基金	基金經理（經理人）：摩根資產管理（亞太）有限公司 目標：透過一個主要投資於以西歐為基地或主要在當地經營之公司的證券組合，以提供予投資者長期資本增長（以美元計算）。摩根宜安歐洲基金部分之資產亦可能投資於以東歐其他國家為基地或在該等國家經營之公司。 策略：摩根宜安歐洲基金所持以西歐為基地或主要在當地經營之公司之證券的價值，不可少於其資產淨值之70%。 作為摩根宜安歐洲基金之投資流程的一部分，經理人納入在財務上屬於重大的環境、社會及管治因素。摩根宜安歐洲基金之建議資產分配將如下： 於歐洲股票的資產淨值分配：70-100% 於其他股票的資產淨值分配：0-30% 於債券的資產淨值分配（僅以現金管理為目的）：0-30%
信安歐洲股票基金（信安豐裕人生基金的子基金）	友邦歐洲股票基金	基金經理：信安資金管理（亞洲）有限公司 目標：通過主要投資於歐洲股票市場以獲得長期的資本增值。信安歐洲股票基金將主要投資於由在歐洲成立的公司或股份在歐洲上市的公司發行的上市股票。該子基金還可投資於在其他地方上市並在歐洲有主要業務的公司所發行的上市股票。 策略：信安歐洲股票基金的資產分配和地理分配指標範圍如下：

資產分配*：

股票證券	70-100%
現金及短期投資（例如：票據及存款）	0-30%

地理分配*：

歐洲	70-100%
其他國家	0-30%

信安歐洲股票基金的風險程度一般視為高。^ 該子基金以港元為面額。

信安歐洲股票基金將不訂立任何金融期貨合約或任何金融期權合約。

長期而言，預期信安歐洲股票基金將能提供較香港通脹率為高的回報率。

備註：

*投資者應注意：(i) 上述資產分配及地理分配範圍僅為參考而已，長期的資產分配和地理分配可能按市場狀況的變化而有所不同；及(ii) 股本投資的地理分配按發行人的主要營業地點分類，而債務投資的地理分配按其以何種貨幣為面額分類。

^ 風險／回報之分類由基金經理根據過往波動（即每年計算之標準回報偏差）及信安豐裕人生基金各子基金之間的相關風險程度釐定。風險／回報之分類由基金經理每年檢討，並僅供參考之用。

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Hong Kong

Appendix

Ref.:

[XX 2024]

IMPORTANT NOTE TO PARTICIPATING EMPLOYERS:

1. **This notice is important. It requires your immediate attention. If you are in any doubt about the contents of this notice, you should seek independent professional advice. AIA Company (Trustee) Limited (the "Trustee") accepts responsibility for the accuracy of the contents of this notice;**

2. **You should read this notice carefully because the changes described in this notice may affect the investment of both your accrued benefits and future contributions. Unless defined in this notice, capitalised terms shall have the same meaning as those defined in the Principal Brochure of the Scheme (the "Principal Brochure");**

3. **Please disseminate the information in this notice to the members of the Scheme.**

TO: ALL PARTICIPATING EMPLOYERS AND MEMBERS OF AIA RETIREMENT FUND SCHEME (the "**Scheme**")

Re: <u>Restructuring of the Scheme</u>

Thank you for your continuous support to AIA.

As a leading retirement solutions provider in Hong Kong, we regularly review our product offering to ensure that you receive quality products and services. We would like to effect the following changes to the Scheme.

1. Introduction of the AIA Conservative Fund

1.1. *General*

With effect from 24 January 2025 (the "**Effective Date**"), the AIA Conservative Fund will be available as a new Investment Portfolio. AIA Investment Management HK Limited will be appointed as the Investment Manager of the AIA Conservative Fund.

The AIA Conservative Fund will provide an additional choice of investment. Relevant information regarding the AIA Conservative Fund is set out in **Appendix I** to this notice.

1.2. *Impacts on the scheme participants*

No suspension of dealing is required to introduce the AIA Conservative Fund. The Scheme will continue to operate in the same manner as it currently operates and the management of the Scheme will not be affected.

We confirm that the interests of the scheme participants will be adequately protected and will not be prejudiced by the addition of the AIA Conservative Fund.

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2. Change of investment objectives and/or policies of the underlying funds of certain Investment Portfolios as set out in the table below (collectively referred to as the "UF SIPO Change IPs" and individually referred to as "UF SIPO Change IP") ("UF SIPO Change")

2.1 *General*

As disclosed in the Principal Brochure, each UF SIPO Change IP may invest more than 30% of its net asset value in the Corresponding UF (as defined and set out in the first table below). The investment objectives and/or policies of the Corresponding UFs have been revised in the manner as set out in the second table below.

UF SIPO Change IPs

UF SIPO Change IPs	Corresponding UFs
AIA Hong Kong and China Fund	• iShares Core Hang Seng Index ETF, a sub-fund of the iShares Asia Trust
AIA World Fund	• iShares World Equity Index Fund, a sub-fund of BlackRock Premier Funds
AIA Asia ex Japan Equity Fund	• JPMorgan SAR Asian Fund
AIA Global Bond Fund	• JPMorgan SAR Global Bond Fund
AIA Greater China Equity Fund	• JPMorgan SAR Greater China Fund • PineBridge Greater China Equity Fund, a sub-fund of PineBridge Fund Series
AIA Hong Kong Equity Fund	• JPMorgan SAR Hong Kong Fund

Summary of changes to the Corresponding UFs

Corresponding UFs	Summary of changes to the Corresponding UFs (additions are underlined and deletions are struck through) **IMPORTANT: This table only shows the changes to the relevant parts of the objectives and/or strategy. Please refer to the Principal Brochure and its First Addendum for further details of the objectives and strategies of the Corresponding UFs.**
iShares Core Hang Seng Index ETF, a sub-fund of the iShares Asia Trust	*Objectives:* Objectives: Aims to provide investment results that, before fees and expenses, closely correspond to the performance of the Hang Seng Index (net total return version) ("**HSI**"). *Strategy:* The iShares Core Hang Seng Index ETF may invest in financial derivative instruments for non-hedging purposes subject to the limit that the iShares Core Hang Seng Index ETF's net derivative exposure does not exceed 50% of the iShares Core Hang Seng Index ETF's net asset value.

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	The iShares Core Hang Seng Index ETF currently does not Intend to engage in any securities financing transactions or other similar over the counter transactions. ~~The iShares Core Hang Seng Index ETF may invest in financial derivative instruments for non-hedging purposes.~~
iShares World Equity Index Fund, a sub-fund of BlackRock Premier Funds	*Strategy:* The manager of the iShares World Equity Index Fund (and, where applicable, the investment adviser(s) of the iShares World Equity Index Fund) intends to invest primarily in securities included in the Index using a representative sampling strategy by investing in a portfolio featuring high correlation with the Index. The number of securities held by the iShares World Equity Index Fund will vary according to the size of the iShares World Equity Index Fund but is not expected to be less than 50% of the number of the Index constituents at any point in time. The iShares World Equity Index Fund may hold up to 10% of its net asset value in securities that are not included in, but match the characteristics of, the Index, in circumstances considered appropriate by the manager of the iShares World Equity Index Fund (and, where applicable, the investment adviser(s) of the iShares World Equity Index Fund) (e.g. when the trading of the securities included in the Index are suspended; due to regulatory restriction or due to stock exchange closure). Notwithstanding the investment and borrowing powers and restrictions in the prospectus of the BlackRock Premier Funds: – the iShares World Equity Index Fund will not invest in commodities or make any short sales; – the iShares World Equity Index Fund may not investment more than 10% of its net asset value in securities that are not quoted, listed or dealt in on a stock exchange, over-the-counter market or other organised securities market that is open to the international public and on which such securities are regularly traded; and – the iShares World Equity Index Fund must not grant loans or act as a guarantor on behalf of third parties.
JPMorgan SAR Asian Fund	*Strategy:* As investment will be made primarily in the Asia-Pacific equity markets, higher returns will usually be available as compared with investments in fixed income securities or bonds. However, the investment will, to a certain extent, also be subject to the short term volatility of the equity markets, which means that the risks associated with the investments will be higher as compared with investments in fixed income securities or bonds. The JPMorgan SAR Asian Fund may invest less than 30% of its net asset value in China A-Shares via Stock Connect and/or China B-Shares. The proposed asset allocation of the JPMorgan SAR Asian Fund shall be as follows: Net asset value in Asia-Pacific equities: 70-100%

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	<table><tr><td>Net asset value in other equities</td><td>0-30%</td></tr><tr><td>Net asset value in bonds (for cash management purpose only)</td><td>0-30%</td></tr></table> ~~The JPMorgan SAR Asian Fund may not invest (directly or indirectly) more than 10% of its net assets in China A-Shares and/or China B-Shares.~~
JPMorgan SAR Global Bond Fund	*Objectives:* To provide investors with long-term capital growth in ~~US~~ HK dollar terms through a portfolio consisting primarily of international bonds (both ~~of~~ developed and developing markets). *Strategy:* The proposed asset allocation of the JPMorgan SAR Global Bond Fund is as follows: <table><tr><td>Net asset value in international bonds of developed and developing markets</td><td>70-100%</td></tr><tr><td>Net asset value in ~~international bonds of development marks~~ cash and other investments as permitted under the General Regulation</td><td>0-30%</td></tr></table> The JPMorgan SAR Global Bond Fund may ~~not~~ invest (directly or indirectly) ~~more than 10%~~up to 20% of its net assets in onshore debt securities issued in the PRC. Subject to the requirements under the UT Code, the JPMorgan SAR Global Bond Fund may invest up to 20% of its net asset value in instruments with loss-absorption features (e.g. contingent convertible debt securities, certain types of senior non-preferred debts, etc.). The currency exposure of the assets of the JPMorgan SAR Global Bond Fund will be hedged back into Hong Kong dollar such that the JPMorgan SAR Global Bond Fund's effective currency exposure to Hong Kong dollar will be at least 30%.
JPMorgan SAR Greater China Fund	*Objectives:* To provide investors with long-term capital growth in HK dollar terms through a portfolio consisting primarily of securities of companies based or operating principally in the Greater China region (i.e. the PRC, Hong Kong, Taiwan, and Macau) and the majority of these companies will be listed on a stock exchange in Hong Kong or Taiwan. The JPMorgan SAR Greater China Fund may invest less than 30% of its net asset value in China A-Shares via Stock Connect and/or China B-Shares.

	Strategy: ~~The JPMorgan SAR Greater China Fund may not invest (directly or indirectly) more than 10% of its net assets in China A-Shares and/or China B-Shares. At least 30% of the assets of the JPMorgan SAR Greater China Fund must be held in HK dollar currency investments.~~ At least 30% of the assets of the JPMorgan SAR Greater China Fund must be held in HK dollar currency investments, as measured by the effective currency exposure in accordance with Section 16 of Schedule 1 to the General Regulation.
JPMorgan SAR Hong Kong Fund	*Strategy:* The value of the JPMorgan SAR Hong Kong Fund's holding of securities of companies which are either listed, based, or operating principally in Hong Kong shall not be less than 70% of its net asset value. The proposed asset allocation of the JPMorgan SAR Hong Kong Fund is as follows: Net asset value in Hong Kong equities: 70-100% Net asset value in other equities: 0-10% Net asset value in bonds (For cash management purpose only): 0-30% Considering that companies listed in PRC may also maintain significant business relations and operations in Hong Kong, and to provide diversified exposure to equities which may be related to the Hong Kong economy, the JPMorgan SAR Hong Kong Fund may invest up to 10% of its net asset value in China A-Shares via Stock Connect and/or China B-Shares. At least 30% of the assets of the JPMorgan SAR Hong Kong Fund must be held in HK dollar currency investments, as measured by the effective currency exposure in accordance with Section 16 of Schedule 1 to the General Regulation. ~~The assets of the JPMorgan SAR Hong Kong Fund will be invested in either HKD denominated instruments or where invested into non-Hong Kong instruments, the currency exposure will be hedged back into HKD, i.e. the JPMorgan SAR Hong Kong Fund will have an effective 100% exposure to HKD.~~
PineBridge Greater China Equity Fund, a sub-fund of PineBridge Fund Series	*Strategy:* The PineBridge Greater China Equity Fund may invest at least 70% of the total net assets in equity securities, securities convertible into equity securities and other investments giving exposure to equity securities, in each case the equity securities are either listed or to be

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	listed on an approved stock exchange as defined in the General Regulation in the Greater China region. The manager may invest less than 30% of the total net assets of the PineBridge Greater China Equity Fund in China-A Shares and China B-Shares. Investment in China A-Shares may be made via the Stock Connect. The manager may invest less than 30% of the total net assets of the PineBridge Greater China Equity Fund in equity securities listed, issued or giving exposure outside of the Greater China region, and depository receipts or fixed income securities, whether listed, issued or giving exposure within or outside of the Greater China region, as permitted under the General Regulation and the MPFA's guidelines. ~~In addition, the manager may invest in aggregate up to 10% of the assets of the PineBridge Greater China Equity Fund in shares listed on a stock exchange that is not an approved stock exchange~~. ~~The~~ Any remaining assets of the PineBridge Greater China Equity Fund may be held in cash or invested in other money market instruments such as commercial papers, short-term bonds, treasury bills or money market funds ~~or near-cash securities~~.

Accordingly, with effect from the Effective Date, the disclosures relating to the Corresponding UFs in the Principal Brochure will be revised to reflect the above changes.

2.2 *Impacts on the scheme participants*

Despite the UF SIPO Change, each UF SIPO Change IP's investment objective, policy and risk profile will remain unchanged. Rest assured that there will be no change to the fees and charges with respect to the UF SIPO Change IPs as a result of the UF SIPO Change.

3. Enhancement of risk factors of the AIA Global Bond Fund and the AIA Greater China Equity Fund ("Risk Factors Enhancement")

3.1 *General*

As disclosed in the Principal Brochure, each of the AIA Global Bond Fund and the AIA Greater China Equity Fund may invest more than 30% of its net asset value in the PineBridge Global Bond Fund and the PineBridge Greater China Equity Fund under the PineBridge Fund Series, respectively (collectively, "**PineBridge UFs**").

With effect from the Effective Date, the risk factors of these Investment Portfolios will be enhanced to include the following risk factors:

AIA Global Bond Fund	**AIA Greater China Equity Fund**
• Accounting standards risk • Currency risk • "Dim Sum" bond market risk • Risks associated with investing in China Interbank Bond Market	• Risks associated with ChiNext Market Board and/or STAR Board

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3.2 *Impacts on the scheme participants*

The manager of the PineBridge UFs is of the view that the Risk Factors Enhancement will not result in material changes to the risk profiles and the investment objectives and policies of UFs. Please refer to the updated risk disclosures of the UFs for further details.

4. Introduction of new Underlying Funds for AIA European Equity Fund and AIA Global Bond Fund ("Introduction of New Underlying Funds")

4.1 *General*

With effect from the Effective Date, the disclosure of the AIA European Equity Fund and the AIA Global Bond Fund will be amended to introduce the following new Underlying Funds (each, a "**New Underlying Fund**" and collectively, the "**New Underlying Funds**"):

AIA European Equity Fund:

New Underlying Funds	**Range (% of the Investment Portfolio's net asset value)**
JPMorgan SAR European Fund	Less than 90%
Principal European Equity Fund, a sub-fund of Principal Life Style Fund	Less than 90%

AIA Global Bond Fund:

New Underlying Funds	**Range (% of the Investment Portfolio's net asset value)**
MPF Bond Fund, a sub-fund of Invesco Pooled Investment Fund	Less than 90%
International Bond Fund, a sub-fund of Invesco Pooled Investment Fund	Less than 90%

For details of the investment objectives and/or policies of the above New Underlying Funds, please refer to **Appendix II** to this notice.

4.2 *Impacts on the scheme participants*

The Introduction of the New Underlying Funds will not result in material changes to the risk profiles of the AIA European Equity Fund and the AIA Global Bond Fund.

No suspension of dealing is required as a result of the Introduction of the New Underlying Funds. There will also be no changes to the fees and charges with respect to the AIA European Equity Fund and the AIA Global Bond Fund as a result of the Introduction of New Underlying Funds.

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

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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 administrative documents will remain unchanged at 8/F, AIA Financial Centre, 712 Prince Edward Road East, Kowloon, Hong Kong.

6. Is there any action scheme participants need to take in response to the changes set out in this notice?

Scheme participants need not take any action to effect the changes set out in this notice. In particular, they need not buy/sell or transfer units in the relevant Investment Portfolio(s) if they decide to continue to invest in the relevant Investment Portfolio(s).

7. Availability of documents

The revised Principal Brochure of the Scheme will be available for download at aia.com.hk from the Effective Date.

8. Costs associated with the changes set out in this notice

The costs of the introduction of the AIA Conservative Fund will be borne by the assets of the Scheme. Except for this, the costs of the UF SIPO Change and the Risk Factors Enhancement will be borne by the Trustee and will not be borne by the scheme participants.

We are committed to providing you with professional and quality services in the best interest of members.

Should you have any queries, please contact your designated Account Executive or our Employer Hotline at (852) 2100 1888. For members, please call our Member Hotline at (852) 2200 6288.

Yours Sincerely,

Elaine Lau

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Chief Executive Officer
AIA Company (Trustee) Limited

c.c. <agent name1>
<agent name2>

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Appendix I

The AIA Conservative Fund will be available under the Scheme from the Effective Date. Please see below relevant information regarding the AIA Conservative Fund for reference:

Type	Fund investing in SFC-authorised fund(s)
Investment manager	AIA Investment Management HK Limited
Objectives	The AIA Conservative Fund (the "**Investment Portfolio**") aims to preserve principal value and maintain a high degree of liquidity while providing current income. The Investment Portfolio does not guarantee the repayment of capital.
Investment policy	The Investment Portfolio will invest solely in an investment fund, namely, the AIA Pooled Investment Fund Series – HKD Money Market Fund (the "**Underlying Fund**"), an Approved Pooled Investment Fund managed by AIA Investment Management HK Limited. The Underlying Fund and the Investment Portfolio share the same investment objectives and policies and risk factors. The Investment Portfolio, via investments in the Underlying Fund, may only invest in deposits, money market instruments, and short term government and corporate debt securities denominated in Hong Kong dollars subject to the requirements set out in section 37 of the General Regulation. According to section 37(2) of the General Regulation, the assets of the Underlying Fund may be invested only (i) by placing them on deposit in accordance with section 11 of Schedule 1 to the General Regulation, but only for a term not exceeding 12 months; or (ii) in debt securities with a remaining maturity period of 2 years or less and of a kind referred to in section 7(2)(a) or (b) of Schedule 1 to the General Regulation; or (iii) in debt securities with a remaining maturity period of 1 year or less and that satisfy the minimum credit rating set by the MPFA, based on the credit rating of the securities as determined by an approved credit rating agency. The Underlying Fund must maintain a portfolio with an average remaining maturity of not exceeding 90 days.
Fees and charges	**Fee** / **Annual rate (as a % of the Investment Portfolio's net asset value)** **Trustee Fee** — 0.30% **Investment Management Fee (inclusive of Underlying Fund Level Trustee and Management Fee)** — 0.69% Note: Fees chargeable not in the form of a percentage of the net asset value of the Investment Portfolio are not included in the investment management fee in the above table.

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	For other expenses which may be paid out of the Investment Portfolio, please refer to Appendix C to the Principal Brochure for details.
Investment and borrowing restrictions	Neither the Investment Portfolio nor the Underlying Fund will invest in any financial derivative instruments or use any leveraging investment. Please refer to section 4.2 of the Principal Brochure for details.

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Appendix II

New Underlying Fund	Investment Portfolio Investing in the New Underlying Fund(s)	Details of the New Underlying Fund
International Bond Fund, a sub-fund of Invesco Pooled Investment Fund	AIA Global Bond Fund	Manager: Invesco Hong Kong Limited Objectives: To achieve steady growth over the long term through investment in a portfolio of global bonds. Strategy: The International Bond Fund seeks to provide investors with long term steady growth through investment in fixed interest and floating rate securities while maintaining a high income yield. Investments will include: (i) bonds and debentures issued by governments, local authorities and public authorities; (ii) corporate bonds and debentures whether secured or unsecured (including securities convertible into or exchangeable for equity shares); (iii) securities issued by public international bodies such as the European Investment Bank, International Bank for Reconstruction and Development and the World Bank or such other bodies which, in the opinion of the MPFA, are of similar standing. Fixed income investments will be subject to the credit rating requirements set out under the MPF Ordinance and as notified by the MPFA. The International Bond Fund will invest in securities issued or guaranteed by governments (including local authorities or public authorities) and corporations of any state in Asia, Australasia, Japan, Europe and North America. The International Bond Fund will enter into financial futures and options contracts for hedging purposes only. The International Bond Fund will not engage in securities lending. Investors should regard the International Bond Fund as a low risk investment. The Manager expects the return of the International Bond Fund over the long term to exceed

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		the Hong Kong inflation rate.
MPF Bond Fund, a sub-fund of Invesco Pooled Investment Fund	AIA Global Bond Fund	Manager: Invesco Hong Kong Limited Objectives: To achieve steady growth over the long term through investment in a portfolio of global bonds. Strategy: The MPF Bond Fund will achieve its investment objective by investing in global bonds and in HK dollar denominated bonds (through investment in Class B Units of two or more other investment funds of the Invesco Pooled Investment Fund. The MPF Bond Fund will normally invest around 50% to 90% of its net asset value in global bonds and 10% to 50% of its net asset value in HK dollar denominated bonds. The MPF Bond Fund will enter into financial futures and options contracts for hedging purposes only. The MPF Bond Fund will not engage in securities lending. Investors should regard the MPF Bond Fund as a low risk investment. The Manager expects the return of the MPF Bond Fund over the long term to exceed the Hong Kong inflation rate.
JPMorgan SAR European Fund	AIA European Equity Fund	Manager: JPMorgan Asset Management (Asia Pacific) Limited Objectives: To provide investors with long term capital growth in US dollar terms through a portfolio consisting primarily of securities of companies based or operating principally in countries in Western Europe. A portion of the JPMorgan SAR European Fund may be invested in companies which are based or operate in other countries in Eastern Europe. Strategy: The value of the JPMorgan SAR European Fund's holding of securities of companies which are based or operating principally in Western Europe shall be not less than 70% of its net asset value. The Manager integrates financially material environmental, social and governance factors as part of the JPMorgan SAR European Fund's investment process. The proposed asset allocation of the JPMorgan SAR European Fund shall be as follows: Net asset value in European — 70-100%

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<tr><td>equities</td><td></td></tr>
<tr><td>Net asset value in other equities</td><td>0-30%</td></tr>
<tr><td>Net asset value in bonds
(for cash management purpose only)</td><td>0-30%</td></tr>
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<td>Principal European Equity Fund, a sub-fund of Principal Life Style Fund</td>
<td>AIA European Equity Fund</td>
<td>
Manager: Principal Asset Management Company (Asia) Limited

Objectives: To achieve capital growth over the long-term by investing mainly in European equity markets. The Principal European Equity Fund will invest primarily in listed equities issued by companies established in Europe or by companies whose shares are listed in Europe or by companies that are listed elsewhere but have substantial business in Europe.

Strategy: The target ranges of asset allocation and geographic allocation of the Principal European Equity Fund are as follows:

Asset allocation*:
<table>
<tr><td>Equity securities</td><td>70-100%</td></tr>
<tr><td>Cash and short-term investments (e.g. bills and deposits)</td><td>0-30%</td></tr>
</table>
Geographic allocation*:
<table>
<tr><td>Europe</td><td>70-100%</td></tr>
<tr><td>Other countries</td><td>0-30%</td></tr>
</table>
The risk profile of the Principal European Equity Fund is generally regarded as high.^ It is denominated in Hong Kong dollars.

The Principal European Equity Fund will not enter into any financial futures contracts or any financial option contracts.
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		In the long term, the return of Principal European Equity Fund is expected to exceed the inflation rates in Hong Kong. Notes: *Investors should note that (i) the above ranges of asset and geographic allocations are for indication only and long-term allocations may vary with changing market conditions; and (ii) the geographic allocation for equity investments is classified by the principal place of business of the issuers and the geographic allocation for debt investments is classified by their currency denomination. ^The classifications of risk/return profile are determined by the Manager based on past volatility (i.e. annualized standard deviation of returns) and the relative risk levels among the sub-funds of the Principal Life Style Fund. The classifications of risk/return profile will be reviewed by the Manager on an annual basis and are provided for reference only.