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 / Ms. Amelie Shen / Ms. Amy Chan / Mr. Louie Ho / All Department Heads / ABDD Executives / CSBD Agency Executives / IVS Executives / Contact Centre	Dept:	Corporate Solutions
Date:	06 March 2026	Total pages:	4 + Appendix

Subject: **(A260308) 有關友邦退休金計劃變更之客戶通知**
Important Notice on Changes to AIA Retirement Fund Scheme

為確保客戶獲得優質的產品與服務，友邦退休金計劃（「本計劃」）將由 2026 年 4 月 10 日（「生效日期」）起作出以下變更（「變更」）。我們將於 **2026 年 3 月 6 日起向參與本計劃之僱主及計劃成員發出附件通知書**。請參考下表及附錄，以了解通知書中所列之詳情。

相關投資組合的目標及投資政策變更

由生效日期起，下列投資組合（「相關投資組合」）的目標及／或投資政策將作出修訂，有關變更的摘要載於下表：

相關投資組合	變更摘要
友邦香港股票基金	友邦香港股票基金可將其超過 30%但少於 90%的資產淨值投資於所投資基金的名單將更新，新增以下所投資基金： (a) Hong Kong Equity Fund（AIA Pooled Investment Fund Series 的子基金）； (b) 恒生指數追蹤基金； (c) 盈富基金； (d) 柏瑞香港股票基金（柏瑞基金系列的子基金） (e) 香港股票基金（施羅德機構匯集基金（將於 2026 年 4 月 30 日改名為施羅德投資匯集基金）的子基金）；及 (f) 南方東英富時香港股票 ETF。
友邦大中華股票基金	友邦大中華股票基金投資於中國 A 股及中國 B 股的限額，將由其少於 30%的資產淨值調高至少於 50%的資產淨值。 友邦大中華股票基金可將其超過 30%但少於 90%的資產淨值投資於所投資基金的名單將更新，新增以下所投資基金： (a) Greater China Equity Fund（AIA Pooled Investment Fund Series 的子基金）；及 (b) Global X 富時大中華 ETF。
友邦亞洲（日本除外）股票基金	友邦亞洲（日本除外）股票基金的地域投資範圍將由「亞洲區（日本除外）」改為「亞太區（日本除外）」。 友邦亞洲（日本除外）股票基金可將其超過 30%但少於 90%的資產淨值投資於所投資基金的名單將更新，新增以下所投資基金： (a) Asia Pacific ex Japan Equity Fund（AIA Pooled Investment Fund Series 的子基金）； (b) iShares 安碩核心 MSCI 亞洲（日本除外）ETF；及 (c) 摩根宜安泛亞洲基金。
友邦中港基金	友邦中港基金可將其超過30%但少於90%的資產淨值投資於所投資基金的名單將更新，新增恒生指數追蹤基金。

有關新的所投資基金的詳情，請參閱主要說明書的第二份補充文件附錄I。

「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).

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AIA Hong Kong
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Hong Kong

Memo

更新友邦香港股票基金及友邦大中華股票基金若干所投資基金的相關資料披露

由生效日期起，主要說明書將作出修訂，以反映所投資基金層面的以下變更：

所投資基金	變更摘要
香港股票（施羅德環球基金系列的子基金） 投資於所投資基金的投資組合：友邦香港股票基金	香港股票（施羅德環球基金系列的子基金）的目標基準將於2026年3月30日起由「FTSE Hong Kong (Net TR) index」改為「富時強積金香港指數」。該基金的所有其他主要特徵及適用風險將維持不變。
柏瑞大中華股票基金（柏瑞基金系列的子基金） 投資於所投資基金的投資組合：友邦大中華股票基金	柏瑞大中華股票基金（柏瑞基金系列的子基金）的投資策略已於2024年12月16日作出更新，以披露柏瑞大中華股票基金會維持至少30%的有效港元貨幣風險。有效港元貨幣風險於《強制性公積金計劃（一般）規例》中定義。

如有任何查詢，歡迎與負責 貴區之企業業務營業拓展部同事聯絡或致電 AIA 企業業務熱線 (852) 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).

[AIA – INTERNAL]

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

Memo

To ensure customers receive quality products and services, AIA Retirement Fund Scheme (the "Scheme") will implement the following changes (the "Changes") effective from 10 April 2026 (the "Effective Date"). We will issue the attached Important Notice to all Participating Employers and Members of the Scheme starting from 6 March 2026. Please refer to the table below and the appendix for the details contained in the Important Notice.

Changes in Objectives and Investment Policy of the Relevant Investment Portfolios

With effect from the Effective Date, the Changes summarised in the following table will be made to the objectives and/or investment policy of the following investment portfolios (the "Relevant Investment Portfolios"):

Relevant Investment Portfolios	Summary of the Changes
AIA Hong Kong Equity Fund	The list of underlying funds in which the AIA Hong Kong Equity Fund may invest more than 30% but less than 90% of its net asset value will be updated by adding the following underlying funds: (a) Hong Kong Equity Fund, a sub-fund of AIA Pooled Investment Fund Series; (b) Hang Seng Index Tracking Fund; (c) The Tracker Fund of Hong Kong; (d) PineBridge Hong Kong Equity Fund, a sub-fund of PineBridge Fund Series; (e) Hong Kong Equity Fund, a sub-fund of Schroder Institutional Pooled Funds (to be renamed as "Schroder Investment Pooled Funds" with effect from 30 April 2026); and (f) CSOP FTSE Hong Kong Equity ETF.
AIA Greater China Equity Fund	The limit on the investment in China A-Shares and China B-Shares by the AIA Greater China Equity Fund will be increased from less than 30% of its net asset value to less than 50% of its net asset value. The list of underlying funds in which the AIA Greater China Equity Fund may invest more than 30% but less than 90% of its net asset value will be updated by adding the following underlying funds: (a) Greater China Equity Fund, a sub-fund of AIA Pooled Investment Fund Series; and (b) Global X FTSE Greater China ETF.
AIA Asia ex Japan Equity Fund	The geographical focus of the AIA Asia ex Japan Equity Fund will be changed from "Asian region, excluding Japan" to "Asia Pacific region, excluding Japan". The list of underlying funds in which the AIA Asia ex Japan Equity Fund may invest more than 30% but less than 90% of its net asset value will be updated by adding the following underlying funds: (a) Asia Pacific ex Japan Equity Fund, a sub-fund of AIA Pooled Investment Fund Series; (b) iShares Core MSCI Asia ex Japan ETF; and (c) JPMorgan SAR Pan Asia Fund.
AIA Hong Kong and China Fund	The list of underlying funds in which the AIA Hong Kong and China Fund may invest more than 30% but less than 90% of its net asset value will be updated by adding the Hang Seng Index Tracking Fund.

For details of the new underlying funds, please refer to Appendix I to the Second Addendum to the Principal Brochure.

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

Memo

Updated disclosure relating to certain underlying funds of AIA Hong Kong Equity Fund and AIA Greater China Equity Fund	
With effect from the Effective Date, the Principal Brochure will be revised to reflect the following changes at the underlying fund level:	
Underlying fund	Summary of the Changes
Hong Kong Equity, a sub-fund of Schroder International Selection Fund Investment portfolio investing in the underlying fund: AIA Hong Kong Equity Fund	The target benchmark of Hong Kong Equity, a sub-fund of Schroder International Selection Fund, will be changed from FTSE Hong Kong (Net TR) index to FTSE MPF Hong Kong Index with effect from 30 March 2026. All other key features of and risks applicable to the Hong Kong Equity will remain unchanged.
PineBridge Greater China Equity Fund, a sub-fund of the PineBridge Fund Series Investment portfolio investing in the underlying fund: AIA Greater China Equity Fund	The investment strategy of PineBridge Greater China Equity Fund, a sub-fund of the PineBridge Fund Series, has been updated with effect from 16 December 2024 to disclose that the PineBridge Greater China Equity Fund will maintain an effective Hong Kong dollar currency exposure of at least 30%, as defined in accordance with the Mandatory Provident Fund Schemes (General) Regulation.

If you have any enquiries, please contact your designated CSBD Agency Executives or call AIA Corporate Solutions Hotline at (852) 2100 1828.

Yours faithfully,

Victor Man
Head of CS Business Development
Agency Distribution, Corporate Solutions

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

[AIA – INTERNAL]

附錄

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

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>本計劃的變更</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，我們擬自 2026 年 4 月 10 日（「**生效日期**」）起作出以下變更（「**變更**」）。

1. 相關投資組合（定義見下文）的目標及投資政策變更

由生效日期起，下列投資組合（「**相關投資組合**」）的目標及／或投資政策將作出修訂，有關變更的摘要載於下表：

相關投資組合	**變更摘要**
友邦香港股票基金	友邦香港股票基金可將其超過 30%但少於 90%的資產淨值投資於所投資基金的名單將更新，新增以下所投資基金： (a) Hong Kong Equity Fund（AIA Pooled Investment Fund Series 的子基金）； (b) 恒生指數追蹤基金； (c) 盈富基金； (d) 柏瑞香港股票基金（柏瑞基金系列的子基金） (e) 香港股票基金（施羅德機構匯集基金（將於 2026 年 4 月 30 日改名為施羅德投資匯集基金）的子基金）；及 (f) 南方東英富時香港股票 ETF。
友邦大中華股票基金	友邦大中華股票基金投資於中國 A 股及中國 B 股的限額，將由其<u>少於 30%</u>的資產淨值調高至<u>少於 50%</u>的資產淨值。 友邦大中華股票基金可將其超過 30%但少於 90%的資產淨值投資於所投資基金的名單將更新，新增以下所投資基金： (a) Greater China Equity Fund（AIA Pooled Investment Fund Series 的子基金）；及 (b) Global X 富時大中華 ETF。

友邦亞洲（日本除外）股票基金	友邦亞洲（日本除外）股票基金的地域投資範圍將由「亞洲區（日本除外）」改為「亞太區（日本除外）」。 友邦亞洲（日本除外）股票基金可將其超過 30%但少於 90%的資產淨值投資於所投資基金的名單將更新，新增以下所投資基金： (a) Asia Pacific ex Japan Equity Fund（AIA Pooled Investment Fund Series 的子基金）； (b) iShares 安碩核心 MSCI 亞洲（日本除外）ETF；及 (c) 摩根宜安泛亞洲基金。
友邦中港基金	友邦中港基金可將其超過 30%但少於 90%的資產淨值投資於所投資基金的名單將更新，新增恒生指數追蹤基金。

有關新的所投資基金的詳情，請參閱主要說明書的第二份補充文件附錄 I。

2. 更新友邦香港股票基金及友邦大中華股票基金若干所投資基金的相關資料披露

由生效日期起，主要說明書將作出修訂，以反映所投資基金層面的以下變更：

所投資基金	**變更摘要**
香港股票（施羅德環球基金系列的子基金） 投資於所投資基金的投資組合：友邦香港股票基金	香港股票（施羅德環球基金系列的子基金）的目標基準將於 2026 年 3 月 30 日起由「FTSE Hong Kong (Net TR) index」改為「富時強積金香港指數」。該基金的所有其他主要特徵及適用風險將維持不變。
柏瑞大中華股票基金（柏瑞基金系列的子基金） 投資於所投資基金的投資組合：友邦大中華股票基金	柏瑞大中華股票基金（柏瑞基金系列的子基金）的投資策略已於 2024 年 12 月 16 日作出更新，以披露柏瑞大中華股票基金會維持至少 30%的有效港元貨幣風險。有效港元貨幣風險於《強制性公積金計劃（一般）規例》中定義。

3. 對計劃參與者的影響

友邦投資管理香港有限公司（作為本計劃的管理公司）認為上述變更將不會導致相關投資組合的整體風險水平或基金開支比率出現任何重大變化。

計劃參與者毋須採取任何行動以使本通知所概述的變更生效。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。

然而，若計劃參與者希望轉換其在相關投資組合中的持倉，可根據主要說明書所述，透過友邦保險的互動網頁 aia.com.hk、流動應用程式及互動語音回應系統進行，費用全免。

與變更相關的費用及開支將由友邦保險承擔，不會由本計劃或計劃參與者承擔。

我們亦藉此機會修訂主要說明書，以反映已於 2024 年 9 月 23 日生效的惡劣天氣狀況期間的服務安排。經更新的主要說明書可在生效日期或前後於 aia.com.hk 下載。

我們致力以計劃參與者的最大利益為依歸，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。

廖文廣
友邦（信託）有限公司
行政總裁
謹啟

2026 年 3 月 6 日

Appendix

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

6 March 2026

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 change 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>Changes to 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 (the "**Changes**") with effect from 10 April 2026 (the "**Effective Date**").

1. Changes in objectives and investment policy of the Relevant Investment Portfolios (as defined below)

With effect from the Effective Date, the Changes summarised in the following table will be made to the objectives and/or investment policy of the following Investment Portfolios (the "**Relevant Investment Portfolios**"):

Relevant Investment Portfolios	**Summary of the Changes**
AIA Hong Kong Equity Fund	The list of underlying funds in which the AIA Hong Kong Equity Fund may invest more than 30% but less than 90% of its net asset value will be updated by adding the following underlying funds: (a) Hong Kong Equity Fund, a sub-fund of AIA Pooled Investment Fund Series; (b) Hang Seng Index Tracking Fund; (c) The Tracker Fund of Hong Kong; (d) PineBridge Hong Kong Equity Fund, a sub-fund of PineBridge Fund Series; (e) Hong Kong Equity Fund, a sub-fund of Schroder Institutional Pooled Funds (to be renamed as Schroder Investment Pooled Funds with effect from 30 April 2026); and (f) CSOP FTSE Hong Kong Equity ETF.

AIA Greater China Equity Fund	The limit on the investment in China A-Shares and China B-Shares by the AIA Greater China Equity Fund will be increased from less than 30% of its net asset value to less than 50% of its net asset value. The list of underlying funds in which the AIA Greater China Equity Fund may invest more than 30% but less than 90% of its net asset value will be updated by adding the following underlying funds: (a) Greater China Equity Fund, a sub-fund of AIA Pooled Investment Fund Series; and (b) Global X FTSE Greater China ETF.
AIA Asia ex Japan Equity Fund	The geographical focus of the AIA Asia ex Japan Equity Fund will be changed from "Asian region, excluding Japan" to "Asia Pacific region, excluding Japan". The list of underlying funds in which the AIA Asia ex Japan Equity Fund may invest more than 30% but less than 90% of its net asset value will be updated by adding the following underlying funds: (a) Asia Pacific ex Japan Equity Fund, a sub-fund of AIA Pooled Investment Fund Series; (b) iShares Core MSCI Asia ex Japan ETF; and (c) JPMorgan SAR Pan Asia Fund.
AIA Hong Kong and China Fund	The list of underlying funds in which the AIA Hong Kong and China Fund may invest more than 30% but less than 90% of its net asset value will be updated by adding the Hang Seng Index Tracking Fund.

For details of the new underlying funds, please refer to Appendix I to the Second Addendum to the Principal Brochure.

2. Updated disclosure relating to certain underlying funds of AIA Hong Kong Equity Fund and AIA Greater China Equity Fund

With effect from the Effective Date, the Principal Brochure will be revised to reflect the following changes at the underlying fund level:

Underlying fund	**Summary of the Changes**
Hong Kong Equity, a sub-fund of Schroder International Selection Fund Investment portfolio investing in the underlying fund: AIA Hong Kong Equity Fund	The target benchmark of Hong Kong Equity, a sub-fund of Schroder International Selection Fund will be changed from FTSE Hong Kong (Net TR) index to FTSE MPF Hong Kong Index with effect from 30 March 2026. All other key features of and risks applicable to the Hong Kong Equity will remain unchanged.

PineBridge Greater China Equity Fund, a sub-fund of the PineBridge Fund Series Investment portfolio investing in the underlying fund: AIA Greater China Equity Fund	The investment strategy of PineBridge Greater China Equity Fund, a sub-fund of the PineBridge Fund Series has been updated with effect from 16 December 2024 to disclose that the PineBridge Greater China Equity Fund will maintain an effective Hong Kong dollar currency exposure of at least 30% as defined in accordance with the Mandatory Provident Fund Schemes (General) Regulation.

3. Impacts on the scheme participants

AIA Investment Management HK Limited, as the management company of the Scheme, is of the view that the Changes will not result in any material change to the overall risk profile or the fund expense ratio of the Relevant Investment Portfolios.

Scheme participants need not take any action to effect the Changes summarised in this notice. In particular, they need not buy, sell or transfer units in the Relevant Investment Portfolio(s) if they decide to continue investing in them.

However, if scheme participants wish to switch their holdings in the Relevant Investment Portfolio(s), they may do so via AIA's Interactive Website at aia.com.hk, mobile app and Interactive Voice Response System instructions free of charge in accordance with the Principal Brochure.

The costs and expenses associated with the Changes will not be borne by the Scheme or the scheme participants, and will be borne by us.

We have also taken this opportunity to revise the Principal Brochure to reflect the service arrangements during severe weather conditions, which came into effect on 23 September 2024. The updated Principal Brochure will be available for download at aia.com.hk on or around the Effective Date.

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

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,

Jonathan Liu
Chief Executive Officer
AIA Company (Trustee) Limited