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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 Executives / Contact Centre

Dept: Corporate Solutions

Date: 29 April 2026

Total pages: 5

Subject: **(A260480) 友邦強積金推出全新退休收益基金**
AIA MPF Launches New Retirement Income Fund

友邦強積金優選計劃於 2026 年 5 月 4 日起將推出一項新的成分基金 - 退休收益基金。全新退休收益基金是一項混合資產基金，旨在提供長期資本增值及定期股息收益。股息每月會存入成員的強積金帳戶，並自動再投資於指定成分基金。

<table>
<tr><td>推出日期</td><td colspan="2">2026 年 5 月 4 日</td></tr>
<tr><td>投資目標及重點</td><td colspan="2">✓ 提供長期資本增值及定期派息收益
✓ 0% - 65%投資於股票及 / 或股票相關投資，其餘為債務證券，及 / 或現金或與現金具有同等套現能力的投資項目</td></tr>
<tr><td rowspan="3">基金特點</td><td>每月派息*</td><td>每月派息分配至成員強積金賬戶
<table><tr><th>派息次數</th><th>記錄日~及除息日^時間表</th></tr><tr><td>每月</td><td>每個曆年預定的每月記錄日及除息日的時間表，將於該曆年的第一個記錄日之前，在aia.com.hk公布</td></tr></table></td></tr>
<tr><td>派息
自動安排</td><td><table><tr><th>65歲前</th><th>65歲或以上</th></tr><tr><td>派息會自動再投資於
退休收益基金</td><td>派息將記入於強積金保守基金[1]</td></tr></table></td></tr>
<tr><td>65歲或以上成員可享最高為0.91%[2]優惠管理費</td><td><table><tr><th colspan="2">基金管理費（佔資產淨值的%，以年率計）</th></tr><tr><td>65歲前</td><td>65歲或以上成員
尊享優惠管理費</td></tr><tr><td>最高為1.03%[2]</td><td>在計入每年最高為0.12%的每季紅利單位方式回贈（「回贈」）[3,4]後，
最高為0.91%[2]</td></tr></table></td></tr>
</table>

如欲了解更多退休收益基金，詳情請按此參閱**強積金計劃說明書補充文件**。

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退休收益基金簡介會

為協助您了解更多全新推出之退休收益基金，企業業務將於 5 月舉辦 3 場簡介會。詳情如下：

場次	日期及時間	形式	地點 / 連結
1	2026 年 5 月 7 日（四） (10:00 – 11:30)	實體	九龍啟德協調道 2 號 AIRSIDE 35 樓 - 友邦精英學院演講廳 報名連結（**名額有限，先到先得**）
2	2026 年 5 月 13 日（三） (16:00 – 17:30)	線上	Microsoft Teams 線上會議 報名連結 *（敬請確保已預先安裝 Microsoft Teams，以便順利參與簡介會）*
3	2026 年 5 月 18 日（一） (15:00 – 16:30)	線上	Microsoft Teams 線上會議 報名連結 *（敬請確保已預先安裝 Microsoft Teams，以便順利參與簡介會）*

如有任何查詢，請致電營業員專線 2100 1828 或經 iEngage / PES 使用 LiveChat 查詢。

備註：

* 退休收益基金概不會就分發派息、分發頻率及派息金額 / 派息率提供任何保證。派息可從基金的已變現之資本增值、資本及 / 或總收入中撥付，同時亦可在資本中記入 / 支付全部或部分費用、收費及開支，以致可用作派息的可分派金額增加。從資本中撥付派息及 / 或實際上從資本中撥付派息代表提取部分原有投資或歸屬於該原有投資的任何資本增值。分發派息將導致退休收益基金在除息日的每單位資產淨值隨即減少。正派息率或高派息率並不代表正回報或高回報。概不保證分派金額或將會作出任何派息。目前，退休收益基金擬定於 2026 年 5 月 4 日推出日期後的第七個月（或投資經理認為合適而建議的較早日期）開始每月分發派息。

~ 記錄日：在每個曆年開始分發派息的第一個月之前，將會預先釐定該曆年每個月以某個交易日為記錄日。

^ 除息日：退休收益基金在緊接記錄日之後的下一個交易日（「除息日」）的每單位資產淨值將會隨即減少，以反映分發派息。

1. 強積金保守基金的投資目標是保留本金價值。強積金保守基金不保證付還本金。如成員年屆 65 歲或以上，派息將記入並投資於強積金保守基金，因而須承擔強積金保守基金的相關風險、費用及收費。

2. 成分基金及其相關基礎基金的收費。有關詳情，包括其他收費，請參閱強積金計劃說明書。

3. 回贈只適用於在派發回贈當日仍然有效且未終止有關賬戶之成員。

4. 回贈將於每季度結束（即每曆年「2 月、5 月、8 月及 11 月」）後的 45 個曆日內派發，並將按成員賬戶於該季度內所持退休收益基金每月結餘之平均值計算，有關回贈將以單位形式分配到成員賬戶內之退休收益基金。

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AIA MPF - Prime Value Choice will launch a new constituent fund, namely the Retirement Income Fund, on 4 May 2026. The new Retirement Income Fund is a mixed assets fund that seeks to provide long-term capital appreciation and regular dividend income. Dividends distribution payouts will be deposited into members' MPF accounts on a monthly basis and are automatically reinvested into designated constituent funds.

<table>
<tr><td>Launch Date</td><td colspan="2">4 May 2026</td></tr>
<tr><td>Investment Objective and Focus</td><td colspan="2">✓ To provide long-term capital appreciation and regular dividend income
✓ 0% to 65% in equities and/or equity-related investments with balance in debt securities, and/or cash or cash-based investments</td></tr>
<tr><td rowspan="3">Fund Features</td><td>Monthly Dividend Distribution Payouts*</td><td>Monthly dividend distribution payouts are credited to members' MPF accounts
<table>
<tr><th>Dividend Distribution Frequency</th><th>Record date~ and ex-dividend date^ schedule</th></tr>
<tr><td>Monthly</td><td>A schedule setting out the pre-determined record dates and ex-dividend dates for each month of the relevant calendar year will be made available at aia.com.hk prior to the first record date of that calendar year</td></tr>
</table></td></tr>
<tr><td>Automatic Dividend Distribution Payout Arrangement</td><td>
<table>
<tr><th>Below age 65</th><th>Age 65 or above</th></tr>
<tr><td>Dividend distribution payouts will be automatically reinvested into the Retirement Income Fund</td><td>Dividend distribution payouts will be credited to the MPF Conservative Fund[1]</td></tr>
</table></td></tr>
<tr><td>Enjoy Up to 0.91%[2] p.a. Preferential Management Fees for Members Aged 65 or Above</td><td>
<table>
<tr><th colspan="2">Management Fees (p.a. of net asset value)</th></tr>
<tr><th>Below age 65</th><th>Preferential rate for members age 65 or above</th></tr>
<tr><td>Up to 1.03%[2]</td><td>Up to 0.91%[2] ,after the application of a quarterly bonus unit rebate (the "Rebate")[3,4] at a rate of up to 0.12% per annum</td></tr>
</table></td></tr>
</table>

To learn more about the Retirement Income Fund, please click here to view **Addendum to the MPF Scheme Brochure** for details.

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Introductory Briefing on Retirement Income Fund

To help you learn more about our new Retirement Income Fund, Corporate Solutions will host 3 briefing sessions in May. Details are as follows:

Session	Date & Time	Format	Venue / Link
1	7 May 2026 (Thur) (10:00 – 11:30)	Physical	AIA Premier Academy Lecture Hall, 35/F, AIRSIDE, 2 Concorde Road, Kai Tak, Kowloon Registration Link **(First-come, first-served)**
2	13 May 2026 (Wed) (16:00 – 17:30)	Online	Microsoft Teams Online Meeting Registration Link *(Please ensure that Microsoft Teams is pre-installed to ensure a smooth experience during the briefing session)*
3	18 May 2026 (Mon) (15:00 – 16:30)	Online	Microsoft Teams Online Meeting Registration Link *(Please ensure that Microsoft Teams is pre-installed to ensure a smooth experience during the briefing session)*

If you have any questions, please contact the Agency Hotline on 2100 1828 or enquire by using LiveChat in iEngage/PES.

Remarks:
* The Retirement Income Fund does not guarantee distribution of dividend, the frequency of distribution, and the dividend amount/yield. Dividends may be paid out of the realised capital gains, capital and/or gross income while charging/paying all or part of the fees, charges and expenses to/out of the capital, resulting in an increase in distributable amount available for dividend distribution. Payment of dividends out of capital and/or effectively out of capital represents a withdrawal of part of the original investment or from any capital gains attributable to that original investment. Distribution of dividends will result in an immediate decrease in the net asset value per unit of the Retirement Income Fund on the ex-dividend date. A positive or high dividend yield does not imply a positive or high return. There is no guarantee of dividend distribution payout or that any dividend distribution will be made. It is intended that the Retirement Income Fund will distribute dividend on a monthly basis starting from the seventh month (or earlier as advised by the Investment Manager if it considers appropriate) after the launch date of 4 May 2026.
~ Record date: Prior to the first month in which dividend distribution commences in each calendar year, a dealing day of each month for that calendar year will be pre-determined as the record date.
^ Ex-dividend date: The net asset value per unit of the Retirement Income Fund on the next dealing day immediately following the record date ("ex-dividend date"), which will be decreased to reflect the distribution of dividend.
1. The investment objective of the MPF Conservative Fund is to preserve principal value. The MPF Conservative Fund does not guarantee the repayment of capital. If Members are at or above age 65, dividends will be credited to and invested into the MPF Conservative Fund, which will be subject to relevant risks, fees and charges applicable to the MPF Conservative Fund.
2. Fees and charges are charged collectively by both the Constituent Fund and its relevant underlying funds. For details, including other charges, please refer to the MPF Scheme Brochure.
3. The Rebate is only applicable on the condition that your account has not been terminated on the date of Rebate distribution.
4. The Rebate will be distributed within 45 calendar days after the end of each quarter (i.e. [February, May, August and November] each calendar year) and the Rebate will be calculated based on the average month end balance of the Retirement Income Fund held under the member's account during the relevant quarter. The Rebate will be allocated to the Retirement Income Fund under the member's account in the form of a unit rebate.

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Yours faithfully,



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

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