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AIA Hong Kong
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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:	20 November 2026	Total pages:	2
Subject:	**(A261162) 有關第一階段強積金「全自由行」實施及友邦強積金優選計劃變更的客戶通知 Customer Notices Regarding the Implementation of Phase One of MPF Full Portability and Changes to the AIA MPF Prime Value Choice**		

企業業務將於 2026 年 11 月 23 日起，分別向相關客戶發出以下客戶通知：

第一階段強積金「全自由行」實施 ***（通知對象：持有供款帳戶的僱員成員）***	
客戶通知 1 （詳情請按此參閱客戶通知）	2025年5月1日或之後開始新工作的僱員，在管理供款帳戶內的強積金方面將有更大彈性：當首階段強積金「全自由行」實施後，相關僱員除了僱員強制性供款所產生的強積金外，將可再選擇將現職期間僱主強制性供款所產生的強積金，從僱主參加的強積金計劃轉移至僱員自選的強積金計劃。 至於2025年5月1日前已開始現職的僱員，次階段強積金「全自由行」將會適用。有關將僱主強制性供款所產生的強積金轉移的安排，在相關的法例修訂獲通過後，再作公布。 為協助各位了解相關安排及處理有關查詢，**請按此查閱積金局就首階段強積金「全自由行」發出的最新「常見問題」*及當中所載資料。** ****注意事項：此文件只供 AIA 內部傳閱，不得向客戶或外部人士傳閱。*****

友邦強積金優選計劃（「計劃」）變更 ***（通知對象：參與僱主及成員）***	
客戶通知 2 （詳情請按此參閱客戶通知）	由2026年12月21日起，計劃中凡於2025年5月1日或之後開始現時受僱工作的僱員成員（「首階段合資格成員」），可選擇將其現職僱主強制性供款（「僱主強制性供款」）所產生的累算權益，全數轉移至其指定的註冊計劃（包括本計劃，但不包括任何僱主營辦計劃）內的個人賬戶（「指明賬戶」）。首階段合資格成員在每公曆年只可選擇作出一次此類轉移。 上述安排是在現行安排以外新增的選項。根據現有安排，僱員成員可以每公曆年一次，選擇將其現職僱員強制性供款（「僱員強制性供款」）所產生的累算權益，全數轉移至指明賬戶。 僱主強制性供款及僱員強制性供款所產生的累算權益，可一併或分開轉移至相同或不同的指明賬戶。
客戶通知 3 （詳情請按此參閱客戶通知）	1. 由2026年12月1日起，鑑於基金經理精選退休基金及綠色退休基金的投資經理費（包括基礎基金的基金管理費總額）下調，基金經理精選退休基金及綠色退休基金的基金管理費總額將會調低。 2. 有關計劃主要營運商的若干變更已生效。

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。

「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）。
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With effect from 23 November 2026, Corporate Solutions will issue the following customer notices to the respective groups of customers:

Implementation of Phase One MPF Full Portability *(Recipients: Employee members holding contribution accounts)*	
Client Notice 1 (Click here to view the client notice for details)	For employees who started a new job on or after 1 May 2025, there will be more flexibility in managing MPF held in contribution accounts: Upon the implementation of Phase One MPF Full Portability, these employees can choose to transfer the MPF derived from employer mandatory contributions under their current employment, in addition to the MPF derived from employee mandatory contributions, from the MPF scheme participated by the employer to an MPF scheme of the employees' choice. For employees whose current employment commenced before 1 May 2025, Phase Two MPF Full Portability will enable transferring the MPF derived from employer mandatory contributions. Further updates on the arrangement will be announced after passage of the relevant legislative amendment. To help you understand the relevant arrangements and handle related enquiries, **please click here to view the latest Frequently Asked Questions (FAQs)* issued by the MPFA on Phase One of MPF Full Portability and the information contained therein.** ***Important Note: This document is strictly for internal circulation within AIA and must not be distributed or shared with customers or external parties.***

AIA MPF – Prime Value Choice (the "Scheme") Changes *(Recipients: Participating Employers and Members)*	
Client Notice 2 (Click here to view the client notice for details)	With effect from 21 December 2026, an Employee Member of the Scheme whose current employment commences on or after 1 May 2025 ("Phase One Eligible Member") may elect to transfer his/her accrued benefits derived from his/her employer's mandatory contribution ("ERMC") in respect of his/her current employment in its entire amount to a personal account within a Registered Scheme including the Scheme (but excluding any employer sponsored scheme), as nominated by the Employee Member (a "specified account"). A Phase One Eligible Member may only elect to make such transfer once every calendar year. The above arrangement is in addition to the current arrangement that an Employee Member may elect to transfer accrued benefits derived from his/her employee's mandatory contributions ("EEMC") in respect of his/her current employment in its entire amount to a specified account once every calendar year. Transfer of accrued benefits derived from ERMC and EEMC can be made together or separately to the same or different specified account(s).
Client Notice 3 (Click here to view the client notice for details)	1. With effect from 1 December 2026, due to the reduction of the Investment Manager fee (inclusive of aggregate management fees of underlying fund(s)) of the Manager's Choice Fund and the Green Fund, the aggregate management fees of the Manager's Choice Fund and the Green Fund will be reduced. 2. Certain changes in relation to the key operators of the Scheme have taken effect.

If you have any enquiries, please contact your designated CSBD Agency Executives.

Yours faithfully,

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

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