HEALTHIER, LONGER, BETTER LIVES

AIA MPF - PRIME VALUE CHOICE - PRODUCT INFORMATION

Issued by AIA Company (Trustee) Limited

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IMPORTANT NOTES

- **Investment involves risks, you may suffer significant loss of your investments and not all investment choices available under the Scheme would be suitable for everyone. Investment performance and returns may go down as well as up.** Past performance is not indicative of future performance.
- The **MPF Conservative Fund** and the **Capital Stable Portfolio** in the **AIA MPF – Prime Value Choice** (the "**Scheme**") do not guarantee the repayment of capital under all circumstances.
- The **Guaranteed Portfolio** in the Scheme invests solely in an approved pooled investment fund in the form of an insurance policy issued by the AIA Company Limited (the "**Insurer**"). The guarantee is also given by the Insurer. Your investments in the **Guaranteed Portfolio**, if any, are therefore subject to the credit risks of the Insurer. Please refer to the section "3. Fund options, investment objectives and policies" and Appendix 2 to the MPF Scheme Brochure for the details of the credit risk, guarantee features and guarantee conditions.
- The **Guaranteed Portfolio** in the Scheme is a capital guaranteed fund. Your investments are therefore subject to the credit risks of the guarantor, AIA Company Limited. The guarantee only applies when Members hold their investment until the end of a Scheme Year. Please refer to the section "3. Fund options, investment objectives and policies" and Appendix 2 to the MPF Scheme Brochure for the details of the credit risk, guarantee features and guarantee conditions.
- You should consider your own risk tolerance level and financial circumstances before making any investment choices. You must ensure you choose the appropriate funds to meet your risk tolerance. When, in your selection of funds or the MPF Default Investment Strategy (the "**DIS**"), you are in doubt as to whether a certain fund or the DIS is suitable for you (including whether it is consistent with your investment objectives), you should seek financial and/or professional advice and choose the fund(s) most suitable for you taking into account your circumstances.

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IMPORTANT NOTES (CON'T)

- You should consider your own risk tolerance level and financial circumstances before investing in the DIS. You should note that the Core Accumulation Fund and the Age 65 Plus Fund may not be suitable for you, and there may be a risk mismatch between the Core Accumulation Fund and the Age 65 Plus Fund and your risk profile (the resulting portfolio risk may be greater than your risk preference). You should seek financial and/or professional advice if you are in doubt as to whether the DIS is suitable for you and make the investment decision most suitable for you taking into account your circumstances.
- You should note that the implementation of the DIS may have an impact on your MPF investments and benefits. We recommend that you consult with the Trustee if you have doubts on how you are being affected.
- If you do not make any investment choices, your contributions made and/or benefits transferred into the Scheme will be invested in the DIS as more particularly described in the section "6. Administrative procedures" of the MPF Scheme Brochure.
- Members reaching 65th birthday or early retiring on reaching age 60 may apply (subject to the completion of such document or form (in such form and on such terms) as the Trustee may, subject to the relevant MPF requirements, prescribe from time to time) for payment of the MPF Benefits or the TVC Benefits (as the case may be) in instalments. Please refer to the section "6. Administrative procedures" of the MPF Scheme Brochure for further details.
- If a Member is currently investing in the Guaranteed Portfolio, a payment of benefits in instalments may affect the Member's entitlement to the guarantee and the Member may lose his/her guarantee, that is, the amounts withdrawn will not be entitled to any guarantee after withdrawal. For further details regarding the guarantee features of the Guaranteed Portfolio, please refer to Appendix 2 to the MPF Scheme Brochure. A guarantee charge will apply to Members who remain investing in the Guaranteed Portfolio.
- You should not base your investment choices on this document alone and should refer to the MPF Scheme Brochure for details (including risk factors and fees and charges) before making any investment decision.

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AIA MPF - PRIME VALUE CHOICE



Comprehensive fund choices - Cover different investment styles

Equity Funds

- Asian Equity Fund
- European Equity Fund
- Greater China Equity Fund
- Green Fund
- North American Equity Fund

Lifestyle Funds

- Growth Portfolio
- Balanced Portfolio
- Capital Stable Portfolio

Dynamic Asset Allocation Fund

- Manager's Choice Fund

Guaranteed Fund

- Guaranteed Portfolio

"Low Fee" Choices*

Equity Funds – Index-Tracking Collective Investment Scheme Series

- American Fund
- Eurasia Fund
- Hong Kong and China Fund
- World Fund

Default Investment Strategy Funds

- Core Accumulation Fund^
- Age 65 Plus Fund^

Dynamic Asset Allocation Fund

- China HK Dynamic Asset Allocation Fund

Fixed Income Funds

- Asian Bond Fund
- Global Bond Fund
- MPF Conservative Fund

* Funds with Fund Expense Ratio (FER) ≦1.3% or management fees, plus guarantee charges if applicable, ≦1%, source: MPFA website, data as of 28 February 2023
^ The automatic de-risking features of the DIS does not apply to this fund as a standalone investment.

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FUND AWARDS AT A GLANCE

2023

MPF Ratings

- Equity Fund (Europe) Category: Consistent Performer (20 Years) – European Equity Fund
- Equity Fund (US) Category: Consistent Performer (20 Years, 15 Years, 1 Year) – North American Equity Fund
- Equity Fund (Asia) Category: Consistent Performer (5 Years) – Asian Equity Fund
- Equity Fund (HK & China) Category: Consistent Performer (5 Years) – Greater China Equity Fund
- Bond Fund (Asia) Category: Consistent Performer (1 Year) – Asian Bond Fund
- MPF Conservative Fund Category: Consistent Performer (1 Year) – MPF Conservative Fund

2022

MPF Ratings

- Equity Fund (Asia) Category: Consistent Performer (1 Year) – Asian Equity Fund
- Equity Fund (Global) Category: Consistent Performer (1 Year) – Green Fund
- Equity Fund (US) Category: Consistent Performer (1 Year) – North American Equity Fund
- Mixed Assets Fund (21-40% Equity) Category: Consistent Performer (1 Year) – Capital Stable Portfolio
- MPF Conservative Fund Category: Consistent Performer (1 Year) – MPF Conservative Fund

Bloomberg Businessweek/Chinese Edition - Top Fund Awards

- US Equity Fund Category: MPF (1 Year) – Best Performer – North American Equity Fund
- Asia-Pacific Equity Fund Category: MPF (5 Years) – Best Performer – Asian Equity Fund
- Mixed Allocation – Growth Fund Category: MPF (10 Years) – Best Performer – Growth Portfolio
- Mixed Allocation – Stable Growth Fund Category: MPF (10 Years) – Best Performer – Fidelity Stable Growth Fund
- US Equity Fund Category: MPF (1 Year) – Outstanding Performer – American Fund
- Global Equity Fund Category: MPF (10 Years) – Outstanding Performer – Green Fund

Benchmark MPF of the Year Awards – Top MPF Awards

- Asia-Pacific ex-Japan Equity Category – AIA Prime Value Choice Asian Equity Fund – Best-in-Class
- Global Equity Category – AIA Prime Value Choice Green Fund – Best-in-Class

2021

Refinitiv Lipper Fund Awards

- Bond Global LC Category: Best Hong Kong Pension Funds (3 Years) – Global Bond Fund
- Bond Global LC Category: Best Hong Kong Pension Funds (5 Years) – Global Bond Fund

MPF Ratings

- Bond Fund Category: Consistent Performer (1 Year) – Global Bond Fund

Bloomberg Businessweek/Chinese Edition - Top Fund Awards

- Asia-Pacific Equity Category: MPFs (1 Year) – Best Performer – Asian Equity Fund
- US Equity Category: MPFs (1 Year) – Best Performer – American Fund
- Europe Equity Category: MPFs (1 Year) – Outstanding Performer – European Equity Fund
- Asia-Pacific Equity Category: MPFs (5 Years) – Outstanding Performer – Asian Equity Fund

Benchmark MPF of the Year Awards – Top MPF Awards

- Asia Equity Category – AIA Prime Value Choice Asian Equity Fund – Best-in-Class
- Global Fixed Income Category – AIA Prime Value Choice Global Bond Fund – Best-in-Class

2020

Refinitiv Lipper Fund Awards

- Equity Global Category: Best Pension Funds (10 Years) – Green Fund
- Equity US Category: Best Pension Funds (10 Years) – North American Equity Fund

MPF Ratings

- Equity Fund (Regional Ex Asia) Category: Consistent Performer (10 Years) – North American Equity Fund
- Equity Fund (Global) Category: Consistent Performer (1 Year) – Green Fund

Bloomberg Businessweek /Chinese Edition - Top Fund Awards

- Fixed Income Category: MPFs (1 Year) – Best Performer – Global Bond Fund
- Fixed Income Category: MPFs (5 Years) – Outstanding Performer – Global Bond Fund

2019

Refinitiv Lipper Fund Awards

- Equity Europe Category: Best Pension Funds (10 Years) – European Equity Fund
- Equity Global Category: Best Pension Funds (10 Years) – Green Fund
- Equity US Category: Best Pension Funds (10 Years) – North American Equity Fund

MPF Ratings

- Mixed Asset Fund (Dynamic) Category: Consistent Performer (1 Year) – China HK Dynamic Asset Allocation Fund

Bloomberg Businessweek/Chinese Edition - Top Fund Awards

- Greater China Equity Category: MPFs (10 Years) – Best Performer – Greater China Equity Fund

Benchmark MPF of the Year Awards – Top MPF Awards

- Asia Fixed Income Category: Best-in-Class – Asian Bond Fund

The above awards are for reference only, and are not indicative of the actual or future performance of the constituent funds. Investment involves risks.

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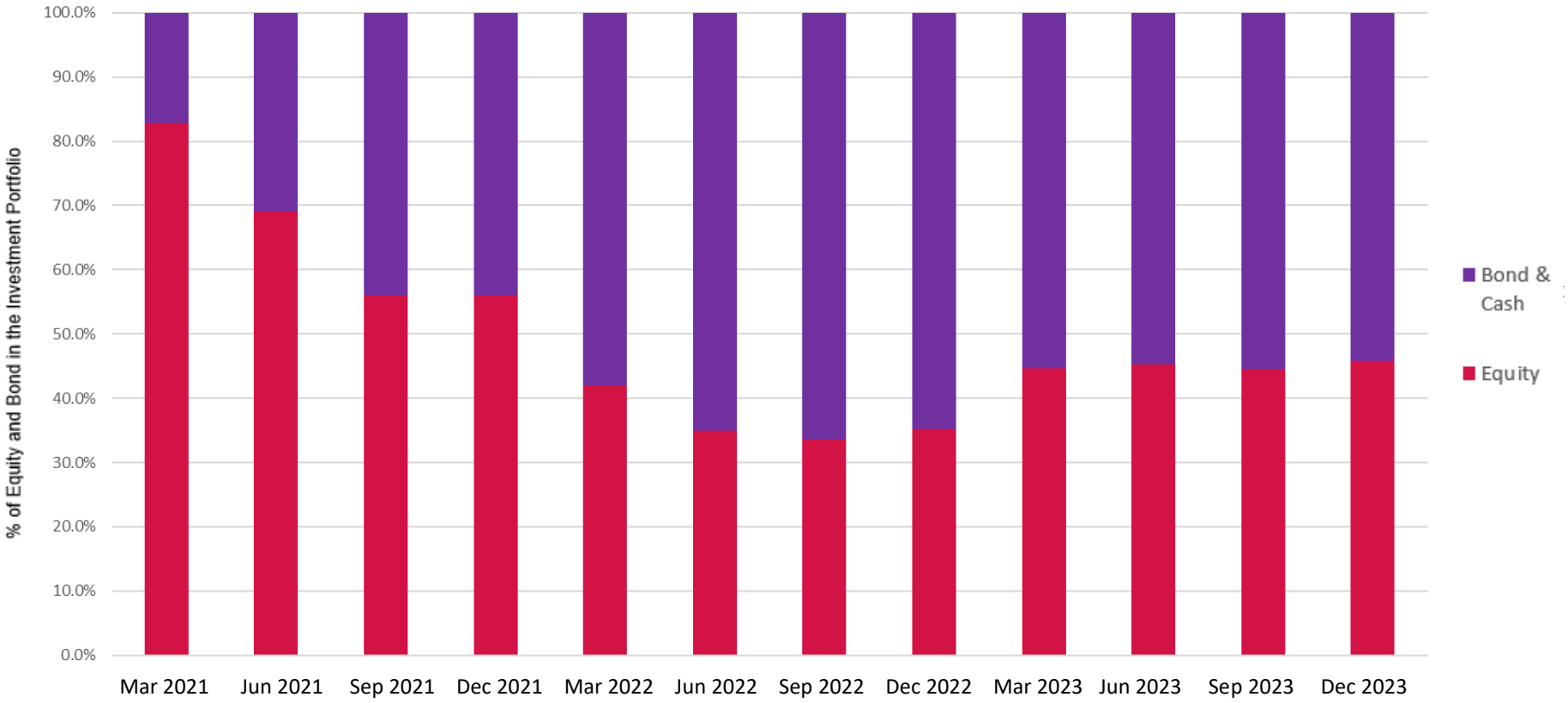
MANAGER'S CHOICE FUND - ASSET ALLOCATION



Remark:
Depending on the global market condition, the Manager's Choice Fund may allocate around 10% to 90% of its assets in equities with balance in bonds, money market instruments and cash. The bar chart above indicates the asset allocation of the Manager's Choice Fund for the period from Mar 2021 to Dec 2023.

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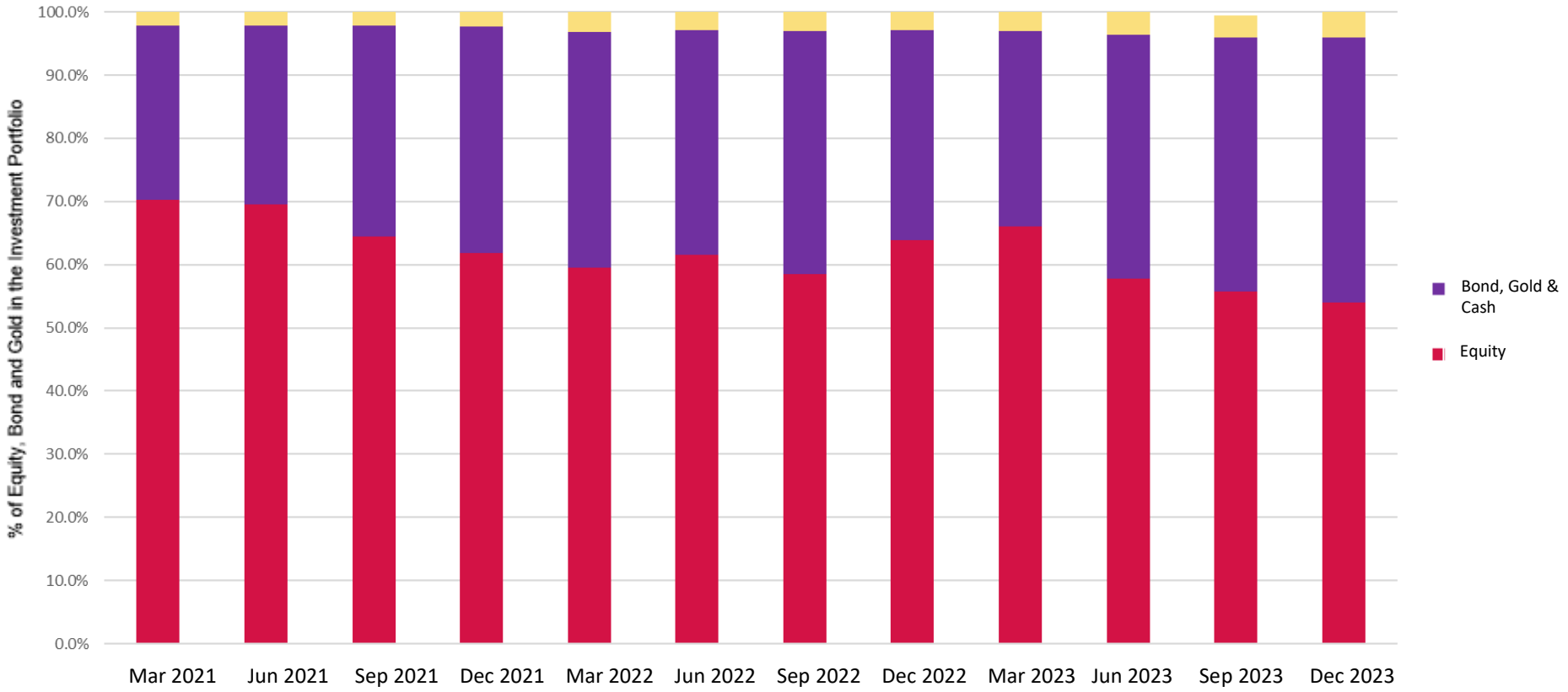
CHINA HK DYNAMIC ASSET ALLOCATION FUND ("DAA") - ASSET ALLOCATION



Remark:
Depending on the China and Hong Kong market condition, the China HK Dynamic Asset Allocation Fund may allocate around 10% to 90% of assets in equities, up to 9% in exchange-traded funds that track the price of gold with balance in debt securities. The bar chart above indicates the asset allocation of the China HK Dynamic Asset Allocation Fund for the period from Mar 2021 to Dec 2023.

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CALENDAR YEAR PERFORMANCE*

Constituent Fund	Launch Date (dd/mm/yyyy)	Year to Date %	2023 %	2022 %	2021 %	2020 %	2019 %
Default Investment Strategy Funds							
Core Accumulation Fund^	01/04/2017	0.23%	14.13%	-16.22%	9.63%	11.98%	16.72%
Age 65 Plus Fund^	01/04/2017	-0.22%	7.10%	-14.78%	0.89%	8.12%	9.60%
Equity Funds - Index-Tracking Collective Investment Scheme Series~							
American Fund	23/09/2011	2 1.54%	1 24.29%	-19.30%	2 26.50%	10.53%	3 24.53%
Eurasia Fund	23/09/2011	-1.54%	12.97%	-16.32%	6.96%	4.25%	17.59%
Hong Kong and China Fund	23/09/2011	-9.12%	-11.15%	5 -13.38%	-13.64%	-1.77%	12.18%
World Fund	01/12/2007	4 0.40%	4 20.17%	-18.22%	5 19.17%	7.61%	5 21.96%
Fixed Income Funds							
Asian Bond Fund	23/09/2011	-0.71%	3.96%	3 -8.62%	-5.72%	8.06%	5.38%
Global Bond Fund	01/12/2007	-0.88%	5.09%	-19.55%	-5.61%	11.61%	6.24%
MPF Conservative Fund	01/12/2000	5 0.36%	3.09%	1 0.66%	0.11%	0.45%	1.15%
Dynamic Asset Allocation Funds							
China HK Dynamic Asset Allocation Fund	04/07/2017	-5.37%	-9.08%	4 -13.15%	-8.03%	8.72%	4.90%
Manager's Choice Fund	01/08/2008	-1.74%	4.60%	-16.37%	2.76%	10.56%	15.41%
Equity Funds							
Asian Equity Fund	01/12/2004	-2.76%	13.62%	-18.15%	6.26%	2 28.10%	15.64%
European Equity Fund	01/01/2002	0.13%	5 19.12%	-14.27%	4 20.05%	1 3.06%	18.30%
Greater China Equity Fund	01/12/2004	-8.08%	-5.76%	-22.98%	-7.15%	1 40.24%	2 24.57%
North American Equity Fund	01/01/2002	1 1.93%	2 22.94%	-17.73%	1 27.16%	4 14.50%	4 22.16%
Green Fund	31/03/2006	3 1.38%	3 22.90%	-18.79%	3 21.87%	5 13.76%	1 26.80%
Guaranteed Fund							
Guaranteed Portfolio	01/12/2000	0.03%	0.23%	2 0.15%	0.15%	0.15%	0.15%
Lifestyle Funds							
Growth Portfolio	01/12/2000	-2.44%	6.98%	-16.80%	3.71%	3 15.76%	16.49%
Balanced Portfolio	01/12/2000	-1.88%	4.69%	-16.22%	0.19%	11.46%	12.11%
Capital Stable Portfolio	01/12/2000	-1.32%	4.72%	-15.00%	-1.17%	9.58%	8.94%

*Source: AIA, as at 31 Jan 2024. The "1-5" above indicates the rank of the top 5 performing funds among Constituent Funds available under AIA MPF - Prime Value Choice, based on their performance in Year to Date, the past five calendar years compared with other funds. "1" means the best performance. The performance data is calculated on a NAV-to-NAV basis and net of all charges.

^ The automatic de-risking features of the DIS does not apply to this fund as a standalone investment.

~ The Constituent Funds in this category are portfolio management funds investing in more than one approved ITCISs. These Constituent Funds are not index-tracking funds.

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CUMULATIVE FUND PERFORMANCE*

Constituent Fund	Launch Date (dd/mm/yyyy)	1 year %	3 years %	5 years %	10 years %	Since Launch %
Default Investment Strategy Funds						
Core Accumulation Fund^	01/04/2017	8.66%	5.78%	31.03%	n/a	41.34%
Age 65 Plus Fund^	01/04/2017	3.60%	-7.37%	6.65%	n/a	10.87%
Equity Funds - Index-Tracking Collective Investment Scheme Series~						
American Fund	23/09/2011	1 18.38%	2 31.64%	3 62.21%	2 138.49%	2 221.77%
Eurasia Fund	23/09/2011	1.87%	-0.49%	14.06%	27.49%	79.98%
Hong Kong and China Fund	23/09/2011	-26.78%	-41.87%	-38.48%	-13.54%	4.49%
World Fund	01/12/2007	4 12.12%	5 19.97%	4 41.59%	4 85.73%	94.61%
Fixed Income Funds						
Asian Bond Fund	23/09/2011	-0.96%	-10.56%	-0.70%	8.03%	9.36%
Global Bond Fund	01/12/2007	0.63%	-19.97%	-7.86%	-8.31%	9.90%
MPF Conservative Fund	01/12/2000	3.20%	4.24%	5.77%	7.14%	19.11%
Dynamic Asset Allocation Funds						
China HK Dynamic Asset Allocation Fund	04/07/2017	-20.02%	-33.23%	-23.97%	n/a	-16.52%
Manager's Choice Fund	01/08/2008	-1.90%	-12.73%	6.29%	23.96%	84.37%
Equity Funds						
Asian Equity Fund	01/12/2004	2.09%	-5.43%	35.78%	5 57.60%	3 206.57%
European Equity Fund	01/01/2002	5 9.28%	3 24.05%	5 38.62%	46.12%	4 195.74%
Greater China Equity Fund	01/12/2004	-21.52%	-42.36%	0.50%	12.65%	111.64%
North American Equity Fund	01/01/2002	2 17.24%	1 31.83%	1 70.48%	1 146.16%	1 282.38%
Green Fund	31/03/2006	3 16.96%	4 23.92%	2 64.30%	3 107.96%	161.45%
Guaranteed Fund						
Guaranteed Portfolio	01/12/2000	0.25%	0.56%	0.86%	2.27%	35.59%
Lifestyle Funds						
Growth Portfolio	01/12/2000	-3.37%	-11.29%	13.68%	37.80%	5 173.18%
Balanced Portfolio	01/12/2000	-2.61%	-14.20%	2.91%	14.12%	110.31%
Capital Stable Portfolio	01/12/2000	-0.80%	-13.22%	0.34%	7.16%	85.61%

*Source: AIA, as at 31 Jan 2024. The "1 - 5" above indicates the rank of the top 5 performing funds among Constituent Funds available under AIA MPF - Prime Value Choice, based on their Since Launch, 1-, 3-, 5- and 10-year cumulative performance compared with other funds. "1" means the best performance. The performance data is calculated on a NAV-to-NAV basis and net of all charges.
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AIA FUND REVIEW COMMITTEE

Key Roles & Responsibilities



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AIA MPF MEMBER INVESTMENT BEHAVIOUR ANALYSIS

Key Findings*: Around 70% of members allocating all the MPF balances in less than 3 funds

Around 90% of members allocating all the MPF balances in less than 5 funds

* Source: AIA, as at 31 Dec 2022. The analysis analysed the investment behaviour of all AIA members with MPF account balance > HK$0.
# Management fee lower than 1% p.a. or Fund Expense Ratio lower than 1.3%.

AIA TOP 5 PERFORMING MPF FUNDS (as at 31 Dec 2022)

AIA	1-year cumulative return %*				
	1 Jan 22 – 31 Dec 22	1 Jan 21 – 31 Dec 21	1 Jan 20 – 31 Dec 20	1 Jan 19 – 31 Dec 19	1 Jan 18 – 31 Dec 18
MPF Conservative Fund # (LOW FEE)	**0.66**	0.11	0.45	1.15	0.67
Guaranteed Portfolio	**0.15**	0.15	0.15	0.15	0.15
Asian Bond Fund # (LOW FEE)	**-8.62**	-5.72	8.06	5.38	-0.68
China HK Dynamic Asset Allocation Fund # (LOW FEE)	**-13.15**	-8.03	8.72	4.9	-3.22
Hong Kong and China Fund # (LOW FEE)	**-13.38**	-13.64	-1.77	12.18	-11.26

AIA	3-year cumulative return %*				
	1 Jan 20 – 31 Dec 22	1 Jan 19 – 31 Dec 21	1 Jan 18 – 31 Dec 20	1 Jan 17 – 31 Dec 19	1 Jan 16 – 31 Dec 18
North American Equity Fund	**19.78**	77.86	28.42	35.72	20.81
American Fund # (LOW FEE)	**12.84**	74.11	28.14	40.76	27.44
Green Fund	**12.59**	75.79	26.23	35.8	9.32
Asian Equity Fund	**11.4**	57.4	28.92	31.07	20.63
European Equity Fund	**6.07**	46.37	0.21	24.1	-0.73

AIA	5-year cumulative return %*				
	1 Jan 18 – 31 Dec 22	1 Jan 17 – 31 Dec 21	1 Jan 16 – 31 Dec 20	1 Jan 15 – 31 Dec 19	1 Jan 14 – 31 Dec 18
North American Equity Fund	**34.34**	97.6	68.99	44.11	31.07
American Fund # (LOW FEE)	**30.82**	96.8	75.42	49.55	29.03
Green Fund	**24.94**	88.27	57.69	36.75	13.02
World Fund # (LOW FEE)	**15.65**	73.03	59.33	38.6	15.46
Core Accumulation Fund # (LOW FEE)	**13.32**	N/A	N/A	N/A	N/A

AIA	7-year cumulative return %*				
	1 Jan 16 – 31 Dec 22	1 Jan 15 – 31 Dec 21	1 Jan 14 – 31 Dec 20	1 Jan 13 – 31 Dec 19	1 Jan 12 – 31 Dec 18
American Fund # (LOW FEE)	**79.08**	109.1	77.6	94.37	73.11
North American Equity Fund	**76.78**	109.82	83.34	110.31	99.95
Green Fund	**56.07**	89.58	63.02	83.47	65.7
Asian Equity Fund	**55.4**	70.77	56.56	25.1	28.18
World Fund # (LOW FEE)	**55.28**	77.74	51.54	67.78	55.29

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MARKET OUTLOOK for the next 3 months as at 31 December 2023

Legends: Heavily overweight | Overweight | Neutral | Underweight | Heavily underweight

	AIMHK[1]	Amundi[2]	Fidelity[3]	JPMorgan[4]	PineBridge[5]	Schroders[6]
EQUITY	→	→ / ↓	→	→	→	→
North America	→	→ / ↓	→ / ↑	→	↓	→
Europe	↓	→ / ↓	→ / ↑	→	↓	→
Japan	→	→	→	→	→	→
Hong Kong	→	→	→ / ↓	→	→	↑
Greater China	↑	→	→ / ↓	→	↑	↑
Other Asia	→	→ / ↑	→ / ↑	→	↑	→
BOND	↑	→ / ↑	→ / ↓	→	→	→
Global Bond	↑	→ / ↑	→ / ↓	→	→	→
Asia Bond	→	→	→	→	↑	↑
Money Market / Cash	↓	→	→	→	↑	↑

Remarks: The above outlook is developed (based on data collected from respective Investment Managers of the constituent funds or underlying funds under AIA MPF Scheme, AIA ORSO Schemes and AIA Macau Retirement Fund Services) and provided by AIA Investment Management HK Limited for the next three months as of the date in the title. It does not represent the opinion of AIA Company (Trustee) Limited or AIA International Limited.
AIA and its intermediaries do not provide investment advice. You should seek independent financial and/or professional advice if needed.
Investment involves risks. You should not base your investment choices on the contents herein alone and should refer to the relevant MPF Scheme Brochure for details (including risk factors and fees and charges) and consider your own risk tolerance level and financial circumstances before making any investment decisions.

Sources: 1. AIA Investment Management HK Limited | 2. Amundi Hong Kong Limited | 3. FIL Investment Management (Hong Kong) Limited
4. J.P. Morgan Asset Management | 5. PineBridge Investments | 6. Schroder Investment Management (Hong Kong) Limited

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EXCLUSIVE OFFERS FOR MEMBERS

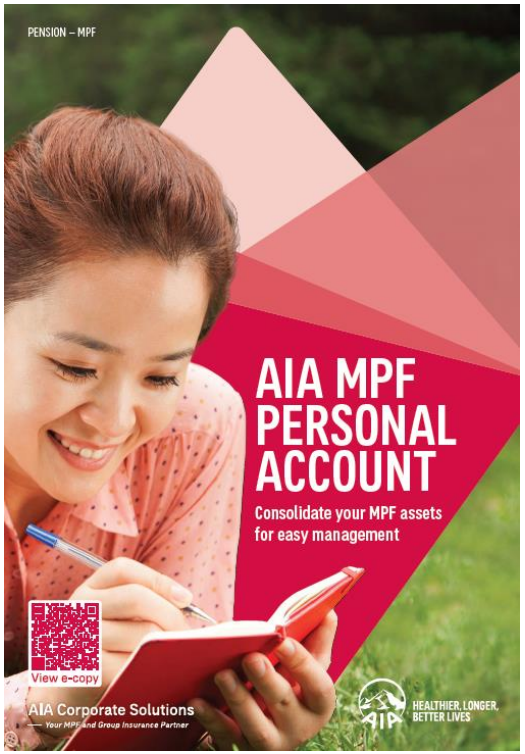
1. AIA MPF Personal Account (MPFPA)

Consolidate your MPF assets to enjoy the advantages of easy management and the special privilege

View programme details

<Promotion Period：From now until 31 March 2024>

Conditions	Offers
New MPFPA member transfers in MPF assets	1st year[1]: 50% off management fees for all funds (Constituent Fund level) Thereafter: Special management fees on Guaranteed Portfolio (1.30% p.a. after rebate[3])
Existing MPFPA member transfers in MPF assets	Newly transferred in MPF assets: Special management fees on Guaranteed Portfolio (1.30% p.a. after rebate[3]) and extra 0.25% bonus[2]
	Existing preserved assets: Special management fees on Guaranteed Portfolio (1.30% p.a. after rebate[3])



1. Counted from the date of transfer of the MPF assets to the MPFPA.
2. The Offer is only applicable to the MPF assets transferred from a third party trustee.
3. For details on the rebate calculation and distribution or product features, please refer to the programme leaflet.

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EXCLUSIVE OFFERS FOR MEMBERS

2. MPF Tax Deductible Voluntary Contribution (TVC) Programme

Accelerate your retirement reserve and enjoy tax benefits plus a series of special offers

<Promotion Period：From now until 31 March 2024 >

View programme details

i/ Special Management Fees

AIA MPF Fund	Standard Management Fees Chargeable at Underlying Fund Level (p.a.)	Effective Management Fees after Rebate Chargeable at Underlying Fund Level (p.a.)
Guaranteed Fund		
Guaranteed Portfolio	1.50%	1.30%



ii/ Extra Bonus

The extra bonus is ranging from HKD250 to HKD1,500, depending on your total contributions during your 1st year of participation, will be distributed in 3 instalments

iii/ Limited-time offers for the first 2,000 members: 50% off management fees for the 1st year + HKD500 Bonus

Annual Contribution	Limited-time offers
HKD12,000	Enjoy 50% off the 1st year management fees on Constituent Fund level for all funds
HKD30,000	Enjoy 50% off the 1st year management fees on Constituent Fund level for all funds+ HKD500 additional bonus

Note: Please refer to the relevant product leaflets for the details of the rebate, rebate calculation and distribution or the programme.

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WHY CHOOSING AIA MPF TVC

1 Contribution amount as low as

Monthly HKD300/
Annual HKD3,600

2 **Unlimited[1] free fund switching**

Manage your portfolio with flexibility

3 **Special offers for TVC members***

Special Management Fees
+ Extra Bonus
+ Limited-time offers for the first 2,000 members

4 **Comprehensive MPF fund choices**
Comprehensive funds choices to grasp different investment opportunities

5 **Convenient payment methods**

- Autopay
- Cheque Deposit Machine[2,3]
- Internet Banking[2,4]
- Phone Banking[2,5]
- Bank Automated Teller Machine (ATMs)[2,6]
- PPS[2]
- 7-Eleven Convenience Stores[2]
- Cheque via Mail
- CCB (Asia) Credit Card
- FPS[2,7]

* Subject to conditions, please refer to promotion leaflet for details. 1. Except for Guaranteed Portfolio which participants are permitted to raise only one switch request out of this fund to other fund(s) within the same scheme year. Switches or reallocations via the Interactive Voice Response System or online are free of charge, but subject to an access fee (which is currently waived). 2. Payment made on or before 11:59 p.m. will be treated as received on the current day, except for deferred payments. 3. Applicable to HSBC / BOCHK cheque deposit machines only. 4. Applicable to HSBC / BOCHK Bank Account Holders only. 5. Applicable to HSBC Bank Account Holders only. 6. Applicable to bank account holders of HSBC or JETCO member banks. 7. only applicable to banking apps which support payments using a QR code.

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3. AIA MPF Happy Retirement Savings Programme (HRSP)

Make additional voluntary contributions to further grow your retirement reserve

<Promotion Period：From now until 31 March 2024>

AIA MPF Fund	Standard Management Fees Chargeable at Underlying Fund Level (p.a.)	Effective Management Fees after Rebate Chargeable at Underlying Fund Level (p.a.)
Guaranteed Fund		
Guaranteed Portfolio	1.50%	1.30%

View programme details



Note: Please refer to the relevant product leaflets for the details of the rebate, rebate calculation and distribution or the programme.

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APPENDIX

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DEFAULT INVESTMENT STRATEGY (DIS)

What is DIS?

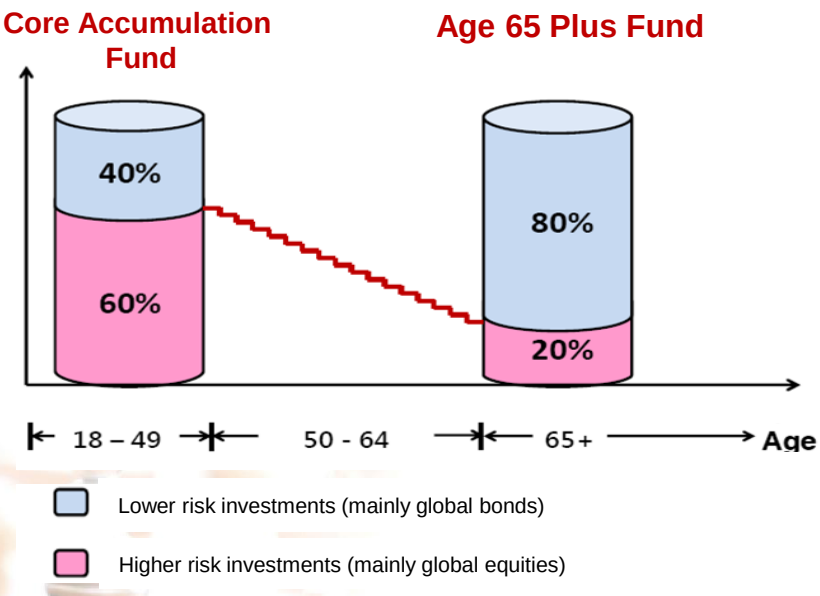
A ready-made investment solution

- Designed for members who are not interested in or don't want to make investment choice
- Other members may also choose DIS as they see fit

強積金 MPF
預設投資 DIS

Use two constituent funds

Core Accumulation Fund ("CAF") and
Age 65 Plus Fund ("A65F")



Key features

- Statutory fee control (% p.a. of net asset value)
  - ≤ **0.75% p.a.** management fees
  - ≤ **0.20% p.a.** recurring out-of-pocket expenses
- **Automatic** de-risking based on age
- Investing assets in a **globally diversified** manner to reduce investment risk

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