HEALTHIER, LONGER, BETTER LIVES

AIA CORPORATE SOLUTIONS

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AGENDA

- The Name of Trust - AIA Insurance
- AIA MPF Services
- Product Information
- Plan Early for Retirement
- Exclusive Offers for Members



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THE NAME OF TRUST - AIA INSURANCE

A Century of Success

- Founded in Shanghai in 1919; over 100 years of history in Asia
- AIA Insurance is the **largest independent publicly listed pan-Asian life insurance group**[1]
- Began operations in Hong Kong in 1931 and has a presence in **18 markets across Asia**

Solid Foundations

- Market capitalisation has **more than quadrupled**[2] since public listing in 2010
- Total assets of **US$303 billion**[3]
- AIA Group Limited (Stock Code: 1299) is **the fourth largest constituent stock of the Hang Seng Index**[4]

1st Choice Brand

1st Choice brand among industries[5] :
Most preferred, Most reliable, Best quality

Globally Renowned

Credit Ratings – AIA International Limited[6]
S&P：AA- / Stable
Moody's：Aa2 / Stable



Leading a Healthier Future

AIA Insurance has always been committed to making a positive impact for the whole community. While meeting our customers' protection needs, we help people live Healthier, Longer, Better Lives. Every single day.

PRESENCE IN
18 MARKETS IN ASIA-PACIFIC

GREATER CHINA
- MAINLAND CHINA 1919
- HONG KONG 1931
- MACAU 1982
- TAIWAN 1990

SINGAPORE 1931
THAILAND 1938

PHILIPPINES 1947
MALAYSIA 1948
BRUNEI 1957
AUSTRALIA 1972
NEW ZEALAND 1981
INDONESIA 1984

KOREA 1987
VIETNAM 2000
INDIA 2001
SRI LANKA 2012
MYANMAR* 2013
CAMBODIA 2015

* AIA has a representative office in Myanmar

1 As at January 2023 | 2 Bloomberg (as at 31 December 2022) | 3 AIA Group Limited Annual Results 2022 (as at 31 December 2022) | 4 hsi.com.hk (Jul 2023) | 5 AIA's "Hong Kong and Macau Segmentation Study 2021" conducted by Kantar, a market research company. "Industries" included Healthcare, Education, SME, Banking & Finance and Civil Servant. AIA ranks No. 1 across the measures of 5 occupations. These measures include: 1) Most preferred brand, 2) With the best quality service, 3) Most reliable, and 4) Current ownership | 6 AIA Group Limited website (as at 14 May 2021)

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AIA CORPORATE SOLUTIONS

"Comprehensive employee benefit solutions":
One of the few providers offering one-stop
pension, group insurance and employee voluntary protection

Corporate Solutions video

Over 60 years **experience in Group Insurance**

Over 30 years **experience in Pension**

Around 6,800 **corporate clients**[1]

Over 68,000 **corporate clients**[1]

Over 620,000 **plan members**[1]

Over 1,200,000 **plan members**[1]

Over USD16 billion **assets under management**[1]

Around 300 **staff stationed in Hong Kong to provide one-stop solutions to our corporate clients**

1. As at 31 May 2023

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AWARDS

Quality & Service

The Hong Kong Insurance Awards: Outstanding MPF/Employees' Benefit Product/Service Award (3 consecutive years)

GBA Insurance Awards (HK & Macau): Outstanding Employees' Benefit Products/Service Award

The Hong Kong General Chamber of Small and Medium Business: Best SME's Partner Award (6 consecutive years)

The Hong Kong General Chamber of Small and Medium Business: ESG Leading Enterprise Award

Eastweek: Hong Kong Service Awards (11 consecutive years)

MPF Ratings:
Gold (3 consecutive years)
Best TVC Provider (4 consecutive years)
Environmentally Responsible (2 consecutive years)

Sing Tao Daily:
Sing Tao Service Awards – "MPF Services" category

The Institute of Financial Planners of Hong Kong
Corporate Financial Education Leadership – Gold Award (4 consecutive years)

MPFA: Good MPF Employer (8 consecutive years)

Reader's Digest: Trusted Brand Gold Award – Provident Fund for Hong Kong (8 consecutive years)

Hong Kong Council of Social Service: Caring Company (21 consecutive years)

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VALUE



* Members aged 65 or early retirees aged 60 or above can choose to withdraw MPF benefits in instalments

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Comprehensive fund choices to meet different investment needs

- Funds for specific markets or regions
- Fixed income and Guaranteed funds for conservative investors
- Lifestyle funds catering for an individual's changing circumstances

Featured funds:

- Low-fee funds covering various asset classes and markets
- Dynamic asset allocation funds providing high degree of investment flexibility
- Funds investing in socially responsible companies



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SIMPLICITY

Employer

EASE OF MAKING CONTRIBUTION

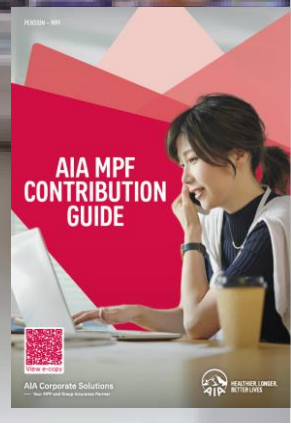
Contribution Data Submission

- ✓ Online Submission
- ✓ Payroll Solutions
  - Payroll and MPF calculation
  - First Contribution Calculator
  - Long Service Payment Calculator
  - Severance Payment Calculator
  - Pay Slip and Tax Return Generation
  - MPF Contribution Data Generation
  - HR Record Keeping
- ✓ Prefilled Remittance Statement

Contribution Payment

- ✓ Autopay
- ✓ Cheque Deposit Machine[1]
- ✓ Internet Banking[2]
- ✓ Phone Banking[3]
- ✓ ATM[4]
- ✓ 7-Eleven
- ✓ PPS
- ✓ Cheque by Post

View contribution guide



1. Only available to HSBC/BOCHK cheque deposit machines
2. Only applicable to HSBC/BOCHK bank account holders
3. Only applicable to HSBC bank account holders
4. Only applicable to bank account holders of HSBC or JETCO

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SIMPLICITY

E-MEMBER ENROLMENT

- ✓ Make administrative tasks easier
- ✓ Minimise errors
- ✓ Save time for collecting and posting forms
- ✓ Track record easily



View e-member enrolment guide

Employer (ER)

- Log into your ER account via AIA website
- Enter/upload EE details
- Send invitation to EEs

AIA

- Send a hyperlink inviting EEs to complete the e-Member Enrolment Form

Employee (EE)

- Receive the e-Member Enrolment Form via SMS/email
- Complete authentication and fill in the e-Member Enrolment Form
- Download a copy of the form for record

Employer

- Review EE details
- Complete employment details
- Submit the e-Member Enrolment Form to AIA

AIA

- Based on the information listed in the form to set up member account
- Send "Notice of Participation" to the EEs

Employee (EE)

- Keep the "Notice of Participation" as confirmation of enrolment

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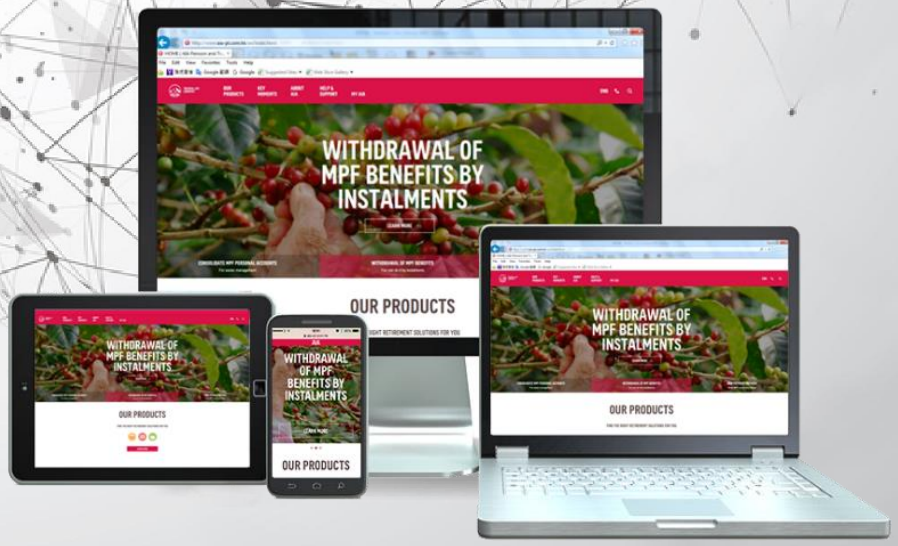
Member

EASE OF GETTING SUPPORT

- ✓ Call Centre located in Hong Kong
- ✓ Longest hotline servicing hours amongst top-5 providers:

  Mon-Fri: 9am - 9pm
  Sat: 9am - 1pm
  excluding Sundays and public holidays

- ✓ Dedicated account manager
- ✓ On-site helpdesk to answer enquiries
- ✓ Regular member communications
- ✓ Walk-in Customer Service Centre
- ✓ Interactive website aia.com.hk
- ✓ “AIA Connect” mobile app
- ✓ Online Chatbot to provide 24/7 support
- ✓ 24-hour Interactive Voice Response System



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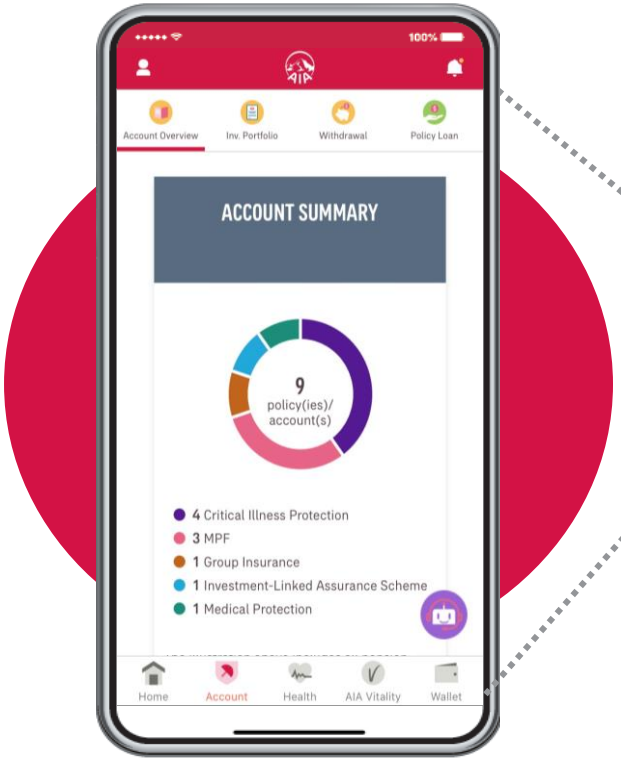
Member

AIA Connect

Manage AIA accounts within one app

• **MPF/ORSO** • Individual Life Insurance • Group Insurance • AIA Vitality



Key Functions

- View Investment Portfolio
- Check Account Overview
- Change Investment Allocation
- View e-Documents
- Chat with AIA
- Check Transaction History
- Update Contact Details

Watch Video

View user guide

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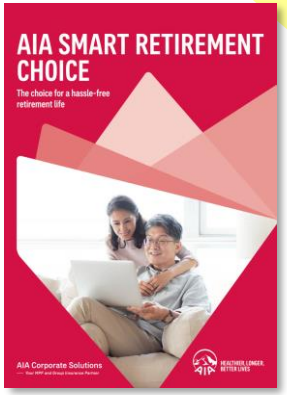
Member

Your golden years should be happy, fulfilling, and carefree. It's important that you make smart post-retirement choices to maintain your desired quality of life in retirement

AIA SMART RETIREMENT CHOICE helps members aged 60 or above* to better manage their hard-earned retirement nest eggs to support a long and hassle-free retirement

* Under AIA MPF Happy Retirement Savings Programme



How will I benefit from this service?

- ✓ Enjoy the freedom to partially withdraw your MPF assets in stages according to your financial needs in retirement
- ✓ Your MPF assets will be invested in our Default Investment Strategy (DIS), enabling you to benefit from potential investment growth even during retirement at a comparatively low management fees

Staged withdrawal service offers two modes of withdrawal

1 Fixed amount

Fixed amount of monthly or annual withdrawals until all MPF assets have been withdrawn



2 Fixed period

Monthly or annual withdrawals over a fixed period of up to 20 years – the withdrawal amount for each year will be calculated yearly based on the asset balance and the selected period of withdrawal until end of your selected period



View Programme Leaflet

Watch Video (Chi only)

Remarks: The AIA Smart Retirement Choice arrangement is subject to terms and conditions. Please refer to the relevant promotion leaflet and online opt-in form for details.

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Member

ONLINE MPF ASSETS TRANSFER SERVICE

Managing MPF has never been easier!

- ✓ Consolidate Personal Account(s)
- ✓ Transfer assets under Tax Deductible Voluntary Contribution (TVC) Account(s)
- ✓ Submit Employee Choice Arrangement transfer election form

How will I benefit from this service?

You only need to enter information once and it will be checked by our system, which **reduces errors**

7 Days

Processing time normally takes **only around 7 working days** (almost twice as fast as processing printed forms)

As no printing or mailing are required, it is **kinder to the environment and more convenient**



View user guide

Consolidate/Transfer MPF Assets

Transfer your MPF assets in just a few steps:

Step 1

Go to aia.com.hk. Under "Help & Support" menu, click "Online MPF Assets Transfer"

Step 2

Existing AIA MPF Member

- View or update personal information as needed

If applicable:

- Enter investment choice for Personal Account / TVC Account
- Enter contribution details of TVC Account

Non-existing AIA MPF Member

- Enter personal information
- Enter investment choice for Personal Account / TVC Account
- Enter contribution details of TVC Account

Step 3

Specify the assets you want to transfer from other MPF providers to AIA

Step 4

Preview and confirm the information, then save the form for your own records

Note: You may be requested to provide supporting documents to AIA to complete the MPF assets transfer

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Member



EASE OF MANAGING YOUR MPF

	AIA	Others^
Fund Fact Sheet	12 times / year	Mostly 4 times / year
Benefit Statement	4 times / year	Mostly 1-2 times / year
Rebalancing & Fund-to-Fund Switching★	Both	Mostly either one
Sign Language Service	Yes	No

*** Rebalancing** - allows a member to switch his or her existing investments by changing the existing total investment allocation percentages. His or her existing investments will be redeemed and reinvested according to the new investment allocation percentages on a net basis (that is, the difference between the investment in a constituent fund under the new investment allocation percentage and the investment in that constituent fund before the fund switching).

Fund-to-Fund Switching - is offered through our website aia.com.hk or "AIA Connect", it allows a member to switch his or her investments by withdrawing the whole or a part of his or her existing investments (which shall be in the multiples of 5%) in one or more constituent funds and investing such withdrawn amount into one or more other constituent funds within the scheme.

^ Source: MPFA website, as at 31 May 2020

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Member



A NEW INDICATOR TO HELP YOU UNDERSTAND YOUR PREPARATION STATUS FOR YOUR RETIREMENT

UNDERSTAND YOUR INVESTING STYLE IN A FEW STEPS

RQ TEST

RETIREMENT SAVINGS CALCULATOR

MPF INVESTING STYLE ASSESSMENT

CALCULATE YOUR DESIRED RETIREMENT GOAL

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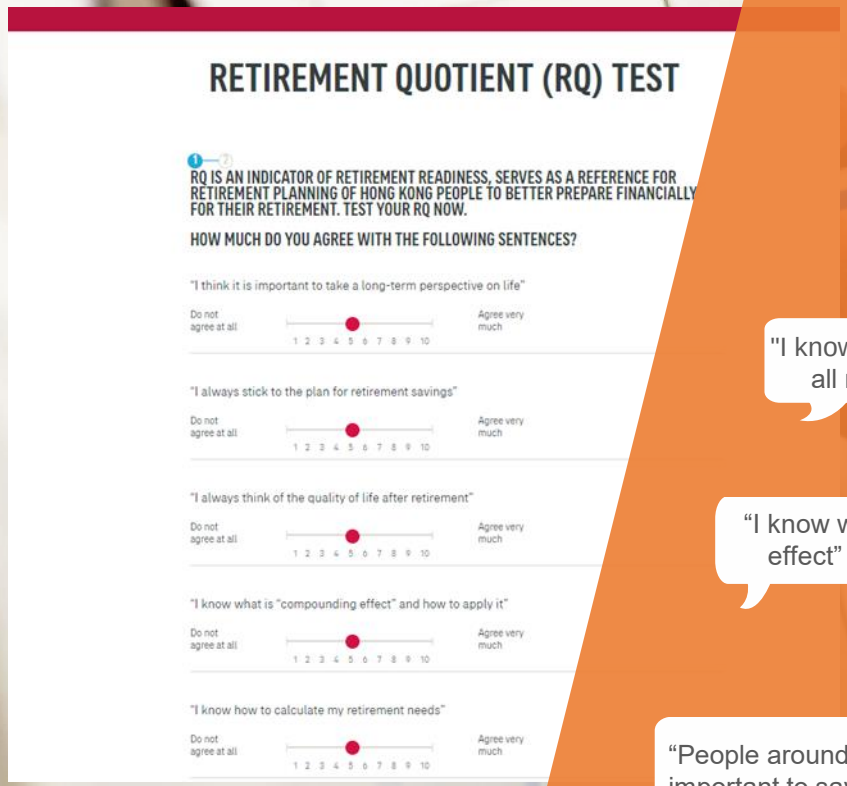
RETIREMENT QUOTIENT (RQ) TEST



RQ is an indicator of retirement readiness, serves as a reference for retirement planning of Hong Kong people to better prepare financially for their retirement. Test your RQ now.
How much do you agree with the following sentences?

- "I think it is important to take a long-term perspective on life"
- "I always stick to the plan for retirement savings"
- "I know how to calculate my retirement needs"
- "I know the current balance in all my MPF account(s)"
- "I always think of the quality of life after retirement"
- "I know what is "compounding effect" and how to apply it"
- "I am confident that the bank, insurance company or fund house can manage my MPF and other retirement plan well"
- "I know what is "dollar cost averaging" and how to apply it"
- "People around me believe it is important to save for retirement"
- "I am clear about the amount of financial risk that I am able to take when making investments"

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RETIREMENT SAVINGS CALCULATOR

Desirable monthly expense after retirement

Current monthly contributions to MPF

Desired retirement age

Current monthly income

Current monthly voluntary contributions

Expected age to use up your retirement reserve



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MPF INVESTING STYLE ASSESSMENT

How "Hands-on" are you when it comes to investing?

- Do you know which MPF funds you are currently invested in?
- Do you have other investments such as stocks or mutual funds, other than your MPF?
- Do you read the financial news every day?
- Are you interested in investments?
- Have you checked the performance of your MPF in the past 12 months?
- Do you invest based on your own decisions, rather than seeking help from friends or professionals?
- Do you research all available options before making any investment choices?



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New **MPF INVESTING STYLE ASSESSMENT** is a simple assessment tool to assist you in determining your investing style and risk tolerance level and, in turn, help you choose the portfolio that might suit you

"Do-It-For-Me" Style



You have more important priorities in life than worrying about your investments, and you may have limited time to manage your MPF investments. You may want to rely on investment experts to manage your portfolios, giving you peace of mind knowing your investments are in good hands.

High | Medium | Low Risk Tolerance Level

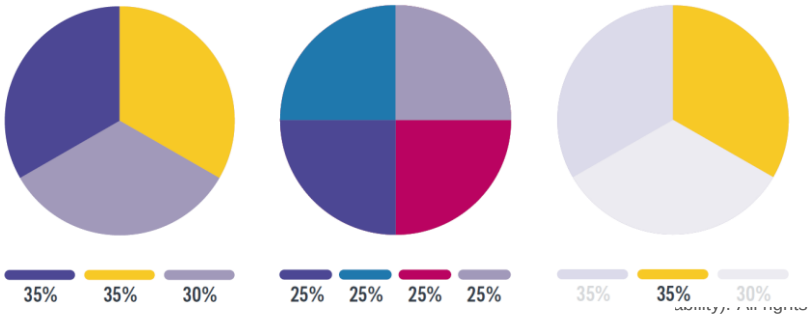
"Do-It-Myself" Style



You have your own view on investment opportunities and are willing to spend time monitoring and managing your investment portfolio frequently. You prefer building up and managing your investment portfolio on your own.

High | Medium | Low Risk Tolerance Level

What's more… you may log into your member account to view the sample portfolios that might suit your investing style and risk tolerance level



Try It Now

Watch Video (Chi only)

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The result of this assessment should only be viewed as a reference and should not be taken as complete or conclusive. You should not make any investment decision based solely on the result of this assessment and should make your own investment choices based on your prevailing risk tolerance level and all relevant financial circumstances, only after properly reviewing all relevant literature, including applicable offering document(s) and associated risk factors. When you are in doubt, you should seek financial and / or professional advice.

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HEALTHIER, LONGER, BETTER LIVES

AIA MPF - PRIME VALUE CHOICE - PRODUCT INFORMATION

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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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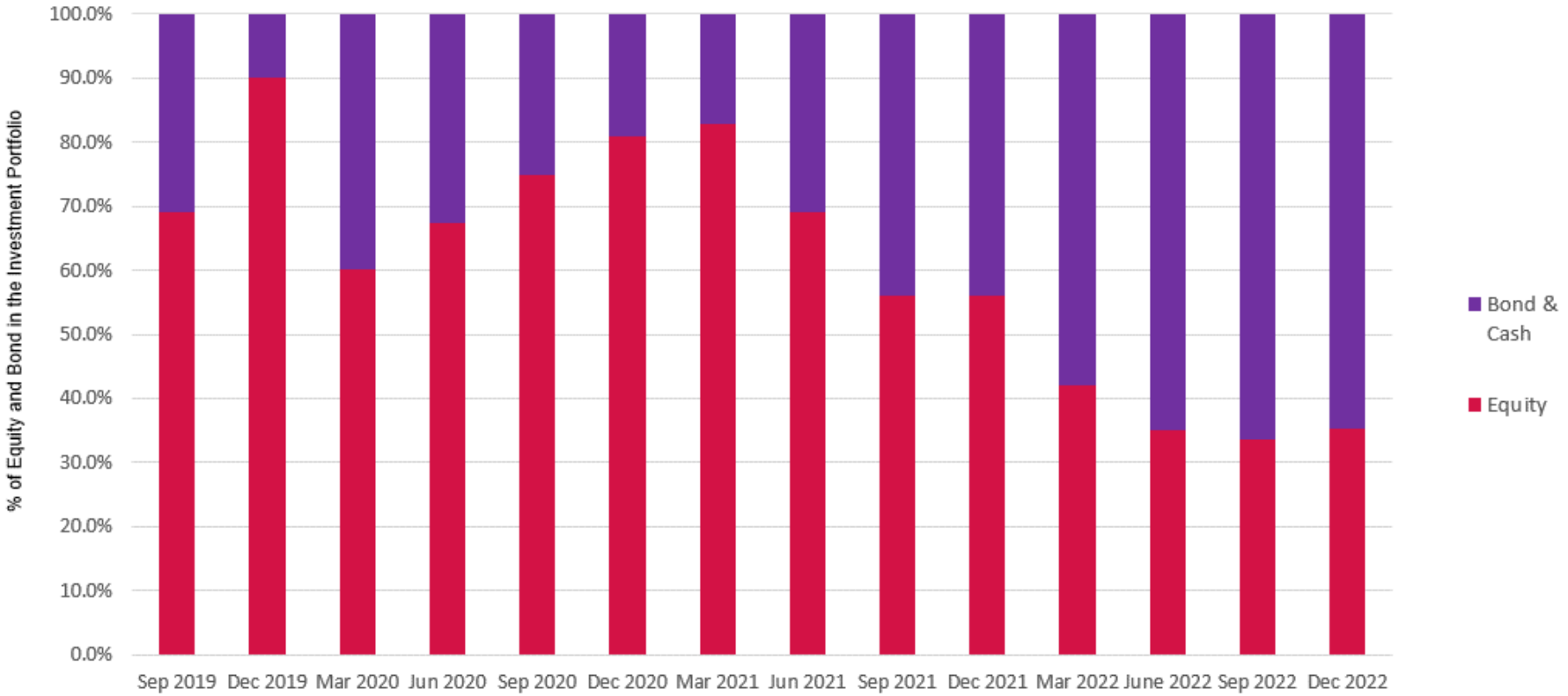
MANAGER'S CHOICE FUND - ASSET ALLOCATION



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 Sep 2019 to Dec 2022.

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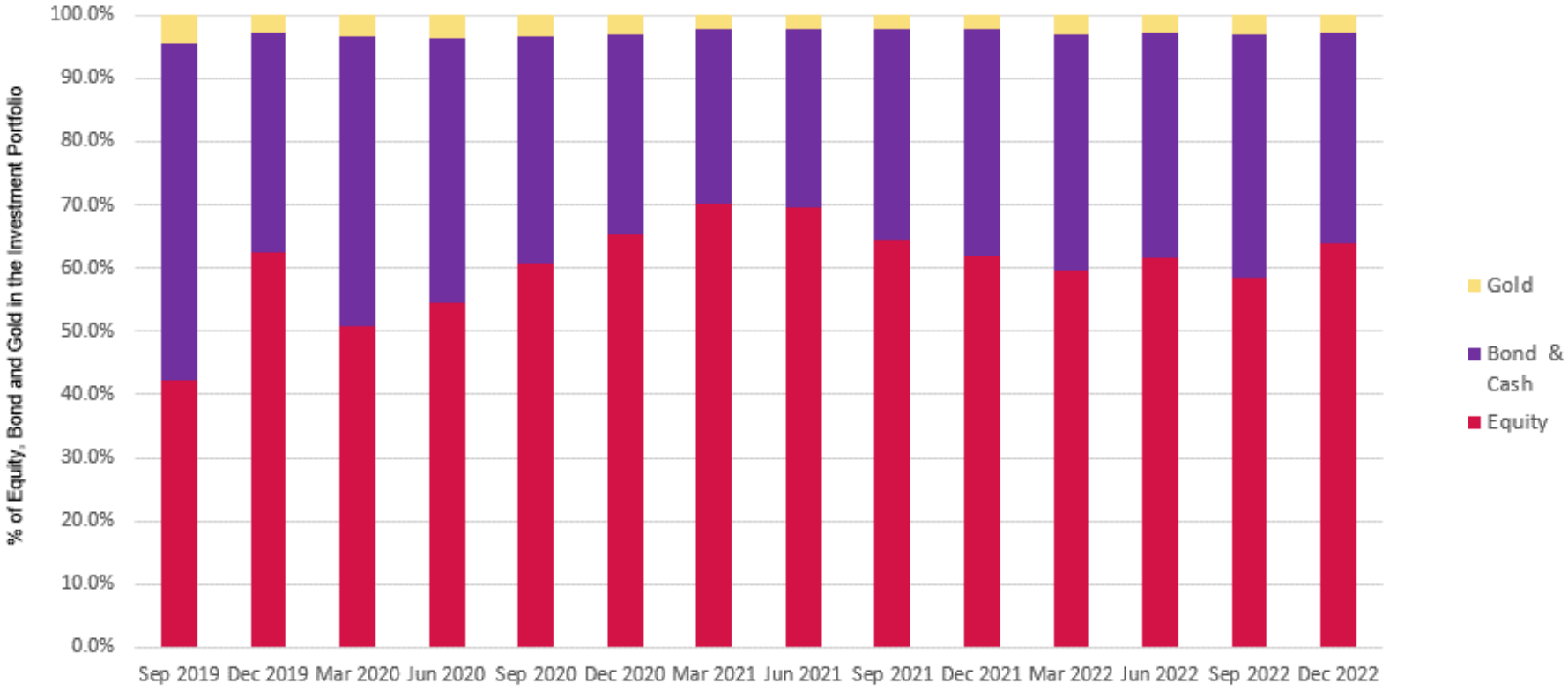
CHINA HK DYNAMIC ASSET ALLOCATION FUND ("DAA") - ASSET ALLOCATION



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 Sep 2019 to Dec 2022.

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CALENDAR YEAR PERFORMANCE*

Constituent Fund	Launch Date (dd/mm/yyyy)	Year to Date %	2022 %	2021 %	2020 %	2019 %	2018 %
Default Investment Strategy Funds							
Core Accumulation Fund^	01/04/2017	9.05%	-16.22%	9.63%	11.98%	16.72%	-5.61%
Age 65 Plus Fund^	01/04/2017	3.34%	-14.78%	0.89%	8.12%	9.60%	4 -1.40%
Equity Funds - Index-Tracking Collective Investment Scheme Series~							
American Fund	23/09/2011	1 17.86%	-19.30%	2 26.50%	10.53%	3 24.53%	-6.90%
Eurasia Fund	23/09/2011	7.93%	-16.32%	6.96%	4.25%	17.59%	-14.35%
Hong Kong and China Fund	23/09/2011	-4.95%	5 -13.38%	-13.64%	-1.77%	12.18%	-11.26%
World Fund	01/12/2007	4 14.21%	-18.22%	5 19.17%	7.61%	5 21.96%	-9.58%
Fixed Income Funds							
Asian Bond Fund	23/09/2011	0.57%	3 -8.62%	-5.72%	8.06%	5.38%	3 -0.68%
Global Bond Fund	01/12/2007	1.18%	-19.55%	-5.61%	11.61%	6.24%	5 -3.08%
MPF Conservative Fund	01/12/2000	1.87%	1 0.66%	0.11%	0.45%	1.15%	1 0.67%
Dynamic Asset Allocation Funds							
China HK Dynamic Asset Allocation Fund	04/07/2017	-4.72%	4 -13.15%	-8.03%	8.72%	4.90%	-3.22%
Manager's Choice Fund	01/08/2008	1.81%	-16.37%	2.76%	10.56%	15.41%	-11.49%
Equity Funds							
Asian Equity Fund	01/12/2004	9.22%	-18.15%	6.26%	2 28.10%	15.64%	-12.97%
European Equity Fund	01/01/2002	5 12.17%	-14.27%	4 20.05%	3.06%	18.30%	-17.81%
Greater China Equity Fund	01/12/2004	-1.66%	-22.98%	-7.15%	1 40.24%	2 24.57%	-15.08%
North American Equity Fund	01/01/2002	2 17.25%	-17.73%	1 27.16%	4 14.50%	4 22.16%	-8.19%
Green Fund	31/03/2006	3 16.36%	-18.79%	3 21.87%	5 13.76%	1 26.80%	-12.49%
Guaranteed Fund							
Guaranteed Portfolio	01/12/2000	0.10%	2 0.15%	0.15%	0.15%	0.15%	2 0.15%
Lifestyle Funds							
Growth Portfolio	01/12/2000	5.37%	-16.80%	3.71%	3 15.76%	16.49%	-13.75%
Balanced Portfolio	01/12/2000	2.27%	-16.22%	0.19%	11.46%	12.11%	-9.32%
Capital Stable Portfolio	01/12/2000	1.60%	-15.00%	-1.17%	9.58%	8.94%	-6.35%

*Source: AIA, as at 31 Aug 2023. 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	6.67%	6.87%	21.42%	n/a	34.73%
Age 65 Plus Fund^	01/04/2017	-0.03%	-8.69%	3.52%	n/a	7.22%
Equity Funds - Index-Tracking Collective Investment Scheme Series~						
American Fund	23/09/2011	4 13.92%	1 33.36%	1 47.76%	2 139.66%	3 200.49%
Eurasia Fund	23/09/2011	12.02%	8.11%	5.10%	33.70%	74.65%
Hong Kong and China Fund	23/09/2011	-5.11%	-23.14%	-26.94%	3.14%	22.99%
World Fund	01/12/2007	5 13.28%	5 24.73%	4 30.93%	4 89.86%	84.22%
Fixed Income Funds						
Asian Bond Fund	23/09/2011	1.36%	-10.40%	0.11%	6.85%	6.54%
Global Bond Fund	01/12/2007	-0.17%	-20.54%	-9.29%	-8.36%	6.75%
MPF Conservative Fund	01/12/2000	2.46%	2.68%	4.69%	5.53%	17.27%
Dynamic Asset Allocation Funds						
China HK Dynamic Asset Allocation Fund	04/07/2017	-5.23%	-18.18%	-14.82%	n/a	-7.55%
Manager's Choice Fund	01/08/2008	0.79%	-3.37%	1.69%	28.08%	82.62%
Equity Funds						
Asian Equity Fund	01/12/2004	6.42%	20.97%	5 24.37%	5 57.68%	2 203.07%
European Equity Fund	01/01/2002	1 22.84%	3 27.90%	21.50%	57.09%	4 178.12%
Greater China Equity Fund	01/12/2004	-3.80%	-17.26%	10.29%	38.12%	140.27%
North American Equity Fund	01/01/2002	3 13.95%	2 30.54%	2 46.08%	1 156.48%	1 257.77%
Green Fund	31/03/2006	2 15.52%	4 26.36%	3 42.14%	3 113.97%	144.16%
Guaranteed Fund						
Guaranteed Portfolio	01/12/2000	0.15%	0.45%	0.75%	2.36%	35.36%
Lifestyle Funds						
Growth Portfolio	01/12/2000	5.99%	2.14%	8.81%	49.46%	5 175.79%
Balanced Portfolio	01/12/2000	1.39%	-7.49%	0.11%	20.05%	109.37%
Capital Stable Portfolio	01/12/2000	0.37%	-9.98%	-2.33%	9.79%	82.49%

*Source: AIA, as at 31 Aug 2023. 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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MARKET OUTLOOK for the next 3 months as at 31 August 2023

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



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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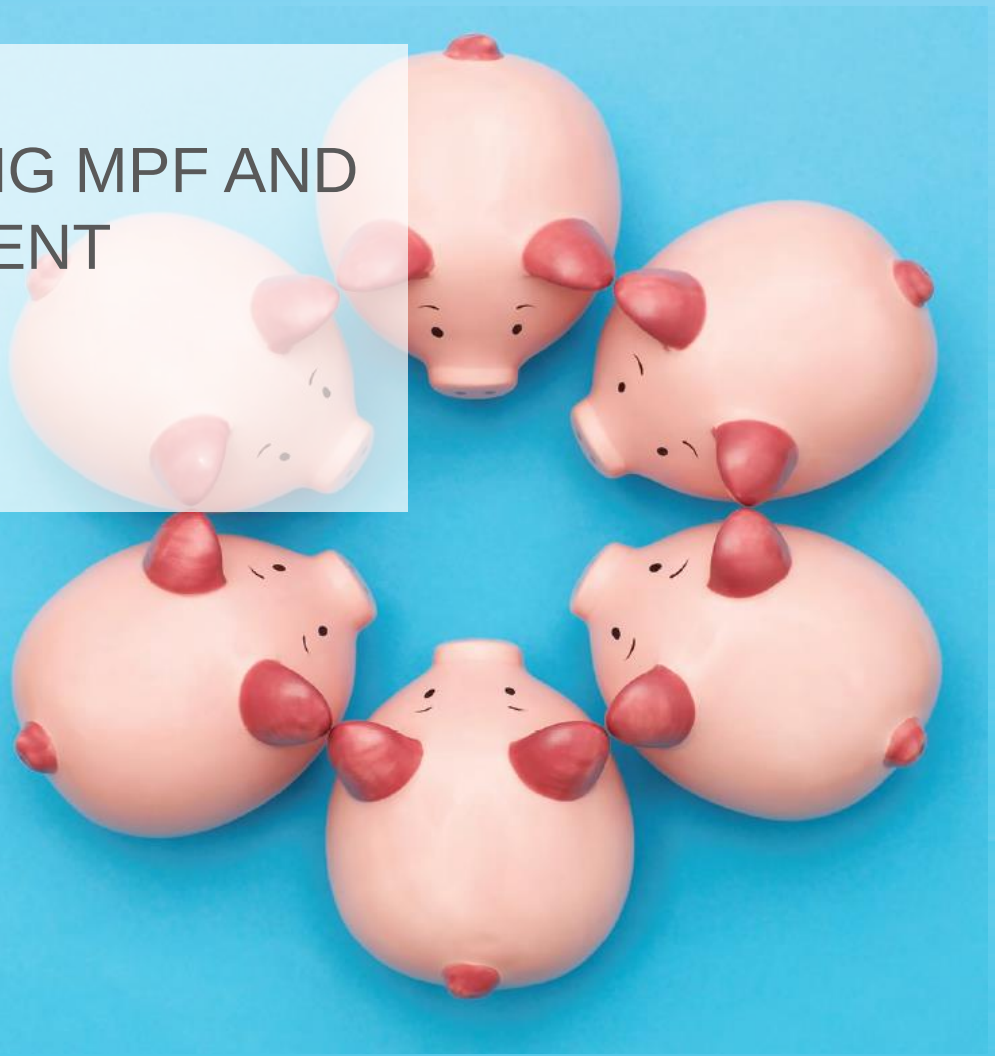
BE PROACTIVE IN MANAGING MPF AND PLAN EARLY FOR RETIREMENT

- Consolidate Personal Account
- Make Voluntary Contributions



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CONSIDER CONSOLIDATING YOUR MPF ASSETS AND BRING TOGETHER YOUR DESIRED RETIREMENT

MPFA Statistics^: as at 31 March 2023

Relevant Employees	**2,671,000**	**Personal Accounts**	**6,402,000**	**Aggregated Net Asset Values**	**around HKD1.11 trillion**

On average, each employee…

- owns more than **two Personal Accounts**
- owns over **HKD415,000 MPF assets**

As your pool of accumulated MPF assets grow, consolidating your MPF accounts becomes important

Benefits :

1. Gain a **clear overall picture** of your MPF investments at all times
2. **Easily adjust** your investment strategy and portfolios
3. **Save time and effort** by managing just one account

Consolidating your MPF assets to AIA MPF Personal Account now to enjoy the advantages of easy management as well as the special privilege*

Factors to consider :

- Select your own Trustee / Scheme
  - ✓ Suitability of the fund choices / whether they are consistent with your investment objectives
  - ✓ Fees and charges, services
- The process of consolidation of accounts involves funds transaction, so there will be a period of 1 to 2 weeks during which your MPF benefits will not be invested in any funds
- Fund prices may change in the interim due to market fluctuations, so you may be subject to the "sell high, buy low" or "sell low, buy high" scenarios



View Programme Leaflet

Consolidate/Transfer MPF Assets

^ Source: MPF Schemes Statistical Digest, March 2023
* For details, please refer to the relevant product leaflet

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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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ILLUSTRATIVE EXAMPLE FOR ANNUAL TAX DEDUCTION WITH TVC FOR A SINGLE PERSON

The examples[1] below illustrate the tax savings a single person could enjoy by making either HKD30,000 or HKD60,000 voluntary contributions to his/her TVC account.

			Annual Maximum Total Tax Deductions: HKD60,000[2]		
	Net Taxable Income[3] before Making TVC (HKD)	Tax Payable Before Making TVC (HKD)	Tax Deductible Voluntary Contribution (HKD)	Tax Payable after Tax Deductible For TVC (HKD)	Tax Savings with TVC (HKD)
John	330,000	38,100	30,000	33,000	**5,100**
			60,000	27,900	**10,200**
Ann	250,000	24,500	30,000	19,400	**5,100**
			60,000	14,600	**9,900**
Susan	200,000	16,000	30,000	11,800	**4,200**
			60,000	8,000	**8,000**

1 The examples are based on the assumption that each single person is taxed at progressive rates on his or her annual net taxable income; and the tax payable is calculated by using the Simple Tax Calculator developed by the IRD. Please visit ird.gov.hk for details.
2 HKD60,000 is the maximum total tax deductions for MPF Tax Deductible Voluntary Contributions and qualifying annuity premiums for the year of assessment 2020/21. Please visit ird.gov.hk for details.
3 Net taxable income (i.e. net chargeable income) is calculated by total income minus allowances and deductions (e.g. basic/dependent parent(s) allowance, deductions for MPF mandatory contributions).

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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 December 2023 >

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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EXCLUSIVE OFFERS FOR MEMBERS

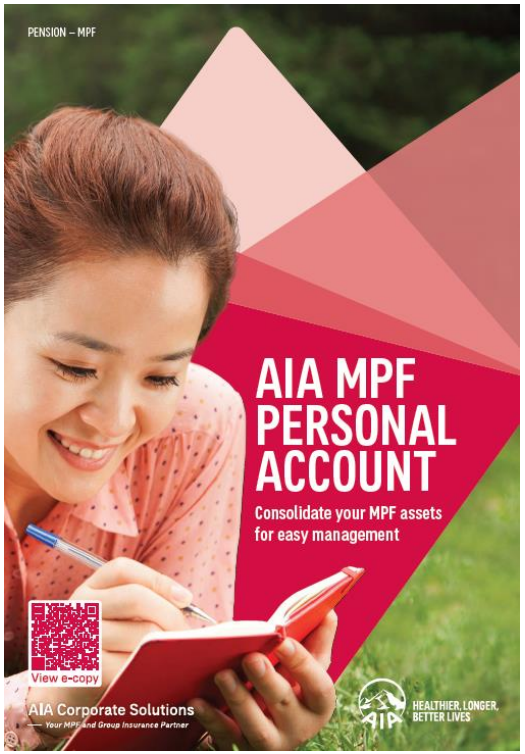
1. AIA MPF Personal Account (MPFPA)

View programme details

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

<Promotion Period：From now until 31 December 2023>

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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AIA Corporate Solutions

Your MPF and Group Insurance Partner

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