HEALTHIER, LONGER, BETTER LIVES

AIA MPF - PRIME VALUE CHOICE - PRODUCT INFORMATION

Issued by AIA Company (Trustee) Limited

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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 tripled**[2] since public listing in 2010
- Total assets of **US$276 billion**[3]
- AIA Group Limited (Stock Code: 1299) is **the third 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 / Negative
Fitch : AA / 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

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

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 Fur
- Asia-Pacific Equity Category: MPFs (5 Years) – Outstanding Performer – Asian Equity Fu

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-Cl

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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AWARDS

Quality & Service



The Hong Kong Insurance Awards:
Outstanding MPF/Employees' Benefit Product/Service Award
(4 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 (4 consecutive years)
Best TVC Provider (5 consecutive years)
Environmentally Responsible (3 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
(9 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)

SIMPLICITY

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?

Have you checked the performance of your MPF in the past 12 months?

Are you interested in investments?

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?

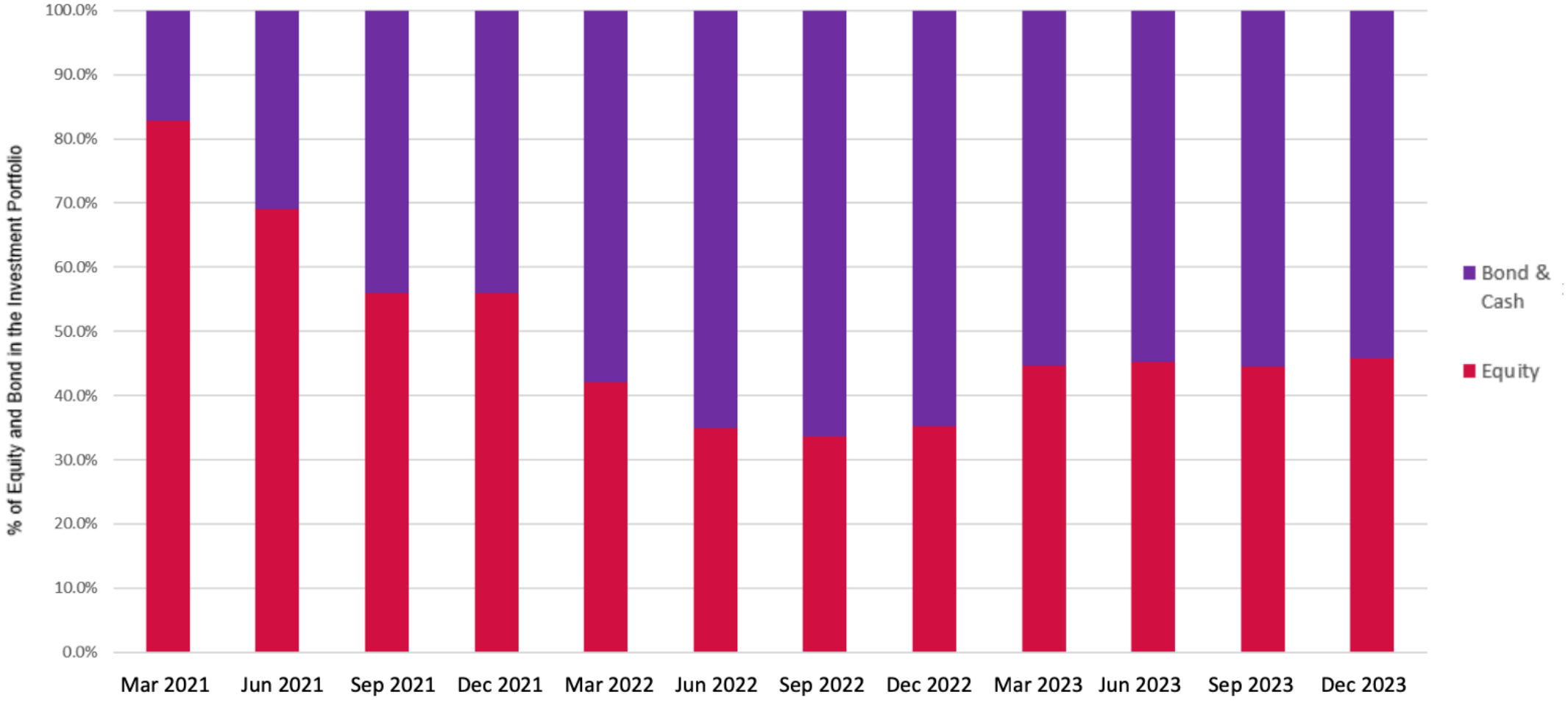


MARKET OUTLOOK for the next 3 months as at 31 December 2023

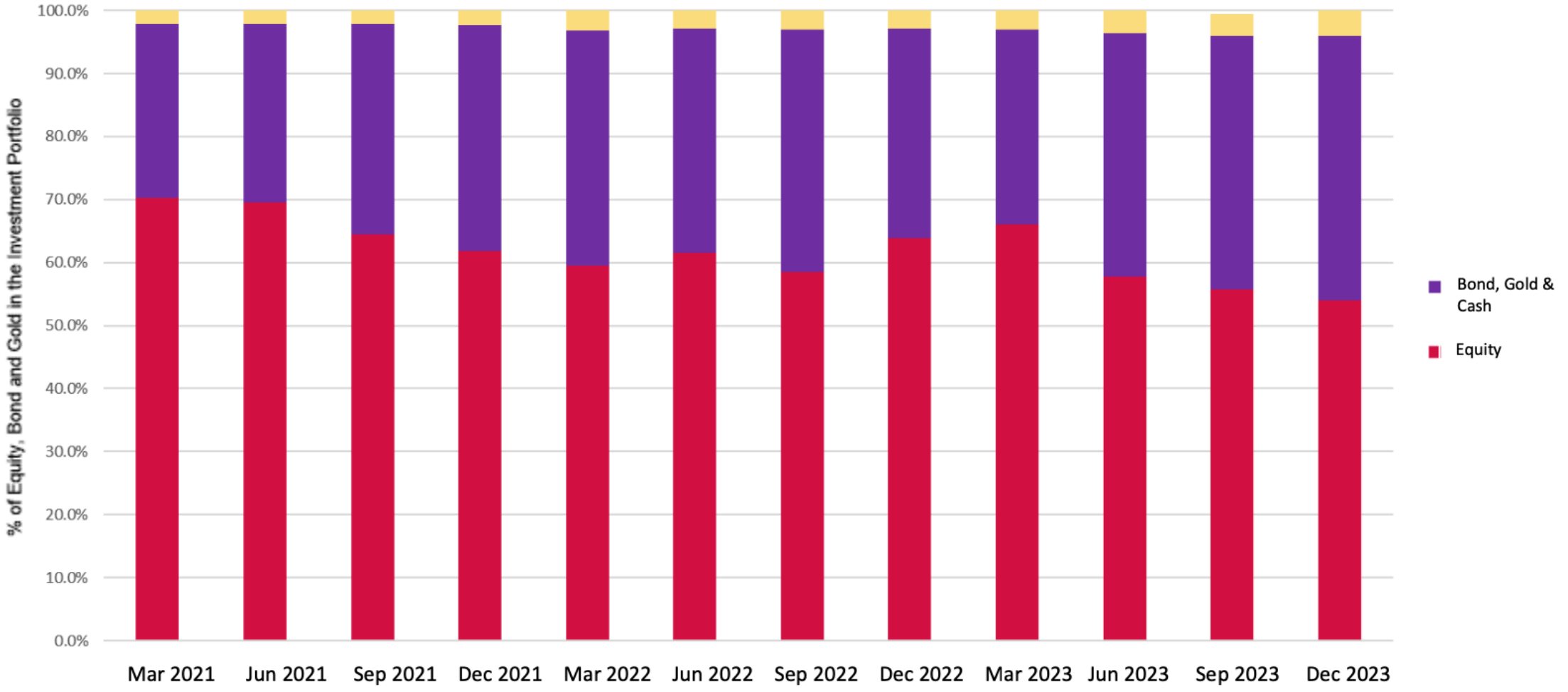
Legends: ⇈ Heavily overweight ↑ Overweight → Neutral ↓ Underweight ⇊ Heavily underweight

	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	↓	→	→	→	↑	↑

MANAGER'S CHOICE FUND - ASSET ALLOCATION



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



EXCLUSIVE OFFERS FOR MEMBERS

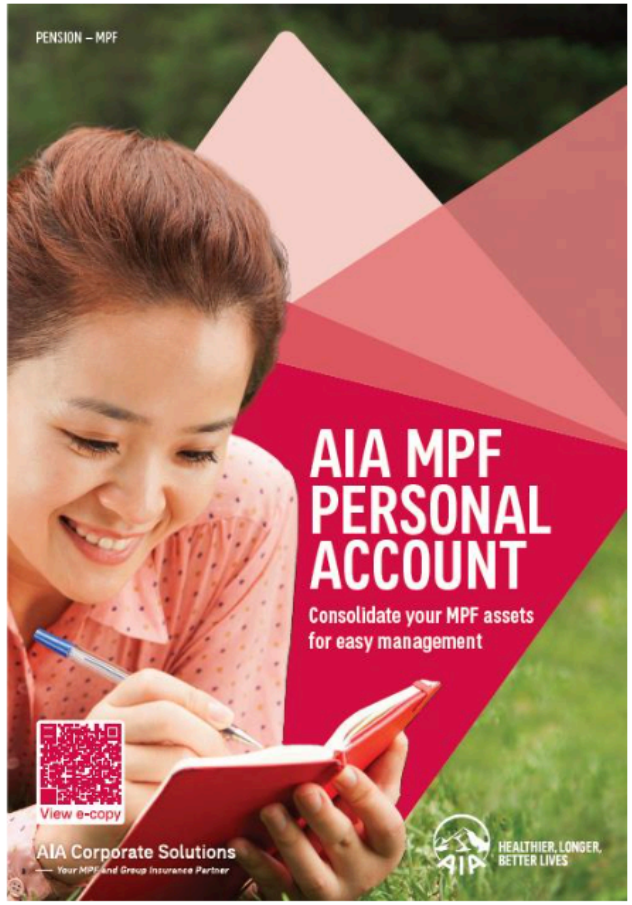
1. AIA MPF Personal Account (MPFPA)

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])



How much pension will you gain towards your retirement ?

Projected MPF Accrued Benefits (Assume contribute $2,000 in total per month by Employer & Employee)			
Contribution Year	Assumed annual MPF Investment return - 2%	Assumed annual MPF Investment return - 5%	Assumed annual MPF Investment return - 8%
1	24,219	24,545	24,868
2	48,923	50,318	51,725
3	74,120	77,379	80,731
4	99,822	105,793	112,057
5	126,038	135,627	145,889
6	152,778	166,954	182,428
7	180,052	199,847	221,890
8	207,873	234,384	264,509
9	236,249	270,649	310,538
10	265,194	308,726	360,249
11	294,717	348,708	413,936
12	324,830	390,688	471,919
13	355,546	434,768	534,540
14	386,876	481,051	602,171
15	418,833	529,649	675,213
16	451,429	580,677	754,097
17	484,677	634,256	839,293
18	518,589	690,514	931,304
19	553,180	749,585	1,030,676
20	588,463	811,609	1,137,998
25	775,749	1,171,469	1,817,982
30	982,527	1,630,752	2,817,101
35	1,210,827	2,216,926	4,285,135
40	1,462,889	2,965,049	6,442,159

From 2000, contribution MPF to 2019

Assumed annual investment return in 5% **HK$749,585**

Assumed annual investment return in 8% **HK$1,030,676**

Difference：HK$281,091

Assume start MPF contribution from 25 and will retire on 65 :
Total 40 years

Assumed annual investment return in 5%, **HK$2,965,049**

Assumed annual investment return in 8%, **HK$6,442,159**

Difference：HK$3,477,110

Remarks

- The above hypothetical net investment return is based on the assumption that the ROI has been deducted from the MPF Scheme itself and the fund fees and expenses under it.
- The information described or expressed in this material is for informational purposes only. This material is designed to give you a better understanding of the retirement plan.
- The figures derived from the above projection table are calculated based on the above assumptions and are for illustrative purposes only. The information provided above should not be considered as any form of warranty or professional advice. This material does not constitute any investment invitation or offer for sale, nor is it a purchase or investment basis for any agreement
- Investment involves risks and past performance is not a guide to future performance. The return on investment can go up or down. Before making any investment decision, please refer to the relevant promotional publication for further details and risk factors.

Fund performance comparison

High Risk Fund



	Total Contribution (Based on monthly contribution $3,000)	AIA MPF - Prime Value Choice - North American Equity Fund	BCT (MPF) Industry Choice - BCT (Industry) Global Equity Fund	HSBC Mandatory Provident Fund - SuperTrust Plus - North American Equity Fund	Manulife Global Select (MPF) Scheme - Manulife MPF Healthcare Fund	Sun Life Rainbow MPF Scheme - Sun Life MPF Hong Kong Equity Fund - Class B
Balance as at 30/04/2024 (HK$)	579,000	1,458,846	926,256	1,442,174	1,130,155	677,879
Gain/Loss (HK$)	N/A	879,846	347,256	863,174	551,155	98,879
Dollar Cost Averaging Annualized Return	N/A	12.29%	6.07%	12.13%	8.75%	2.00%

Data Source: LBestServe Financial Limited Performance Report (as at April 30, 2024)

$3,000 contribution each month

Sunlife - $677,879

HSBC - $1,442,174

Manulife - $1,130,155

AIA - $1,458,846

The above example is based on a comparison of the balances of the monthly contribution of HK$2,000 since April 2003 and kept in the account as at April 30, 2024. The above information is for reference only.

Annualised Return 12.29%

Fund performance comparison

High Risk Fund (One-off Contribution)



	Total Contribution (Based on one-off contribution $100,000)	AIA MPF - Prime Value Choice - North American Equity Fund	BCT (MPF) Industry Choice - BCT (Industry) Global Equity Fund	HSBC Mandatory Provident Fund - SuperTrust Plus - North American Equity Fund	Sun Life Rainbow MPF Scheme - Sun Life MPF Hong Kong Equity Fund - Class B	Manulife Global Select (MPF) Scheme - Manulife MPF Healthcare Fund
Balance as at 30/04/2024 (HK$)	100,000	361,694	173,955	337,559	171,670	301,679
Gain/Loss (HK$)	N/A	261,694	73,955	237,559	71,670	201,679
Cumulative Return	N/A	261.69%	73.96%	237.56%	71.67%	201.68%
Annualized Return	N/A	8.37%	3.52%	7.90%	3.44%	7.14%

Data Source: LBestServe Financial Limited Performance Report (as at April 30, 2024)

$100,000 One-off contribution

Sunlife - $171,670

HSBC - $337,559

Manulife - $301,679

AIA - $361,694

The above example is based on a comparison of the balances of the monthly contribution of HK$2,000 since April 2003 and kept in the account as at April 30, 2024. The above information is for reference only.

Cumulative Return 261.69%