PENSION – MPF

AIA MPF TAX DEDUCTIBLE VOLUNTARY CONTRIBUTION PROGRAMME

ACCELERATE YOUR RETIREMENT RESERVE AND ENJOY TAX BENEFITS



Enjoy tax deduction of up to HK$60,000 each year and manage your account easily with comprehensive investment choices, flexibility in fund switching, smart tools and more, bringing you closer to your retirement goals.



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Your MPF and Group Insurance Partner

HEALTHIER, LONGER, BETTER LIVES

Important Notes

"**MPF fund**", for the purposes of this document, means Constituent Fund as defined in the Glossary of the MPF Scheme Brochure of AIA MPF - Prime Value Choice (the "**Scheme**").

- The **MPF Conservative Fund** and the **Capital Stable Portfolio** in 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.
- 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 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.
- 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.
- The distribution of dividends for reinvestment of such dividends into the Retirement Income Fund or the distribution of dividends for investment in the MPF Conservative Fund on a regular and frequent basis will inevitably involve an investment time-lag during which dividends are not reinvested/ invested and are subject to out-of-market risk on a recurring basis (currently, on a monthly basis). With the feature of dividend distribution, the return of the Retirement Income Fund for Members aged below 65 may be impacted negatively or positively as its net asset value per unit may have gone up or down at the time when dividends are reinvested. Therefore, the return of the Retirement Income Fund for Members aged below 65 may deviate from that of a constituent fund with similar investment portfolio without such arrangement and may not always be advantageous to these Members. Likewise, the same also applies to Members aged 65 or above in respect of the investment of the dividends into the MPF Conservative Fund.
- 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.
- 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.

Issued by AIA Company (Trustee) Limited

After years of dedication to your work, it's time to consider you and your family's retirement needs

MPF mandatory contributions alone may not be enough for a comfortable retirement. Why not consider joining the new AIA MPF Tax Deductible Voluntary Contribution Programme (the "Programme"), so you can better prepare for your retirement while enjoying tax deduction of up to HK$60,000[1] each year?

Through AIA, you can start and manage your Tax Deductible Voluntary Contribution ("TVC") account easily with comprehensive investment choices, flexibility in fund switching, smart tools and more, bringing you closer to your retirement goals.

Your new MPF tax benefit

As a taxpaying employee, preparing for your retirement reserve through TVC may be a smart choice for you. Under this programme, the voluntary contributions made into your TVC account during each year of assessment would be eligible for tax deduction in that year of assessment. A maximum of HK$60,000[1] per annum can be deducted from your taxable income.

Tax savings = TVC amount x Applicable tax rate

Illustrative examples for annual tax savings with TVC for a single person

(The figures are hypothetical and for illustrative purposes only.)

The examples[2] below illustrate the tax savings a single person could enjoy by making either HK$30,000 or HK$60,000 voluntary contributions to his/her TVC account.

			Annual Maximum Total Tax Deductions: HK$60,000[1]		
	Net Taxable Income[3] before Making TVC (HK$)	Tax Payable before Making TVC (HK$)	Tax Deductible Voluntary Contribution (HK$)	Tax Payable after Tax Deduction for TVC (HK$)	Tax Savings with TVC (HK$)
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**

Remarks:

[1] HK$60,000 is the maximum total tax deductions for MPF Tax Deductible Voluntary Contributions and qualifying annuity premiums for the year of assessment 2025/26. Please visit ird.gov.hk for details.

[2] 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.

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John earns an annual net taxable income[3] of HK$330,000, as illustrated in the table on page 3. According to the tax computation rules of the Inland Revenue Department (IRD), he would be taxed HK$38,100 before claiming a tax deduction for TVC.

If John contributes a total of HK$30,000 to his TVC account over the course of a year, an equivalent amount (i.e. HK$30,000) would be deducted from taxation that year. He would need to pay HK$33,000 in taxes and save up to HK$5,100 (i.e. HK$30,000 x 17%).

If he were to make an even higher contribution of HK$60,000, he would enjoy a tax deduction of HK$60,000, which is the maximum tax-deductible limit. After this tax deduction for TVC, he would need to pay HK$27,900 in taxes as saving up to HK$10,200.

Similarly, if Ann and Susan were to contribute HK$60,000 each to their respective TVC accounts, they would enjoy a tax deduction of HK$60,000 each, which is the maximum tax-deductible limit. After this tax deduction for TVC, they would only need to pay HK$14,600 and HK$8,000 in taxes respectively, saving up to HK$9,900 and HK$8,000.

As tax saving amounts can vary according to different individuals' situation, taxable income and the applicable tax rate, please refer to the relevant Inland Revenue Ordinance rules and regulation for tax deductions for MPF Tax Deductible Voluntary Contributions and annuity premiums. The maximum tax deduction of HK$60,000 is an aggregate limit for both MPF Tax Deductible Voluntary Contributions and qualifying annuity premiums.



Remark:
[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).



Key features of the Programme

Eligibility	• Member of an MPF scheme, including employee, self-employed person or personal account holder • Member of an MPF exempted ORSO scheme
Minimum Contribution Amount	• Monthly contribution: HK$300 • Annual contribution: HK$3,600
Withdrawal	The withdrawal conditions are the same as those of MPF mandatory contributions. You may withdraw your accrued benefits derived from TVC under the following circumstances: • when you reach the age of 65; • if you retire early between the age of 60 and 65; • if you leave Hong Kong permanently; • if you become totally incapacitated or permanently unfit for work; • if you are diagnosed with terminal illness; or • if the balance of your only MPF account is not more than HK$5,000 In the unfortunate event of an untimely death, your accrued benefits will be paid to your personal representative.

A suite of MPF funds for different investment opportunities

With our comprehensive MPF fund choices, including funds with management fees as low as 0.65%[4], you can diversify your investments according to your personal risk appetite or market conditions, choosing from a range of investment opportunities across different geographical locations and asset classes.

Our underlying funds are also managed by renowned investment managers with different styles, each offering unique investment strategies.

These cater to your evolving investment objectives, depending on market conditions and the changing needs of your life journey.

Remark:
[4] Per annum of net asset value. Fees and charges charged collectively by both the Constituent Fund and its relevant underlying fund(s).

"AIA", "We" or "our" herein refers to **AIA International Limited** (Incorporated in Bermuda with limited liability).

Flexible fund switching options with unlimited free fund switching[5]

AIA gives you the flexibility to unlimitedly switch to other AIA MPF funds, free of charge[5] (except for Guaranteed Portfolio). Fund switching is flexible and easy, offering you the choice of Fund-to-Fund Switching or Rebalancing.

Fund-to-Fund Switching

- Allows you to switch your investments in one or more AIA MPF funds to (an)other AIA MPF fund(s) of your choice
- Investments in other funds remain unchanged
- Can be done via the eMPF Platform

Rebalancing

- Allows you to change your entire existing portfolio based on your new investment choice(s)
- Can be done via the eMPF Platform

Smart tools to help you manage your investments and retirement

Take charge with smart tools that make it easy to match your investments to your retirement goals, keep an eye on your investments and plan for your retirement. Check these out at aia.com.hk.

- MPF Smart Advisor❖
  Main functions include:
  (1) Simply and User-friendly Risk Assessment;
  (2) Retirement Gap Calculator;
  (3) A rare offering in the market – Up to 50 Investment Portfolios Recommendation;
  (4) DIY Investment Portfolio;
  (5) Market-first# - Compare Reference Investment Portfolio with Current MPF Portfolio. This innovative solution empowers you to make informed MPF investment decisions with ease.
  (Path: Click "Menu" at the bottom of the homepage after logging in to AIA+ , click "MPF Smart Advisor")

- AIA+ mobile app:
  Get instant access to your AIA MPF account, including details on account movement, fund performance and more.

Install the AIA+ mobile app today from App Store (iOS) or Google Play (Android) for free.

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Convenient payment method

- Cheque^
- Cheque Deposit Machine
- Direct Debit (autopay)
- PPS (Internet and a tone phone service)
- Internet Banking
- Bank Automated Teller Machines (ATMs)

^ Please send the cheque to the eMPF Platform.

Remark:
[5] 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.

*AIA Company Limited (the "**Insurer**") is the insurer of the insurance policy underlying the Guaranteed Portfolio.

The Insurer will declare an interim rate (which will not be less than 0% p.a.) each month. Interest on individual accounts will be accrued and credited daily based on the interim rate. At the end of each financial year (ending on 30 November), the Insurer will declare an annual interest rate (the "**Annual Rate**"). The Annual Rate and any interim rate declared are determined at the sole discretion of the Insurer. The Insurer guarantees that the Annual Rate declared, however, will not be less than 0% p.a.

A Member who invests in the Guaranteed Portfolio will only be entitled to the Annual Rate in respect of a financial year if the Member holds the investment in the Guaranteed Portfolio until the end of that financial year. However, should the Member decide to transfer his/her investments in the Guaranteed Portfolio at any time during a financial year to other Constituent Funds in the Scheme or to an account of the Member within another Registered Scheme, such transfer would constitute a cessation of the holding in the Guaranteed Portfolio and the Member will not be entitled to the Annual Rate in respect of the relevant financial year. Please refer to the MPF Scheme Brochure for more information.

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"Market 1st" of this function are based on AIA internal research and available market information as of August 2025.

AIA MPF TAX DEDUCTIBLE VOLUNTARY CONTRIBUTION PROGRAMME



AIA MPF funds at a glance

AIA MPF Funds	Investment Objective
Default Investment Strategy Funds~	
Core Accumulation Fund★	To provide capital appreciation by investing in a portfolio of APIFs and/or Approved ITCISs in a globally diversified manner.
Age 65 Plus Fund★	To provide stable growth by investing in a portfolio of APIFs and/or Approved ITCISs in a globally diversified manner.

~ The DIS is a ready-made investment arrangement mainly designed for those scheme members who are not interested or do not wish to make an investment choice, and is also available as an investment choice itself for members who find it suitable for their own circumstances. The DIS will manage investment risk exposure by automatically reducing the exposure to higher risk assets as you get older, through investing in the above two DIS funds, according to a pre-set allocation percentages at different ages. For details, please refer to the MPF Scheme Brochure.

Equity Funds – Index-Tracking Collective Investment Scheme Series (the "ITCIS")+	
American Fund	To seek long-term capital appreciation by investing in a combination of North American equity market Approved ITCISs. Please note that the American Fund is not an index-tracking fund.
Eurasia Fund	To seek long-term capital appreciation by investing in a combination of European and Asia Pacific equity market Approved ITCISs. Please note that the Eurasia Fund is not an index-tracking fund.
Hong Kong and China Fund	To seek long-term capital appreciation by investing in a combination of equity market Approved ITCISs that track Hong Kong equity market indices that measure the performance of companies (including China incorporated enterprises) listed in Hong Kong. Please note that the Hong Kong and China Fund is not an index-tracking fund.
World Fund	To seek long-term capital appreciation by investing in a combination of global equity market Approved ITCISs. Please note that the World Fund is not an index-tracking fund.
Fixed Income Funds	
Asian Bond Fund	Through investing in two or more APIFs and/or Approved ITCISs, to seek long-term capital appreciation by primarily investing in a portfolio of debt securities in the Asia-Pacific region (excluding Japan), issued by, among others, government, supranational organisations and corporates.
Global Bond Fund	Through investing in two or more APIFs and/or Approved ITCISs, to seek long-term stable return from a combination of current income and capital appreciation by investing in a portfolio of debt securities in the international markets, issued by government, supranational organisations and corporates.
MPF Conservative Fund$^{\Delta}$	To preserve principal value. The MPF Conservative Fund does not guarantee the repayment of capital.
Dynamic Asset Allocation Funds	
China HK Dynamic Asset Allocation Fund♦	Through investing in two or more APIFs and/or Approved ITCISs, is to seek long-term capital appreciation potential with medium-high volatility by (i) mainly investing in Hong Kong and China equities and debt securities, with up to 9% of its assets investing in ETFs that track the price of gold, and (ii) performing dynamic asset allocation.
Manager's Choice Fund#	Through investing in two or more APIFs and/or Approved ITCISs, attempts to perform dynamic asset allocation in order to maximise long-term capital appreciation. The Manager's Choice Fund would be suitable for Members who are willing to accept an above average level of risk in order to seek long-term capital appreciation.

AIA MPF TAX DEDUCTIBLE VOLUNTARY CONTRIBUTION PROGRAMME

AIA MPF Funds	Investment Objective
Equity Funds	
Asian Equity Fund	To seek long-term capital appreciation through investing in APIFs and/or Approved ITCISs which in aggregate invest primarily in equity securities of companies listed, based or operating principally in the Asia-Pacific region.
European Equity Fund	To seek long-term capital appreciation through investing in APIFs and/or Approved ITCISs which invest primarily in equity securities of companies listed, based or operating principally in Europe.
Greater China Equity Fund	To seek long-term capital appreciation through investing in APIFs and/or Approved ITCISs which invest primarily in equity securities of companies listed, based or operating principally in the Greater China region i.e. the PRC, Hong Kong, Macau and Taiwan. The Greater China Equity Fund will invest less than 30% of its NAV in China A-shares. Implementation of the investment policy is considered to be of high inherent risk.
North American Equity Fund	To seek long-term capital appreciation through investing in APIFs and/or Approved ITCISs which invest primarily in equity securities of companies listed, based or operating principally in the US.
Green Fund	To seek long-term capital appreciation through well diversified investments in global equities principally (i.e. at least 70% of its latest available NAV) by investing in companies according to (i) their environmental ratings and (ii) financial performance expectations, with a view to outperforming the MSCI World Index over the medium to long term.
Guaranteed Fund	
Guaranteed Portfolio*	The primary objective is to minimise capital risk in HK dollar terms. The secondary objective is to achieve a stable, consistent and predictable rate of return.
Lifestyle Funds	
Growth Portfolio	The primary objective, through investing in two or more APIFs and/or Approved ITCISs, is to maximise its long-term capital appreciation in HK dollar terms. The secondary objective is to provide an expected return that exceeds Hong Kong salary inflation over the long term.
Balanced Portfolio	The primary objective, through investing in two or more APIFs and/or Approved ITCISs, is to maximise its long-term capital appreciation in HK dollar terms with moderate volatility. The secondary objective is to provide an expected return that exceeds Hong Kong price inflation over the long term.
Capital Stable Portfolio	The primary objective, through investing in two or more APIFs and/or Approved ITCISs, is to minimise its short-term capital risk in HK dollar terms. The secondary objective is to provide returns over the long term that exceeds HK dollar deposit rates through limited exposure to global equities. The Capital Stable Portfolio does not guarantee the repayment of capital.
Retirement Income Fund	
Retirement Income Fund	To seek to provide long-term capital appreciation and regular dividend income (by way of distribution of dividend which will be reinvested in the Retirement Income Fund or invested in the MPF Conservative Fund based on the Member's age) through two or more underlying APIFs and/or Approved ITCISs which invest in a portfolio of global equities (including real estate investment trusts ("**REITs**")), debt securities, and/or cash or cash-based investments.

★ The automatic de-risking features of the DIS does not apply to this fund if member chooses this fund as standalone investments (rather than as part of the DIS).
+ The MPF funds in this category are portfolio management funds investing in more than one approved ITCISs. These MPF funds are not index-tracking funds.
Δ Fees and charges of the MPF Conservative Fund in the Scheme are deducted from the assets of the fund and, therefore, unit price/NAV/fund performance quoted have incorporated the impact of fees and charges. MPF Conservative Fund does not guarantee the repayment of capital under all circumstances.
♦ Depending on the China and Hong Kong market condition, the China HK Dynamic Asset Allocation Fund may allocate between 10% to 90% of assets to equities, with balance mainly invested in debt securities and up to 9% of its assets investing in exchange-traded funds that track the price of gold.
Depending on the global market condition, the Manager's Choice Fund may allocate from 10% to 90% of its assets to equities, with the balance invested in debt securities, money market instruments and cash.

For further details including fund switching, fees and charges, product features and risks involved, please refer to the MPF Scheme Brochure.

Please contact your financial planner or call our hotline for details

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TVC 19 (05/2026)

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AIA MPF PERSONAL ACCOUNT

AIA MPF TAX DEDUCTIBLE VOLUNTARY CONTRIBUTION PROGRAMME APPENDIX

SPECIAL OFFERS FOR MPFPA AND TVC MEMBERS

AIA Corporate Solutions

Your MPF and Group Insurance Partner

HEALTHIER, LONGER, BETTER LIVES

PENSION

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AIA MPF TAX DEDUCTIBLE VOLUNTARY CONTRIBUTION PROGRAMME APPENDIX

Double offer[3]: Up to HK$38,888 Bonus

Offer 1[(i),(ii),(iv)]: From 1 April to 30 June 2026, new and existing AIA MPF Personal Account Programme (the "MPFPA") members and AIA MPF Tax Deductible Voluntary Contribution Programme (the "TVC") members who newly transferred-in MPF assets from a third-party trustee can enjoy a one-off bonus (the "Bonus"), subject to terms and conditions.

Offer 2[(i),(iii),(iv),4]: From 1 April to 30 June 2026, members who are eligible for Offer 1 and who fulfill either of the following criteria can enjoy an extra Bonus, subject to terms and conditions:

1. Become the owner of an AIA life insurance policy on or before 31 March 2026[5]; or
2. Link their MPF account to AIA+ and complete risk assessment in the MPF Smart Advisor

Details are as follows:

Newly transferred-in MPF assets from a third-party trustee (HK$)	One-off Bonus (HK$)		
	Offer 1	Offer 2	Total One-off Bonus
	Basic Bonus	Extra Bonus	
80,000 - 379,999	288	100	388
380,000 - 879,999	688	200	888
880,000 - 1,379,999	2,388	1,000	3,388
1,380,000 - 1,879,999	6,888	2,000	8,888
1,880,000 - 2,379,999	8,888	5,000	13,888
2,380,000 - 3,879,999	13,888	5,000	18,888
3,880,000 or above	33,888	5,000	38,888

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AIA MPF PERSONAL ACCOUNT
AIA MPF TAX DEDUCTIBLE VOLUNTARY CONTRIBUTION PROGRAMME APPENDIX

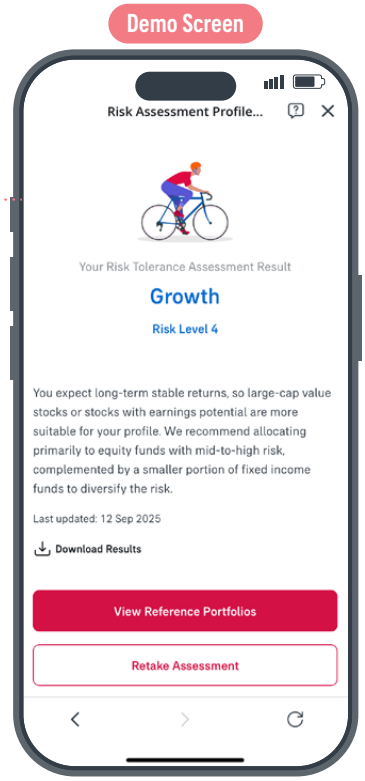
Bonus calculation and distribution:

(i) The Bonus will be distributed by July 2027 according to the eligible member's latest investment mandate.

(ii) The Bonus amount will be calculated based on the aggregated newly transferred-in MPF asset from other trustees that are fully settled during 1 April - 30 June 2026, provided that no withdrawal is made from 1 April 2026 up to the Bonus distribution date in July 2027.

(iii) Members must link their MPF account to AIA+ and complete the MPF Smart Advisor risk assessment by 30 June 2026. To be entitled to extra bonus, the assessment completion screen must display the format shown on the right.

(iv) The Bonus will be allocated/credited to your account in the form of a unit/amount rebate[6] and in accordance with your latest investment mandate as at the date of Bonus distribution.



Terms and conditions:

1. Upon successful enrolment into the MPFPA and TVC, members will be bound by all of the terms and conditions of the MPFPA and TVC as stated in the application form.
2. The Bonus is only applicable if the member's account remains active on the Bonus distribution date and has not received any bonus during 2026.
3. These offers cannot be used in conjunction with any other pre-existing offer(s).
4. Members who fulfill both criterion (1) and criterion (2) under Offer 2 will only be entitled to enjoy the extra Bonus once.
5. For criterion (1) under Offer 2, the extra Bonus is only applicable to members who became the owner of an AIA life insurance policy on or before 31 March 2026 and for whom at least one life insurance policy remians in-force on 30 June 2026.
6. For MPF funds (other than the Guaranteed Portfolio), which are unitised funds, the Bonus will be allocated in the form of units. For the Guaranteed Portfolio, which is not a unitised fund, the Bonus will be credited as a cash amount.

In case of any dispute in relation to these offers or the interpretations of these terms and conditions, AIA International Limited's decision shall be final and conclusive.

"AIA" or "our" herein refers to ***AIA International Limited*** (Incorporated in Bermuda with limited liability).

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