AIA MPF PERSONAL ACCOUNT

Consolidate your MPF assets for easy management



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AIA Corporate Solutions

Your MPF and Group Insurance Partner

AIA 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 investment choice(s) 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 independent financial and/or professional advice and choose the investment choice(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 independent 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.

Consolidate your MPF assets and bring together your desired retirement

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

Benefits:
1. Have a clear overall picture of your MPF investments at all times
2. Can 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.

Why AIA ?

Management fees as low as 0.65%[1]

We offer funds with management fees as low as 0.65%.[1] Management fees for other AIA MPF funds are up to 1.31%[1].

Choose from a comprehensive range of investment choices and switch funds freely



Comprehensive suite of MPF funds on one platform

- With various MPF funds serving diverse risk appetites, we offer you different investment opportunities covering a wide range of geographical locations and asset classes. You can choose your MPF funds to suit your investment needs at different market conditions and life stages.

Investment managers with different investment styles

- No single investment manager provides an everlasting and comprehensive investment advantage. That is why we pursue a multi underlying fund manager platform, enabling you to diversify your investments.

Unlimited free switching among MPF funds

- Depending on market conditions, you can switch to other MPF funds managed by different underlying fund managers in as little as a day, free of charge (subject to conditions)[2].

"AIA", for the purposes of this document, refers to AIA International Limited.

[1] Per annum of net asset value.

[2] 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 guarantee provided by the Insurer is subject to conditions and applies only when members hold their investment until the end of a scheme year.
In the event a Participating Employer participates in a scheme provided by another service provider and therefore necessitates any withdrawal(s) from the Guaranteed Portfolio, the Individual Account of an Employee Member of the withdrawing Participating Employer may be subject to a discretionary adjustment (which may reduce the balance of his/her Individual Account). The discretionary adjustment is determined at the sole discretion of the Insurer on withdrawal but will in no event exceed 5% of the individual account balance. Scheme participants are advised to refer to the MPF Scheme Brochure for more information regarding this and other funds.

The Insurer will declare an interim rate (which will not be less than 0% per annum) 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% per annum.

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 differentages. 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 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.

Manage your account with ease

- Manage your MPF and other AIA accounts on the AIA+ mobile app
- Online monthly Fund Performance Reviews
- MPF Smart Advisor❖ to empower you to make informed MPF investment decisions with ease

  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

  Path: Click Menu at the bottom of the homepage after logging in to AIA+ , click MPF Smart Advisor
- 24-hour Interactive Voice Response System
- Dedicated member hotline: (852) 2200 6288

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

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PENSION

AIA MPF PERSONAL ACCOUNT

AIA MPF TAX DEDUCTIBLE VOLUNTARY CONTRIBUTION PROGRAMME APPENDIX

SPECIAL OFFERS FOR MPFPA AND TVC MEMBERS

AIA Corporate Solutions

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PENSION

AIA MPF PERSONAL ACCOUNT

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

PENSION

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

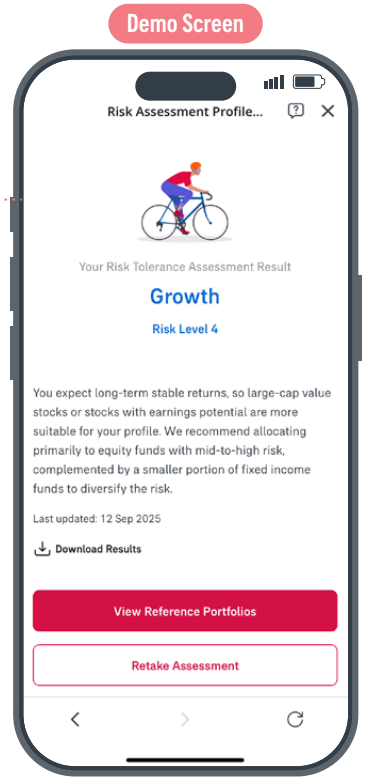
Bonus calculation and distribution:

(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).

Please contact your financial planner or call our hotline for details

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