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Latest Update: 2 April 2024

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AIA MPF's Top 5 Performing Funds

- 2024 2H, 2024 (1-year return), 2022-2024 (3-year return) and 2020-2024 (5-year return)

*as of 31 Dec 2024
Source: AIA Internal data, validated via Refinitiv Lipper data

	2024 2H (Jul–Dec 2024)	1-Year Return* (2024)	3-Year Return* (2022–2024)	5-Year Return* (2020–2024)
Top 5 funds simple avg. return	↑ 8.95%	↑ 19.69%	↑ 16.64%	↑ 58.79%
1	LOW FEE Hong Kong and China Fund 15.05%	LOW FEE American Fund 22.30%	North American Equity Fund 22.85%	North American Equity Fund 78.86%
2	China HK Dynamic Asset Allocation Fund 9.01%	LOW FEE Hong Kong and China Fund 21.81%	LOW FEE American Fund 22.67%	LOW FEE American Fund 71.52%
3	Greater China Equity Fund 7.29%	North American Equity Fund 21.46%	Green Fund 17.07%	Green Fund 62.31%
4	LOW FEE American Fund 7.06%	Green Fund 17.29%	LOW FEE World Fund 13.49%	LOW FEE World Fund 45.54%
5	Green Fund 6.36%	Greater China Equity Fund 15.61%	LOW FEE MPF Conservative Fund 7.12%	Asian Equity fund 35.73%

"Simple average return" is the sum of percentage change in the net asset value per unit between the beginning and the end of the specific period of the relevant constituent funds available under AIA's MPF Scheme divided by total number of funds. "Low fees" indicate that the Funds with a Fund Expense Ratio (FER) of ≦1.3%, or management fees (plus guarantee charges if applicable) of ≦1%.This presentation is for the internal reference of designated individuals only and may not be further circulated or distributed to any third party. When responding to relevant questions from clients, financial planners should also disclose to clients that investments involve risks. Past performance is not an indicator of future performance, and investment income and prices may increase and decrease. In addition, clients should also be reminded to seek appropriate professional advice regarding any evaluation involving individual products, indices, reports, opinions, recommendations or other content. Financial planners may not provide any investment advice to clients. Before clients make any investment decisions, clients should be reminded to refer to the MPF Scheme Brochure for details (including risk factors and charges). For details and fees of individual funds, please refer to the MPFA website. Customers can also use the MPFA's MPF fund platform (website: mfp.mpfa.org.hk) to compare fund performance.

[AIA – INTERNAL]

AIA MPF's Top 5 Performing Funds as of 31 Dec 2024

- 2024 (1-year return), 2022-2024 (3-year return) and 2020-2024 (5-year return)

Source: AIA Internal data, confirmed via Refinitiv Lipper data

	1-Year Return (2024)	3-Year Return (2022–2024)	5-Year Return (2020–2024)
Top 5 funds simple avg. return	↑ 19.69%	↑ 16.64%	↑ 58.79%
1	LOW FEE American Fund 22.30%	North American Equity Fund 22.85%	North American Equity Fund 78.86%
2	LOW FEE Hong Kong and China Fund 21.81%	LOW FEE American Fund 22.67%	LOW FEE American Fund 71.52%
3	North American Equity Fund 21.46%	Green Fund 17.07%	Green Fund 62.31%
4	Green Fund 17.29%	LOW FEE World Fund 13.49%	LOW FEE World Fund 45.54%
5	Greater China Equity Fund 15.61%	LOW FEE MPF Conservative Fund 7.12%	Asian Equity fund 35.73%

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[AIA – INTERNAL]

Average MPF Fund Performance as of 31 Dec 2024^

– AIA vs Key MPF Providers vs MPF Industry

	YTD*	Yearly Return*					Annualized Return since Launch**
	2024 2H	2024	2023	2022	2021	2020	
AIA	3.7%	9.8%	6.3%	-15.5%	2.1%	13.0%	4.7%
HXXX	4.6%	10.6%	2.9%	-13.8%	-1.2%	9.0%	3.6%
MXXX	1.8%	7.4%	5.3%	-17.1%	2.4%	12.3%	3.7%
SXXX	3.8%	7.3%	-1.4%	-15.9%	-3.2%	14.5%	5.5%
MPF Industry	3.5%	8.9%	3.5%	-15.7%	-0.2%	11.4%	3.8%

^ Weighted by fund size * Based on Mercer Quarterly Market Share Reports **Based on Gain Miles MPF 20 years Market Research Report and Mercer Quarterly Market Share Reports

Remark: Investment involves risks. Past performance is not indicative of future performance. Above information does not represent the performance of constituent funds of AIA's MPF scheme. If compare the performances of funds, comparison should be made across funds of similar risk levels, investment strategies and objectives on their net return over a longer period of time (e.g. 5 or 10 years). When responding to relevant questions from clients, financial planners should also disclose to clients that investments involve risks. Past performance is not an indicator of future performance, and investment income and prices may increase and decrease. In addition, clients should also be reminded to seek appropriate professional advice regarding any evaluation involving individual products, indices, reports, opinions, recommendations or other content. Financial planners may not provide any investment advice to clients. Before clients make any investment decisions, clients should be reminded to refer to the MPF Scheme Brochure for details (including risk factors and charges). For details and fees of individual funds, please refer to the MPFA website. Customers can also use the MPFA's MPF fund platform (website: mfp.mpfa.org.hk) to compare fund performance.

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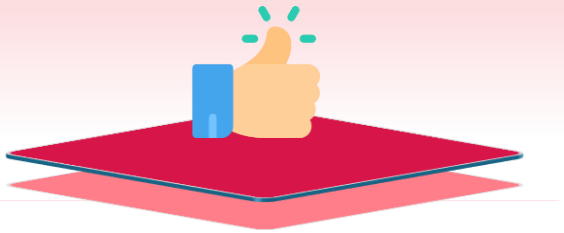
AIA Pension Fund's Performance Well-Acclaimed in Town

AIA is the **only MPF provider** that has outperformed the industry average[1] for **5 consecutive years**

	QTR[1]	Yearly Return[1]				
	2024 Q1	2023	2022	2021	2020	2019
AIA	2.9%	6.3%	-15.5%	2.1%	13.0%	12.9%
MPF Industry	2.5%	3.5%	-15.7%	-0.2%	11.4%	12.3%



MPF Ratings

1 January - 30 November 2024

MPF Scheme Return: **9.72%**,

Gain of HK$**23,800**[2] per member

(based on an average account balance of $240,000)

AIA recorded returns of **10.6%**[3] in the same period,

Gain of HK$**25,955** per member.

(based on the same average account balance as above)



AIA MPF

North American Equity Fund

& **American Fund**

Delivered 3-year cumulative returns of **28.60%** and **27.73%** respectively, taking **1st and 2nd** places in the MPF fund ranking[4]



1 in 2 members under **Non-mandatory Central Provident Fund**

choose **AIA**[5]



1. Weighted by fund size based on Mercer Quarterly Market Share Reports. 2.Source: MPF Ratings 3. Weighted by fund size for the period from 1 January 2024 to 30 November 2024 based on MPF Ratings report. AIA constituent funds may underperform other relative constituent funds under the same fund type among other MPF service providers. 4. Source: ET Net website (etnet.com.hk), as at 28 June 2024. 5. Latest provisional figures as at 31 Dec 2023 released from AMCM.

Remarks: Investment involves risks. Past performance is not indicative of future performance. Above information does not represent the performance of constituent funds of AIA's MPF scheme. If compare the performances of funds, comparison should be made across funds of similar risk levels, investment strategies and objectives on their net return over a longer period of time (e.g. 5 or 10 years). When responding to relevant questions from clients, financial planners should also disclose to clients that investments involve risks. Past performance is not an indicator of future performance, and investment income and prices may increase and decrease. In addition, clients should also be reminded to seek appropriate professional advice regarding any evaluation involving individual products, indices, reports, opinions, recommendations or other content. Financial planners may not provide any investment advice to clients. Before clients make any investment decisions, clients should be reminded to refer to the MPF Scheme Brochure for details (including risk factors and charges). For details and fees of individual funds, please refer to the MPFA website. Customers can also use the MPFA's MPF fund platform (website: mfp.mpfa.org.hk) to compare fund performance.

[AIA – INTERNAL]

AIA MPF Won Numerous Awards

- AIA Hong Kong wins more than 25 accolades at MPF Ratings MPF Awards, Hong Kong Insurance Awards, Bloomberg Businessweek Top Fund Awards and BENCHMARK MPF of The Year Awards





MPF Ratings 2025 MPF Awards

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- MPF Rating 5 Year Gold
- Gold Rated Scheme
- Best TVC Provider (6th consecutive year)
- Sustainably Friendly
- Equity Fund (US) Category: Consistent Performer (20 Years, 15 Years)
- Mixed Asset (81-100 Equity) Category: Consistent Performer (15 Years, 10 Years)
- Equity Fund (Asia) Category: Consistent Performer (10 Years, 5 Years, 1 Year)
- Equity Fund (Global) Category: Consistent Performer (15 Years)
- Equity Fund (HK & China) Category: Consistent Performer (5 Years)
- Mixed Asset Fund (Dynamic) Category: Consistent Performer (1 Year)

Hong Kong Insurance Awards 2024

1

- Outstanding MPF/Employees Benefit Product/Service (5th consecutive year)



Bloomberg Businessweek Top Fund Awards 2023

7

- Best Performer (1-year return) – US Equity Category
- Best Performer (1-year return) – Growth Mixed Allocation Category
- Outstanding Performer (1-year return) – Global Equity Category
- Best Performer (5-year return) – Global Equity Category
- Outstanding Performer (5-year return) – US Equity Category
- Best Performer (10-year return) – Global Equity Category
- Outstanding Performer (10-year return) – Growth Mixed Allocation Category

Bloomberg Businessweek
彭博商業周刊/中文版
Top Funds To Watch 2023

BENCHMARK MPF of the Year Awards 2023

6

- Best-in-Class in Asia-Pacific ex-Japan Equity Category
- Best-in-Class in European Equity Category
- Best-in-Class in Global Equity Category
- Best-in-Class in Greater China Equity Category
- Outstanding Achiever in Guaranteed Fund Category
- Outstanding Achiever in US Equity Category

BENCHMARK
MPF OF THE YEAR
AWARDS 2023

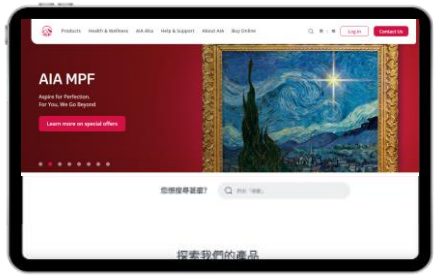
1. MPF Ratings' assessment covers three primary components with different weights: Fund Choices and Performance, Fees and Charges, and an assessment of overall services.
2.The "BENCHMARK MPF of the Year Awards" recognise MPF funds with the best long-term performance in Hong Kong. The award is designed to help scheme members identify the best risk-adjusted returns among MPF schemes' constituent funds.
3.Bloomberg Businessweek (Chinese Edition)'s "Top Fund Awards" applies a Bloomberg data–driven and performance-based methodology to evaluate funds subject to asset class categories and identify the best-performing funds.

Pension market monthly trends (as of Jan 2025)

New Episode **"Investment Managers' Market Outlook"** is now launched!

Help you gain insight into opportunities and grasp the latest Pension market trend at once!

Scan the QR code now or log in directly to the AIA website to find out!



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Video is also available at YouTube



- Cumulative Return of Major Asset Classes
- Market Outlook
- Equity Market Outlook
- Bond Market Outlook