# Terms of Use

You confirm that the owner of this training material is AIA (International) Limited (hereinafter referred to as "AIA" or the "Company"). By using, copying or downloading this training material, you agree to be bound by all of the following terms:

This training material is produced by Corporate Solutions (hereinafter referred to as "this department") and is for internal training purposes only. For the avoidance of doubt, you also may not use this training material for sales interviews or presentations or other similar purposes.

You may not modify, or alter part or all of this training material without the prior written consent of an authorized person in this department.

This training material is produced by this department after collecting internal and external information. The updated version date is listed on the material. This department, to the best of its efforts, will ensure that the content of the training materials is accurate, complete and up-to-date. However, it will not be responsible for the accuracy, completeness and timeliness of the sources of the training materials or for the losses caused thereby, and will not make any guarantees or representations. Under no circumstances will the Company be held liable to users of training materials.

You agree to indemnify and bear any claims or recoveries by third parties against AIA (International) Limited and its parent company, branches and subsidiaries, directors, officers, financial planners, employees, partners and licensees, for any loss or damage arising from the use or breach of use of this training material.

Important note: Investment involves risks, and past performance does not guarantee similar performance in the future. This training material is for reference only and should not be relied upon to make investment decisions. To compare the performance of MPF funds, the net investment performance of funds with similar risk levels, investment policies and objectives should be compared over a longer period of time. Before making any investment decision, you must carefully weigh your personal risk tolerance and financial situation, and refer to its relevant instructions for details (including risk factors and charges). If you are in any doubt, please seek independent professional advice before making any investment. AIA and its intermediaries will not provide any investment advice to clients. This training material is provided for general information only and is not an analysis, forecast or recommendation for any product. It should not be regarded as an offer or solicitation to subscribe, buy or sell any MPF fund or scheme. Please keep in mind that this training material is only for use by AIA Hong Kong’s financial planners and may not be distributed to any public.

"AIA", "AIA Hong Kong" and "the Company" refer to AIA (International) Limited (a company incorporated in Bermuda with limited liability).

Latest Update: 2 April 2024

This presentation is for the internal reference of the designated individuals only, and may not be further circulated or circulated to any third party.

# AIA MPF's Top 5 Performing Funds

- Year-to-date, 2023 (1-year return), 2021-2023 (3-year return) and 2019-2023 (5-year return)

*as of 31 Dec 2023
Source: AIA Internal data, validated via Refinitiv Lipper data

| | Year-to-Date (Sep 2024) | 1-Year Return* (2023) | 3-Year Return* (2021–2023) | 5-Year Return* (2019–2023) |
|---|---|---|---|---|
| **Top 5 funds simple avg. return** | ↑ 21.14% | ↑ 21.88% | ↑ 23.37% | ↑ 66.64% |
| 1 | LOW FEE Hong Kong and China Fund 27.36% | LOW FEE American Fund 24.29% | North American Equity Fund 28.61% | North American Equity Fund 79.89% |
| 2 | Greater China Equity Fund 21.84% | North American Equity Fund 22.94% | LOW FEE American Fund 26.88% | Green Fund 75.47% |
| 3 | LOW FEE American Fund 19.86% | Green Fund 22.90% | European Equity Fund 22.60% | LOW FEE American Fund 74.65% |
| 4 | North American Equity Fund 19.35% | LOW FEE World Fund 20.17% | Green Fund 21.65% | LOW FEE World Fund 53.71% |
| 5 | LOW FEE World Fund 17.29% | European Equity Fund 19.12% | LOW FEE World Fund 17.12% | European Equity Fund 49.48% |

"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 2023

- 2023 (1-year return), 2021-2023 (3-year return) and 2019-2023 (5-year return)

Source: AIA Internal data, confirmed via Refinitiv Lipper data

| | 1-Year Return (2023) | 3-Year Return (2021–2023) | 5-Year Return (2019–2023) |
|---|---|---|---|
| **Top 5 funds simple avg. return** | ↑ 21.88% | ↑ 23.37% | ↑ 66.64% |
| 1 | LOW FEE American Fund 24.29% | North American Equity Fund 28.61% | North American Equity Fund 79.89% |
| 2 | North American Equity Fund 22.94% | LOW FEE American Fund 26.88% | Green Fund 75.47% |
| 3 | Green Fund 22.90% | European Equity Fund 22.60% | LOW FEE American Fund 74.65% |
| 4 | LOW FEE World Fund 20.17% | Green Fund 21.65% | LOW FEE World Fund 53.71% |
| 5 | European Equity Fund 19.12% | LOW FEE World Fund 17.12% | European Equity Fund 49.48% |

"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]

FOR INTERNAL USE ONLY

# Average MPF Fund Performance as of 30 Sep 2024^

– AIA vs Key MPF Providers vs MPF Industry

| | QTR* | Yearly Return* | | | | | Annualized Return since Launch** |
|---|---|---|---|---|---|---|---|
| | 2024 Q3 | 2023 | 2022 | 2021 | 2020 | 2019 | |
| AIA | 6.5% | 6.3% | -15.5% | 2.1% | 13.0% | 12.9% | 4.6% |
| HXXX | 8.2% | 2.9% | -13.8% | -1.2% | 9.0% | 11.8% | 3.5% |
| MXXX | 6.2% | 5.3% | -17.1% | 2.4% | 12.3% | 13.6% | 3.7% |
| SXXX | 7.4% | -1.4% | -15.9% | -3.2% | 14.5% | 11.9% | 5.5% |
| MPF Industry | 7.2% | 3.5% | -15.7% | -0.2% | 11.4% | 12.3% | 4.0% |

^ 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.



[AIA – INTERNAL]

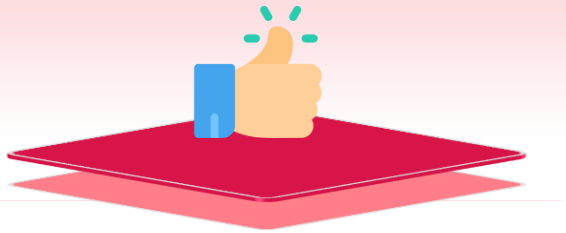
Chinese Version only

This document is for the internal reference of designated individuals only and may not be further circulated or distributed to any third party including customers and potential customers

# AIA退休金 實力全城見證

市場上**唯一一個**
強積金供應商**連續5年**
整體基金平均表現[1]
**優於行業平均**

| | 季度回報[1] | 曆年回報[1] | | | | |
|---|---|---|---|---|---|---|
| | 2024 第一季 | 2023 | 2022 | 2021 | 2020 | 2019 |
| 友邦 | 2.9% | 6.3% | -15.5% | 2.1% | 13.0% | 12.9% |
| 強積金行業 | 2.5% | 3.5% | -15.7% | -0.2% | 11.4% | 12.3% |



積金評級

2024年初至今(截至7月31日)

香港強積金回報為**5.65%**,
上半年人均暫賺**14,690**元[2]。
(以人均帳戶資產26萬元計算)

AIA同期強積金回報為**6.4%**[3],
**高於行業平均13%**。
以同一個平均資產計算,
上半年人均暫賺**16,640**元。



AIA強積金
**北美股票基金**及
**美洲基金**
在強積金市場3年累積回報
分別排名**第1**及**第2**
(錄得**28.60%**及
**27.73%**正回報)[4]



約每**2**位
**非強制性央積金**
**個人計劃成員**
就有**1位**
**選擇AIA**[5]



1.相關回報為經基金規模加權回報，AIA根據美世(Mercer) 季度市場佔有率報告推算。 2.資料來源: 積金評級 3. 相關回報為AIA整體強積金基金在2024年1月1日至2024年7月31日期間根據積金評級報告推算。個別AIA成分基金的表現或有機會遜於其他營辦商旗下同類型成分基金。4. 數據來源: 經濟通(etnet)，截至2024年6月28日。5. 資料來源: 截止2023年12月31日澳門金融管理局退休基金臨時統計數字。

備註：投資涉及風險，過往業績並不代表將來表現。上述資料並不代表AIA旗下強積金計劃內成分基金的回報表現。若要就強積金基金表現進行比較，應把風險水平、投資政策及目標相若基金在較長時間內(例如五年或十年)的淨投資表現加以比較。財務策劃顧問在回應客戶有關提問時，應同時向客戶披露投資涉及風險，過往表現並非未來表現的指標，投資收益及價格可跌可升。此外，亦應提示客戶就任何涉及個別產品、指數、報告、意見、建議或其他內容的評估尋求適當的專業意見。財務策劃顧問不可向客戶提供任何投資建議。在客戶作出任何投資決定前，應提醒客戶參閱強積金計劃說明書以瞭解詳情(包括風險因素及收費)。有關個別基金的詳情及收費，請參考積金局網頁。客戶亦可利用積金局的強積金基金平台(網址：mfp.mpfa.org.hk)比較基金表現。

[AIA – INTERNAL]

# AIA MPF Won Numerous Awards

## - AIA Hong Kong wins more than 20 accolades at MPF Ratings MPF Awards, BENCHMARK MPF of The Year Awards and Bloomberg Businessweek Top Fund Awards




### MPF Ratings 2024 MPF Awards

9

- Gold Rated Scheme (4th consecutive year)
- Best TVC Provider (5th consecutive year)
- Environmentally Responsible (3rd consecutive year)
- Equity Fund (US) Category: Consistent Performer (20 Years, 15 Years)
- Equity Fund (Asia) Category: Consistent Performer (10 Years, 5 Years, 1 Year)
- Mixed Asset (81-100 Equity) Category: Consistent Performer (10 Years)




### 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

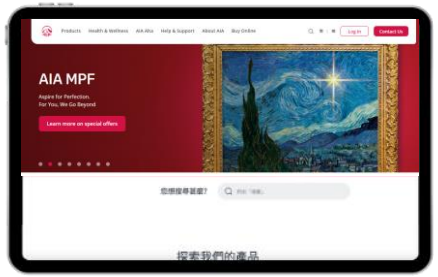
1. MPF Ratings' assessment covers three primary components with different weights: Fund Choices and Performance, Fees and Charges, and an assessment of overall services.
2.The "BENCHMARK MPF of the Year Awards" recognise MPF funds with the best long-term performance in Hong Kong. The award is designed to help scheme members identify the best risk-adjusted returns among MPF schemes' constituent funds.
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 Oct 2024)

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!




Click here to access the AIA website




Video is also available at YouTube




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