PENSION – MPF

AIA MPF – PRIME VALUE CHOICE

MEMBER'S GUIDE



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AIA Corporate Solutions

Your MPF and Group Insurance Partner

HEALTHIER, LONGER, BETTER LIVES

AIA MPF – PRIME VALUE CHOICE

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 MPF default investment strategy. 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 MPF default investment strategy 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 MPF default investment strategy 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 **MPF default investment strategy** 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.
- 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.

The information stated or expressed in this document is for reference purpose only. This document has been produced to help you better understand your MPF scheme and its general administrative procedures. While every effort has been made to ensure the accuracy of the information herein, please note that it has been compiled based on our understanding of the current legislation and should not be regarded as a substitute for the legislation concerned. AIA reserves the right to revise its procedure as and when required without prior notice.

Investors are subject to the credit risks (including default and downgrade risks) of the Insurer in the case of a constituent fund which invests in an approved pooled investment fund in the form of an insurance policy.

For further details including the fees and charges, product features and risks involved, please refer to the enclosed Supplement and the MPF Scheme Brochure. For more information, please contact us at (852) 2200 6288 or visit aia.com.hk.

Issued by AIA Company (Trustee) Limited.

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



With extensive experience in managing retirement schemes in Hong Kong, AIA has the breadth and depth of expertise to provide you with MPF products and services, helping you to realise your retirement dreams.

The administration and investment of AIA MPF scheme are managed by leading Hong Kong specialists, committed to bringing you quality MPF products.

This Member's Guide will lead you through the basics of the MPF, AIA's MPF products and services, and other useful information.

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Basic MPF information



MPF

Who should enrol?

Except the exempt persons◆, all employees are required to participate in and make regular contributions to registered MPF schemes, including full-time and part-time employees who have been employed for 60 days or more under an employment contract, as well as self-employed persons aged between 18 and under 65.

◆ Exempt persons include the domestic employees, people covered by existing statutory schemes, members of occupational retirement schemes which are granted MPF exemption certificates, expatriates working in Hong Kong under an employment visa duration of which is not more than 13 months, or who are covered by home-country pension schemes, employees of the European Union Office of the European Commission in Hong Kong, temporary workers (other than casual employee) employed for less than 60 days, any employer of a person specified above, and self-employed hawkers.

Note:

If you are serving under a crew agreement under the Merchant Shipping (Seafarers) Ordinance, or on board a ship which is not registered in Hong Kong, you are not required to join an MPF scheme and make mandatory contributions. For coverage of MPF System and details about "Exempt Persons" who are not required to join an MPF scheme, please refer to the MPFA website.

What is Relevant Income?

Relevant income includes: wages, salary, leave pay, fee, commission, bonus, gratuity, perquisite, housing allowance or benefit, and other allowances; but excludes: long service payment, severance payment, loan to employee, non-monetary benefits (such as meals, uniforms, travelling, medical services, etc.), any form of reimbursements, deduction or payment in lieu of notice, and payment made on special occasion (such as marriage, rewards for passing professional examinations).

Contributions

How much must I contribute?

Mandatory contributions are calculated as 10% of an employee's relevant income, with the employer and employee each paying 5%, subject to the Minimum and Maximum Relevant Income Levels^ (the "Min RI" and "Max RI").

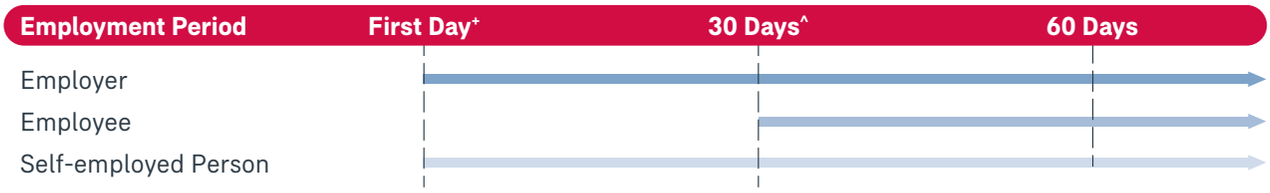
Monthly relevant income (HK$)	Mandatory contribution amount	
	Employee's contribution	Employer's contribution
Less than HK$7,100	Not required	Relevant income **x 5%**
HK$7,100 - HK$30,000	Relevant income **x 5%**	Relevant income **x 5%**
More than HK$30,000	HK$1,500 This is the monthly maximum contribution made by you, but you may choose to contribute more on a voluntary basis.	HK$1,500 This is the monthly maximum contribution made by your employer, but your employer may choose to contribute more on a voluntary basis.

^ The current Min RI and Max RI are HK$7,100 and HK$30,000 per month respectively, subject to regulatory change over time. For the latest information, please call our Member Hotline at (852) 2200 6288 or visit the MPFA website.

How will contributions be made?

All contributions must be deducted from your salary by your employer. Your employer will calculate and deduct your mandatory contributions and voluntary contributions, if any, from your salary and pay the contributions to AIA Company (Trustee) Limited (the Trustee of the Scheme) via the eMPF Platform for each payroll period. Once your employer has made the contributions, you will receive a pay slip that clearly states the amount and date of contributions.

When will contributions start?



+ 1 December 2000 (i.e. MPF commencement date) or the date when your employment or self-employment starts, whichever is later.

^ Effective 1 February 2003, if you are paid by monthly or more frequent than monthly payroll cycle, your contributions for the first incomplete payroll cycle immediately following the 30th day of your employment will be waived. Contributions will be started on the first day of the first complete payroll cycle thereafter.



Do all contributions belong to me?

A full 100% of mandatory contributions are vested to you once it is paid into the MPF scheme, including all investment gains or losses. Employers are allowed to establish their own vesting scale for additional voluntary contributions that they make.

If you wish to transfer or withdraw the vested accrued benefits# from your contribution account when you leave your company, your transfer / withdrawal request can only be processed after we receive the "Notification of Member Termination" and/or "Claim Form for Reimbursement of Long Service Payment/Severance Payment" (or other relevant documents for Long Service Payment/Severance Payment offsetting) from your employer.

Starting from 1 May 2025❖, only the vested accrued benefits# derived from the employer's voluntary contributions in respect of an employee can be used to offset long service payment ("LSP") or severance payment ("SP") entitlements.

The withdrawal amount will be redeemed proportionally according to the asset allocation as at the redemption date.

❖ Before 1 May 2025, employers can offset the LSP/SP payable to employees against the accrued benefits derived from employer mandatory and voluntary contributions ("offsetting arrangement") (unless otherwise agreed, starting with voluntary contributions (if any) and followed by mandatory contributions). Regarding the abolition of offsetting arrangement, starting from 1 May 2025 ("the transition date"), employers can no longer use the accrued benefits derived from employer mandatory contributions to offset LSP/SP of employees for years of service since the transition date. However, the accrued benefits derived from employer voluntary contributions can continue to offset LSP/SP of employees (irrespective of whether the years of service are before or after the transition date). The abolition of the offsetting arrangement has no retrospective effect. If an employee's employment commenced before the transition date, the accrued benefits derived from employer contributions throughout the employee's whole employment period (irrespective of whether the contributions are mandatory or voluntary; and irrespective of whether the contributions are made before, on or after the transition date) can continue to be used for offsetting LSP/SP of the employee in respect of the years of service before the transition date. For details, please refer to Labour Department's Thematic Webpage on the Abolition of MPF Offsetting Arrangement https://www.op.labour.gov.hk/en/index.html.

Is my contribution tax-deductible?

Your mandatory contributions are income tax-deductible, subject to a cap of HK$18,000 per year. All benefits derived from mandatory contributions are currently not subject to any tax. However, this is subject to change by the Inland Revenue Department at any time.

Eligible members can also enjoy tax deductions+ by making voluntary contributions into their MPF Tax Deductible Voluntary Contributions ("TVC") account, subject to a cap of HK$60,000~ per year currently. This is the aggregate limit for MPF TVCs and deferred annuity^ premiums.

+ Tax deduction or tax deduction amount does not mean a direct deduction from your tax payable. For details of tax deductions, please visit Inland Revenue Department (IRD) of HKSAR website and consult your tax and accounting advisors for tax advice.

~ This is the maximum tax deductible limit for the year of assessment 2025/26. For details, please visit www.ird.gov.hk.

^ "Deferred Annuity" refers to Qualifying Deferred Annuity Policy.

Is my contribution transferrable?

After the launch of the Employee Choice Arrangement ("ECA") on 1 November 2012, you can:

(i) Transfer the accrued benefits derived from the employee's mandatory contributions accrued in the current course of employment once per calendar year (i.e. the period from 1 January to 31 December in any given year) in a lump sum;

(ii) Transfer the accrued benefits derived from the mandatory contributions in the current contribution account relating to former employment / self-employment at any time in a lump sum;

(iii) Transfer the accrued benefits in your personal account at any time;

between registered schemes of your choice.

	Mandatory contribution account during current employment	Transferrable between registered schemes in a lump sum?	Personal Account	Transferrable between registered schemes?
After the launch of the ECA	Employee	✓ (once per calendar year)	Accrued benefits	✓ (unlimited)
	Employer	✗		
	Accrued benefits from former employment / self-employment	✓ (unlimited)		

What are my options once I leave employment?

Under the current MPF legislation, there are three ways to handle the accrued benefits when you change jobs:

① Original scheme	② Scheme of your new employer	③ Scheme of your choice
Transfer your accrued benefits to a personal account or another MPF account in the original scheme	Transfer your accrued benefits to another scheme in which your new employer participates	Transfer your accrued benefits to a personal account or another MPF account in another scheme of your choice

When can I withdraw the accrued benefits?

Accrued benefits derived from the mandatory contributions over the course of your career must be preserved. You may only withdraw such accrued benefits 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;
- if the balance of your only MPF account is not more than HK$5,000, and as at the date of the claim, at least 12 months have elapsed since the contribution day in respect of the latest contribution period for which a mandatory contribution is required.

Note: In the unfortunate event of an untimely death, your accrued benefits will be paid to your personal representative.

If you are a self-employed person...

How much do you contribute?

You have to contribute 5% of your relevant income, subject to the Minimum and Maximum Relevant Income Levels^ (the "Min RI" and "Max RI"), and may also choose to contribute on a monthly or yearly basis.

How do you calculate your mandatory contribution?

You are required by law to report to AIA via the eMPF Platform your relevant income at least 30 days before the end of each financial period of the Scheme (i.e. no later than 31 October of each year). To facilitate the calculation of your mandatory contributions for the following Scheme Year, please submit a copy of your latest notice of assessment issued by the Inland Revenue Department to ascertain your relevant income, otherwise, you may be required to make the maximum mandatory contribution (i.e. 5 % of the Max RI^) as stipulated in the MPF legislation.

When will contributions be made?

The contributions will start on 1 December 2000 (i.e. MPF commencement date) or the date when your self-employment starts, whichever is later.

If you have chosen to pay on a monthly basis, the due date is the last day of every month unless otherwise agreed. For annual contributions, the due date is the last day of the scheme financial year end, i.e. 30 November of each year.

Payment Method

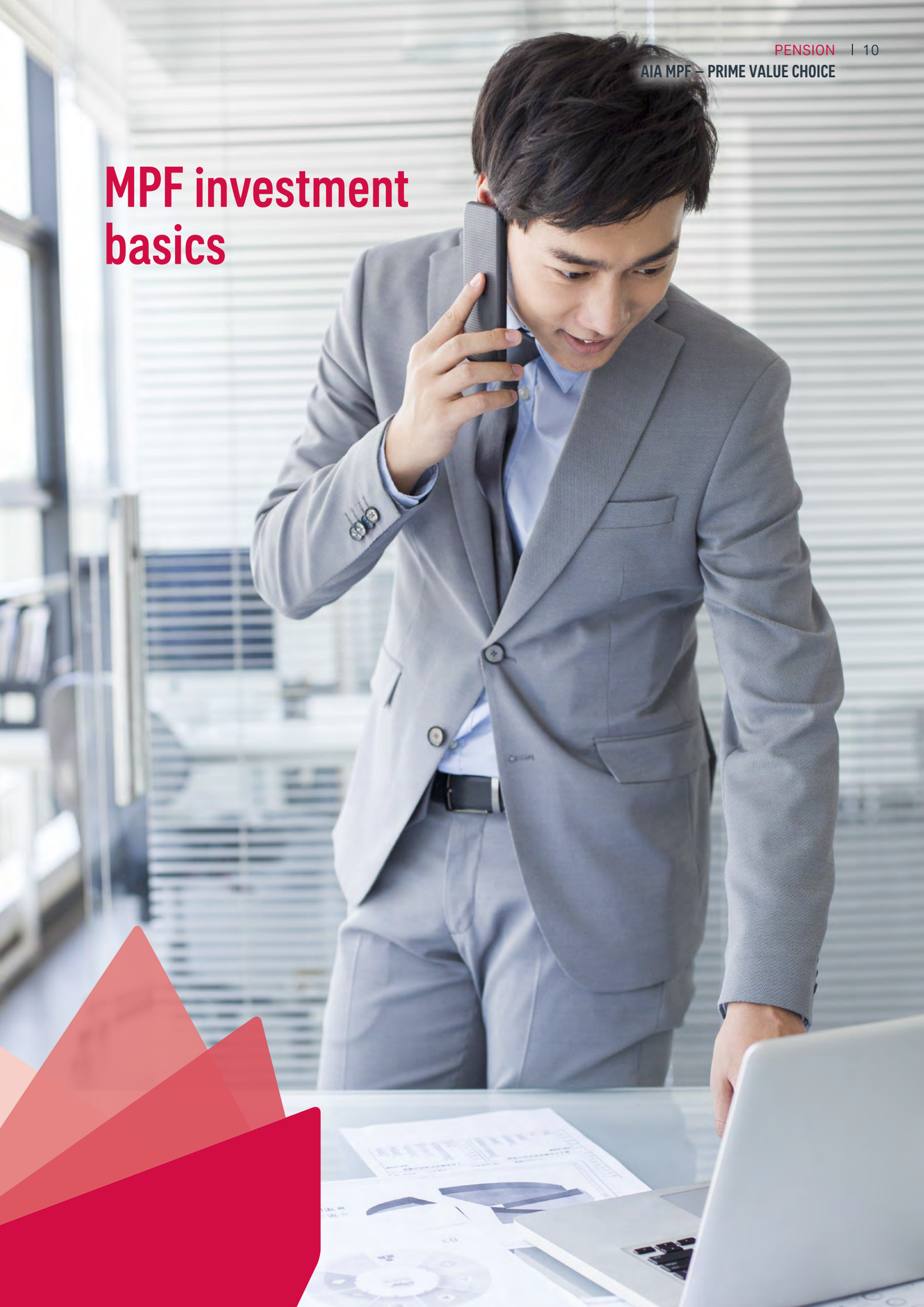
- Cheque**
- Cheque Deposit Machine
- Direct Debit (autopay)
- PPS (Internet and a tone phone service)
- Internet Banking
- Bank Automated Teller Machines (ATMs)
- Direct Credit (Applicable to registered customers)

^ The current Min RI and Max RI are HK$7,100 and HK$30,000 per month respectively, subject to regulatory change over time. For the latest information, please call our Member Hotline at (852) 2200 6288 or visit the MPFA website.

** Please send the cheque to the eMPF Platform.

Note: Make your payment with your "MPF Contribution Bill No." / "Submission Reference No." / eMPF “Employer Account No.” / eMPF “Member Account No.” provided by the eMPF Platform. Failure to provide such information may result in delay or inability to process your contribution.

MPF investment basics



MPF helps to build your retirement nest egg

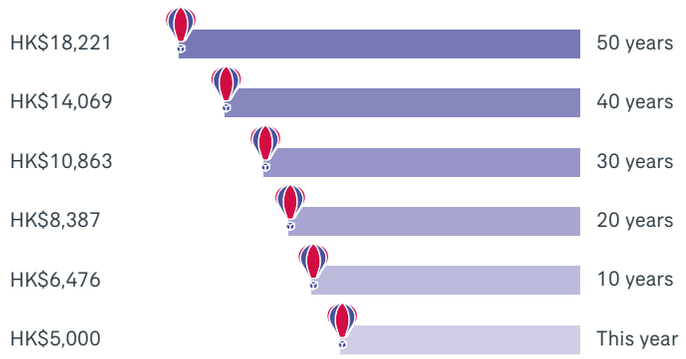
Retirement is one of the most enjoyable periods of our lives. It is a time to forget about work, to enjoy time with the grandchildren and to pursue favourite pastimes. That is why it is important to make the right investment choices and make your money work for you.

The potential of beating inflation

Inflation can erode the real value of your money. Today, your monthly expenditure may amount to HK$5,000, but it may cost more than double that to maintain the same quality of living in 30 years' time*(see Graph A), assuming an annual inflation rate of 2.62%※ each year. A key element of retirement planning, particularly for younger people, is to invest your money where it has the potential to grow faster than inflation.

Investment involves risks, and risks are generally affected by time. The longer you leave your money invested, the easier it will be for investment returns to outpace inflation and provide the growth you need for a financially independent future.

Graph A - How inflation makes everything more expensive as years go by



* Source: Thomson Reuters Datastream

※ The rate used is based on the actual average Hong Kong inflation rate over the past 20 years (1991-2011) and is for illustration purpose only.

Making use of the dollar cost averaging effect

Dollar cost averaging is an investment strategy that involves contributing a fixed sum of money into the same investment vehicle at regular intervals (e.g. monthly) over a period of time. Making monthly MPF contributions allows you to enjoy the following benefits of dollar cost averaging▼:

1. Average out your investment costs and alleviate the short-term impact of market volatility.
2. There is no need to time the market, helping to minimise the risk of personal misjudgement.

▼ Although dollar cost averaging may reduce the effect of market fluctuation, it does not guarantee any investment gain. Investors may still suffer a loss in a declining market.

The power of the compound effect

The compound effect works like the snowball effect. Over time, regular savings of even small amounts can build up to a significant amount. The earlier you begin saving, the more time you leave for compound interest to accumulate.

Four key considerations when choosing your investment portfolio

Individuals are distinct and the needs of every single person can vary considerably. The most suitable investment mix will depend on:

- your personal goals and retirement plans;
- your age and number of years to retirement;
- your investment objectives; and
- the level of risk that you feel most comfortable with.

Not sure how to pick funds?

Simply log in to AIA+ , click “Menu” at the bottom of the homepage, click “MPF Smart Advisor”❖. MPF Smart Advisor❖ to empower you to make informed MPF investment decisions with ease. Main functions include:

1. Simple 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

❖ MPF Smart Advisor and the Services are independently operated and provided by Magnum Research Limited (AQUMON). Magnum Research Limited holds licenses issued by the Mandatory Provident Fund Schemes Authority and is authorised by the Securities and Futures Commission of Hong Kong (SFC) for regulated activities of Type 1 (dealing in securities), Type 4 (advising on securities), and Type 9 (asset management). The investment recommendations are solely provided by Magnum Research Limited. AIA Company (Trustee) Limited, AIA International Limited ("AIA") and its affiliated intermediaries do not provide any investment advice.

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

Balancing equities, bonds and cash

AIA MPF scheme offers you the opportunity to invest in global equities, bonds and cash (money on deposit). These are some of their characteristics:

Equities

Advantages
Can make your money grow over the long term by appreciating in value.

Disadvantages
Can go down as well as up in value and can be very volatile over a short period of time.

Bonds

Advantages
Can provide steady returns:
- by appreciating in value
- through regular interest payments

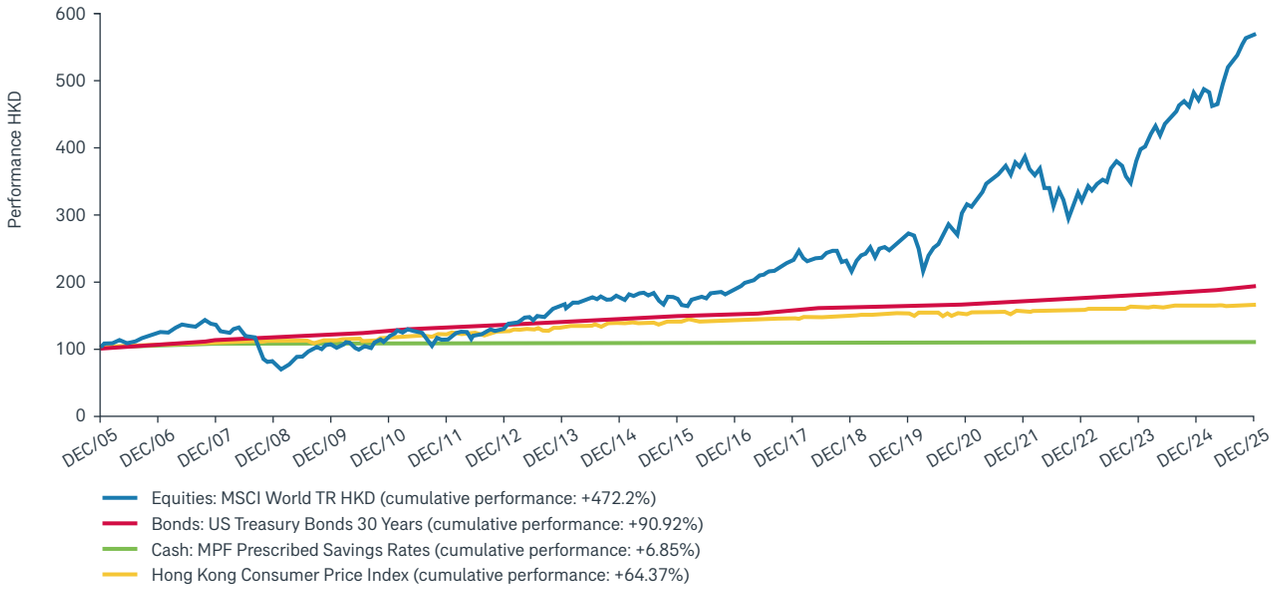
Disadvantages
Returns may not keep up with inflation. Value can go down as well as up.

Cash

Advantages
Stable. Preserves capital and pays interest.

Disadvantages
Limited capital growth. Interest payments can be lower than the rate of inflation.

Market indices performance and volatility comparison



Source: 2005 -2025

Three tips on making investments in equities

Although stock markets often make headline news for rising and falling spectacularly, they might not be as risky as they seem, as long as you:

1. **Diversify your investment** – spread your money over different markets and different types of investments.
2. **Give them time** – so you may benefit from an overall upward trend over the long term.
3. **Take dollar cost averaging into consideration** – the MPF system benefits from the dollar cost averaging effect, meaning that your monthly contributions may achieve long-term growth.

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].

Special privilege offered for consolidation of MPF assets and voluntary contributions

We offer you special privilege for transferring your MPF assets to AIA, as well as for making additional voluntary contributions (For details, please refer to the relevant promotional leaflets).

[1] Per annum of net asset value.

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

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.



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.

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].

[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.

AIA MPF – PRIME VALUE CHOICE

AIA MPF Funds	Investment Objective
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.
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% - 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 assets to equities, with 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.

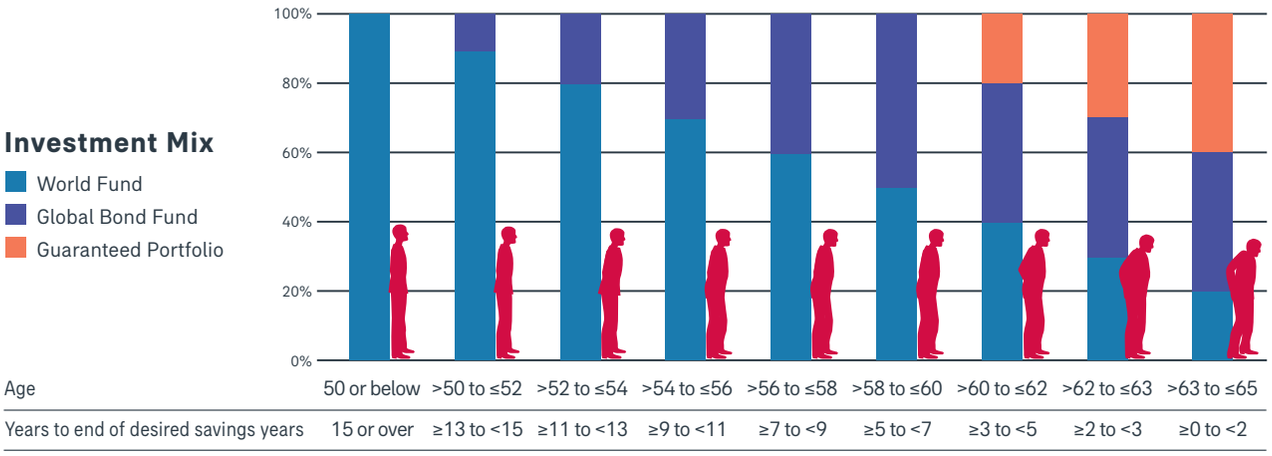
Manage your account with ease

LifeEasy★ – A free MPF portfolio management service

In general, young members are more likely to invest in higher risk tools, such as equities, to achieve maximum returns. As you approach your retirement age, you are advised to minimise your exposure to risk by reducing the proportion of your investments in equities.

This service automatically rebalances the proportion of equities and bonds in your MPF investments based on your age, gradually decreasing your exposure to risk as you get closer to retirement age❂.

Equities proportion decreases as approaching to end of your desired savings years or your retirement age



Age	50 or below	>50 to ≤52	>52 to ≤54	>54 to ≤56	>56 to ≤58	>58 to ≤60	>60 to ≤62	>62 to ≤63	>63 to ≤65
Years to end of desired savings years	15 or over	≥13 to <15	≥11 to <13	≥9 to <11	≥7 to <9	≥5 to <7	≥3 to <5	≥2 to <3	≥0 to <2

★ For more information about LifeEasy service, please refer to section "6. LifeEasy" of the MPF Scheme Brochure.

❂ Determined by AIA based on the risk class▽, where Guaranteed Portfolio and Global Bond Fund are lower-risk funds, and the World Fund is higher-risk fund.

▽ The risk class stated above is prescribed by the Mandatory Provident Fund Schemes Authority according to the Code on Disclosure for MPF Investment Funds. Such risk class is determined by AIA International Limited based on the latest fund risk indicator of the relevant MPF Funds and will be updated on a half-yearly basis. The risk class stated above has not been reviewed or endorsed by the Securities and Futures Commission and is for reference only.

Convenient account management platforms and support

- 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. Simple 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

AIA+ HK

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



Consolidate your MPF assets and make voluntary contributions

Consolidate your accumulated MPF assets to AIA MPF Personal Account for easy management

As your pool of accumulated MPF assets grow, consolidating your MPF accounts into a single account at AIA MPF Personal Account will allow you to enjoy the advantages of easy management and the special privilege of the AIA MPF Personal Account at the same time.

Benefits of consolidating MPF accounts into a single account:

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

For details of AIA MPF Personal Account, please refer to the promotional leaflet.

Make additional voluntary contributions to prepare for your retirement reserve - Happy Retirement Savings Programme▲

Through the MPF scheme, both you and your employer will be setting aside money each month so that you can build up your nest egg for a comfortable retirement. However, your current MPF contributions may not be sufficient to fully cover your retirement expenses, so it's never too early to begin making extra investments for a larger reserve. Making voluntary contributions can be one of the ways to achieve this goal!

With a monthly contribution amount as low as HK$300, you can join our Happy Retirement Savings Programme to enjoy AIA's offerings, as well as special privilege.

For details of Happy Retirement Savings Programme, please refer to the promotional leaflet.

▲ Happy Retirement Savings Programme (the "Programme") is not a savings plan. Contributions made to the Programme invest solely in the AIA MPF funds offered under AIA MPF – Prime Value Choice and therefore do not guarantee the repayment of capital under all circumstances

A quick how-to



How do I logon to my MPF account via aia.com.hk?

To logon to your account, please follow these steps:

1. Go to aia.com.hk
2. Select Log in → Customer → Login to AIA+ and logon to your account

If you lose your password, please call our Member Hotline (852) 2200 6288 to request a new one.

How do I register with the eMPF Platform and access my MPF account information via the eMPF Platform?

Registration can be done by using your smartphone, tablet or computer. Please scan below QR codes to begin registration. You can log in to the eMPF Web Portal(empf.org.hk/reg/type) or eMPF Mobile App to view your MPF account information.

eMPF 積金易

Mobile App

Web Portal

For details, please refer to the User Guide available online:

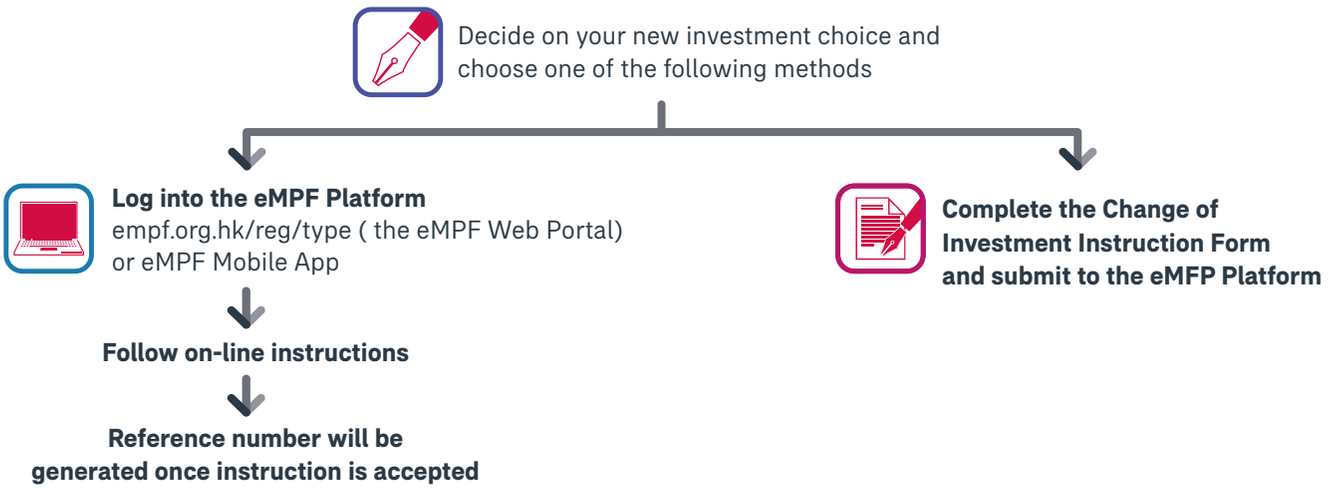
Scheme Member eMPF Registration User Guide
www.empf.org.hk/tutorial/reg/en

How do I pick funds?

MPF Smart Advisor on AIA+ to empower you to make informed MPF investment decisions with ease.

1. Log in to AIA+
2. At bottom of the homepage: Select Menu → MPF Smart Advisor

How do I switch funds?



There are two methods in which you may switch your investments and they are:

- **Rebalancing** – This method allows you to switch your existing investments by changing the existing total investment allocation percentages via the the eMPF Platform. You would be required to give to AIA new investment allocation percentage (which shall be in an integer and at least 5%) for each AIA MPF fund within the Scheme and your existing investments will be redeemed and reinvested according to the new investment allocation percentages on a net basis (that is, the difference between the investment in an AIA MPF fund under the new investment allocation percentage and the investment in that AIA MPF fund before the fund switching).
- **Fund-to-Fund Switching** – This method allows you to switch your investments by withdrawing the whole or a part of your existing investments (which shall be in an integer and at least 5%) in one or more AIA MPF funds and investing such withdrawn amount into one or more other AIA MPF funds within the Scheme. The Fund-to-Fund Switching request can be submitted via the the eMPF Platform. Any amount that is not switched out by you under Fund-to-Fund switching will remain invested in the AIA MPF funds elected by you in your previous investment instruction.



How do I consolidate my MPF assets?

1 Go to empf.org.hk/reg/type (the eMPF Web Portal) or eMPF Mobile App

eMPF Web Portal

eMPF Mobile App

How do I manage my MPF account through a smartphone?

1 Go to the App Store or Play Store

2 Search for "AIA+ HK" or "eMPF" to download the app

With the above apps, you can manage and track your MPF accounts anytime, anywhere.

How do I handle my MPF when I change jobs?

Visit empf.org.hk to obtain and complete the relevant fund transfer forms

Choose one of the following options for benefits accrued under the AIA MPF scheme

1 Retain your accrued benefits in the scheme with AIA and become a Personal Account Member

2 Transfer your accrued benefits to the scheme in which your new employer participates

3 Transfer your accrued benefits to another scheme in which you are a member

Return the form to the eMPF Platform or submit the application via empf.org.hk/reg/type (the eMPF Web Portal) or eMPF Mobile App as soon as possible

How do I withdraw my accrued benefits?

Visit empf.org.hk to obtain the relevant claim forms

Complete and return the respective forms together with relevant supporting documents to the eMPF Platform or submit the application via empf.org.hk/reg/type (the eMPF Web Portal) or eMPF Mobile App

eMPF Platform

How do I update my personal information?

You can update your address, e-mail address and contact numbers via empf.org.hk/reg/type (the eMPF Web Portal) or eMPF Mobile App.

eMPF Web Portal

eMPF Mobile App

For scheme administration-related enquiries:

eMPF Platform	
eMPF Customer Service Hotline	183 2622 Monday to Friday: 9am to 7pm Saturday: 9am to 1pm (Closed on Sunday and public holidays)
eMPF Service Centre	**Hong Kong Island** Unit 601B, 6/F, Dah Sing Financial Centre, No. 248 Queen's Road East, Wanchai, Hong Kong **Kowloon** Suites 1205-6, 12/F, Chinachem Golden Plaza, No. 77 Mody Road, Tsim Sha Tsui East, Kowloon **New Territories** Suite 1802A, 18/F, Tower 2, Nina Tower, No. 8 Yeung Uk Road, Tsuen Wan, New Territories Monday to Friday: 9am to 6pm Saturday: 9am to 1pm (Closed on Sunday and public holidays)
eMPF fax number	3197 2988
eMPF postal address	PO Box 98929 Tsim Sha Tsui Post Office
eMPF email address	enquiry@support.empf.org.hk
eMPF Platform website	https://www.empf.org.hk/

For non-scheme administration-related enquiries:

Trustee	
Trustee's Member Hotline	(852) 2200 6288 Monday to Friday: 9am to 9pm Saturday: 9am to 1pm
Trustee's Customer Service Centre	12/F, AIA Tower, 183 Electric Road, North Point, Hong Kong Monday to Friday: 8:45am to 6pm
Trustee's 24-hour Interactive Voice Response System	(852) 2200 6288
Trustee's Postal Address	8/F, AIA Financial Centre, 712 Prince Edward Road East, Kowloon, Hong Kong
Trustee's Website	aia.com.hk

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