

PENSION – MPF

# AIA MPF RETIREMENT INCOME FUND



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**AIA Corporate Solutions**  
— Your MPF and Group Insurance Partner



**HEALTHIER, LONGER,  
BETTER LIVES**

**Important Notes**

- 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.
- AIA MPF – Prime Value Choice (the “Scheme”) is a Mandatory Provident Fund Scheme. The Scheme offers 21 constituent funds. The Retirement Income Fund is one of the constituent funds of the Scheme.
- “MPF fund”, for the purposes of this document, means Constituent Fund as defined in the Glossary of the MPF Scheme Brochure of the Scheme.
- 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, you are in doubt as to whether a certain fund 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 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.
- 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.

# Secure your future with steady monthly dividend payouts from the Retirement Income Fund

The **Retirement Income Fund** is a mixed assets fund designed for members seeking income and long-term financial security. Dividends are deposited directly into your MPF account every month and automatically reinvested into designated constituent funds, allowing your capital to continue compounding. It helps you transform your savings into regular retirement income with ease and gives you peace of mind to plan the retirement life you want.

## Investment Objective and Focus

- To provide long-term capital appreciation and regular dividend income
- 0% to 65% in equities and/or equity-related investments with balance in debt securities, and/or cash or cash-based investments

## Risk Class

Refer to latest Fund Performance Review or [aia.com.hk](http://aia.com.hk)



## Launch Date

4 May 2026

## Investment Manager

AIA Investment Management HK Limited

## A suite of MPF funds for different investment opportunities

Our MPF fund choice is comprehensive. Following the launch of the Retirement Income Fund, we now offer 21 MPF funds across different risk classes, giving you the flexibility to diversify your investments according to your personal risk appetite or market conditions. You can choose from a broad range of investment options covering various geographic exposures and asset classes.

Our underlying funds are managed by renowned investment managers, each offering unique investment strategies.

These options are intended to accommodate to your investment objectives that may arise from changing market conditions and/or shifts in your personal circumstances.

# Retirement Income Fund Feature

Management fees (p.a. of net asset value)	
<b>Before age 65</b>	<b>Privileged rate on management fees for members age 65 or above</b>
Up to 1.03% <sup>1</sup>	up to 0.91% <sup>1</sup> via quarterly bonus unit rebate (the "Rebate") <sup>2,3</sup> at a rate of up to 0.12% p.a.
Dividend Distribution Automatically Reinvested into Designated Constituent Fund	
<b>Before age 65</b>	<b>Age 65 or above</b>
Retirement Income Fund	MPF Conservative Fund <sup>4</sup>
<b>Dividend Distribution Frequency</b>	Monthly
<b>Record Date<sup>~</sup> and ex-dividend date<sup>^</sup> schedule</b>	A Record Date and ex-dividend date schedule listing the pre-determined record dates and ex-dividend dates of each month for each calendar year will be made available at aia.com.hk prior to the first record date of that calendar year

## MPF Smart Advisor<sup>\*</sup> - Get your personalised MPF portfolio with five simple questions

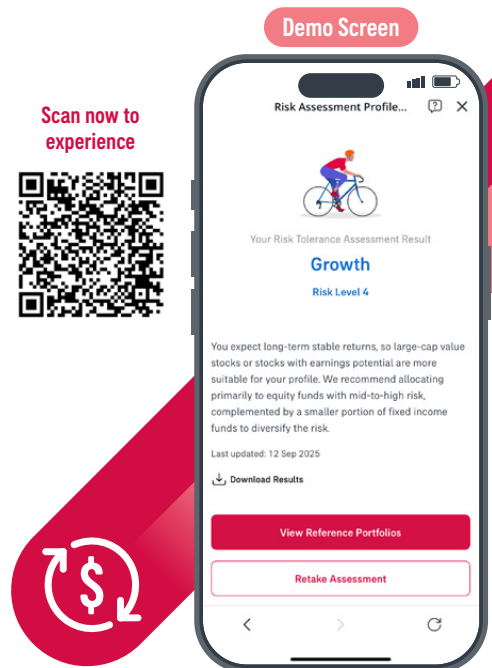
Choosing the right MPF funds can feel complex and overwhelming. Let the MPF Smart Advisor<sup>\*</sup> on the AIA+ mobile app help you. Simply complete a short, 5-question risk assessment to receive a personalised investment portfolio tailored to your goals and risk tolerance!

Main functions include:

- ① **A rare offering in the market** – Up to 50 Investment Portfolios Recommendation
- ② **Market-first<sup>#</sup>** – Compare Reference Investment Portfolio with Current MPF Portfolio
- ③ **DIY Investment Portfolio**
- ④ **Simple and User-friendly Risk Assessment**
- ⑤ **Retirement Gap Calculator**

Path:

Click **Menu** at the bottom of the homepage after logging in to **AIA+**, click **MPF Smart Advisor**



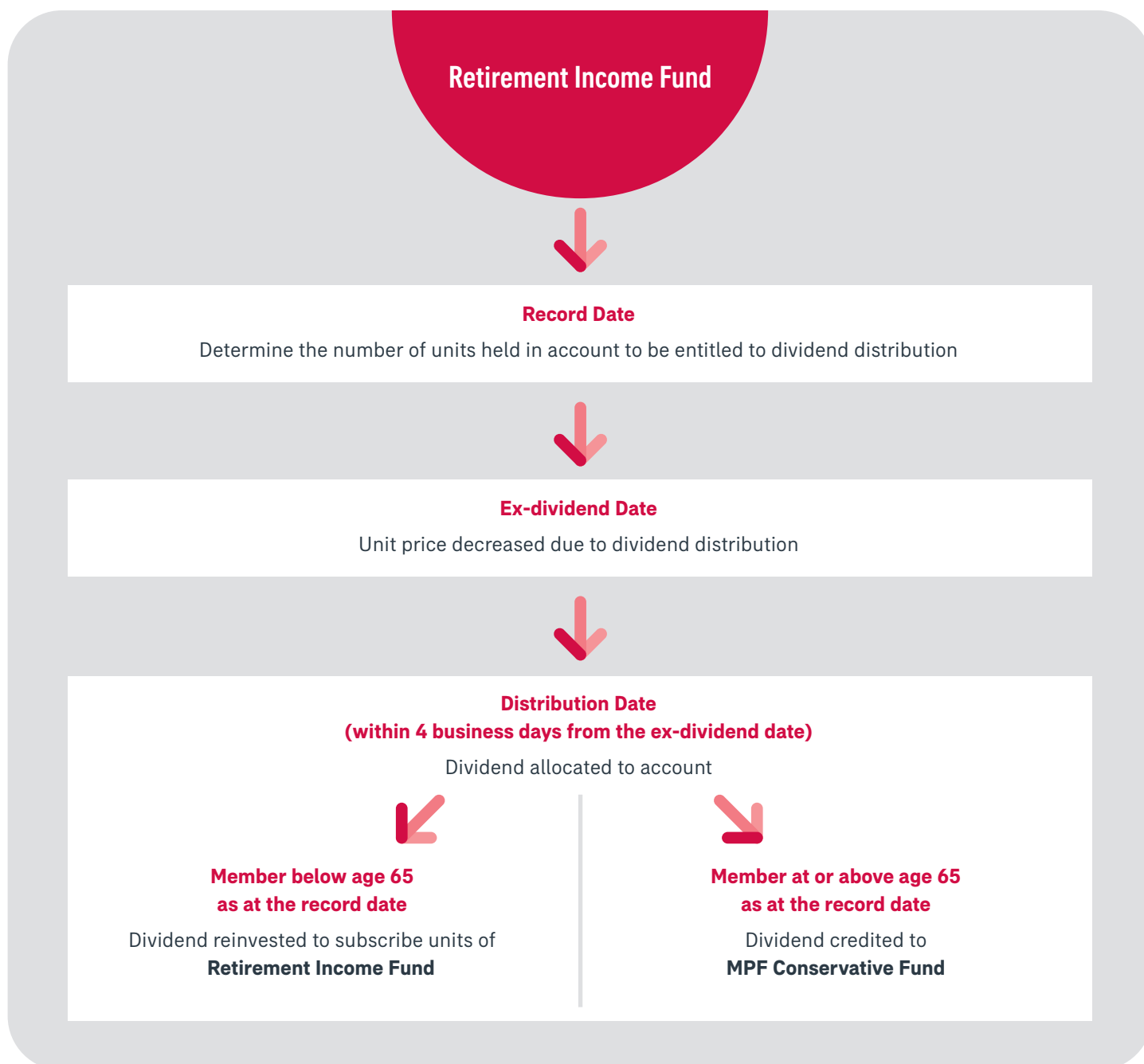
<sup>~</sup> Record date: Prior to the first month commencing distribution of dividend in each calendar year, a dealing day of each month for that calendar year will be pre-determined as the record date ("record date").

<sup>^</sup> Ex-dividend date: The net asset value per unit of the Retirement Income Fund on the next dealing day immediately following the record date ("ex-dividend date") will be decreased to reflect the distribution of dividend.

<sup>♦</sup> 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 ("AIAI") and its affiliated intermediaries do not provide any investment advice.

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

# Dividend Distribution Process



## Terms and conditions:

1. Fees and charges charged collectively by both the Constituent Fund and its relevant underlying funds. For details, including other charges, please refer to the MPF Scheme Brochure.
2. The Rebate is only applicable on the condition that your account has not been terminated on the date of Rebate distribution.
3. The Rebate will be distributed within 45 calendar days after the end of each quarter (i.e. February, May, August and November each year) and the Rebate will be calculated based on the average month end balance of the Retirement Income Fund held under the eligible member's account during the relevant quarter. The Rebate will be allocated to the Retirement Income Fund under your account in the form of a unit rebate.
4. The investment objective of the MPF Conservative Fund is to preserve principal value. The MPF Conservative Fund does not guarantee the repayment of capital. If Members are at or above age 65, dividends will be credited to and invested in the MPF Conservative Fund, which will be subject to relevant risks, fees and charges applicable to the MPF Conservative Fund.

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

"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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 **aia.com.hk**



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Issued by AIA Company (Trustee) Limited