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Important Document

Dear customer,

Important: This notice is important and requires your immediate attention. If you are in any doubt about the contents of this notice, you should seek independent professional advice.

Notice to Participating Employers and Members of AIA MPF – Prime Value Choice (the "Scheme") on the addition of the Retirement Income Fund

Thank you for your continuous support of AIA MPF Services. We are pleased to inform you of the following changes to the Scheme.

You should read this notice carefully because the changes may affect the investment of both your accrued benefits and future contributions. Capitalised terms not defined in this notice have the same meanings as ascribed to them in the MPF Scheme Brochure of the Scheme (the "**MPF Scheme Brochure**").

This table summarises the key changes (the "**Changes**") to the Scheme:

Addition of the Retirement Income Fund

With effect from 4 May 2026 (the "**Launch Date**"), the Retirement Income Fund will be introduced as a new Constituent Fund. The MPF Scheme Brochure will be amended to reflect the introduction of the Retirement Income Fund and the appointment of AIA Investment Management HK Limited as its investment manager. For details, please refer to paragraph 1.

If you have any questions in relation to the Changes, please call our Employer Hotline on 2100 1888 or Member Hotline on 2200 6288.

1. Addition of the Retirement Income Fund

1.1. General

With effect from the Launch Date, the Retirement Income Fund will be introduced as a new Constituent Fund, which will provide Members with additional choices of investment. AIA Investment Management HK Limited will be appointed as the Investment Manager of the Retirement Income Fund at the Constituent Fund level.

The Retirement Income Fund is designed to meet the needs of retirement solution of the Members. Relevant information regarding the Retirement Income Fund is set out in Appendix to this notice.



The management fee of the Retirement Income Fund is up to 1.03% p.a. (for Members below age 65) of the NAV of the Constituent Fund. The breakdown of the management fee of the Retirement Income Fund is as follows:

Fee types: (p.a. of NAV)	Constituent Fund level				Underlying Fund level
	Trustee fee	Fees payable to the Platform Company	Member servicing fee	Investment Manager fee (inclusive of aggregate management fees of underlying fund(s)) (% p.a. of the NAV of the relevant Constituent Fund)	Aggregate management fees (inclusive of the trustee, administrator, and investment management fees that are chargeable as a percentage of the net asset value of the relevant underlying fund)
Retirement Income Fund	0.14%	0.29%	0.20%		Up to 0.40%

The effective management fee for Members aged 65 or above is up to 0.91% p.a..

1.2. Impact on the Members

No suspension of dealing is required to introduce the Retirement Income Fund. The Scheme will continue to operate in the same manner as it currently operates and the management of the Scheme will not be affected.

We confirm that the interests of the Members will be adequately protected and will not be prejudiced by the addition of the Retirement Income Fund.

Frequently asked questions about the Retirement Income Fund are available at aia.com.hk.

2. Expenses

The costs of the addition of the Retirement Income Fund will be borne by the Retirement Income Fund in the manner as disclosed in the updated offering documents of the Scheme.

Where can you learn more?

The Changes will be reflected in the updated offering documents of the Scheme, i.e., the MPF Scheme Brochure and the key scheme information document of the Scheme. The offering documents of the Scheme can be downloaded from aia.com.hk.

Yours sincerely,

Jonathan Liu
Chief Executive Officer
AIA Company (Trustee) Limited

If you have any questions about the content of this notice, you should seek independent professional advice.

AIA Company (Trustee) Limited accepts responsibility for the accuracy of the contents of this notice.



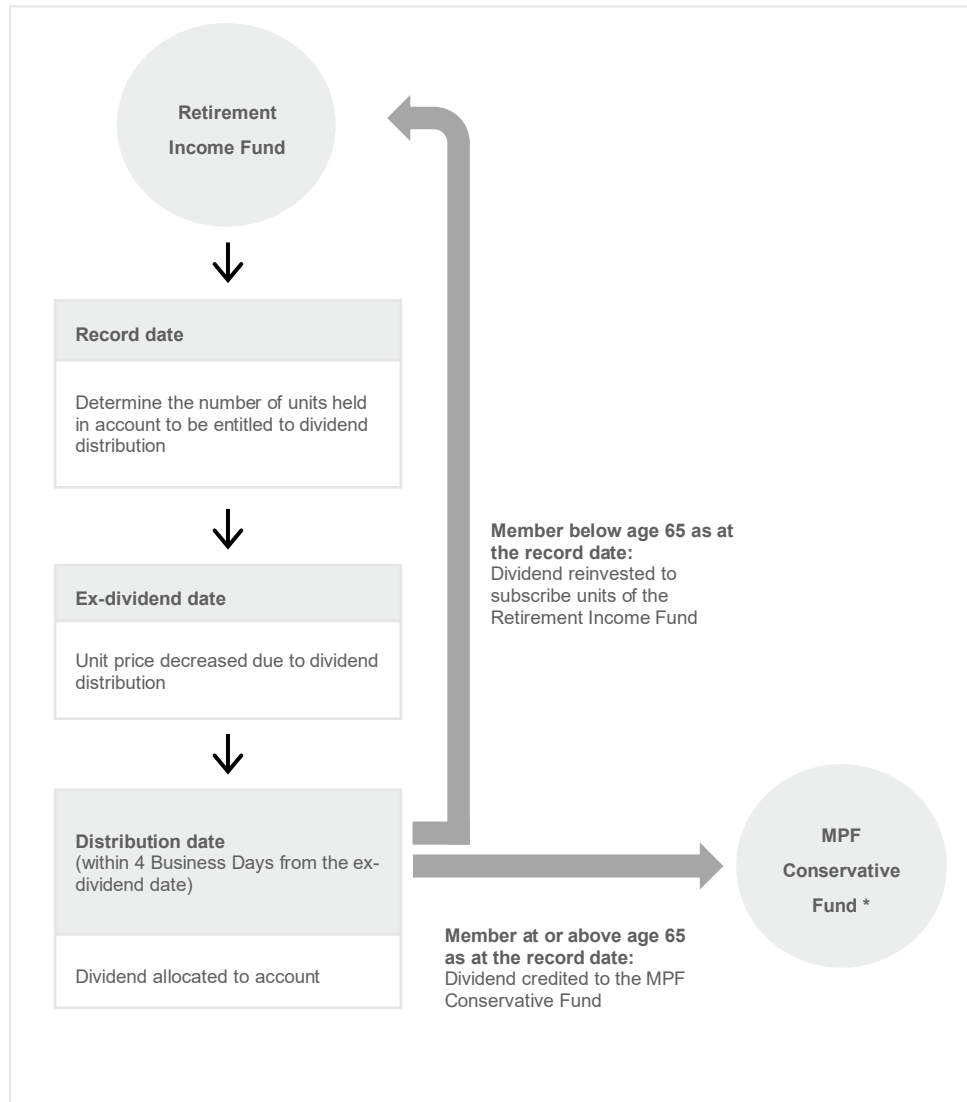
Appendix

The Retirement Income Fund will be available under the Scheme from 4 May 2026. Please see below a summary of the key highlights of the Retirement Income Fund for reference.

Fund name	Summary of the Retirement Income Fund
Retirement Income Fund	<ul style="list-style-type: none"> • <i>Type:</i> Mixed assets fund • <i>Investment manager:</i> AIA Investment Management HK Limited • <i>Investment objective:</i> Seeks 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 • <i>Balance of investments:</i> <ul style="list-style-type: none"> ○ The Retirement Income Fund, through its underlying APIFs and/or Approved ITCISs, may allocate 0% to 65% of its assets to equities (including REITs) and/or equity-related investments, with the balance invested in debt securities, and/or cash or cash-based investments. ○ Investments may be made in the above-mentioned asset classes and may be in various markets globally where permitted by General Regulation. • <i>Distribution of dividend:</i> <ul style="list-style-type: none"> ○ The Retirement Income Fund aims to distribute dividend on a regular basis. ○ Currently, it is intended that the Retirement Income Fund will distribute dividend on a monthly basis starting from the seventh month (or earlier as advised by the Investment Manager if it considers appropriate) after the launch date of [4 May 2026]. ○ The amount of dividend per unit of the Retirement Income Fund shall be determined by the Trustee at the recommendation of the Investment Manager. ○ If the relevant Member is below the age of 65 as at the record date, the dividend will be automatically reinvested to subscribe units of the Retirement Income Fund. If the relevant Member is at or above the age of 65 as at the record date, the dividend will be automatically invested in and credited to the MPF Conservative Fund.



○ Illustration of the dividend distribution process is as follows:



* Please refer to sub-section 3.3.7 of the MPF Scheme Brochure for details of the MPF Conservative Fund, particularly the investment objective and risks.

- **Management fees:** The rate of the management fees of the Retirement Income Fund is up to 1.03% (for Members below age 65) or up to 0.91% (for Members aged 65 or above) per annum of the NAV of the Retirement Income Fund.