



友邦(信託)有限公司
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AIA Company (Trustee) Limited
12/F, AIA Tower
183 Electric Road
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Hong Kong

Important Document

8 April 2026

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 reduction of the general fee level charged by eMPF Platform Company Limited ("Platform Company")

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:

Reduction of the general fee level charged by the Platform Company

Effective from 1 April 2026, the general fee level charged by the Platform Company has been reduced from 0.37% p.a. of the NAV of constituent funds to 0.29% p.a. of the NAV of constituent funds ("**Platform Fee Reduction**"). As a result of the Platform Fee Reduction, the fee payable to Platform Company has been reduced from 0.36% p.a. of the NAV to 0.29% p.a. of the NAV in respect of the Core Accumulation Fund and Age 65 Plus Fund, and from 0.37% p.a. of the NAV to 0.29% p.a. of the NAV in respect of the other existing Constituent Funds. The aggregate management fee rate for each existing Constituent Fund has been reduced correspondingly. Please refer to the section below for the aggregate management fee rate of each existing Constituent Fund on and after 1 April 2026.

Apart from the fee payable to the Platform Company, other components of the fee breakdown of the management fee of each Constituent Fund remain unchanged. The Platform Fee Reduction will not have any adverse impact on the Participating Employers and Members.

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

Reduction of the general fee level charged by the Platform Company

Effective from 3 December 2025, a fee has been payable by the Trustee from the Scheme's assets to the Platform Company for its services at the rate of 0.36% p.a. of the NAV in respect of the Core Accumulation Fund and Age 65 Plus Fund and at the rate of 0.37% p.a. of the NAV in respect of the other existing Constituent Funds.

Effective from 1 April 2026, the general fee level charged by the Platform Company has been reduced from 0.37% p.a. of the NAV of constituent funds to 0.29% p.a. of the NAV of constituent funds. As a result of the Platform Fee Reduction, the fee payable to Platform Company has been reduced from 0.36% p.a. of the NAV to 0.29% p.a. of the NAV in respect of the Core Accumulation Fund and Age 65 Plus Fund, and from 0.37% p.a. of the NAV to 0.29% p.a. of the NAV in respect of the other existing Constituent Funds. The aggregate management fee rate of each existing Constituent Fund has been reduced correspondingly.

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AIA Company (Trustee) Limited is incorporated in Hong Kong with limited liability.
友邦(信託)有限公司是於香港註冊成立之有限公司。



Please refer to the table below for the changes to the aggregate management fees of each existing Constituent Fund on and after 1 April 2026.

No.	Name of Constituent Funds	Management fees before 1 April 2026 (As a percentage of net asset value per annum)	Management fees on and after 1 April 2026 (As a percentage of net asset value per annum)
1.	American Fund	Up to 0.73%	Up to 0.65%
2.	Eurasia Fund	Up to 0.81%	Up to 0.73%
3.	Hong Kong and China Fund	Up to 0.73%	Up to 0.65%
4.	World Fund	Up to 0.81%	Up to 0.73%
5.	Asian Bond Fund	Up to 0.8995%	Up to 0.8195%
6.	Global Bond Fund	Up to 0.895%	Up to 0.815%
7.	MPF Conservative Fund	Up to 0.884%	Up to 0.804%
8.	China HK Dynamic Asset Allocation Fund	Up to 0.86%	Up to 0.78%
9.	Manager's Choice Fund	Up to 1.39%	Up to 1.31%
10.	Asian Equity Fund	Up to 1.2395%	Up to 1.1595%
11.	European Equity Fund	Up to 1.2395%	Up to 1.1595%
12.	Greater China Equity Fund	Up to 1.285%	Up to 1.205%
13.	North American Equity Fund	Up to 1.285%	Up to 1.205%
14.	Green Fund	Up to 1.255%	Up to 1.175%
15.	Guaranteed Portfolio	1.16%	1.08%
16.	Growth Portfolio	Up to 1.285%	Up to 1.205%
17.	Balanced Portfolio	Up to 1.285%	Up to 1.205%
18.	Capital Stable Portfolio	Up to 1.285%	Up to 1.205%
19.	Core Accumulation Fund	Up to 0.75%	Up to 0.68%
20.	Age 65 Plus Fund	Up to 0.75%	Up to 0.68%

Apart from the fee payable to the Platform Company, other components of the fee breakdown of the management fee of each Constituent Fund remain unchanged. The Platform Fee Reduction will not have any adverse impact on the Participating Employers and Members. No action is required of the Participating Employers and Members to effect the Changes.

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.