



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

6 March 2026

IMPORTANT NOTE TO PARTICIPATING EMPLOYERS:

- 1. This notice is important. It requires your immediate attention. If you are in any doubt about the contents of this notice, you should seek independent professional advice. AIA Company (Trustee) Limited (the "Trustee") accepts responsibility for the accuracy of the contents of this notice;**
- 2. You should read this notice carefully because the change described in this notice may affect the investment of both your accrued benefits and future contributions. Unless defined in this notice, capitalised terms shall have the same meaning as those defined in the Principal Brochure of the Scheme (the "Principal Brochure");**
- 3. Please disseminate the information in this notice to the members of the Scheme.**

TO: ALL PARTICIPATING EMPLOYERS AND MEMBERS OF AIA RETIREMENT FUND SCHEME (the "Scheme")

Re: **Changes to the Scheme**

Thank you for your continuous support to AIA.

As a leading retirement solutions provider in Hong Kong, we regularly review our product offering to ensure that you receive quality products and services. We would like to effect the following changes (the "**Changes**") with effect from 10 April 2026 (the "**Effective Date**").

1. **Changes in objectives and investment policy of the Relevant Investment Portfolios (as defined below)**

With effect from the Effective Date, the Changes summarised in the following table will be made to the objectives and/or investment policy of the following Investment Portfolios (the "**Relevant Investment Portfolios**"):

Relevant Investment Portfolios	Summary of the Changes
AIA Hong Kong Equity Fund	<p>The list of underlying funds in which the AIA Hong Kong Equity Fund may invest more than 30% but less than 90% of its net asset value will be updated by adding the following underlying funds:</p> <ol style="list-style-type: none">Hong Kong Equity Fund, a sub-fund of AIA Pooled Investment Fund Series;Hang Seng Index Tracking Fund;The Tracker Fund of Hong Kong;PineBridge Hong Kong Equity Fund, a sub-fund of PineBridge Fund Series;Hong Kong Equity Fund, a sub-fund of Schroder Institutional Pooled Funds (to be renamed as Schroder Investment Pooled Funds with effect from 30 April 2026); andCSOP FTSE Hong Kong Equity ETF.

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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。



AIA Greater China Equity Fund	<p>The limit on the investment in China A-Shares and China B-Shares by the AIA Greater China Equity Fund will be increased from <u>less than 30%</u> of its net asset value to <u>less than 50%</u> of its net asset value.</p> <p>The list of underlying funds in which the AIA Greater China Equity Fund may invest more than 30% but less than 90% of its net asset value will be updated by adding the following underlying funds:</p> <ul style="list-style-type: none"> (a) Greater China Equity Fund, a sub-fund of AIA Pooled Investment Fund Series; and (b) Global X FTSE Greater China ETF.
AIA Asia ex Japan Equity Fund	<p>The geographical focus of the AIA Asia ex Japan Equity Fund will be changed from "<u>Asian region, excluding Japan</u>" to "<u>Asia Pacific region, excluding Japan</u>".</p> <p>The list of underlying funds in which the AIA Asia ex Japan Equity Fund may invest more than 30% but less than 90% of its net asset value will be updated by adding the following underlying funds:</p> <ul style="list-style-type: none"> (a) Asia Pacific ex Japan Equity Fund, a sub-fund of AIA Pooled Investment Fund Series; (b) iShares Core MSCI Asia ex Japan ETF; and (c) JPMorgan SAR Pan Asia Fund.
AIA Hong Kong and China Fund	<p>The list of underlying funds in which the AIA Hong Kong and China Fund may invest more than 30% but less than 90% of its net asset value will be updated by adding the Hang Seng Index Tracking Fund.</p>

For details of the new underlying funds, please refer to Appendix I to the Second Addendum to the Principal Brochure.

2. Updated disclosure relating to certain underlying funds of AIA Hong Kong Equity Fund and AIA Greater China Equity Fund

With effect from the Effective Date, the Principal Brochure will be revised to reflect the following changes at the underlying fund level:

Underlying fund	Summary of the Changes
<p>Hong Kong Equity, a sub-fund of Schroder International Selection Fund</p> <p>Investment portfolio investing in the underlying fund: AIA Hong Kong Equity Fund</p>	<p>The target benchmark of Hong Kong Equity, a sub-fund of Schroder International Selection Fund will be changed from FTSE Hong Kong (Net TR) index to FTSE MPF Hong Kong Index with effect from 30 March 2026. All other key features of and risks applicable to the Hong Kong Equity will remain unchanged.</p>



PineBridge Greater China Equity Fund, a sub-fund of the PineBridge Fund Series Investment portfolio investing in the underlying fund: AIA Greater China Equity Fund	The investment strategy of PineBridge Greater China Equity Fund, a sub-fund of the PineBridge Fund Series has been updated with effect from 16 December 2024 to disclose that the PineBridge Greater China Equity Fund will maintain an effective Hong Kong dollar currency exposure of at least 30% as defined in accordance with the Mandatory Provident Fund Schemes (General) Regulation.
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3. Impacts on the scheme participants

AIA Investment Management HK Limited, as the management company of the Scheme, is of the view that the Changes will not result in any material change to the overall risk profile or the fund expense ratio of the Relevant Investment Portfolios.

Scheme participants need not take any action to effect the Changes summarised in this notice. In particular, they need not buy, sell or transfer units in the Relevant Investment Portfolio(s) if they decide to continue investing in them.

However, if scheme participants wish to switch their holdings in the Relevant Investment Portfolio(s), they may do so via AIA's Interactive Website at aia.com.hk, mobile app and Interactive Voice Response System instructions free of charge in accordance with the Principal Brochure.

The costs and expenses associated with the Changes will not be borne by the Scheme or the scheme participants, and will be borne by us.

We have also taken this opportunity to revise the Principal Brochure to reflect the service arrangements during severe weather conditions, which came into effect on 23 September 2024. The updated Principal Brochure will be available for download at aia.com.hk on or around the Effective Date.

We are committed to providing you with professional and quality services in the best interest of the scheme participants.

Should you have any queries, please contact your designated Account Executive or our Employer Hotline at (852) 2100 1888. For members, please call our Member Hotline at (852) 2200 6288.

Yours Sincerely,

Jonathan Liu
Chief Executive Officer
AIA Company (Trustee) Limited