

AIA SMART RETIREMENT CHOICE

The choice for a hassle-free retirement life



AIA Corporate Solutions
— Your MPF and Group Insurance Partner



**HEALTHIER, LONGER,
BETTER LIVES**



Your golden years should be happy, fulfilling, and carefree. It is important that you make smart post-retirement choices to maintain your desired quality of life in retirement.

As your trusted retirement partner, AIA is here to provide solutions to help you better manage your hard-earned retirement nest egg to support a long and hassle-free retirement.



Better manage your MPF nest egg for a hassle-free retirement

MPF helps the majority of Hong Kong employees to save up for their retirement. While the MPF System is designed to be resilient enough to withstand market volatility over a long term, withdrawing your MPF assets in a lump sum amidst a market downturn may put you at risk of irrecoverable investment losses.

AIA Smart Retirement Choice allows members aged 60 or above to withdraw their MPF assets in stages under AIA MPF Happy Retirement Savings Programme to smartly manage their MPF assets after retirement*, with our Default Investment Strategy (DIS)^ and a flexible staged withdrawal service.



Staged withdrawal service offers more flexibility

With AIA Smart Retirement Choice's staged withdrawal service, you can enjoy the freedom to partially withdraw your MPF assets in stages according to your financial needs in retirement. Upon joining AIA Smart Retirement Choice, your MPF assets will be invested in our DIS, enabling you to benefit from potential investment growth even during retirement at a comparatively low management fees.

The service gives you more flexibility to manage your MPF assets during retirement. You can select from the two modes of withdrawal as shown below. What's more, you may change your withdrawal arrangement according to your needs over time.

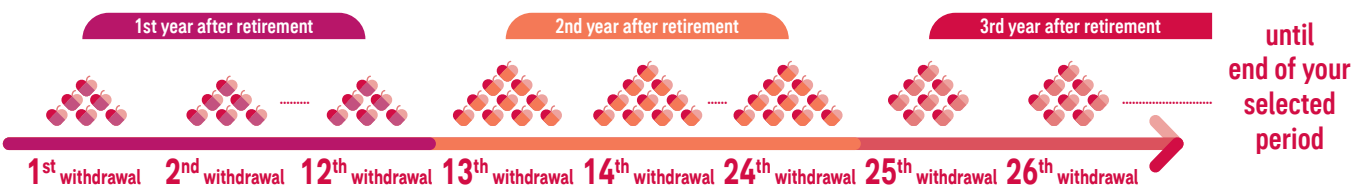
1 Fixed amount

Fixed amount of monthly or annual withdrawals until all MPF assets have been withdrawn



2 Fixed period

Monthly or annual withdrawals over a fixed period of up to 20 years – the withdrawal amount for each year will be calculated yearly based on the asset balance and the selected period of withdrawal until end of your selected period



* The AIA Smart Retirement Choice arrangement is subject to terms and conditions. Please refer to the online opt-in form for details.

^ The MPF Default Investment Strategy will manage investment risk exposure by automatically reducing the exposure to higher risk assets as you get older. For more information, please refer to the MPF Scheme Brochure.

Please contact your financial planner or call our hotline for details

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