

# AIA MACAU HAPPY RETIREMENT PERSONAL SAVINGS PROGRAMME

Helping you build your  
retirement nest egg

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



**HEALTHIER, LONGER,  
BETTER LIVES**

## Happy Retirement Personal Savings Programme

A premier solution with a wide range of wealth management services that let you manage segregated investments dedicated to a happy retirement with extra peace of mind.

### Do you get so caught up in the everyday work regime that the thought of retirement seems as distant as some far away galaxy?

Planning your retirement is as important as planning your working career, especially if you have children who, although supposedly independent, might still need financial assistance from time to time. More importantly, people are living longer these days. While you might have only expected to live few years after retiring the past, now retirement is only the beginning.

So, it's time to set up a solid financial plan with our **Happy Retirement Personal Savings Programme**, a total solution which helps you budget, save and ensure that your finances are in order pre and post your retirement.

Whether you are an existing participant<sup>1</sup> or the ex-employee member<sup>1,8</sup> of any associate participating in AIA Macau Private Pension Fund, you are eligible to enjoy our range of unrivalled benefits from the **Happy Retirement Personal Savings Programme** by setting up a Personal Account.

## The Unrivalled Benefits

### Flexible Savings Mode

- Make quarterly or annual voluntary contribution, and/or ad-hoc lump sum contribution
- Voluntary contribution rollover from the Existing Participant Personal Account<sup>2,3</sup>
- Transfer all or part of the vested benefits to an Individual Participant Personal Account upon cessation of employment<sup>1,2,4</sup>

### Diversified Investment Choice

- Invest in the comprehensive range of funds available from AIA Macau Private Pension Fund

### Unlimited Free Fund Switching<sup>5</sup>

### No set up fee and annual fee<sup>9</sup>

## Unparalleled Services

- Professional customer service support from our Call Center<sup>6</sup>
- Easy access to information and perform fund switching via Interactive Website<sup>5</sup> [aia.com.hk](http://aia.com.hk)

Now, start realizing your dream of growing your wealth and planning your happy retirement by joining the **Happy Retirement Personal Savings Programme** and setting up a Personal Account with us.

For application or more information, please speak to our Customer Service Representative or call our Member Hotline at (853) 0800 272.

### Terms & Conditions:

1. Minimum transfer amount of the vested benefit from Associate Plan is MOP20,000 for those who have not joined Happy Retirement Personal Savings Programme and opt to transfer his/her accrued benefit without making voluntary contribution. There is no minimum limit requirement for those who have joined the Happy Retirement Personal Savings Programme or opt to make future voluntary contribution.
2. Applicable only to the ex-employee members of any associate participating in AIA Macau Private Pension Fund upon cessation of employment with the associate.
3. All or part of the investment units will be rolled-over directly to your Individual Participant Personal Account automatically upon your cessation of employment, if you have already had an Existing Participant Personal Account.
4. All or part of the investment unit holdings representing the vested benefits of the ex-employee members of any associate participating in AIA Macau Private Pension Fund, if so selected upon cessation of employment, will be transferred to their Individual Participation Personal Account. The vested benefits transferred from their account under Employer Plan to their Individual Participation Personal Account will be invested in the same manner immediately before the transfer. There is no selling or buying of investment units during the transfer process. The contribution allocation/latest investment mandate of the Individual Participation Personal Account is not applicable to the accrued benefits being transferred under this transfer arrangement.
5. Unlimited fund switching requests via Interactive Website [aia.com.hk](http://aia.com.hk) but only one fund switching or reallocation request is allowed in each scheme year if using paper format.
6. Operating Hours:  
Member Hotline: (853) 0800 272  
Monday - Friday 9:00a.m. - 9:00p.m. (Except Public Holidays)  
Saturday 9:00a.m. - 1:00p.m. (Except Public Holidays)
7. In case of any dispute, the decision of AIA International Limited shall be final and binding.
8. Upon cessation of employment with the associate, the member may elect to become an Individual Participant.
9. Subject to change by Management Company with prior notice.

Investment involves risks. You may suffer significant loss of your investments and not all funds available under the Scheme would be suitable for everyone. Investment performance and returns may go down as well as up. For further details including fees and charges and product features, please refer to the Management Regulation.

You should consider your own risk tolerance level and financial circumstances before making any investment choices. 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 independent financial and/or professional advice and choose the fund(s) most suitable for you taking into account your circumstances.

You should not base your fund choices on this document alone and should refer to the Management Regulation for details (including fees and charges) before making any investment decisions.

