

## AIA MPF – PRIME VALUE CHOICE

### Addendum to the MPF Scheme Brochure issued in September 2025

Issued on 31 December 2025

This Addendum (the “**Addendum**”) forms part of and shall be read in conjunction with the MPF Scheme Brochure of AIA MPF – Prime Value Choice (the “**Scheme**”) issued in September 2025 (the “**MPF Scheme Brochure**”) and the addendum dated 30 September 2025. All capitalised terms in this Addendum shall have the same meaning as in the MPF Scheme Brochure of the Scheme, unless otherwise indicated.

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**The following changes will be made to the MPF Scheme Brochure effective from 31 December 2025:**

**1. Throughout the MPF Scheme Brochure**

Except for the reference to “sponsor” in item (viii): Definition of “Management fees” under the subsection headed “5.2 Definitions” under the section headed “5. FEES AND CHARGES”, all other references to “Sponsor” and “sponsor” shall be replaced with “MPF scheme provider”.

**2. Page 6 – “2. DIRECTORY OF APPROVED TRUSTEE AND OTHER KEY OPERATORS”**

The following row shall be added immediately below the row related to “Auditor”:

MPF scheme provider	AIA Company Limited	AIA Company Limited is the MPF scheme provider, with the following duties and responsibilities: <ul style="list-style-type: none"><li>Managing all product- and service-related communications with Members, planning, developing and maintaining the Scheme’s materials across both online and offline platforms, including the MPF Scheme Brochure, fund fact sheets, product literature, websites, mobile apps, and resources of the eMPF Service Centres.</li><li>Providing Members with education on investment knowledge and retirement planning, supported by digital tools to guide them in selecting appropriate asset portfolio allocation.</li><li>Conducting regular reviews of product features, fund offerings and service delivery to ensure the Scheme remains competitive.</li><li>Implementing ongoing improvements to align with Members’ evolving needs, taking into account market trends and Member feedback.</li></ul>	AIA Building, 1 Stubbs Road, Hong Kong
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**3. Page 60 – “5. FEES AND CHARGES” – “5.1 Fee tables”**

In Note @, “, the MPF scheme provider” shall be added after the reference to “the Custodian”.

**4. Pages 62 – 65 - “5. FEES AND CHARGES” - “5.2 Definitions” – Item (viii): Definition of “Management fees”**

(a) The first sentence in the first paragraph shall be replaced in its entirety with the followings:

“**Management fees**” include fees paid to the trustee, custodian, Platform Company, fund administrator (at the underlying fund level), investment manager (including fees based on fund performance, if any) and MPF scheme provider for providing their services to the relevant fund. For the purposes of each DIS Constituent Fund and section 34DD of the MPF Ordinance, “MPF scheme provider” means the “sponsor” as referred to in section 34DD.”

- (b) The reference to “(Note 1)” in the second paragraph shall be removed.
- (c) In the table immediately below the second paragraph, the references to “(Note 2)”, “(Note 3)” and “(Note 4)” shall be renumbered as “(Note 1)”, “(Note 2)” and “(Note 3)”, respectively.
- (d) The notes immediately below the table that follows the second paragraph shall be amended as follows: Note 1 shall be deleted in its entirety, and the original Notes 2 to 4 shall be renumbered as Notes 1 to 3, respectively.

**5. Page 66 - “5. FEES AND CHARGES” - “5.5 Fees and out-of-pocket expenses of the MPF default investment strategy”**

- (a) After the first reference to “Platform Company” in the second paragraph, “, MPF scheme provider (being the “sponsor” as referred to in section 34DD of the MPF Ordinance)” shall be added.
- (b) After the reference to “the administration services (in respect of the Platform Company)” in the second paragraph, “, the services provided by the MPF scheme provider (being the “sponsor” as referred to in section 34DD of the MPF Ordinance)” shall be added.

**6. Page 93 - “7. OTHER INFORMATION” - “7.1 Calculation” - “7.1.2 Publication of value of units”**

The paragraph shall be replaced in its entirety with the following:

“The value of units in each Constituent Fund, other than the Guaranteed Portfolio, will be made public, free of charge, on every dealing day via AIA Interactive Website at [aia.com.hk](http://aia.com.hk), or may be obtained by contacting the employers’ hotline (852) 2100 1888 or Members’ hotline (852) 2200 6288.”

The following changes will be made to the MPF Scheme Brochure effective from 1 January 2026:

**7. Pages 62 – 63 - “5. FEES AND CHARGES” - “5.2 Definitions” – Item (viii): Definition of “Management fees”**

The table immediately below the second paragraph shall be amended as follows (changes highlighted in *italics*):

	Constituent Fund level (Note 1)				Underlying Fund level*(Note 1)
Fee types: (p.a. of NAV)	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) (Note 2)	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)
Equity Fund – ITCIS Series					
American Fund	0.14%	0.37%	Waived	Up to 0.22%	
Eurasia Fund			Waived	Up to 0.30%	
Hong Kong and China Fund			Waived	Up to 0.22%	
World Fund			Waived	Up to 0.30%	
Fixed Income Funds					
Asian Bond Fund	0.14%	0.37%	Waived	Up to 0.3895%	
Global Bond Fund			Waived	Up to 0.385%	
MPF Conservative Fund			Waived	Up to 0.374% <sup>Note 3</sup>	
Dynamic Asset Allocation Funds					
China HK Dynamic Asset Allocation Fund	0.14%	0.37%	Waived	Up to 0.350%	
Manager's Choice Fund			Waived	Up to 0.880%	
Equity Funds					
Asian Equity Fund	0.14%	0.37%	0.20%	Up to 0.5295%	

European Equity Fund			0.20%	Up to 0.5750%
Greater China Equity Fund			0.20%	
North American Equity Fund			0.20%	
Green Fund			Waived	Up to 0.745% <sup>Note 3</sup>
Guaranteed Fund				
Guaranteed Portfolio <sup>§</sup>	0.14% <sup>Note 3</sup>	0.37% <sup>Note 3</sup>	Waived	0.65% (0.00% investment management fee at the Constituent Fund level) <sup>Note 3</sup>
Lifestyle Funds				
Growth Portfolio	0.14%	0.37%	0.20%	Up to 0.5750%
Balanced Portfolio			0.20%	
Capital Stable Portfolio			0.20%	
Default Investment Strategy Funds				
Core Accumulation Fund	0.14%	0.36%	Waived	Up to 0.25%
Age 65 Plus Fund			Waived	