



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

Private & Confidential

Ref.:

30 October 2020

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 accepts responsibility for the accuracy of the contents of this notice.

IMPORTANT NOTE TO PARTICIPATING EMPLOYERS: Please disseminate the information in this notice to the members of the Scheme.

You should read this notice carefully because the changes 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**").

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

Re: (1) Termination of the AIA Interest Guaranteed Fund and (2) enhanced disclosures in respect of the underlying investments of the AIA Manager's Choice Fund

Thank you for your continuous support to AIA.

We write to inform you of the termination of the AIA Interest Guaranteed Fund and the related updates to the Scheme's Principal Brochure and its constitutive documents. The Principal Brochure is also being updated to enhance the disclosure of the AIA Manager's Choice Fund.

(1) Termination of the AIA Interest Guaranteed Fund (the "**Fund**")

1.1 General

As noted in the Principal Brochure, the Fund invests solely in an insurance policy (the "**Policy**") issued by China Life Insurance (Overseas) Company Limited ("**China Life**").

China Life has determined not to renew the Policy upon expiration of the 36-month period in which the Policy provides a Guaranteed Net Investment Return until 31 January 2021. Accordingly, pursuant to Clause 3A of the Scheme's trust deed, the Fund will be terminated effective 1 February 2021 (the "**Effective Date**").

1.2 Impact on members who hold units in the Fund as at the Redemption Date

Units held by members in the Fund as at 31 January 2021 will be redeemed on the same date (the "**Redemption Date**") at the Fund's then prevailing net asset value. Upon receipt of the redemption proceeds from China Life (the "**Proceeds**"), which is expected to occur within 14 business days from the Redemption Date, all of the Proceeds will be used to subscribe to the AIA Guaranteed Fund under the Scheme on 23 February 2021 (the "**Subscription Date**"). In this respect, please note that if the Declared Rate of Return declared by China Life for the month of January 2021 is higher than the Guaranteed Rate of Return (i.e. if there is any excess return for that month), the corresponding bonus units, if any, will be included as part of the Proceeds and used to subscribe to the AIA Guaranteed Fund on the Subscription Date. The Principal Brochure will be updated effective 1 February 2021 to remove all references to the Fund.

Postal Address: 8/F, AIA Financial Centre, 712 Prince Edward Road East, Kowloon, Hong Kong
郵寄地址: 香港九龍太子道東712號友邦九龍金融中心8樓

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。



The value of your holdings in the Fund immediately before the termination of the Fund will be the same as the value of your holdings in the AIA Guaranteed Fund immediately after the subscription to the AIA Guaranteed Fund.

No bid and offer spreads or other transaction costs will be applied for redemption of units of the Fund and the subsequent subscription to the AIA Guaranteed Fund.

You should note that your original investment in the terminating Fund will, following the Fund's termination and application of the Proceeds to subscribe to the AIA Guaranteed Fund, be subject to the investment objective, policy and management fees of the AIA Guaranteed Fund.

The terminating Fund and the AIA Guaranteed Fund have similar investment objectives and they also have similar risk levels, such that members who hold units in the Fund will not be subject to higher risk after the termination.

A comparative summary of information on the terminating Fund and the AIA Guaranteed Fund's investment objective, policy and fees is included in the Appendix for your reference. For further details of the AIA Guaranteed Fund, including its investment objective and policy, the relevant guarantee terms and conditions, risks and fees, please refer to the Principal Brochure, which is available for download at aia.com.hk and can be obtained upon request to the Trustee.

1.3 Transitional arrangements

To facilitate the abovementioned Fund termination, members should note that all requests for dealing in the Fund, including subscription, redemption, change of investment mandate and fund switching should be received by the Trustee by 11:59 pm on 18 January 2021 (the "**Cut-off Deadline**"). Members should also note that if they switch out of the Fund or if their employer terminate participation in the Scheme before 1 February 2021, (i) they may not be entitled to receive the bonus units, if any, for the calendar year of 2020, and (ii) they would not be entitled to receive the bonus units arising from the period of January 2021, if any; however, the capital guarantee and Guaranteed Net Investment Return for members would not be affected by such switching out of the Fund.

The details of the transitional arrangement of instructions involving the Fund will be as follows:

Types of instructions that involve the Fund	Valid and complete instructions received on or before the Cut-off Deadline	Instructions received after the Cut-off Deadline
Subscriptions (including member enrolment): Contributions and transfer-in monies	Such instructions will be processed under the Trustee's normal service benchmark.	Such instructions that relate to the Fund will be processed under AIA Guaranteed Fund after the Subscription Date under the Trustee's normal service benchmark.



Redemptions: Withdrawal claims and transfer-out benefits	Such instructions will be processed under the Trustee's normal service benchmark.	Such instructions that relate to the Fund will be processed after the Subscription Date under the Trustee's normal service benchmark.
Fund switching and change of investment mandate instructions	Such instructions will be processed under the Trustee's normal service benchmark.	Such instructions will be rejected. Please refer to the sub-section "In cases where no instructions are received" below for details. The Trustee will endeavor to reach affected members and issue rejection letter to the affected members.

Paper submission of instructions should be posted to the Trustee at 8/F, AIA Financial Centre, 712 Prince Edward Road East, Kowloon, Hong Kong. Instructions through fax can be submitted to 2565 0001.

Members investing in the Fund cannot effect any fund switching in the period after the Cut-off Deadline. However, these members may view the total balance at member account level via online service portal and Interactive Voice Response System during the period.

In cases where no instructions are received

For members with existing investments and/or investment mandate in the Fund, if valid and complete instructions for fund switching and change of investment mandate are not received by the Trustee on or before the Cut-off Deadline:

- (a) their investments in the Fund, if any, will be redeemed on the Redemption Date and the redemption proceeds will be used to subscribe to the AIA Guaranteed Fund on the Subscription Date; and
- (b) their new contributions and transfer-in monies to the Fund, if any, will be invested in the AIA Guaranteed Fund after the Cut-off Deadline.

1.4 Alternative for members and employers

If members are holding units in the Fund and/or have investment mandates to invest contributions in the Fund, and they do not wish their units and future contributions to be transferred and/or invested in the AIA Guaranteed Fund from the Effective Date, they may notify the Trustee to switch their units and/ or future investment in the Fund by returning to the Trustee a valid and complete Investment Mandate Form (a) by post (at the address set out in 1.3 above) or by fax to 2565 0001, on or before the Cut-off Deadline at no fees or charges. Any request received after the Cut-off Deadline will not be processed and will be rejected.

If an employer chooses to terminate its participation in the Scheme as a consequence of the termination of the Fund, it may do so free of all charges applicable in connection with the early termination of participation in the Scheme prior to the Effective Date in accordance with the trust deed of the Scheme.

Members should refer to 1.3 above for the impact on their entitlement to bonus units, and the treatment of capital guarantee and Guaranteed Net Investment Return if they switch out of the Fund or if their employer terminate its participation in the Scheme prior to the Effective Date.



1.5 Notification

Members who have investment mandate and/or any holding of units in the Fund immediately prior to the Effective Date will receive a statement showing the amount of accrued benefits being transferred and/or investment mandates being updated from the Fund to the AIA Guaranteed Fund. The statement will be sent by post to the members concerned within one month after the Subscription Date.

(2) Enhanced disclosures for the AIA Manager's Choice Fund in relation to its underlying investments' use of instruments with loss-absorption features

The Principal Brochure will be amended to include enhanced information on the use of loss-absorption features as follows.

The following disclosures will be added to the "AIA Manager's Choice Fund" section of the Fund Fact Sheets in the Principal Brochure of the Scheme to reflect the investment universe of its underlying investments.

At the end of the third paragraph in the sub-section "The Fund":

"Certain relevant sub-funds may invest less than 30% of their total net assets in debt instruments with loss-absorption features."

After paragraph (viii) in the sub-section "Risks":

"ix. Risk of investing in instruments with loss-absorption features - Certain underlying funds of the Fund may invest in instruments with loss-absorption features where such instruments are typically subject to being written off or converted to ordinary shares on the occurrence of a trigger event which are likely to be outside of the issuer's control. A trigger event may include, for example, where the issuer's capital ratio falls below a specified level or when the issuer is near or at the point of non-viability. Debt instruments with loss-absorption features are subject to greater risks as a result of being partially or fully written off when compared to traditional debt instruments. Trigger events are complex and difficult to predict and can result in a significant or total reduction in the value of such instruments giving rise to losses of the Fund."

The above updates aim to reflect the enhancement of disclosures for certain underlying funds of the AIA Manager's Choice Fund, and will not affect the way the AIA Manager's Choice Fund is being managed. There is no change to the risk profile of the AIA Manager's Choice Fund.

Availability of Documents

The revised Principal Brochure of the Scheme is available for download at aia.com.hk on or around the Effective Date.

The costs and expenses associated with the changes above, which are expected to be approximately USD 25,641, will be borne by AIA International Limited (Hong Kong Branch) and will not be borne by the Scheme or the scheme participants.

The arrangement made in relation to the termination of the Fund is in the best interest of scheme participants.



We are committed to providing you with professional and quality services in the best interests of the members. 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,

Elaine Lau
Chief Executive Officer
AIA Company (Trustee) Limited



Appendix

AIA Interest Guaranteed Fund	AIA Guaranteed Fund
<p>Investment objective:</p> <ul style="list-style-type: none"> - Achieve a stable, consistent, predictable rate of return and the guarantee of capital, subject to the risks associated with the investments as detailed in the Principal Brochure 	<p>Investment objective:</p> <ul style="list-style-type: none"> - Develop a secured source of high recurring income over the long run and the guarantee of capital by investing in prudent, balanced fixed interest instruments and equities with low to medium inherent risk
<p>Expected asset class allocation:</p> <ul style="list-style-type: none"> - Invests solely in the China Life Policy issued by China Life, which subsequently invests into an open ended unit trust, called the China Life Franklin Diversified Income Fund - China Life Franklin Diversified Income Fund primarily invests in global and regional fixed income securities including high-yield bonds 	<p>Expected asset class allocation:</p> <ul style="list-style-type: none"> - 87% to 98% in bonds and other fixed income instruments - 0% to 7% in preferred/ common stocks - 2% to 6% in cash
<p>Guaranteed benefits:</p> <ul style="list-style-type: none"> - You will receive, at the Fund level: (a) a capital guarantee; and (b) a Guaranteed Net Investment Return (as defined in the Principal Brochure) of 1.5% p.a. for the first 36 calendar months starting from 31 January 2018. <p>Additional benefits:</p> <ul style="list-style-type: none"> - You will receive (if applicable) any additional investment return by way of bonus units. <p>Conditions for the additional benefits:</p> <ul style="list-style-type: none"> - Your entitlement to the additional investment return, if any, will be subject to the following conditions: you have held units in the Fund and remain a member or external retirement scheme investor of the Scheme as at the last date of the relevant calendar year (i.e. 31 December of that calendar year) and at the time when the distribution of such bonus units is actually made. Please refer to the section entitled "AIA Interest Guaranteed Fund" of the Principal Brochure for details of the above. 	<p>Guaranteed benefits:</p> <ul style="list-style-type: none"> - The AIA Guaranteed Fund provides for an annual capital guarantee at the end of each relevant year on any amount invested in the AIA Guaranteed Fund (after any deduction for payment of the trustee fee of 1% p.a. (deducted monthly)). <p>Additional benefits:</p> <ul style="list-style-type: none"> - The Trustee, in consultation with AIA Company Limited, will credit a monthly investment return to the AIA Guaranteed Fund. This monthly investment return is determined at the sole discretion of the Trustee. <p>Conditions for the guaranteed benefits:</p> <ul style="list-style-type: none"> - Your entitlement to the capital guarantee under the AIA Guaranteed Fund for each year will be subject to your continued investment in the AIA Guaranteed Fund until the end of each year (for the purpose of this Fund, a year is defined as the first 12 months of participation and each 12 months' period after that).
<p>Currency denomination:</p> <ul style="list-style-type: none"> - Hong Kong dollars 	<p>Currency denomination:</p> <ul style="list-style-type: none"> - Hong Kong dollars
<p>Trustee Fee/ Investment Management Fees at the AIA Interest Guaranteed Fund level:</p> <ul style="list-style-type: none"> - 1% p.a. of the daily average of Capital[#] 	<p>Trustee Fee/ Investment Management Fees at the AIA Guaranteed Fund level:</p> <ul style="list-style-type: none"> - 1% p.a. of the net asset value of the AIA Guaranteed Fund (inclusive of the Investment Manager's fee)
<p>Fees at the underlying policy level:</p> <p>Investment charge: 1% p.a. of the daily average of Capital[#] of the China Life Policy</p> <p>Guarantee charge: up to 1% p.a. of the daily average of Capital[#] of the China Life Policy, if the actual</p>	<p>Fees at the underlying policy level:</p> <p>N/A</p>



<p>investment return at policy level (after deduction of the applicable fees and charges) exceeds the Guaranteed Rate of Return</p> <p>Any fees and charges incurred in the management and custodianship of the China Life Policy e.g. audit fee, legal fee etc.</p> <p>In addition, China Life may also deduct a smoothing provision.</p> <p>For details of the above, please refer to the section "AIA Interest Guaranteed Fund" of the Principal Brochure.</p>	
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#Capital on each day, in respect of (or during) a calendar year, means:

(1) the actual amount of contributions invested in the China Life Policy, together with the declared return at the applicable Declared Rate of Return on such contributions, less any redemptions made by the Trustee as policyholder of the China Life Policy, accumulated up to and including 31 December of the preceding calendar year, plus

(2) the actual amount of contributions invested in the China Life Policy, less any redemptions made by the Trustee as policyholder of the China Life Policy in (or during) the current calendar year.



私人密件

此乃重要文件，務須您即時垂注。如您對本通告的內容有任何疑問，應諮詢獨立專業意見。友邦（信託）有限公司就本通告內容的準確性負責。

致參與僱主的重要通知：請將本通告所載資料傳遞予本計劃的成員。

請您仔細閱讀本通告，因為該等變更或會影響您累算權益及未來供款之投資。除本通告另有定義外，本通告所用詞彙與本計劃主要說明書（「**主要說明書**」）所界定者具有相同涵義。

致：所有友邦退休金計劃（「本計劃」）參與僱主及成員

有關：(1) 終止友邦利息保證基金；及 (2) 加強友邦基金經理精選退休基金的相關投資披露

多謝您一直以來對友邦的支持。

我們謹此通知閣下，友邦利息保證基金將予終止，而本計劃的主要說明書及其組織文件亦會作出相應更新。主要說明書亦另予以更新，以加強友邦基金經理精選退休基金的披露。

(1) 終止友邦利息保證基金（「本基金」）

1.1 一般事項

如主要說明書所述，本基金純粹投資於一項由中國人壽保險（海外）股份有限公司（「**中國人壽保險**」）發行的保險單（「**保單**」）。

中國人壽保險已決定在保單提供保證淨投資回報直至2021年1月31日的36個月期間屆滿後不續保保單。因此，根據本計劃信託契約第3A條，本基金將於2021年2月1日（「**生效日**」）終止。

1.2 對在贖回日持有本基金單位的成員之影響

成員於2021年1月31日持有的本基金單位將於同日（「**贖回日**」）按基金當時的資產淨值贖回。待收取來自中國人壽保險的贖回款項（「**贖回款項**」）後（預期將於贖回日後14個營業日內收取），全數贖回款項將於2021年2月23日（「**認購日**」）用作認購本計劃內的友邦保證基金。就此而言，若中國人壽保險就2021年1月所公布的公布回報率高於保證回報率（即該月錄得超額回報），則相應的紅利單位（如有）將納入贖回款項的一部分，並於認購日用作認購友邦保證基金。主要說明書將於2021年2月1日更新，以刪除所有對本基金的提述。

您在緊接本基金終止前所持有的基金價值將與緊隨認購友邦保證基金後所持有的友邦保證基金價值相同。

贖回本基金單位及其後認購友邦保證基金不會收取買賣差價或其他交易成本。

您應注意，在本基金終止及以贖回款項認購友邦保證基金後，您於待終止基金的原有投資將受友邦保證基金的投資目標、政策及管理費用約束。

待終止基金及友邦保證基金的投資目標及風險水平相若，因此持有本基金單位的成員在基金終止後將不會承受較高的風險。



有關待終止基金及友邦保證基金的投資目標、政策及收費的比較資料摘要載於附錄，以供參考。有關友邦保證基金的更多詳情，包括其投資目標及政策、相關保證條款及條件、風險以及收費，請參閱主要說明書，主要說明書可於aia.com.hk下載，亦可向受託人索取。

1.3 過渡性安排

為協助本基金進行上述終止，成員應注意，有關本基金的任何交易要求，包括認購、贖回、更改投資委託及轉換基金，均須於2021年1月18日晚上11時59分（「**截止日期**」）或之前獲受託人收妥。成員亦應注意，若他們於2021年2月1日前轉出本基金，或其僱主於該日前終止參與本計劃：(i)

他們可能不合資格收取2020曆年的紅利單位（如有），以及 (ii)
 他們將不合資格收取2021年1月期間產生的紅利單位（如有）；然而，轉出本基金不會影響成員的資本保證及保證淨投資回報。

涉及本基金指示的過渡性安排詳情如下：

涉及本基金的指示類別	於截止日期或之前接獲有效及填妥的指示	於截止日期之後接獲的指示
認購（包括成員登記）：供款及轉入款項	該等指示將按受託人的正常服務基準處理。	有關本基金的該等指示將於認購日後按受託人的正常服務基準於友邦保證基金下處理。
贖回：提取申索及轉出權益	該等指示將按受託人的正常服務基準處理。	有關本基金的該等指示將於認購日後按受託人的正常服務基準處理。
基金轉換及更改投資委託指示	該等指示將按受託人的正常服務基準處理。	該等指示將不獲受理。詳情請參閱下列「若並無接獲指示」分節。 受託人將盡力聯繫受影響的成員，並向受影響的成員發出拒絕信。

書面提交的指示應郵寄至受託人，地址為香港九龍太子道東712號友邦九龍金融中心8樓。指示亦可透過傳真至2565 0001提交。

在截止日期後期間，投資於本基金的成員不可進行任何基金轉換。然而，該等成員在該期間可以透過網上服務平台及互動語音回應系統查閱成員賬戶的總結餘。



若並無接獲指示

就現時持有本基金投資及 / 或投資委託的成員而言，若受託人在截止日期或之前並無接獲有關基金轉換及更改投資委託的有效及填妥指示，則：

- (b) 該成員在本基金的投資（如有）將於贖回日被贖回，而贖回款項將於認購日用作認購友邦保證基金；及
- (b) 該成員在本基金的新供款及轉入款項（如有）將於截止日期之後投資於友邦保證基金。

1.4 成員及僱主的其他選擇

若成員持有本基金單位及 / 或設有把供款投資於本基金的投資委託，而他們不希望在生效日後將其單位及未來供款轉撥及 / 或投資於友邦保證基金，可於截止日期或之前透過郵寄（地址載於上述第1.3段）或傳真至2565 0001，把有效及填妥的投資委託書(a)交回受託人，以通知受託人轉換其於本基金的單位及 / 或未來投資，毋須支付任何費用。於截止日期之後接獲的任何要求將不獲受理及被拒絕。

若僱主因本基金終止而選擇終止參與本計劃，根據本計劃的信託契約，其可以在生效日前提前終止參與本計劃，而毋須支付所涉及的所有適用費用。

成員應參考上述第1.3段，以了解若他們於生效日前轉出本基金，或其僱主於生效日前終止參與本計劃，其獲派紅利單位的資格所受的影響，以及資本保證及保證淨投資回報的處理方法。

1.5 通知

於緊接生效日之前在本基金設有投資委託及 / 或持有任何單位的成員，將會收到一份結單，顯示由本基金轉撥至友邦保證基金的累算權益總額及 / 或更新的投資委託。該結單將於認購日後一個月內郵寄至相關成員。

(2) 加強有關友邦基金經理精選退休基金相關投資使用具有損失吸收特徵工具的披露

主要說明書將予修訂，以涵蓋以下損失吸收特徵的使用的補充資料。

以下披露將列入本計劃主要說明書內基金簡介的「友邦基金經理精選退休基金」一節，以反映其相關投資的投資範疇。

在「基金背景」分節第三段末加入：

「若干相關子基金可將少於其總資產淨值的 30%投資於具有損失吸收特徵的債務工具。」

在「風險」分節第 (viii) 段之後加入：

「ix. 投資於具有損失吸收特徵的工具的風險—本基金若干所投資基金可投資於具有損失吸收特徵的工具，此類工具通常會在發生可能超出發行機構控制範圍的觸發事件時被撇銷價值或轉換為普通股。觸發事件可能包括例如發行人的資本比率降至低於一個指定水平或發行人接近或處於不可持續營運的時候。具有損失吸收特徵的債務工具由於可能會被完全或部分撇銷價值，因而相比傳統債務工具面臨更大的風險。觸發事件錯綜複雜且難以預測，並且可能導致此類工具的價值顯著或全部下降，繼而令本基金蒙受損失。」



以上更新旨在反映加強友邦基金經理精選退休基金若干所投資基金的披露，不會影響友邦基金經理精選退休基金的管理方式。友邦基金經理精選退休基金的風險水平並無變動。

可提供文件

本計劃經修訂之主要說明書可在生效日或前後於 aia.com.hk 下載。

與上述變動相關的開支及費用預計約為 25,641 美元，將由友邦保險（國際）有限公司（香港分公司）承擔，不會由本計劃或計劃參與者承擔。

有關終止本基金的安排符合計劃參與者的最佳利益。

我們致力以成員的最大利益為依歸，提供專業和優質的服務。如有任何查詢，請聯絡您的專屬客戶服務主任或致電僱主熱線(852) 2100 1888，而計劃成員則可致電成員熱線(852) 2200 6288。

此致

友邦（信託）有限公司
行政總裁
劉家怡 謹啟

2020 年 10 月 30 日



附錄

友邦利息保證基金	友邦保證基金
<p>投資目標：</p> <ul style="list-style-type: none"> - 取得穩定、可持續和可預期之回報，並達致保本目的，惟需承受詳列於主要說明書的相關投資風險。 	<p>投資目標：</p> <ul style="list-style-type: none"> - 在低到中等的內含風險內，投資於一個經過周詳籌劃和均衡的定息工具及股票組合內，從而獲得長線高穩定收益及資本保證。
<p>預期資產類別分布：</p> <ul style="list-style-type: none"> - 純粹投資於由中國人壽保險發行的中國人壽保險保單，而該保單投資於開放式單位信託—中國人壽富蘭克林多元化收益基金 - 中國人壽富蘭克林多元化收益基金主要投資於環球及地區固定收益證券，包括高收益債券 	<p>預期資產類別分布：</p> <ul style="list-style-type: none"> - 87%至98%債券及其他固定收益工具 - 0%至7%優先 / 普通股 - 2%至6%現金
<p>保證權益：</p> <ul style="list-style-type: none"> - 您將在本基金層面收取：(a) 資本保證；及 (b) 保證淨投資回報（定義見主要說明書），在2018年1月31日起計的首36個曆月期間為1.5%（以年率計）。 <p>額外權益：</p> <ul style="list-style-type: none"> - 您將透過紅利單位收取額外投資回報（如適用）。 <p>獲得額外權益的條件：</p> <ul style="list-style-type: none"> - 您有權獲得的額外投資回報（如有）將需符合以下條件：您需於截至相關曆年的最後一日（即該曆年的12月31日）並於實際分派該等紅利單位之時持有本基金單位，而且仍為本計劃成員或外來退休計劃投資者。請參閱主要說明書內「友邦利息保證基金」部分以了解以上詳情。 	<p>保證權益：</p> <ul style="list-style-type: none"> - 友邦保證基金對投資於友邦保證基金的任何金額（以每月扣除每年1%受託人服務費用後計算）在每個有關年度結束時提供一項全年資本保證。 <p>額外權益：</p> <ul style="list-style-type: none"> - 受託人將諮詢友邦保險有限公司並將按月把投資回報撥入友邦保證基金。受託人全權決定每月的投資回報。 <p>獲得保證權益的條件：</p> <ul style="list-style-type: none"> - 您必須於每年度終結日仍持有於友邦保證基金的投資，您投資於友邦保證基金之資本保證才會生效（就本基金目的而言，年度一詞之定義為參與計劃首十二個月及其後每十二個月期間）。
<p>計價貨幣：</p> <ul style="list-style-type: none"> - 港元 	<p>計價貨幣：</p> <ul style="list-style-type: none"> - 港元
<p>友邦利息保證基金層面的受託人服務費用 / 投資管理費用：</p> <ul style="list-style-type: none"> - 每日平均資本#的1%（以年率計） 	<p>友邦保證基金層面的受託人服務費用 / 投資管理費用：</p> <ul style="list-style-type: none"> - 友邦保證基金資產淨值的1%（以年率計，包括投資經理的投資費用）
<p>所投資保單層面的費用：</p> <p>投資費用：中國人壽保險保單的每日平均資本#的1%（以年率計）</p> <p>保證費用：若中國人壽保險保單層面的實際投資回報（減去適用收費後）超出保證回報率，則最高為保單的每日平均資本#的1%（以年率計）</p>	<p>所投資保單層面的費用：</p> <p>不適用</p>



中國人壽保險保單的行政管理和託管服務所產生的任何收費（例如審計費、法律費用等） 此外，中國人壽保險亦可扣除儲備經費。 有關上文的詳細資料，請參閱主要說明書「友邦利息保證基金」部分。	
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#曆年（或期間）的每日資本是指：

(1)

截至前一個曆年12月31日（包括該日），投資於中國人壽保險保單的實際供款金額，以及按照該等供款之適用公布回報率計算的已公布回報，減去受託人作為中國人壽保險保單持有人贖回的款項，加上

(2)

在當前曆年（或期間），投資於中國人壽保險保單的實際供款金額，減去受託人作為中國人壽保險保單持有人贖回的款項

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