



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

Private & Confidential

27 November 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 (the "Trustee") 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.

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: Enhancement of disclosures in respect of the AIA Hong Kong and China Fund and the AIA World Fund (the "Funds")

Thank you for your continuous support to AIA.

We write to inform you that the Principal Brochure of the Scheme has been updated to enhance the disclosures of the Funds. The Trustee believes this enhancement will improve the clarity for scheme participants in terms of the underlying investments of the Funds.

(1) Key enhanced disclosures of the AIA Hong Kong and China Fund

- Addition of disclosure that the AIA Hong Kong and China Fund will normally invest (1) up to 90% of its net asset value in the Tracker Fund of Hong Kong ("**TraHK**") and (2) up to 40% of its net asset value in the Hang Seng China Enterprises Index ETF ("**HSCEI ETF**")
- In relation to disclosure that the AIA Hong Kong and China Fund will not engage in security lending or use derivatives for investment purposes, supplement that it is possible that the index-tracking collective investment schemes ("**ITCISs**") in which the AIA Hong Kong and China Fund invests may do so
- Addition of the key investment information of the TraHK and HSCEI ETF
- Addition of disclosure on "Risks associated with investment in financial derivative instruments"
- Update of "Concentration risk" to add that the investments of underlying ITCISs may be concentrated in the securities in a single country or region

(2) Key enhanced disclosures of the AIA World Fund

- Addition of disclosure that the AIA World Fund will normally invest at least 75% of its net asset value in the iShares World Equity Index Fund

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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。



- In relation to disclosure that the AIA World Fund will not engage in security lending or use derivatives for investment purposes, supplement that it is possible that the ITCISs in which the AIA World Fund invests may do so
- Addition of the key investment information of the iShares World Equity Index Fund
- Addition of disclosure on “Risks associated with investment in financial derivative instruments”
- Update of “Concentration risk” to add that the investments of underlying ITCISs may be concentrated in the securities in a single country or region

The fee level and structure of fees and charges of the Funds and the risk level of the Funds will remain unaffected as a result of the above. There are no material changes in the investment objectives and policies of the Funds.

The revised Principal Brochure is available for download at aia.com.hk.

The costs and expenses associated with the enhanced disclosures above will not be borne by the Scheme or the 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