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AIA Company (Trustee) Limited
12/F, AIA Tower
183 Electric Road
North Point
Hong Kong

14 April 2020

Dear customer,

Important Document

Important: This notice is important and requires your immediate attention. If you are in any doubt about the contents of this notice, you should seek independent professional advice.

Notice to Participating Employers and Members of AIA MPF – Prime Value Choice (the "Scheme") on various changes to the Scheme

Thank you for your continuous support of AIA MPF Services. We are pleased to inform you of the following changes to the Principal Brochure of the Scheme issued in March 2019.

You should read this notice carefully because the changes may affect the investment of both your accrued benefits and future contributions. Capitalised terms not defined in this notice have the same meanings as ascribed to them in the Principal Brochure of the Scheme.

This table summarises the key changes to the Scheme, with effect from 31 March 2020:

- (i) certain miscellaneous changes as described in section 1 of this notice; and
- (ii) the latest requirements of the Code on Disclosure for MPF Investment Funds issued by the Mandatory Provident Fund Schemes Authority (the "**Code**").

We confirm that all changes set out in this notice would not have any adverse impact on the Scheme or the interests of the Scheme's participants, and would not result in changes to the operation and features of the Scheme. We also confirm that these changes would be in the interests of the Scheme's participants and the interests of the Scheme's participants would be adequately protected and would not be prejudiced by these changes. No action is required on your part to effect these changes.

If you have any questions in relation to the changes set out in this notice, please call our Employer Hotline at 2100 1888 or Member Hotline at 2200 6288.

1. Miscellaneous changes

The Principal Brochure has been updated to:

*In respect of the automatic exchange of financial account information ("**AEOI**") regime*

- specify that if you are not a tax resident in any jurisdiction outside Hong Kong, your MPF account information will not be reported to the Hong Kong Inland Revenue Department for transmission to any tax authority outside Hong Kong
- specify that, where "account holders" and "controlling persons" have to update the Trustee and/or any of its authorised person(s) of any changes in the information they have previously provided, they should do so as soon as practicable and ideally within 30 days of such changes

In respect of the MPF Conservative Fund

- revamp the disclosure on the return of the MPF Conservative Fund in the existing Principal Brochure as follows (changes as shown in strikethrough):

"The return of the MPF Conservative Fund may be below, ~~but will never exceed~~, the MPFA monthly savings rate."

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In respect of other miscellaneous changes

- amend the AIA Interactive website address from mpf.aia.com.hk to aia.com.hk
- add "AIA Connect" mobile app as one of the methods to place or cancel fund switching or reallocation requests, per the existing arrangement
- update the manner in which a Member may give a Specific Investment Instruction by adding "mobile app" as a means by which a Member may give any confirmation with regard to any investment arrangements of the existing accrued benefits and/or future contributions and accrued benefits transferred from another scheme, to reflect the existing arrangement
- update the address of Citibank, N.A., the Custodian of the Scheme, from 50/F, Citibank Tower, Citibank Plaza, 3 Garden Road, Central, Hong Kong to 50/F, Champion Tower, 3 Garden Road, Central, Hong Kong, due to the name change of the building in 2016
- update Appendix 2 to the Principal Brochure, which sets out the interim and annual rates declared in respect of the Guaranteed Portfolio, to include the figures for the financial year 2018 to 2019
- remove some obsolete information to enhance readability of the Principal Brochure
- reflect certain editorial changes to the Principal Brochure to ensure that the Principal Brochure is up-to-date

2. Updates for compliance with Part G of the Code

The Principal Brochure has been updated to reflect the latest requirements in Part G of the Code. In particular, the sequence of the contents has been rejigged to be in line with the requirements of the Code, and the contents have been updated in an easy-to-understand and concise manner to enhance readability and clarity. For the purpose of standardisation, the Principal Brochure has been renamed as the "MPF Scheme Brochure".

Where can you learn more?

The changes have been reflected in the MPF Scheme Brochure (previously known as "Principal Brochure") which can be downloaded from aia.com.hk. Hard copies can also be requested at our Employer Hotline at 2100 1888 or Member Hotline at 2200 6288.

Yours sincerely,

Elaine Lau
Chief Executive Officer
AIA Company (Trustee) Limited

If you have any questions about the content of this letter, you should seek independent professional advice. AIA Company (Trustee) Limited accepts responsibility for the accuracy of the contents of this notice.