



友邦(信託)有限公司 **AIA Company (Trustee) Limited**
香港鯉魚涌英皇道 734 號 11/F, AIA Hong Kong Tower
友邦香港大樓 11 樓 734 King's Road
Quarry Bay
Hong Kong

30 July 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.

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 trust deed of the Scheme.

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

Re: Cessation of trusteeship of AIA Pension and Trustee Co. Ltd. and change of guarantor of AIA Guaranteed Fund

Thank you for your continuous support to AIA.

AIA Pension and Trustee Co. Ltd. (“**AIAPT**”) and AIA Company (Trustee) Limited (“**AIAT**”) are currently the co-trustees of the Scheme. As part of the AIA Group’s plan to re-organise the trustee arrangement for its retirement products, AIAPT will cease to act as a co-trustee of the Scheme, and AIAT will continue as the sole trustee of the Scheme.

AIA Guaranteed Fund is a capital guaranteed fund. Currently the guarantor is AIAPT, and AIA Company Limited (“**Insurance Company**”) agrees and undertakes to satisfy the capital guarantee under the AIA Guaranteed Fund if AIAPT is unable to satisfy the capital guarantee for any reason. The Insurance Company will in AIAPT’s place provide the said guarantee and will become the guarantor of the AIA Guaranteed Fund.

The above changes (the “**Changes**”) will take effect from 30 October 2020 (the “**Effective Date**”).

Apart from the Changes, the Scheme will continue to be operated in the same manner in all material respects, and there will be no material adverse impact on the participants of the Scheme as a result of the Changes. For the avoidance of doubt, notwithstanding the change of guarantor of the AIA Guaranteed Fund, the guarantee terms and conditions of the AIA Guaranteed Fund will remain unchanged.



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In connection with the Changes, the Principal Brochure of the Scheme (the “**Principal Brochure**”) will be amended and the revised Principal Brochure will be available on or around the Effective Date. The revised Principal Brochure will be available for download at aia.com.hk.

In addition, in connection with the Changes, the trust deed of the Scheme (the “**Trust Deed**”) will be amended with effect from the Effective Date by way of (1) a deed of variation, and (2) a deed of retirement of trustee and a deed of variation. A copy of the Trust Deed, as amended, is available for inspection during normal office hours on or around the Effective Date at the administration office of the Administrator at 12/F, AIA Tower, 183 Electric Road, North Point, Hong Kong.

All costs associated with the Changes shall be borne by the Trustees and/or Administrator of the Scheme.

No action is required to be taken by scheme participants of the Scheme in connection with the Changes. However, if an employer chooses to terminate its participation in the Scheme as a consequence of the Changes, 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. Further, members who wish to switch their holdings in the AIA Guaranteed Fund as a result of the change of guarantor, they may do so via the Interactive Website or Interactive Voice Response System free of charge in accordance with the section headed “Switching Between Funds” in the Principal Brochure. However, please note that any switching, withdrawal, termination or cessation of investment from the AIA Guaranteed Fund may affect members’ entitlement to the annual capital guarantee and they may lose their guarantee.

If you have any question about this notice, please contact your designated account executive, or for members, our Member Hotline at (852) 2200 6288.

Elaine Lau
Chief Executive Officer
AIA Company (Trustee) Limited

AIA Pension and Trustee Co. Ltd., a company incorporated in British Virgin Islands with limited liability, and AIA Company (Trustee) Limited, as co-trustees of the Scheme, accept responsibility for the accuracy of the contents of this notice.



本通知乃重要文件，務須閣下即時垂注。如你對本通知內容有任何疑問，應諮詢獨立專業意見。

致參與僱主的重要通知：請將本通知所載資料傳遞予本計劃的成員。

除非本通知另行界定，本通知的詞語應具有與本計劃的信託契約所界定者相同的涵義。

致：所有友邦退休金計劃（「本計劃」）的參與僱主及成員

有關：停止友邦退休金管理及信託有限公司的託管工作及更換友邦保證基金的保證人

多謝閣下一直以來對友邦的支持。

友邦退休金管理及信託有限公司（「友邦退休金」）及友邦（信託）有限公司（「友邦信託」）現時為本計劃的共同受託人。作為友邦集團重組其退休產品的信託安排的計劃之一部分，友邦退休金將停止擔任本計劃的共同受託人，而友邦信託將繼續擔任本計劃的唯一受託人。

友邦保證基金是資本保證基金。現時其保證人為友邦退休金，如因任何理由友邦退休金未能履行友邦保證基金項下的資本保證，友邦保險有限公司（「保險公司」）同意並承諾履行有關資本保證。保險公司將代替友邦退休金提供上述保證，並將成為友邦保證基金的保證人。

以上變動（「該等變動」）將於 2020 年 10 月 30 日（「生效日期」）起生效。

除該等變動外，本計劃將於所有重大方面繼續以相同方式運作，該等變動將不會對本計劃的參與人士造成重大不利影響。為免生疑問，儘管友邦保證基金的保證人有所變動，友邦保證基金的保證條款及條件將維持不變。

有關該等變動方面，本計劃的主要說明書（「主要說明書」）將予以修訂，經修訂主要說明書將於生效日期或前後可供索取。經修訂主要說明書將可於 aia.com.hk 下載。

此外，有關該等變動方面，本計劃的信託契約（「信託契約」）將藉(1) 契約修訂書及 (2) 受託人卸任契約和契約修訂書的方式修訂，並於生效日期起生效。信託契約（經修訂）的副本可於生效日期或前後在一般營業時間內向管理人的行政辦事處查閱，地址為香港北角電氣道 183 號友邦廣場 12 樓。

該等變動涉及的所有成本將由本計劃的受託人及 / 或管理人承擔。

本計劃的計劃參與人士毋須就該等變動而採取行動。然而，倘僱主因該等變動而選擇終止參與本計劃，該僱主可於生效日期前按照信託契約終止參與本計劃，並毋須繳付與提前終止參與本計劃有關所適用的所有費用。此外，倘成員因保證人有所變動而有意轉換其於友邦保證基金的投資，該成員可按照主要說明書內「在基金之間作轉換」一節透過互動網頁或互動語音回應系統免費進行轉換。然而，請注意，對友邦保證基金的投資的任何轉換、撤銷、終止或停止，均可能對成員獲享全年資本保證造成影響，且成員可能失去其保證。



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如有任何疑問，歡迎致電與你的專屬客戶服務主任聯絡，成員請致電成員熱線 (852) 2200 6288。

劉家怡
友邦(信託)有限公司
行政總裁
謹啟

2020 年 7 月 30 日

友邦退休金管理及信託有限公司（於英屬維爾京群島註冊成立之有限公司）及友邦（信託）有限公司（作為本計劃的共同受託人）就本通知內容的準確性負責。