

PENSION – ORSO

# AIAPT Happy Retirement Wealth Management Program

Flexibly retain your ORSO  
benefits to enjoy potential  
investment growth

**AIA Corporate Solutions**

— *Your Pension and Group Insurance Partner*

[aia.com.hk](http://aia.com.hk)



### Important Notes

- **"Trustees"**, for the purpose of this document, means AIA Pension and Trustee Co. Ltd. and AIA Company (Trustee) Limited.
- The **AIA Capital Guaranteed Fund** in this AIA Retirement Fund Scheme (the **"Scheme"**) invests solely in an insurance policy issued by the AIA Company Limited (the **"Insurer"**). Your investments in the AIA Capital Guaranteed Fund, if any, are therefore subject to the credit risks of the Insurer as both insurer and guarantor. Your entitlement to the capital guarantee under the AIA Capital Guaranteed Fund for each calendar year will be subject to your continued investment in the AIA Capital Guaranteed Fund until the end of each calendar year (please refer to the section entitled "Switching Between Funds" of the Principal Brochure of the Scheme for details of how a year is to be defined).
- The **AIA Guaranteed Fund** in the Scheme is a capital guaranteed fund. The guarantor is AIA Pension and Trustee Co. Ltd. Your investments in the AIA Guaranteed Fund, if any, subject to the credit risk of the guarantor. 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 (please refer to the section entitled "Switching Between Funds" of the Principal Brochure of the Scheme for details of how a year is to be defined).
- The **AIA Interest Guaranteed Fund** in the Scheme invests solely in an insurance policy (**"China Life Policy"**) issued by China Life Insurance (Overseas) Company Limited (**"China Life"**). Your investments in the AIA Interest Guaranteed Fund, if any, are therefore subject to the credit risks of China Life as both insurer and guarantor. You will receive, at the Fund level: (a) a capital guarantee; (b) a Guaranteed Net Investment Return (as defined on page 37 of the Principal Brochure of the Scheme) of 1.5% p.a. for the first 36 calendar months starting from 31 January 2018; and (c) (if applicable) any additional investment return by way of bonus units. Your entitlement to the additional investment return under (c), 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 of the Scheme for details of the above.
- The **AIA Capital Stable Fund** and **AIA Allianz Capital Stable Fund** do not guarantee the repayment of capital under all circumstances.
- You should consider your own risk tolerance level and financial circumstances before making any fund choices. When, in your selection of fund choices, you are in doubt as to whether a certain fund choice is suitable for you (including whether it is consistent with your investment objectives), you should seek financial and/or professional advice and choose the fund choice(s) most suitable for you taking into account your circumstances.
- In the event that you do not make any fund choices, your contributions made and/or benefits transferred into the Scheme in respect of you will be invested in the default fund choice as set out in the appropriate enrolment form(s).
- You should not base your fund choices on this document alone and should refer to the Principal Brochure of the Scheme.

## AIAPT Happy Retirement Wealth Management Program\*

A simple solution which allows you to retain flexible control of your ORSO benefits while at the same time to continue benefiting from the potential investment growth.

### For you

If you become entitled to payment of your accrued benefits<sup>~</sup> from AIA Retirement Fund Scheme (the **"Scheme"**) and the amount of ORSO benefits is no less than HK\$100,000, you may now opt to re-invest all<sup>1,2</sup> or part<sup>1,2</sup> of your accrued benefits in the Scheme by participating in the **AIAPT Happy Retirement Wealth Management Program (the "Program")**.

## Helping you manage your ORSO accrued benefits with ease

### Flexible Modes of Benefits Withdrawal

- Taking regular monthly<sup>3,4,5</sup> or annual<sup>3,4,5</sup> benefits withdrawal at your choice
- Flexibilities to alter the withdrawal amount and frequency in accordance with your changing financial and personal circumstance once in each calendar year
- Ad hoc partial withdrawal at your preference. The minimum withdrawal amount is HK\$5,000 per transaction subject to a maximum of four times per calendar year, provided that the remaining balance must be no less than HK\$5,000<sup>+</sup>

\* Subject to the terms and conditions on page 2. The Program only offers to members of the Scheme.

<sup>~</sup> Please refer to relevant sections of the Principal Brochure of the Scheme for the conditions for entitlement.

<sup>+</sup> The member account under the Program will be terminated and all investment unit holdings in the member account will be redeemed when the remaining account balance is less than HK\$5,000.

## Diversified Investment Choices

Reinvest your accrued benefits in a wide range of fund choices as available under the Scheme.

## Unlimited Free Online Fund Switching (except the AIA Guaranteed Fund and the AIA Interest Guaranteed Fund▲)

All switches or reallocations via the Interactive Website or Interactive Voice Response system are free of charge (subject to conditions)♯.

▲ You are permitted to raise only one switch request out of the AIA Guaranteed Fund and the AIA Interest Guaranteed Fund within the same calendar year. If you are holding AIA Interest Guaranteed Fund in your current portfolio, or if your future investment allocation or switching instruction contains MA Interest Guaranteed Fund, you can only make switching requests via paper form.

♯ Please refer to the section entitled "Switching Between Funds" of the Principal Brochure of the Scheme for details including conditions.

## Quality Services

- Professional customer service support from our Call Centre
- 24-hour Interactive Voice Response (IVR) System
- Website [aia.com.hk](http://aia.com.hk)

Join **the Program** now for managing your ORSO accrued benefits with ease.

**Investment involves risks and not all fund choices available under the Scheme would be suitable for everyone. Investment performance and returns may go down as well as up.**

**For application or further details including fund switching, fees and charges, product features and risks involved, please refer to the Principal Brochure of the Scheme. For more information about AIA Provident Fund Services, please contact us at 2200 6288 or visit [aia.com.hk](http://aia.com.hk).**

### Terms & Condition:

1. The minimum benefit balance of participating in the AIAPT Happy Retirement Wealth Management Program is HK\$100,000.
2. All investment unit holdings representing the member's ORSO accrued benefits will be redeemed at prices on the redemption date and the redemption proceeds will be re-invested **within 30 calendar days from the redemption date** in accordance with your choice of investment fund stated in Appendix to Notification of Member Termination. The redemption price may change according to market condition. The redemption price thus affects the redemption proceeds which will be re-invested in the Program.
3. For regular monthly withdrawal, minimum withdrawal limit is HK\$500 or above in multiples of HK\$100. For regular annual withdrawal, minimum withdrawal limit is HK\$5,000 or above in multiples of HK\$100. No minimum account balance requirement for those participants who have placed a regular withdrawal instruction.
4. You may opt to withdraw the whole ORSO balance in the duration of 5 years / 10 years / 15 years / 20 years by regular monthly or annual payment.
5. The investment funds will be redeemed either on the 7th day or 22nd day ("Redemption Date") of each month. If withdrawal instruction is received by the Trustees with complete information on any date between the 1st and the 15th day of the month (both days inclusive), the redemption will be made on the 22nd day of that month or the following business day if the 22nd day is not a business day. Or, if withdrawal instruction is received by the Trustees with complete information on any date between the 16th and the last day of the month (both days inclusive), the redemption will be made on the 7th day of next month or the following business day if the 7th day is not a business day. Withdrawal payment by cheque will be sent to participants **within 30 calendar days from the Redemption Date**. The member account under the AIAPT Happy Retirement Wealth Management Program would be automatically terminated when all funds have been withdrawn. There will be no penalty charges for account closure.
6. In case of any dispute, the decision of AIA Pension and Trustee Co. Ltd. shall be final and binding.

Issued by AIA Pension and Trustee Co. Ltd. (incorporated in the British Virgin Islands with limited liability).

