

## Supplement to Member's Guide of AIA MPF - Prime Value Choice (the "Scheme")

Note: The Scheme is constituted by means of a Master Trust Deed dated 31 January 2000, as amended, made between **AIA Company (Trustee) Limited, PineBridge Investments Hong Kong Limited, JPMorgan Asset Management (Asia Pacific) Limited, and AIA Company Limited** and is governed by the laws of Hong Kong.

The trust constituted by the Master Trust Deed will continue in perpetuity until terminated in accordance with the provisions of the Master Trust Deed.

The Scheme is registered as a master trust scheme under the MPF Ordinance and has been authorised by the SFC. However, such registration or authorisation does not imply official approval or recommendation by either the MPFA or the SFC.

## FEES AND CHARGES

<b>Trustee, Administration and Investment management fees chargeable at both the Constituent Fund level and its relevant underlying fund level</b>	
Core Accumulation Fund and Age 65 Plus Fund	0.75% p.a.
American Fund, Eurasia Fund, Hong Kong and China Fund, World Fund, Asian Bond Fund, Global Bond Fund and MPF Conservative Fund	up to 0.985 - 0.99% p.a.
Other AIA MPF funds	up to 1.2 - 1.82% p.a.
Please note: ■ For the MPF Conservative Fund, these fees will be charged to the extent allowed by the MPF legislation. An incentive fee equals to the net returns (after the above fees) in excess of the MPFA monthly savings rate will apply.	
<b>Joining fee, Annual fee, Contribution charge, Offer spread, Bid spread</b>	Nil
<b>Guarantee charge, other expenses (e.g. establishment costs and expenses), member account maintenance fees, transfer fees, soft dollars and cash rebates, and other fees and charges for providing additional services</b>	Please refer to the MPF Scheme Brochure

Investment involves risks. Please refer to the MPF Scheme Brochure for more information, including other fees and charges.

# PERSONALIZED SERVICES

To better serve you, we are pleased to offer you more personalized services that adhere to your needs. We believe by listening to you, our valued customers, the special arrangement listed below honors our commitment to provide you with quality service.

Items	Fees	Remarks
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## For Members and Self-employed Members

Fees for non-standard voluntary contribution*	HK\$ 500 per contribution	For Members only
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### Administrative / Legal Documents

Copies of Master Trust Deed / other Constitutive Document(s)	HK\$1,000 per copy	-
Copies of Scheme Consolidated Report*	HK\$1,000 per copy	-
Extra copies of Member's Guide	HK\$50 per copy	-

### Payroll / Contributions

Change of contribution frequency*	HK\$200 per request	Waived for the first request for each Scheme Year AND One-month notice is required
Change of voluntary contribution amount by Member*	HK\$200 per request	For Members only; Waived for the first request for each Scheme Year AND One-month notice is required
Retrieval / Adjustment of previous data / record*	HK\$200 per request	Any investment gains / losses will be borne by the client
Re-processing of Direct Debit Instruction rejected due to insufficient funds*	HK\$100 per transaction on top of bank charges	-
Tracing and correction of misplaced contributions made by the client*	HK\$200 per adjustment	Any investment gains / losses will be borne by the client
Tracing of unidentified cheque*	HK\$200 per cheque	-

### Record Maintenance

Extra copies of Statement of Account (Quarterly) / Annual Benefit Statement*	HK\$100 per copy	-
Re-issuance of Notice of Participation*	HK\$100 per copy	-

## For Self-employed Members only

### Payroll / Contributions

Change of information on Notice of Contribution Arrangement*	HK\$200 per request	-
Change of voluntary contribution arrangement - rearranging contribution method, withdrawal method, etc.*	HK\$200 per request	Waived for the first request for each Scheme Year AND One-month notice is required
Refund of excess payment by Self-employed Member*	HK\$200 per request	Any investment gains / losses will be borne by the client

Items	Fees	Remarks
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**For Self-employed Members only**

<b>Record Maintenance</b>		
Change of Date of Participation*	HK\$100 per request	-
Retrieval of Notice of Contribution Arrangement*	HK\$100 per copy	-

\*Such charges / expenses shall not be charged to or imposed on a Member and Self-employed Member if such Member has all or part of his / her accrued benefits invested in the Core Accumulation Fund and / or Age 65 Plus Fund as at the time when the Trustee receives the valid relevant instruction / request from such Member.

Full details of fees and charges of the Scheme, which will be subject to change from time to time, are included in the MPF Scheme Brochure. Scheme participants are advised to refer to the MPF Scheme Brochure for more information. If you require any of these services, please call our Member Hotline at (852) 2200 6288.