

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

Trustee, Administration and Investment management fees chargeable at both the Constituent Fund level and its relevant underlying fund level	
Core Accumulation Fund and Age 65 Plus Fund	up to 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 0.73 - 0.8995% p.a.
Other AIA MPF funds	up to 0.86 - 1.39% 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.	
Joining fee, Annual fee, Contribution charge, Offer spread, Bid spread	Nil
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	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.

Types of charges and expenses	Amount[#]	Payable by[^]
Hard copies of Scheme Consolidated Report*	HKD1,000 per copy	Participating Employer / Member
Payroll / Contributions		
Tracing of unidentified cheque*	HKD200 per cheque	Participating Employer / Member
Additional Payroll Supplement modification - Defining user requirement, programming, testing and implementation of the system, etc	HKD600 per man hour (minimum 4 man hours)	Participating Employer
Extra copies of AIA MPF Payroll Easy	HKD50 per copy	Participating Employer
On-site technical support for AIA MPF Payroll Easy and database investigation by email	HKD1,200 for the first 2 hours (minimum) and thereafter HKD300 per hour	Participating Employer

* Such charges / expenses shall not be charged to or imposed on a 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 eMPF Platform receives the valid relevant instruction / request from such Member.

The fees payable above, if any, are to be received by the Trustee.

^ For the avoidance of doubt, the fees and charges in the above Table do not apply to TVC Account Holders.

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.