

AIA RETIREMENT FUND SCHEME

Second Addendum to the Principal Brochure issued in February 2021

Issue on 18 October 2021

This Second Addendum forms part of and shall be read in conjunction with the Principal Brochure of the AIA Retirement Fund Scheme (the "**Scheme**") issued in February 2021, as amended from time to time (the "**Principal Brochure**"). All capitalised terms in this Second Addendum shall have the same meaning as in the Principal Brochure of the Scheme, unless otherwise indicated.

With effect from 18 October 2021, the Principal Brochure shall be updated as follows:

Page 23 – Replace the "Custodian" sub-section under the "Offices of Participants" section with the following:

"Custodian

Citibank, N.A.

Head Office: 5800 South Corporate Place Sioux Falls, SD 57108, United States of America

Hong Kong Branch: 50/F, Champion Tower, 3 Garden Road, Central, Hong Kong

Tel. No.: 2868 8888"