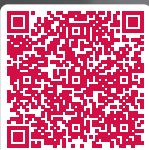


AIA MPF HAPPY RETIREMENT SAVINGS PROGRAMME

Make additional voluntary
contributions
to further grow your
retirement reserve

Please note: Happy Retirement Savings Programme (the “HRSP”) is not a savings plan. Contributions made to the HRSP invest solely in the AIA MPF funds offered under AIA MPF – Prime Value Choice and, therefore, do not guarantee the repayment of capital under all circumstances.



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AIA Corporate Solutions

— Your MPF and Group Insurance Partner



**HEALTHIER. LONGER.
BETTER LIVES**

Important Notes

"**MPF fund**", for the purposes of this document, means **Constituent Fund** as defined in the Glossary of the MPF Scheme Brochure of AIA MPF - Prime Value Choice (the "**Scheme**").

- The **MPF Conservative Fund**, the **Capital Stable Portfolio** and the **Fidelity Capital Stable Fund** in the Scheme do not guarantee the repayment of capital under all circumstances.
- The **Guaranteed Portfolio** in the Scheme invests solely in an approved pooled investment fund in the form of an insurance policy issued by the AIA Company Limited (the "**Insurer**"). The guarantee is also given by the Insurer. Your investments in the **Guaranteed Portfolio**, if any, are therefore subject to the credit risks of the Insurer. Please refer to the section "3. Fund options, investment objectives and policies" and Appendices 2 and 4 to the MPF Scheme Brochure for the details of the credit risk, guarantee features and guarantee conditions.
- The **Guaranteed Portfolio** in the Scheme is a capital guaranteed fund. Your investments are therefore subject to the credit risks of the guarantor, AIA Company Limited. The guarantee only applies when Members hold their investment until the end of a Scheme Year. Please refer to the section "3. Fund options, investment objectives and policies" and Appendices 2 and 4 to the MPF Scheme Brochure for the details of the credit risk, guarantee features and guarantee conditions.
- You should consider your own risk tolerance level and financial circumstances before making any investment choices. You must ensure you choose the appropriate investment choice(s) to meet your risk tolerance. When, in your selection of funds or the MPF Default Investment Strategy (the "**DIS**"), you are in doubt as to whether a certain fund or the DIS is suitable for you (including whether it is consistent with your investment objectives), you should seek independent financial and/or professional advice and choose the investment choice(s) most suitable for you taking into account your circumstances.
- You should consider your own risk tolerance level and financial circumstances before investing in the DIS. You should note that the Core Accumulation Fund and the Age 65 Plus Fund may not be suitable for you, and there may be a risk mismatch between the Core Accumulation Fund and the Age 65 Plus Fund and your risk profile (the resulting portfolio risk may be greater than your risk preference). You should seek independent financial and/or professional advice if you are in doubt as to whether the DIS is suitable for you and make the investment decision most suitable for you taking into account your circumstances.
- You should note that the implementation of the DIS may have an impact on your MPF investments and benefits. We recommend that you consult with the Trustee if you have doubts on how you are being affected.
- If you do not make any investment choices, your contributions made and/or benefits transferred into the Scheme will be invested in the DIS as more particularly described in the section "6. Administrative procedures" of the MPF Scheme Brochure.
- Members reaching 65th birthday or early retiring on reaching age 60 may apply (subject to the completion of such document or form (in such form and on such terms) as the Trustee may, subject to the relevant MPF requirements, prescribe from time to time) for payment of the MPF Benefits or TVC Benefits (as the case may be) in instalments. Please refer to the section "6. Administrative procedures" of the MPF Scheme Brochure for further details.
- If a Member is currently investing in the Guaranteed Portfolio, a payment of benefits in instalments may affect the Member's entitlement to the guarantee and the Member may lose his/her guarantee, that is, the amounts withdrawn will not be entitled to any guarantee after withdrawal. For further details regarding the guarantee features of the Guaranteed Portfolio, please refer to Appendix 4 to the MPF Scheme Brochure. A guarantee charge will apply to Members who remain investing in the Guaranteed Portfolio.
- You should not base your investment choices on this document alone and should refer to the MPF Scheme Brochure for details (including risk factors and fees and charges) before making any investment decision.
- Investment involves risks, you may suffer significant loss of your investments and not all investment choices available under the Scheme would be suitable for everyone. Investment performance and returns may go down as well as up.

§ Make additional voluntary contributions to enjoy special privilege and prepare for your retirement reserve

Through the MPF scheme, both you and your employer will be setting aside money each month so that you can build up your retirement. However, your current MPF mandatory contributions may not be sufficient to fully cover your retirement expenses, so it's never too early to begin making extra investments for a larger reserve. Making voluntary contributions can be one of the ways to achieve this goal!

With a monthly contribution amount from as low as HK\$300, you can join our Happy Retirement Savings Programme. Start saving today for your retirement reserve!

? Why AIA?

Management fees as low as 0.75% p.a.

Nine MPF funds with management fees as low as 0.75 - 0.99% p.a.¹

For other AIA MPF funds, management fees are up to 1.82%¹.

Choose from a comprehensive range of investment choices and switch funds freely

Comprehensive suite offering 25 MPF funds on one platform

- With 25 MPF funds serving diverse risk appetites, we offer you different investment opportunities covering a wide range of geographical locations and asset classes. You can choose your MPF funds to suit your investment needs at different market conditions and life stages.

Investment managers with different investment styles

- No single investment manager provides an everlasting and comprehensive investment advantage. That is why we pursue a multi-manager platform, enabling you to diversify your investments.

Unlimited free switching among MPF funds

- Depending on market conditions, you can switch to other MPF funds managed by different investment managers in as little as a day, free of charge (subject to conditions)².



¹ "AIA", for the purposes of this document, refers to AIA International Limited.

² Per annum of net asset value.

³ Except for Guaranteed Portfolio* which participants are permitted to raise only one switch request out of this fund to other fund(s) within the same scheme year. Switches or reallocations via the Interactive Voice Response System or Interactive Website are free of charge, but subject to an access fee (which is currently waived).

* AIA Company Limited (the "Insurer") is the insurer of the insurance policy underlying the Guaranteed Portfolio.

The guarantee provided by the Insurer is subject to conditions and applies only when members hold their investment until the end of a scheme year. In the event a Participating Employer participates in a scheme provided by another service provider and therefore necessitates any withdrawal(s) from the Guaranteed Portfolio, the Individual Account of an Employee Member of the withdrawing Participating Employer may be subject to a discretionary adjustment (which may reduce the balance of his/her Individual Account). The discretionary adjustment is determined at the sole discretion of the Insurer on withdrawal but will in no event exceed 5% of the individual account balance. Scheme participants are advised to refer to the MPF Scheme Brochure for more information regarding this and other funds.

The Insurer will declare an interim rate (which will not be less than 0% per annum) each month. Interest on individual accounts will be accrued and credited daily based on the interim rate. At the end of each financial year (ending on 30 November), the Insurer will declare an annual interest rate (the "Annual Rate"). The Annual Rate and any interim rate declared are determined at the sole discretion of the Insurer. The Insurer guarantees that the Annual Rate declared, however, will not be less than 0% per annum.

AIA MPF Funds	Investment Objective
Default Investment Strategy Funds*	
Core Accumulation Fund*	To provide capital growth by indirectly investing in a globally diversified manner.
Age 65 Plus Fund*	To provide stable growth in a globally diversified manner.
<p>– The DIS is a ready-made investment arrangement mainly designed for those scheme members who are not interested or do not wish to make an investment choice, and is also available as an investment choice itself for members who find it suitable for their own circumstances. The DIS will manage investment risk exposure by automatically reducing the exposure to higher risk assets as you get older, through investing in the above two DIS funds, according to a pre-set allocation percentages at different ages. For details, please refer to the MPF Scheme Brochure.</p>	
Equity Funds – Index-Tracking Collective Investment Scheme Series (the "ITCIS")	
American Fund	To seek a long-term capital appreciation by investing in a combination of North and South American equity market index-tracking funds. Please note that the American Fund is not an index-tracking fund. This fund is a portfolio management fund investing entirely in approved ITCISs.
Eurasia Fund	To seek a long-term capital appreciation by investing in a combination of European, Australasian and Far Eastern equity market index-tracking funds. Please note that the Eurasia Fund is not an index-tracking fund. This fund is a portfolio management fund investing entirely in approved ITCISs.
Hong Kong and China Fund	To seek a long-term capital appreciation by investing in a combination of equity market index-tracking funds that track Hong Kong equity market indices that measure the performance of companies listed in Hong Kong (including China incorporated enterprises listed in Hong Kong in the form of H Shares). Please note that the Hong Kong and China Fund is not an index-tracking fund. This fund is a portfolio management fund investing entirely in approved ITCISs.
World Fund	To seek a long term capital appreciation by investing in a combination of global equity market index-tracking funds. Please note that the World Fund is not an index-tracking fund. This fund is a portfolio management fund investing entirely in approved ITCISs.
Fixed Income Funds	
Asian Bond Fund	To seek long-term capital growth by primarily investing in a portfolio of bonds in the Asia-Pacific region (excluding Japan), issued by, amongst others, government, supranational organisations and corporates. This fund is a feeder fund investing solely in an approved pooled investment fund.
Global Bond Fund	To seek long-term stable return from a combination of current income and capital appreciation by investing in a portfolio of debt securities in the international markets, issued by government, supranational organisations and corporates. This fund is a feeder fund investing solely in an approved pooled investment fund.
MPF Conservative Fund ^d	To preserve principal value. This fund is a feeder fund investing solely in an approved pooled investment fund.
Dynamic Asset Allocation Funds	
China HK Dynamic Asset Allocation Fund*	To achieve long-term capital growth potential with medium-high volatility through an approved pooled investment fund - Value Partners Asset Allocation Fund which (i) mainly invests in Hong Kong and China equities and debt securities, with up to 9% of its assets investing in exchange-traded funds that track the price of gold, and (ii) performs dynamic asset allocation.
Manager's Choice Fund [#]	To achieve long-term capital appreciation through a professionally managed portfolio, invested in two or more approved pooled investment funds and/or approved ITCISs. The fund attempts to perform dynamic asset allocation in order to maximise long-term capital appreciation.

AIA MPF Funds	Investment Objective
Equity Funds	
Asian Equity Fund	To provide investors with long-term capital growth in US dollar terms through a portfolio consisting primarily of securities of companies based or operating principally in the Asia-Pacific region, excluding Japan and Hong Kong. This fund is a feeder fund investing entirely in an approved pooled investment fund.
European Equity Fund	To provide investors with long-term capital growth through the underlying approved pooled investment fund which consist primarily of securities of companies based or operating principally in countries in Western Europe. This fund is a feeder fund investing solely in an approved pooled investment fund.
Japan Equity Fund	To provide investors with long-term capital growth through the underlying approved pooled investment fund which consists primarily of securities of companies based or operating principally in Japan. This fund is a feeder fund investing solely in an approved pooled investment fund.
Greater China Equity Fund	To provide long-term capital appreciation through the underlying approved pooled investment funds and/or approved ITCISs which invest primarily in securities of companies based or operating principally in the Greater China Region i.e. the People's Republic of China, Hong Kong, Macau and Taiwan - the majority of these companies will be listed on a stock exchange in Hong Kong and Taiwan. Implementation of the investment policy is considered to be of high inherent risk.
Hong Kong Equity Fund	To provide long-term capital appreciation through the underlying approved pooled investment funds and/or approved ITCISs which invest primarily in securities of companies either listed, based or operating principally in Hong Kong. Implementation of the investment policy is considered to be of high inherent risk.
North American Equity Fund	To provide long-term capital appreciation through the underlying approved pooled investment fund which consists primarily of shares in US companies. This fund is a feeder fund investing entirely in an approved pooled investment fund.
Green Fund	To provide investors with long-term capital appreciation through well diversified investments in global equities principally by investing in companies according to (1) their environmental ratings, and (2) financial performance expectations, with a view to outperforming the MSCI World Index over the medium to long term. This fund is a feeder fund investing entirely in an approved pooled investment fund.
Guaranteed Fund	
Guaranteed Portfolio*	To minimise capital risk in Hong Kong dollar terms and to achieve a stable, consistent and predictable rate of return. This fund is a feeder fund investing solely in an approved pooled investment fund.
Lifestyle Funds	
Growth Portfolio	To maximise long-term capital appreciation in Hong Kong dollar terms and to outperform Hong Kong salary inflation over the long term through a professionally managed portfolio, invested in two or more approved pooled investment funds.
Balanced Portfolio	To maximise long-term capital appreciation in Hong Kong dollar terms within moderate risk parameters and to outperform Hong Kong price inflation over the long term through a professionally managed portfolio, invested in two or more approved pooled investment funds.
Capital Stable Portfolio	To minimise short-term capital risk in Hong Kong dollar terms and to enhance returns over the long term through limited exposure to global equities, through a professionally managed portfolio, invested in two or more approved pooled investment funds.
Fidelity Growth Fund	To build real wealth over the long term, to focus investment into the global equity markets and to have the flexibility to invest in global bonds. To maintain a broad geographic diversification with a bias towards Hong Kong and to manage the volatility of returns in the short term. This fund is a feeder fund investing entirely in an approved pooled investment fund.
Fidelity Stable Growth Fund	To generate a positive return over the long term and to broadly diversify the portfolio as to asset type as between equities and bonds. To maintain a broad geographic diversification with a bias towards Hong Kong, and to limit the volatility of returns in the short term. This fund is a feeder fund investing entirely in an approved pooled investment fund.
Fidelity Capital Stable Fund	To produce a positive return over the long term and to focus investment towards less volatile assets of bonds and cash whilst retaining some equity exposure. To maintain a broad geographic diversification with a bias towards Hong Kong, and to ensure that the risk to the capital base is limited in the short term. This fund is a feeder fund investing entirely in an approved pooled investment fund.

- * The automatic de-risking features of the DIS does not apply to this fund if member chooses this fund as standalone investments (rather than as part of the DIS).
- * The MPF funds in this category are portfolio management funds investing in more than one approved ITCISs. These MPF funds are not index-tracking funds.
- Δ Fees and charges of the MPF Conservative Fund in the Scheme are deducted from the assets of the fund and, therefore, unit price/NAV/fund performance quoted have incorporated the impact of fees and charges. MPF Conservative Fund does not guarantee the repayment of capital under all circumstances.
- ♦ Depending on the China and Hong Kong market condition, the China HK Dynamic Asset Allocation Fund may allocate 10% to 90% of assets in equities, with balance mainly in debt securities and may invest up to 9% of its assets in exchange-traded funds that track the price of gold.
- ♣ Depending on the global market condition, the Manager's Choice Fund may allocate 10% to 90% of its assets in equities, with the balance in bonds, money market instruments and cash.

For further details including fund switching, fees and charges, product features and risks involved, please refer to the MPF Scheme Brochure.



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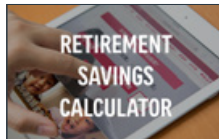



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- CCB (Asia) Credit Card

Convenient account management platforms and support

- Manage your MPF and other AIA accounts on the AIA Connect mobile app
- Quarterly benefit e-statements
- Online monthly Fund Performance Reviews
- Fund Selection Matrix to help you choose MPF funds
- Retirement Savings Calculator to help you plan ahead
- Customer service representatives proficient in sign language
- 24-hour Interactive Voice Response System
- Dedicated member hotline: 2200 6288



Install the "AIA Connect / 友聯繫" mobile app today from App Store (iOS) or Google Play (Android) for free.



³ Minimum withdrawal amount is HK\$2,000 per transaction. Remaining balance must be no less than HK\$5,000.



Please contact your financial planner or call our hotline for details

 (852) 2200 6288 |  hk.cs.enquiry@aia.com |  aia.com.hk

Issued by AIA Company (Trustee) Limited

SPECIAL OFFERS FOR HRSP MEMBERS



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AIA Corporate Solutions
— Your MPF and Group Insurance Partner



**HEALTHIER, LONGER,
BETTER LIVES**

Special offer³ : special management fee

By enrolling in AIA MPF Happy Retirement Savings Programme (the “HRSP”) from now until 31 March 2021, you can enjoy special management fees (which will be offered in the form of a rebate, the “Rebate”), subject to conditions. Details are as follows:

AIA MPF Funds	Standard Management Fees Chargeable at Constituent Fund Level (p.a.)	Effective Management Fees after Rebate Chargeable at Constituent Fund Level (p.a.)
Equity Funds		
Japan Equity Fund	1.75%	1.55%
Guaranteed Fund		
Guaranteed Portfolio	1.50%*	1.30%*
Lifestyle Funds		
Fidelity Growth Fund	1.75%	1.55%
Fidelity Stable Growth Fund		
Fidelity Capital Stable Fund		

* Chargeable at underlying fund level

The Rebate will be distributed within 45 days after the end of each quarter (i.e. February, May, August and November each year) and will be calculated based on the average monthly balance of the funds held under your account⁴ over that particular quarter. The Rebate will be allocated/credited to the respective funds under your account in the form of a unit/amount rebate⁵.

Terms and conditions:

1. Upon successful enrolment into the HRSP, a member is bound by all of the terms and conditions of the HRSP as stated in the application form.
2. The Rebate is only applicable on the condition that your account has not been terminated on the date of Rebate distribution.
3. This offer is not valid in conjunction with any other pre-existing offer(s). For the Guaranteed Portfolio, the Rebate will be applied to its management fees at underlying fund level.
4. The average account balance of a particular month is calculated based on the average of the closing balance of that particular month and the previous month.
5. For MPF funds (other than the Guaranteed Portfolio), which are unitized funds, the Rebate will be allocated to your account in the form of units. For the Guaranteed Portfolio, which is not a unitized fund, the relevant amount of the Rebate will be credited to your account.

In case of any dispute in relation to these special privileges and the interpretations of the terms and conditions herein, AIA International Limited's decision shall be final.

“AIA” or “our” herein refers to **AIA International Limited** (Incorporated in Bermuda with limited liability).

Please contact your financial planner or call our hotline for details

 (852) 2200 6288

 hk.cs.enquiry@aia.com

 aia.com.hk

