

AIA Macau Happy Retirement Personal Savings Program

Helping you build
your retirement
nest egg



Happy Retirement Personal Savings Program

A premier solution with a wide range of wealth management services that let you manage segregated investments dedicated to a happy retirement with extra peace of mind.

Do you get so caught up in the everyday work regime that the thought of retirement seems as distant as some far away galaxy?

Planning your retirement is as important as planning your working career, especially if you have children who, although supposedly independent, might still need financial assistance from time to time. More importantly, people are living longer these days. While you might have only expected to live few years after retiring in the past, now retirement is only the beginning.

So, it's time to set up a solid financial plan with our **Happy Retirement Personal Savings Program**, a total solution which helps you budget, save and ensure that your finances are in order pre and post your retirement.

Whether you are an existing participant¹ or the ex-employee member^{1,9} of any associate participating in AIA Macau Retirement Fund Services, you are eligible to enjoy our range of unrivalled benefits from the **Happy Retirement Personal Savings Program** by setting up a Personal Account.

The Unrivalled Benefits

Flexible Savings Mode

- Make quarterly or annual voluntary contribution, and/or ad-hoc lump sum contribution
- Voluntary contribution rollover from the Existing Participant Personal Account^{2,3}
- Redeem and reinvest vested benefits upon cessation of employment^{1,2,4}

Diversified Investment Choice

- Invest in the comprehensive range of funds available from AIA Macau Retirement Fund Services

Unlimited Free Fund Switching^{5,6}

No set up fee and annual fee¹⁰

Unparalleled Services

- Professional customer service support from our Call Center⁷
- Easy access to information and perform fund switching via Interactive Website⁶ retirement.aia.com.hk

Now, start realizing your dream of growing your wealth and planning your happy retirement by joining the **Happy Retirement Personal Savings Program** and setting up a Personal Account with us.

For application or more information, please speak to our Customer Service Representative or call our Member Hotline at (853) 0800 272.

Terms & Conditions:

1. Minimum re-investment amount of the vested benefit from Associate Plan is MOP20,000 for those who have not joined Happy Retirement Personal Savings Program and opt to reinvest his accrued benefit without making voluntary contribution. There is no minimum limit requirement for those who have joined the Happy Retirement Personal Savings Program or opt to make future voluntary contribution.
2. Applicable only to the ex-employee members of any associate participating in AIA Macau Retirement Fund Services upon cessation of employment with the associate.
3. All investment units will be rolled-over directly to your Individual Participant Personal Account automatically upon your cessation of employment, if you have already had an Existing Participant Personal Account.
4. All investment unit holdings representing the vested benefits of the ex-employee members of any associate participating in AIA Macau Retirement Fund Services, if so selected upon cessation of employment, will be redeemed at prices on the redemption date and the redemption proceeds will be re-invested within 7 working days from the redemption date with their choices stated in AIA Macau Retirement Fund Services Personal Account Application Form.
5. Except the AIA Macau Retirement Fund. Participants are permitted to raise only one switching out request from this Fund within the same scheme year.
6. Unlimited fund switching requests via Interactive Website retirement.aia.com.hk but only one fund switching or reallocation request is allowed in each scheme year if using paper format.
7. Operating Hours:
Member Hotline: (853) 0800 272
Monday - Friday 9:00a.m. - 9:00p.m. (Except Public Holidays)
Saturday 9:00a.m. - 1:00p.m. (Except Public Holidays)
8. In case of any dispute, the decision of AIA International Limited shall be final and binding.
9. Upon cessation of employment with the associate, the member may elect to become an Individual Participant.
10. Subject to change by Management Company with prior notice.

Investment involves risks. Investment performance and returns may go down as well as up. For further details including the fees and charges and product features, please refer to the Management Regulation.

You should consider your own risk tolerance level and financial circumstances before making any investment choices. When, in your selection of funds, you are in doubt as to whether a certain fund is suitable for you (including whether it is consistent with your investment objective), you should seek financial and/or professional advice and choose the fund(s) suitable for you taking into account your circumstances.

You should not base your investment choices on this document alone and should refer to the Management Regulation.

