



友邦保險(國際)有限公司
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PRIVATE & CONFIDENTIAL

28 October 2022

Dear Valued Customer,

Removal of underlying fund for certain investment funds and the update of underlying fund details for all investment funds under AIA Macau Retirement Fund Services

Thank you for your continued support to AIA Macau Retirement Fund Services. As one of the leading pension service providers in Macau, we strive to strengthen our services and products in the best interests of our members.

The AIA Allianz Growth Fund is currently one of the underlying funds for the AIA Macau Capital Stable Fund, AIA Macau Balanced Fund, and AIA Macau Growth Fund (collectively, the “**Relevant Investment Funds**”). Due to the upcoming termination of the AIA Allianz Growth Fund, all assets held by the Relevant Investment Funds in the AIA Allianz Growth Fund was transferred to the AIA Growth Fund (an existing underlying fund of the Relevant Investment Funds) and subsequently the AIA Allianz Growth Fund will be removed as an underlying fund of the Relevant Investment Funds.

As at the effective date of the AIA Allianz Growth Fund’s termination, the AIA Growth Fund will invest in the same underlying fund that the AIA Allianz Growth Fund is currently investing in.

Relevant Investment Funds	Underlying Fund to be Removed	Effective Date for Removing the Underlying Fund
AIA Macau Capital Stable Fund	AIA Allianz Growth Fund	1 December 2022
AIA Macau Balanced Fund		
AIA Macau Growth Fund		

In addition, certain changes will take place effective 1 December 2022 for some of the underlying funds. The changes include:

- Change of investment managers
- Change of investment objective
- Fee realignment

The above-mentioned fee realignment of the underlying funds will not result in any impact to fees at the investment fund level.

Each of the investment funds and the respective affected underlying fund(s) are listed below:

	Investment Funds	Underlying Funds with Changes Effective 1 December 2022
1	AIA Macau Retirement Fund	- AIA Guaranteed Fund
2	AIA Macau Capital Stable Fund	- AIA Growth Fund
3	AIA Macau Balanced Fund	- AIA Growth Fund
4	AIA Macau Growth Fund	- AIA Growth Fund
5	AIA Macau Manager’s Choice Fund	- AIA Manager’s Choice Fund - AIA International US\$ Deposit Administration Fund
6	AIA Macau Hong Kong Equity Fund	- AIA Hong Kong Equity Fund - AIA International US\$ Deposit Administration Fund
7	AIA Macau American Equity Fund	- AIA American Equity Fund - AIA International US\$ Deposit Administration Fund

For details about the above changes, please refer to “Investment Fund Features of Macau Pension” at aia.com.hk.

If you have any questions, please do not hesitate to contact your designated account executive, our Employer Hotline at 0800 183 or Member Hotline at 0800 272. We are always ready to serve you.

Yours sincerely,
For and on behalf of AIA International Limited - Macau Branch
(Incorporated in Bermuda with limited liability)

Louie Ho
Chief Executive Officer



私人密件

親愛的客戶：

澳門友邦保險退休金服務下某些投資基金剔除所投資基金及所有投資基金更新所投資基金

感謝閣下一直以來對澳門友邦保險退休金服務的支持。作為市場上其中一個主要退休金服務提供機構，我們一直致力不斷提升服務與產品的質素以符合成員的最大利益。

友邦安聯增長基金現為澳門友邦保險穩定資本基金、澳門友邦保險均衡基金及澳門友邦保險增長基金（統稱「有關投資基金」）的所投資基金之一。由於友邦安聯增長基金將會終止，有關投資基金投資於友邦安聯增長基金的所有資產已被轉移至另一所投資基金：友邦增長基金（有關投資基金的現有所投資基金之一）。隨後友邦安聯增長基金將自有關投資基金的所投資基金中被剔除。

友邦增長基金將於友邦安聯增長基金被終止的生效日，持有與友邦安聯增長基金現時的所投資基金相同的基金。

有關投資基金	將會被剔除的所投資基金	剔除所投資基金的生效日期
澳門友邦保險穩定資本基金	友邦安聯增長基金	2022年12月1日
澳門友邦保險均衡基金		
澳門友邦保險增長基金		

此外，若干所投資基金將有某些變更於2022年12月1日生效。變更包括：

- 更換基金經理
- 更改投資目標
- 費用重新整理

上述所投資基金的費用重新整理對投資基金層面的收費沒有影響。

各投資基金及其受影響的所投資基金如下所列：

	投資基金	有變更的所投資基金 [生效日期 2022年12月1日]
1	澳門友邦保險退休基金	- 友邦保證基金
2	澳門友邦保險穩定資本基金	- 友邦增長基金
3	澳門友邦保險均衡基金	- 友邦增長基金
4	澳門友邦保險增長基金	- 友邦增長基金
5	澳門友邦保險基金經理精選退休基金	- 友邦基金經理精選退休基金 - AIA International US\$ Deposit Administration Fund
6	澳門友邦保險香港股票基金	- 友邦香港股票基金 - AIA International US\$ Deposit Administration Fund
7	澳門友邦保險美國股票基金	- 友邦美國股票基金 - AIA International US\$ Deposit Administration Fund

有關以上更改之詳情，請到 aia.com.hk 「澳門退休金之投資基金詳情」參閱相關資料。

若有任何疑問，請致電閣下的專屬客戶服務主任，我們的僱主熱線 0800 183 或成員熱線 0800 272。我們隨時樂意為閣下效勞。

謹代表友邦保險（國際）有限公司澳門分行
（於百慕達註冊成立之有限公司）

首席執行官
何振強 謹啟

2022年10月28日