



友邦保險(國際)有限公司  
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**AIA International Limited**  
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**PRIVATE & CONFIDENTIAL**

17 June 2022

Dear Valued Customer,

**Stay calm amidst short-term market fluctuations**

Thank you for your continued support to AIA Macau Retirement Fund Services.

The new Omicron COVID-19 variant continues to spread, the war in Ukraine and rising energy prices not only dealing a huge blow to the economy and employment, but also signaling unforeseeable impact to come. In these extraordinary times, we are calling on members of Non-Mandatory Central Provident Fund ("CPF") or Private Pension Fund ("PPF") scheme to remain calm and avoid timing the market. It is better to stay anchored in a long-term investment strategy, building an investment portfolio aligned with your personal circumstances, including investment horizon, goals and risk tolerance level.

Under the current health crisis, both CPF and PPF investments will inevitably be affected. It is normal to worry about your investments. Since its implementation in 2003, the PPF has weathered multiple challenges, but has continued to experience steady growth. Both CPF and PPF are long-term investments, which means scheme members do not need to be overly worried about short-term market fluctuations. While the current instability will likely last for some time, it also represents an opportunity for scheme members to review their investment portfolios, reduce risks by diversifying investments, and be better prepared for retirement. Scheme members can view their CPF and PPF account balance, investment performance and other important information anytime, anywhere, via our online platform [aia.com.hk](http://aia.com.hk) or AIA Connect mobile app.

If members do not wish to withdraw their benefits for any reason when they leave the company or upon retirement age, they can choose to keep PPF (by joining Happy Retirement Personal Savings Programme "HRPSP") or CPF in their accounts for continued investment.

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

Yours faithfully,  
For and on behalf of AIA International Limited

Louie Ho  
Chief Executive Officer, AIA Macau Branch



## 私人密件

親愛的客戶：

### 冷靜應對短期市況波動

感謝閣下一直以來對澳門友邦保險退休金服務（「友邦退休金」）的支持。

新型冠狀病毒變體持續傳播、烏克蘭戰爭和能源價格上漲，為經濟和就業帶來巨大衝擊，其後續影響更是難以預料。面對這個非常時期，我們呼籲非強制性中央公積金（「央積金」）或私人退休金（「私退金」）計劃成員應保持冷靜，切勿嘗試捕捉短期市場走勢，應將目光放在長遠的投資策略，按個人情況例如投資年期、目標及風險承受能力等，揀選適合自己的投資組合。

受疫情影響，央積金或私退金投資無可避免亦會受到拖累，而大家感到擔憂亦是正常不過的反應。私退金自2003年實施以來，曾面對過不少逆境，仍能穩步增長。不論是私退金或央積金，都是長線投資，計劃成員毋須過份憂慮短期波動。儘管不穩定因素在未來一段時間仍會存在，然而計劃成員可借此機會檢視自己的投資組合，做好風險管理分散投資以減低風險，為日後的退休生活作更好準備。計劃成員可透過網上平台 [aia.com.hk](http://aia.com.hk) 或 AIA Connect 友聯繫流動應用程式，隨時隨地查閱私退金或央積金賬戶結餘、投資組合表現及掌握重要資訊。

若成員於離職或已屆退休時基於任何原因不希望提取權益，成員可選擇把私退金（參與「創富樂」）或央積金全數保留在賬戶內繼續投資滾存。

若閣下對本公司或我們的服務有任何疑問，請致電我們的僱主熱線 0800 183，或致電成員熱線 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

首席執行官，澳門分行  
何振強 謹啟

2022年6月17日