友邦保險(國際)有限公司
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AIA International Limited
1903, AIA Tower
251A-301, Avenida Commercial de Macau
Macau
T: 0800 183 (Employer)
0800 272 (Member)

PRIVATE & CONFIDENTIAL

23 October 2026

Dear Valued Customer,

RE: Change of the Underlying Investment Funds and Addition of New Underlying Investment Fund for AIA Macau Pension Funds

Thank you for your continued support of 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. We have been notified by the fund manager of the underlying investment fund that, with effect from 27 November 2026 (the "Effective Date"), the name of AIA Corporate Bond Fund and its investment objective will be changed as follows:

	Before the Effective Date	**From the Effective Date**
Name of the Underlying Investment Fund	AIA Corporate Bond Fund	AIA Hong Kong Dollar Select Bond Fund ("AIAHKDSBF")
Investment Objective	The investment objective is to provide long term stable income by investing in debt securities issued by and/or guaranteed by corporations, financial institutions or non-government entities.	The investment objective is to provide long term stable income by investing in debt securities denominated in HKD fulfilling requirements set out in the AIAHKDSBF's investment policies.

In addition to the above changes, and with a view to improve fund performance, a new underlying investment fund – AIA Asia Pacific Select Bond Fund – will be added to the underlying investment funds structure of certain AIA Macau pension funds with effect from the Effective Date. The investment objective of the AIA Asia Pacific Select Bond Fund aims to achieve steady growth over the long term by investing in debt securities within the Asia Pacific markets. The following AIA Macau pension funds will add this new fund as one of their underlying investment funds:

1. AIA Macau Retirement Fund
2. AIA Macau Capital Stable Fund
3. AIA Macau Balanced Fund
4. AIA Macau Growth Fund
5. AIA Macau Manager's Choice Fund
6. AIA Macau American Equity Fund
7. AIA Macau Hong Kong Equity Fund

No action is required from members regarding the above changes. Aside from the changes described above, the investment objectives of the above AIA Macau pension funds will remain unchanged.

For details, please refer to the relevant notice available under the "Important & useful information" and "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.

AIA International Limited is incorporated in Bermuda with limited liability. 友邦保險(國際)有限公司是於百慕達註冊成立之有限公司。
[AIA - CONFIDENTIAL]

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：

關於：澳門友邦保險退休金所投資基金的變更以及新增所投資基金

感謝閣下一直以來對澳門友邦保險退休金服務的支持。

作為澳門主要的退休金服務提供者之一，我們致力提升服務與產品的質素以符合成員的最大利益。我們收到了所投資基金的基金經理通知，友邦企業債券基金的名稱及其投資目標將於2026年11月27日（「生效日」）起作出以下變更。

	生效日前	**生效日起**
所投資基金的名稱	友邦企業債券基金	友邦港元精選債券基金
投資目標	本基金的目標是透過投資於由企業、財務機構或非政府實體發行及／或擔保的債務 證券，以提供長期平穩收入。	本基金的目標是透過投資於符合本基金投資政策所載規定的港元計值債務證券，以提供長期平穩收入。

除上述變更外，為提升基金表現，自生效日起，部分友邦澳門退休金將新增一個所投資基金 -- 友邦亞太精選債券基金。友邦亞太精選債券基金的投資目標是透過投資亞太地區的債券市場，實現長期穩健增長。以下友邦澳門退休金將新增此基金作為其中一個所投資基金：

1. 澳門友邦保險退休基金
2. 澳門友邦保險穩定資本基金
3. 澳門友邦保險均衡基金
4. 澳門友邦保險增長基金
5. 澳門友邦保險基金經理精選退休基金
6. 澳門友邦保險美國股票基金
7. 澳門友邦保險香港股票基金

成員毋須就以上變更採取行動。除上述變更外，以上澳門友邦保險退休金的投資目標將維持不變。

有關詳情，請到 aia.com.hk「友邦通知」和「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
2026 年 10 月 23 日

[AIA - CONFIDENTIAL]