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AIA Company (Trustee) Limited
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Important Document

23 November 2026

Dear customer,

The AIA MPF – Prime Value Choice (the "**Scheme**") got onboard the eMPF Platform ("eMPF") on 3 September 2025. Following onboarding eMPF, the scheme administration fee was set as the eMPF fee payable to the eMPF Platform Company Limited ("eMPF Company") i.e. 0.37% p.a. Those constituent funds under the Scheme with pre-onboarding scheme administration fee above 0.37% p.a. had been reduced to the eMPF fee of 0.37% p.a. Their aggregate management fees had also been reduced correspondingly. Members may refer to the notice dated 27 June 2025 for details of the Scheme's eMPF onboarding and the relevant fee level.

Effective 1 April 2026, the eMPF fee charged by eMPF Company has been further reduced from 0.37% p.a. to 0.29% p.a.

The aggregate management fees of all constituent funds under the Scheme as of 1 April 2026 had also been reduced correspondingly with effect from 1 April 2026. Members may refer to the notice dated 8 April 2026 for details of the reduction in the eMPF fee payable to eMPF Company for each constituent fund under the Scheme.

Important: This notice is important and requires your immediate attention. If you are in any doubt about the contents of this notice, you should seek independent professional advice.

Notice to Participating Employers and Members of AIA MPF – Prime Value Choice on fee reduction, change of Auditor and change of registered office of the Trustee

Thank you for your continuous support of AIA MPF Services. We are pleased to inform you of the following changes to the Scheme.

You should read this notice carefully because the changes may affect the investment of both your accrued benefits and future contributions. Capitalised terms not defined in this notice have the same meanings as ascribed to them in the MPF Scheme Brochure of the Scheme (the "**MPF Scheme Brochure**").

This table summarises the key changes (the "**Changes**") to the Scheme:

(a) With effect from 1 December 2026, due to the reduction of the Investment Manager fee (inclusive of aggregate management fees of underlying fund(s)) of the Manager's Choice Fund and the Green Fund, the aggregate management fees of the Manager's Choice Fund and the Green Fund will be reduced. For details, please refer to section 1 of this notice.

(b) Certain changes in relation to the key operators of the Scheme have taken effect. For details, please refer to section 2 of this notice.

The Changes will not have any adverse impact on the Participating Employers and Members of the Scheme, and will not prejudice the rights or interests of the existing Participating Employers and Members of the Scheme.

If you have any questions in relation to the Changes, please call our Employer Hotline on 2100 1888 or Member Hotline on 2200 6288.

1. Fee reduction with respect to the Manager's Choice Fund and the Green Fund

1.1. With effect from 1 December 2026, due to the reduction of the Investment Manager fee (inclusive of aggregate management fees of underlying fund(s)) of the Manager's Choice Fund and the Green Fund, the aggregate management fees of the Manager's Choice Fund and the Green Fund will be reduced.

1.2. The Investment Manager fee (inclusive of aggregate management fees of underlying fund(s)) of the Manager's Choice Fund and the Green Fund will be reduced as follows:

	Before 1 December 2026		**On and after 1 December 2026**	
	Constituent Fund level	**Underlying Fund level**	**Constituent Fund level**	**Underlying Fund level**
	Investment Manager fee (inclusive of aggregate management fees of underlying fund(s)) (% p.a. of the NAV of the relevant Constituent Fund)	**Aggregate management fees (inclusive of the trustee, administrator, and investment management fees that are chargeable as a percentage of the net asset value of the relevant underlying fund)**	**Investment Manager fee (inclusive of aggregate management fees of underlying fund(s)) (% p.a. of the NAV of the relevant Constituent Fund)**	**Aggregate management fees (inclusive of the trustee, administrator, and investment management fees that are chargeable as a percentage of the net asset value of the relevant underlying fund)**
Manager's Choice Fund	Up to 0.880%		Up to 0.780%	
Green Fund	Up to 0.745%		Up to 0.735%	

1.3. Correspondingly, the aggregate management fees (covering both the Constituent Fund level and the underlying fund level) will be reduced as follows:

	Aggregate management fees	
	Before 1 December 2026	**On and after 1 December 2026**
Manager's Choice Fund	Up to 1.31%	Up to 1.21%
Green Fund	Up to 1.175%	Up to 1.165%

2. Changes relating to the key operators

2.1. Effective 18 September 2026, KPMG has been appointed as the Auditor of the Scheme. For completeness, the previous auditor of the Scheme was PricewaterhouseCoopers.

2.2. Effective 5 October 2026, the registered office of the Trustee has been changed from Room 501, 5/F, AIA Building, 1 Stubbs Road, Hong Kong to Unit 5408, 54/F, Hopewell Centre, 183 Queen's Road East, Wan Chai, Hong Kong.

3. Impact on the Members

The Changes will not have any adverse impact on the Participating Employers and Members of the Scheme, and will not prejudice the rights or interests of the existing Participating Employers and Members of the Scheme.

4. Actions required of Participating Employers and Members

No action is required of the Participating Employers and Members to effect the Changes.

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Where can you learn more?

The Changes will be reflected in the updated offering documents of the Scheme, i.e., the MPF Scheme Brochure and/or the key scheme information document of the Scheme. The offering documents of the Scheme can be downloaded from aia.com.hk. Hard copies can also be requested at the employers' hotline 2100 1888 or Members' hotline 2200 6288.

Yours faithfully,
AIA Company (Trustee) Limited

If you have any questions about the content of this notice, you should seek independent professional advice.

AIA Company (Trustee) Limited accepts responsibility for the accuracy of the contents of this notice.