



AIA International Limited
(Incorporated in Bermuda
with limited liability)

1903, AIA Tower, 251A-301,
Avenida Comercial de Macau
Macau
T: 0800 183 (Employer)
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APPENDIX F2

**AIA MACAU PRIVATE PENSION FUND (“AIA MACAU PPF”)
PERSONAL ACCOUNT APPLICATION FORM - INDIVIDUAL PARTICIPANT
澳門友邦保險私人退休金計劃（「澳門友邦私退金」）**

個人賬戶申請表格 – 個人參與人

NOTES TO ALL MEMBERS / PARTICIPANTS –

**IF YOU HAVE BECOME ENTITLED TO PAYMENT OUT FROM YOUR EMPLOYER PLAN,
YOU MAY CHOOSE TO CONTINUE TO PARTICIPATE AS AN INDIVIDUAL PARTICIPANT
BY COMPLETING AND RETURNING THIS FORM DIRECT TO THE MANAGEMENT COMPANY.**

致各成員 / 參與人：

**若你已符合資格從僱主計劃中支取累積權益，
你只需填妥此表格並直接交回管理公司，
便可成為個人參與人。**

This Application is for Members who have selected to redeem investment funds from employer plan and reinvest to the Individual Personal Account in the Notification of Member Termination form.

This Application **MUST** be submitted together with the Notification of Member Termination form.

This Application enables an ex-Member to (i) re-invest his/her lump sum benefits in full or in part (see Part B) and/or (ii) continue to make additional voluntary contributions to his/her Individual Personal Account (see Part C).

此申請表格適用於在成員離職通知書上已選擇贖回投資基金並再投資於個人賬戶之成員

此申請表格**必須**連同成員離職通知書一併遞交

此申請表格容許已離職成員 (i) 將累積權益全數或部分再投資 (請參閱第二部分) 及/或
(ii) 繼續作出自願性供款於其個人參與人個人賬戶內 (請參閱第三部分)

Please note 請注意：

This form should be completed in **BLOCK LETTERS AND IN BLACK INK**. 本表格必須以**正楷及黑筆**填寫。

Leave a space between numbers and words. 請於數字與文字之間留一個空格。

Please submit the completed form with original signature, fax copy will not be accepted. 請呈交填妥並附有親筆簽署之表格正本，傳真本將不獲處理。

*Delete as appropriate. 請於*項目刪去不適用者。

PART A: PERSONAL DETAILS 第一部分：個人資料 (please complete all items in this section 請填寫本部分內所有項目)

I would like to set-up an Individual Personal Account. My details are as follows:

本人欲設立一個個人參與人個人賬戶，而個人資料如下：

- Ex-Employer Plan No. 已離職僱主計劃編號: _____ Member Account No. 成員賬戶編號: _____
- Existing Participant Personal Account No. (if any) 在職參與人個人賬戶編號(如有): _____
- Name 姓名 (same as ID Card / Passport 與身份證/護照相同): ☐ Mr. 先生 ☐ Ms. 女士
English (surname first) 英文(先寫姓氏): _____ Chinese 中文: _____
- Date of Birth 出生日期: _____ / _____ / _____
ccyy 年 mm 月 dd 日
5. ID Card / Passport* No. 身份證 / 護照*號碼: _____
(please attach copy, otherwise your application might be rejected 請附上副本，否則閣下的申請將可能被拒絕)
- Nationality 國籍: _____
- U.S. Citizens or Residents, please provide U.S. Social Security Number (SSN) 美國公民或居民請填寫美國社會保障號碼 _____
- Macau Tel. No. 澳門電話號碼: Home 住宅 _____ Office 辦公室 _____ Mobile 流動電話 _____
- Other Countries Tel. No. 其他國家電話號碼: (_____) _____ 10. U.S. Tel. No. 美國電話號碼 _____
(Countries & Area Code 國家及區域號碼)
- Fax No. 傳真號碼: _____ 12. E-mail 電郵: _____
- Home Address 住宅地址: (P.O. Box will not be accepted 郵政信箱恕不受理)
Flat / Room 單位 / 室 _____ Floor 樓 _____ Block 座數 _____
Name of Building 大廈名稱 _____ Name and No. of Street 街道名稱及編號 _____
District 區域 _____ Macau 澳門 / HK 香港 / Others 其他 (please specify 請詳細說明) * _____
- Correspondence Address 通訊地址: (only if different from the above Home Address 如跟上述住宅地址相同，則不用填寫)
Flat / Room 單位 / 室 _____ Floor 樓 _____ Block 座數 _____
Name of Building 大廈名稱 _____ Name and No. of Street 街道名稱及編號 _____
District 區域 _____ Macau 澳門 / HK 香港 / Others 其他 (please specify 請詳細說明) * _____

15. Occupation Details 就業資料:

Classification 類別

☐ Company Director / Executive 公司董事 / 行政人員

☐ Professional 專業人士

☐ Merchant 商人

☐ Sales & Marketing 銷售及市場推廣

☐ Technician / Worker 技術員 / 工人

☐ Clerical 文職

☐ Media / Entertainment 傳媒 / 娛樂事業

☐ Civil Servant 公務員

☐ Others 其他

16.. Estimated Annual Income 全年收入約為

☐ MOP \$100,000 or below 澳門元十萬元或以下

☐ MOP \$100,001 to MOP \$300,000 澳門元十萬零一元至三十萬元

☐ MOP \$300,001 or above 澳門元三十萬零一元或以上

17. Source of Fund 資金來源

☐ Business 業務

☐ Employment 就業

☐ Investment 投資

☐ Inheritance 遺產承繼

☐ Others 其他 (please specify 請註明) _____

PART B: RE-INVESTMENT ARRANGEMENT 第二部分：再投資安排

Please mark a “✓” in the appropriate box to indicate your preferred option 在適當的選項上填上「✓」號:-

☐ Option 1 選項一：

FULL RE-INVESTMENT 全數再投資

I authorize the Management Company to re-invest my entire entitlement (minimum of MOP20,000 if you do not have any Existing Participant Personal Account balance or do not make any voluntary contribution under Part C below) from my account stated in Part A.1. to my Individual Personal Account (set up pursuant to this application form).

本人授權管理公司將本人在第一部分(1)所指的賬戶內之累算權益（倘若閣下並沒有任何在職參與人個人賬戶結存或並沒有選擇作出以下第三部分所述之自願性供款，則最低限額須為澳門元二萬元）於根據本申請表格成立之個人賬戶中全數再作投資。

☐ Option 2 選項二：

PARTIAL RE-INVESTMENT 部分再投資

I authorize the Management Company to re-invest MOP_____ (minimum of MOP20,000 if you do not have any Existing Participant Personal Account balance or do not make any voluntary contribution under Part C below) from my account stated in Part A.1. to my Individual Personal Account (set up pursuant to this application form), and wish to withdraw the remaining balance by cheque to be sent to the address as instructed in the Notification of Member Termination.

本人授權管理公司將本人在第一部分(1)所指的賬戶內之累算權益中抽取澳門元_____（倘若閣下並沒有任何在職參與人個人賬戶結存或並沒有選擇作出以下第三部分所述之自願性供款，則最低限額為澳門元二萬元）於根據本申請表格成立之個人賬戶中再作投資，餘款請以支票支付並寄往於成員離職通知書上所指示之地址。

Notes 備註:

1.

You will be deemed to have selected Option 1 if no option is marked with a “✓”.

倘若沒有填上「✓」號作出任何選擇，[選項一] 將被視作 閣下之既定選擇。
2.

Your investment unit holdings under Employer Plan 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 in accordance with your choice of investment fund stated in Part D below.

閣下於僱主計劃所持有之投資基金單位將會以贖回日之價格贖回，而贖回金額將於贖回日後七個工作天內根據 閣下填寫於以下第四部分之投資選擇再作投資。

PART C: DETAILS OF VOLUNTARY CONTRIBUTION 第三部分：自願性供款詳情

(please mark a “✓” in the appropriate box 請在適用的方格內填上「✓」號)

☐ Quarterly Contribution 每季供款

☐ MOP \$1,000 澳門元一千元正

☐ MOP \$1,500 澳門元一千五百元正

☐ MOP \$3,000 澳門元三千元正

☐ MOP \$4,500 澳門元四千五百元正

☐ MOP \$6,000 澳門元六千元正

☐ MOP \$ 澳門元_____ (must be in multiples of MOP \$1,000 必須為澳門元一千元的倍數)

First quarter contribution will be paid by Cheque 首季供款以支票繳付

(Cheque No. 支票號碼_____)

☐ Annual Contribution 每年供款

☐ MOP \$4,000 澳門元四千元正

☐ MOP \$6,000 澳門元六千元正

☐ MOP \$12,000 澳門元一萬二千元正

☐ MOP \$18,000 澳門元一萬八千元正

☐ MOP \$24,000 澳門元二萬四千元正

☐ MOP \$ 澳門元_____ (must be in multiples of MOP \$12,000 必須為澳門元一萬二千元的倍數)

First year contribution will be paid by Cheque 首年供款以支票繳付

(Cheque No. 支票號碼_____)

☐ Lump Sum Contribution 整筆供款

MOP \$ 澳門元_____ (minimum amount will be MOP \$1,000 最低限額為澳門元一千元)

Amount to be paid by Cheque 以支票繳付

(Cheque No. 支票號碼_____)

Note 備註:

1.

The contribution will be invested in accordance with your choice of investment fund stated in Part D below.

供款將根據你於第四部分之投資基金選擇作出投資。
2.

Subsequent contribution payment shall be paid by cheque either at Management Company office in person or by post.

續期供款須以支票支付並須親身前往管理公司辦事處繳交或郵寄支票到管理公司辦事處。

Address of Management Company office:

1903 AIA Tower, 251A-301 Avenida Comercial de Macau, Macau.

管理公司辦事處之地址:

澳門商業大馬路 251A-301 號友邦廣場 1903 室

PART D: CHOICE OF INVESTMENT FUND 第四部分：投資基金選擇

Funds 基金	Contribution Allocation (%) (Please allocate in multiples of 5%, which total should add up to 100%) 供款分配 (百分率) (投資分配為 5% 之倍數而總和必須為 100%)
AIA Macau Retirement Fund 澳門友邦保險退休基金 ^[M1]	
AIA Macau Capital Stable Fund 澳門友邦保險穩定資本基金 ^[M2]	
AIA Macau Balanced Fund 澳門友邦保險均衡基金 ^[M3]	
AIA Macau Growth Fund 澳門友邦保險增長基金 ^[M4]	
AIA Macau Manager's Choice Fund 澳門友邦保險基金經理精選退休基金 ^[M5]	
AIA Macau American Equity Fund 澳門友邦保險美國股票基金 ^[M8]	
AIA Macau Hong Kong Equity Fund 澳門友邦保險香港股票基金 ^[M6]	
Total 總和	100%

Note 備註:

1. If your investment choices are in multiples of 5% but the total is less than 100%, the remaining unallocated percentage will be invested in the AIA Macau Retirement Fund or such other Investment Funds as the Management Company may determine from time to time. Otherwise, for any other incorrect instructions, 100% of your re-investment amount will be invested in the AIA Macau Retirement Fund until the Management Company receives a valid and correct investment instruction from you.
如投資分配為 5% 之倍數，但總和少於 100%，剩餘未作投資選擇之分配將投資於澳門友邦保險退休基金，或管理公司所不時決定的其他投資基金。否則，其它任何不正確之指示，再投資款額將百分百投資於澳門友邦保險退休基金直至管理公司收到 閣下之符合規定及正確的投資指示。
2. If you wish to change your investment choice in the future ("fund switching"), you may simply login to our interactive website at aia.com.hk (login information will be sent to you separately): -
3. to give us your instructions online (note : this way, you may make unlimited fund switching requests in each scheme year); OR
4. to download the Investment Mandate form (note : this way, you may only make one paper format request in each scheme year).
5. Please also note that only one fund switching out request from the AIA Macau Retirement Fund will be allowed in each scheme year.
如欲於日後更改投資基金選擇，請登入互動網頁 aia.com.hk (登入資料將會另函通知):
- 於網上作出指示 (註：成員於每個計劃年度內，可於互動網頁進行無限次基金轉換)；或

• 下載基金轉換表格 (註：成員於每個計劃年度內，祇可以書面作出一基金轉換指示)。

• 此外，成員於每個計劃年度內，祇可從澳門友邦保險退休基金進行轉出一次。

PART E: WITHDRAWAL 第五部分：提取款項

You may withdraw the funds together with investment returns (if applicable) from your Individual Participant Personal Account in accordance with Article 2 & Article 9 of the Decree Law 6/99/M of 8 February. Please request for the relevant withdrawal form from the Management Company.

閣下可根據二月八日之法令 6/99/M 第二及第九條從個人參與人個人賬戶中提取基金及其衍生之投資收益 (如適用)。請向管理公司索取有關之提取表格。

PART F: COMMON REPORTING STANDARD ("CRS") 第六部分：《共同匯報標準》

Applicant's Tax Residence 申請人稅務居住地:

I hereby declare that, to the best of my knowledge and belief, I am (please tick one):

以本人據知及所信，在此聲明本人 (請選一項)：

- ☐ (1) a tax resident of Macau only_只是澳門的稅務居民
- ☐ (2) a tax resident of Macau and also some other jurisdictions or countries 是澳門及其他司法管轄區或國家的稅務居民
- ☐ (3) not a tax resident of Macau, but instead a tax resident of some other jurisdictions or countries 不是澳門的稅務居民，而是其他司法管轄區或國家的稅務居民

If a "✓" is put in tick box (2) or (3) above, please provide the following information of each and every country of the tax residence:

如上述選擇為 (2) 或 (3)，請根據各個稅務居住地填寫以下資料:

Country / Jurisdiction of tax residence 稅務居住國家 / 司法管轄區	Tax Identification Number (TIN) 稅務編號	If no TIN available, please enter Reason (A, B or C) 如未能提供稅務編號，請註明原因 (A, B 或 C)	If you selected Reason B, please explain why you are unable to obtain a TIN 倘若閣下選擇原因 B，請在下列說明為何閣下 未能取得稅務編號
1			
2			
3			

Reason A – The country / jurisdiction where the Applicant is resident does not issue TINs to its residents

原因 A – 申請人所屬之國家 / 司法管轄區沒有為其居民設立稅務編號

Reason B – The Applicant is otherwise unable to obtain a TIN or equivalent number (Please explain why you are unable to obtain a TIN in the above table if you have selected this reason)

原因 B – 申請人未能獲得稅務編號或有同等功能的編號 (若選擇本原因，請於上表說明為何閣下未能取得稅務編號)

Reason C – No TIN is required (Note: Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction)

原因 C—不需要稅務編號（備註：倘若閣下所屬之司法管轄區的相關本地法律並不需要收集稅務編號，方可選擇這個原因）

Important Note 注意事項：

The Management Company is required by the laws to conduct due diligence on the Applicant with respect to his / her / their tax residence, collect the required information and furnish a return to the Financial Services Bureau or other governmental authorities. If there is any uncertainty about tax residency status, it is suggested that the Applicant shall disclose the information in the above table and consult also your own tax advisor.

管理公司是根據法律要求就申請人之稅務居住地進行盡職調查，並收集所需資料及提供給財政局或其他政府機關。如申請人對稅務居住地有任何疑問，請於上述表格內表述並徵詢您的稅務顧問。

PART G: DECLARATION 第七部分：聲明

I declare and confirm that the information provided by me to the Management Company in this form is true and correct including the Identity Card/Passport number is the same as that shown on my Identity Card/Passport. I agree to indemnify and keep the Management Company indemnified against any and all losses, costs, expenses, actions, proceedings suffered by the Management Company as a result of any inaccuracy of the information provided.

本人謹此聲明及確認，本人在此表格上提供予管理公司之所有資料為正確。本人在此表格上提供之身份證 / 護照號碼正確無誤並與本人之身份證 / 護照上所示號碼一致。倘若本人所填報之資料錯誤，而導致管理公司需要承擔任何損失、支出，或需要進行任何行動或訴訟，本人同意作出有關賠償予管理公司。

I hereby authorise and acknowledge that the Management Company has the right to accept, process, execute and rely upon instructions issued in my name together with my signature which is sent to the Management Company by original copy only.

本人謹此授權及確認管理公司有權接納、處理及執行以本人名義及簽署發出並以正本送往管理公司之指示。

I agree to be bound by any instructions sent to the Management Company under my name and signature and I further agree to indemnify and hold the Management Company harmless from and against any and all liabilities and expenses incurred by the Management Company arising from the Management Company's execution of the said instructions.

本人同意及接受以本人名義簽署致管理公司之任何指示約束，並且同意賠償管理公司因執行所述指示而致產生之任何後果及其責任與支出。本人亦同意確保管理公司不因此而蒙受任何損失。

I confirm and acknowledge that I shall be responsible for observing and complying with any applicable law, regulatory policy and/or other statutory requirement of the country of my citizenship, residence or domicile.

本人確認及知悉本人將有責任遵守就本人為公民或居民或作為住所的國家之有關法律、監管政策及 / 或其他法例要求。

I / We confirm and acknowledge that:

- I / We shall be responsible for observing and complying with any applicable law, regulatory policy and / or other statutory requirement of the country of my / our citizenship, residence or domicile.
- If in doubt, I / we shall consult independent professional advisers concerning possible tax, legal or regulatory consequences of selling, holding, withdrawing, redeeming or otherwise disposing of the Scheme or exercising any rights of the Scheme. The Management Company has not provided any advice to me / us around tax or a person's citizenship status.
- I / We may be required to terminate the Scheme if the Management Company becomes aware that the Scheme is owned directly or beneficially by any person in breach of any applicable law, regulatory policy and / or other statutory requirement of any country.
- Should I / we be compelled by any applicable law or authority to terminate from the Scheme, I / we shall bear any costs or loss incurred as a result of such redemption, surrender or withdrawal.
- The Management Company shall be entitled to, insofar as necessary and to the extent permitted by laws, furnish the relevant governmental authorities, regulator(s), court(s), tribunal(s), administrative board(s) and / or law enforcement bodies (both local and overseas) with any of my / our personal data and other information relating to my / our Scheme contained in this application or otherwise. The Management Company may also answer any question and / or inquiry from the said governmental authorities, regulator(s), court(s), tribunal(s), administrative board(s) and / or law enforcement bodies, and as it sees appropriate, make any report at its own initiative in order to comply with the relevant laws, regulations and code(s) of practice / conduct. I / We understand that the Management Company will not be able to sell any pension product to me / us and provide any service if I / we refuse to give the said express consent.

本人 / 我們確認及知悉：

- 本人 / 我們將有責任遵守就本人 / 我們為公民或居民或作為住所的國家之有關法律、監管政策及 / 或其他法例要求。
- 本人 / 我們如有疑問，本人 / 我們將徵詢獨立專業顧問有關設立、持有、提款、贖回或以其他方式處置此計劃的權利可能引致的稅務、法律 或法規上的後果。管理公司沒有就有關本人 / 我們之稅務或個人之公民身份提供任何意見。
- 如管理公司發現該計劃因由何人仕直接或實益擁有而違反任何國家之適用法例、監管政策及 / 或其他法例要求，本人 / 我們可被要求取消該計劃。
- 如本人 / 我們被有關法例或監管機構強制取消該計劃，本人 / 我們願意承擔因此而引致的費用或損失。
- 管理公司有權，就如需要並在法律許可的範圍內，提供有關本人 / 我們的個人資料和其他有關本人 / 我們的計劃所載之投資或以其他方式刊載 的其他資料予政府部門、監管機構、法院、法庭、行政委員會及 / 或執法機構（包括本地及海外）。管理公司也會就上述政府部門、監管機構、法院、法庭、行政委員會及 / 或執法機構所提出之任何問題及 / 或查詢作出回答，及在適當的情況下，會主動提供報告，以符合有關法律、法規和守則 / 行為。我 / 我們 明白，如果我 / 我們拒絕給予上述之明示同意予管理公司，管理公司將無法出售任何保險產品，及提供任何服務給我 / 我們。

FOREIGN ACCOUNT TAX COMPLIANCE ACT ("FATCA") 《海外賬戶稅收合規法案》

By signing below, I / we represent that I am / we are not a U.S. person for purposes of U.S. federal income tax and that I am / we are not acting for, or on behalf of, a U.S. person. I / We understand that the Management Company, believing this statement to be true, will rely on it and act on it. In the event this statement is incorrect / false, the Management Company reserves the right and shall be entitled to cancel the Scheme.

* Note: A false statement or misrepresentation of tax status by a U.S. person could lead to penalties under U.S. law. If your tax status changes and you become a U.S. citizen or resident, you must notify us within 30 days. The above is not applicable to U.S. citizens or residents, who must complete IRS Form W-9.)

本人 / 我們謹此聲明並同意，本表格一經簽署作實，就美國聯邦薪俸稅之有關事項而言，本人 / 我們並非美國人，及並不代表美國人行事。本人 / 我們明白，管理公司相信此陳述是真實的，並以此為依據及代為行事。倘若此陳述是不正確 / 虛假的，管理公司保留權利，並有權取消此計劃。任何依據此陳述而設立的計劃可視作無效。

*備註：根據美國法律，任何美國人就其稅務狀況作出虛假或失實陳述將會受到刑罰。若閣下的稅務狀況有更改，並且成為美國公民或居民，請於三十日內 通知管理公司。（美國公民或居民必須填寫 IRS 之 W-9 表格，而以上有關條款並不適用。）

FATCA DATA PRIVACY WAIVERS 《海外賬戶稅收合規法案》資料私隱豁免

The Management Company is subject to and required to, or has agreed to, comply with certain legal, regulatory and/or other requirements (the "Reporting Requirements"). As such, I provide my express consent that the Management Company shall have the right to provide my personal data and information to any governmental authorities, regulator(s), court(s), tribunal(s), administrative board(s), law enforcement bodies and/or any other person(s) in respect of the Reporting Requirements. I understand that such disclosures may involve the cross border transfer of personal data outside the jurisdiction and that such disclosures may be with respect to i) my personal data; ii) any information relating to this member account; and iii) any information relating to any other member accounts held by me. The Management Company may also answer any question and/or inquiry from governmental authorities, regulator(s), court(s), tribunal(s), administrative board(s), law enforcement bodies and/or any other person(s) in respect of the Reporting Requirements, and as it sees appropriate, make any report at its own initiative in order to comply with the relevant laws, regulations and code(s) of practice/conduct.

管理公司受若干法律、規管及 / 或其他規定（「呈報規定」）所規限，並需要或同意遵守有關規定。因此，本人謹此明確表示同意管理公司有權就呈報規定向任何政府機關、監管機構、法院、法庭、行政委員會、執法機構及 / 任何其他人士提供本人的個人及其他資料。本人明白有關資料披露可能涉及跨境傳送個人資料至司法管轄區以外地區，而有關資料披露可能是關於：i) 本人的個人資料；ii) 有關此成員賬戶的任何資料；及 iii) 有關本人所持任何其他成員賬戶的任何資料。管理公司也會就呈報規定應政府機關、監管機構、法院、法庭、行政委員會、執法機構及 / 任何其他人士所提出之任何問題及 / 或查詢作出回答，及在適當的情況下，會主動提供報告，以符合有關法律，法規和守則 / 行為。

TERMINATION & WITHHOLDING CLAUSE 終止及扣繳條款

Account Holders who have or may have US Indicia

Note: The below paragraph applies only to:

- (i) US persons for US federal income tax purposes; or
 - (ii) You, if your tax status changes and you become a US person; or
 - (iii) You, if you have indicated through information provided to us that you may be in fact a US person for US federal income tax purposes (including for example a US address, a US telephone number, a TIN etc.)
- The term "US Indicia" as used below refers to the any one of the three circumstances described in (i) to (iii) above.

In the event you have US Indicia and fail after request to provide such information, consent, and/or assistance as the Management Company may from time to time reasonably require to allow it to comply with its contractual, legal and/or regulatory obligations under the United States Foreign Account Tax Compliance Act, including any required reporting to the United States Internal Revenue Service of information relating to you in connection with this member account, the Management Company reserves the right and shall be entitled to: (i) redeem all of my unit holdings (if any) held in this member account and/or any member account under my name, and/or (ii) to withhold payments (if any) to me in relation to this member account and/or any member account under my name, and/or (iii) to terminate this member account and/or any member account under my name.

適用於具有或可能具有美國指標的賬戶持有人

備註：下段文字只適用於：

(i) 美國人士，就美國聯邦所得稅目的而言；或

(ii) 閣下，若閣下的稅務狀況有所更改，並成為一名美國人士；或

(iii) 閣下，若閣下向我們所提供的資料中，有跡象顯示就美國聯邦所得稅而言，閣下可能事實上為一名美國人士（例子包括美國地址、美國電話號碼、稅務編號等）

下文所述「美國指標」(US Indicia) 一詞，是指上文 (i) 至 (iii) 項三種情況的任何一種。

若閣下具有「美國指標」，且未能按要求提供有關資料、同意及 / 或管理公司不時合理要求提供的協助，藉以令其可遵守美國《海外賬戶納稅法案》的合約、法律及 / 或規管責任，包括按要求向美國稅務局呈報任何有關閣下與此成員賬戶有關的資料，則管理公司保留權利及有權 (i) 贖回本人於此成員賬戶及 / 或任何本人名下成員賬戶所持有的所有單位（如有）；及 / 或 (ii) 扣繳支付予本人與此成員賬戶及 / 或任何本人名下成員賬戶有關的款項（如有）；及 / 或 (iii) 終止此成員賬戶及 / 或本人名下任何成員賬戶。

COMMON REPORTING STANDARD (“CRS”) 《共同匯報標準》

I / We acknowledge and irrevocably agree that the information contained in this form and information regarding the Applicant(s) and any Reportable Account(s)* may be provided to the tax authorities of the country / jurisdiction in which this account(s) is / are maintained and exchanged with tax authorities of another country / jurisdiction or countries / jurisdictions in which the Applicant(s) may be tax resident pursuant to intergovernmental agreements to exchange financial account information.

“Reportable Account” has the meanings ascribed to it under the “Common Standard on Reporting and Due Diligence for Financial Account Information” promulgated by the Organisation for Economic Cooperation and Development.

For individual applicant(s)

- I / We certify that I am / we are the Applicant(s) (or am authorized to sign for the Applicant(s)) of all the account(s) to which this form relates.

For corporate applicant(s)

- I certify that I am authorized to sign for the Applicant in respect of all the account(s) to which this form relates.
- I / We declare that all statements made in this declaration are, to the best of my / our knowledge and belief, correct and complete.
- I / We undertake to advise the Management Company within 30 days of any change in circumstances which affects the tax residency status of the party / parties identified as Applicant of this form or causes the information contained herein to become incorrect or incomplete, and to provide the Management Company with a suitably updated self-certification and Declaration within 30 days of such change in circumstances.
- I / We agree to indemnify the Management Company against any loss, claim and action in connection with any false, misleading or incomplete information of my / our nationality, residence and / or tax status.

本人 / 我們知悉並完全同意這表格內，所有資料及有關申請人之個人資料，和任何須申報帳戶*，將有可能提供予管理該帳戶的國家 / 司法管轄區之稅務機關，及轉交予其他國家 / 司法管轄區之稅務機關或申請人所屬之國家 / 司法管轄區為根據跨政府協議所訂之財務帳戶資料交換要求的國家 / 司法管轄區。

“須申報帳戶”之定義請參考經濟合作與發展組織頒佈的“共同申報準則及財務帳戶資料之盡職調查”

由個人作申請人

- 本人 / 我們在此聲明，本人 / 我們是本申請書相關之全部帳戶的申請人（或獲申請人授權簽署）。

由公司作申請人

- 本人在此聲明，本人是獲申請人授權簽署本申請書相關的全部帳戶。
- 本人 / 我們聲明一切在這份聲明之條款是基於本人 / 我們的據知及所信，並且是正確及完整的。
- 本人 / 我們承諾，如有任何改動會影響認定為申請人之一方 / 多方之稅務居民狀況內容，或導致其所載資料失實或不完整，本人 / 我們將於有關改動發生後 30 日內通知管理公司，並在該變動發生後 30 日內，向管理公司提交最新的自我證明書。
- 本人 / 我們同意賠償管理公司就本人 / 我們的國籍、居住及 / 或稅務狀況有關資料之虛報、誤導或不完整所導致的任何損失，索償及訴訟。

PERSONAL DATA COLLECTION AND USE 個人資料收集及使用

I confirm that I have read and understood the AIA Personal Information Collection Statement (“AIA PIC”). I declare and agree that any personal data and other information relating to me or my information contained in this application or collected, obtained, compiled or held by the Management Company by any means from time to time may be collected and utilized in accordance with the AIA PIC. I acknowledge and consent to the transfer of my personal data outside of Macau for the purposes and to the types of transferee as set out in the AIA PIC.

The updated version of AIA PIC is available for download from its website: www.aia.com.hk, and is made available upon request.

本人確認本人已閱讀及明白 AIA 個人資料收集聲明（「AIA 個人資料收集聲明」）。本人聲明及同意在本申請所載關於本人的資料或管理公司不時以任何方法收集所得、編製或持有的任何個人資料及關於本人的其他資料，可根據 AIA 個人資料收集聲明收集及使用。本人知悉及同意就 AIA 個人資料收集聲明所述目的轉讓本人的個人資料至澳門境外予 AIA 個人資料收集聲明所載的資料承讓人。

AIA 個人資料收集聲明的最新版本可於以下網址下載：www.aia.com.hk，及可向管理公司索取。

DIRECT PROMOTIONAL AND MARKETING MATERIALS 宣傳及市場推廣資料

I confirm that I have read and understood the AIA Personal Information Collection Statement (“AIA PIC”). I agree to the provision and use of my personal data for direct marketing purposes in accordance with the AIA PIC.

I acknowledge and consent to the transfer of my personal data outside of Macau for direct marketing purposes and to the types of transferee as set out in the AIA PIC.

☐ Please tick the box on the left if you do not agree with the provision, use and transfer of your personal data for direct marketing purposes in accordance with the AIA PIC.

本人確認本人已閱讀及明白AIA個人資料收集聲明（「AIA個人資料收集聲明」）。本人同意根據AIA個人資料收集聲明，提供本人的個人資料用作直銷推廣用途。

本人確認及同意把本人的個人資料轉移至澳門境外作直銷推廣用途，並把相關的個人資料轉移至AIA個人資料收集聲明中列明的資料承讓人。

☐ 倘若不同意根據 AIA 個人資料收集聲明，提供、使用及轉移個人資料用作直銷推廣用途，請在左邊方格內加上✓號。

I understand that the Management Company may be unable to process this application if I fail to provide any information or consent requested in this application.

本人明白若本人未能按此申請要求提供有關資料或同意給予管理公司，管理公司可能無法處理此申請。

Signature of Member 成員簽署

Date 日期: (ccyy 年/ mm 月/ dd 日)

Investment Fund Rules of AIA Macau Retirement Fund Services

Underlying Investment Funds of AIA Macau Retirement Fund

Name of Investment Fund	AIA Guaranteed Fund ("AIAGF")
Fund Manager	PineBridge Investments Asia Limited
Investment Objective	<p>The investment objective is to develop a secured source of high recurring income over the long run and the guarantee of capital by investing in prudent, balanced fixed interest instruments and equities with low to medium inherent risk.</p> <p>The AIAGF is denominated in Hong Kong dollars. The AIAGF provides for an annual capital guarantee at the end of each relevant year on any amount invested in the AIAGF (after any deduction for payment of the Trustee Fee of 1.0% p.a. (deducted monthly)). The guarantor is AIA Pension and Trustee Co. Ltd. ("AIAPT") while AIA Company Limited agrees and undertakes to satisfy the capital guarantee under the AIAGF if AIAPT is unable to satisfy the capital guarantee for any reason.</p> <p>The Trustees, AIAPT and AIA Company (Trustee) Limited, of the AIAGF reserves the right to take reserves in the AIAGF to smooth investment returns. Such reserves remain in the AIAGF are for the benefit of all Participants.</p> <p><i>Note: AIAPT has the right at its sole discretion to change/reduce the capital guarantee by giving 6 months advance notice or such other period as agreed with the relevant regulator.</i></p>
Fees	<p>The Trustees receive a fee of 1.0% p.a. (inclusive of the Fund Manager's fee) of the total net asset value of the AIAGF.</p> <p><i>Note: Any expenses incurred in the management and custodianship of the AIAGF are charged to the AIAGF.</i></p>

Name of Investment Fund	AIA Stable Conservative Fund ("AIASCF")
Fund Manager	PineBridge Investments Asia Limited
Investment Objective	The investment objective is to achieve an attractive level of income through investment in a diversified portfolio of fixed interest securities.
Fees	<p>A Trustee fee of up to 1.0% p.a. of the total net asset value of the AIASCF shall be payable from the AIASCF to the Trustees. Such fee shall accrue daily based on the calculation basis described above and be payable monthly in arrears.</p> <p><i>Note: Any expenses incurred in the management and custodianship of the AIASCF are charged to the AIASCF.</i></p>

Note:

1. The above underlying investment fund(s) are for reference only and are subject to change with clearance from the appropriate Authority.
2. Please note that investment income and prices may go down as well as up. There can be no safeguards against investment losses. Full details of fees and charges and additional expenses, which will be subject to change from time to time, are included in the Management Regulation. Scheme participants are advised to refer to the Management Regulation for more information before investing.

Underlying Investment Funds of AIA Macau Capital Stable Fund

Name of Investment Fund	AIA Growth Fund ("AIAGRF")
Fund Manager	PineBridge Investments Asia Limited
Investment Objective	The investment objective is to maximise its long-term capital appreciation. This will be achieved through investing in an internationally diversified portfolio of securities mainly in equities with balance in bonds and cash. The Fund Manager will achieve the objective through a professionally managed portfolio, invested in one or more collective investment schemes authorized by the relevant regulator.
Fees	<p>A Trustee fee of up to 0.3% per annum and an Investment Management fee equals to 0.95% per annum of the total net asset value of the AIAGRF shall be payable from the AIAGRF to the Trustees and Fund Manager respectively. Such fee(s) shall accrue daily based on the calculation basis described above and be payable monthly in arrears. The Trustee fee and the Investment Management fee of the AIAGRF together with the management fee in respect of the underlying fund(s) will not exceed 1.25% per annum of the AIAGRF's net asset value.</p> <p>The Trustee of the underlying fund may receive a fee not exceeding 0.3% per annum of the net asset value of the underlying fund.</p> <p><i>Note: Any expenses incurred in the management and custodianship of the AIAGRF and the underlying fund(s) are charged to the AIAGRF and the underlying fund(s) respectively.</i></p>

Name of Investment Fund	AIA Guaranteed Fund ("AIAGF")
Fund Manager	PineBridge Investments Asia Limited
Investment Objective	<p>The investment objective is to develop a secured source of high recurring income over the long run and the guarantee of capital by investing in prudent, balanced fixed interest instruments and equities with low to medium inherent risk.</p> <p>The AIAGF is denominated in Hong Kong dollars. The AIAGF provides for an annual capital guarantee at the end of each relevant year on any amount invested in the AIAGF (after any deduction for payment of the Trustee Fee of 1.0% p.a. (deducted monthly)). The guarantor is AIA Pension and Trustee Co. Ltd. ("AIAPT") while AIA Company Limited agrees and undertakes to satisfy the capital guarantee under the AIAGF if AIAPT is unable to satisfy the capital guarantee for any reason.</p> <p>The Trustees, AIAPT and AIA Company (Trustee) Limited, of the AIAGF reserves the right to take reserves in the AIAGF to smooth investment returns. Such reserves remain in the AIAGF are for the benefit of all Participants.</p> <p><i>Note: AIAPT has the right at its sole discretion to change/reduce the capital guarantee by giving 6 months advance notice or such other period as agreed with the relevant regulator.</i></p>
Fees	<p>The Trustees receive a fee of 1.0% p.a. (inclusive of the Fund Manager's fee) of the total net asset value of the AIAGF.</p> <p><i>Note: Any expenses incurred in the management and custodianship of the AIAGF are charged to the AIAGF.</i></p>

Underlying Investment Funds of AIA Macau Capital Stable Fund (Continued)

Name of Investment Fund	AIA Allianz Growth Fund ("AIAAGIGF")
Fund Manager	Allianz Global Investors Asia Pacific Limited
Investment Objective	The investment objective is to maximise long term overall returns by investing primarily in global equities through the underlying fund.
Fees	<p>A Trustee fee of up to 0.3% per annum and an Investment Management fee equals to 0.95% per annum of the total net asset value of the AIAAGIGF shall be payable from the AIAAGIGF to the Trustees and Fund Manager respectively. Such fee(s) shall accrue daily based on the calculation basis described above and be payable monthly in arrears. The Trustee fee and the Investment Management fee of the AIAAGIGF together with the underlying fund's management fee will not exceed 1.25% per annum of the AIAAGIGF's net asset value.</p> <p>The Trustee of the underlying fund may receive a fee not exceeding 0.25% per annum of the net asset value of the underlying fund.</p> <p><i>Note: Any expenses incurred in the management and custodianship of the AIAAGIGF and the underlying fund are charged to the AIAAGIGF and the underlying fund respectively.</i></p>

Note:

1. The above underlying investment fund(s) are for reference only and are subject to change with clearance from the appropriate Authority.
2. Please note that investment income and prices may go down as well as up. There can be no safeguards against investment losses. Full details of fees and charges and additional expenses, which will be subject to change from time to time, are included in the Management Regulation. Scheme participants are advised to refer to the Management Regulation for more information before investing.

Underlying Investment Funds of AIA Macau Balanced Fund

Name of Investment Fund	AIA Growth Fund ("AIAGRF")
Fund Manager	PineBridge Investments Asia Limited
Investment Objective	The investment objective is to maximise its long-term capital appreciation. This will be achieved through investing in an internationally diversified portfolio of securities mainly in equities with balance in bonds and cash. The Fund Manager will achieve the objective through a professionally managed portfolio, invested in one or more collective investment schemes authorized by the relevant regulator.
Fees	<p>A Trustee fee of up to 0.3% per annum and an Investment Management fee equals to 0.95% per annum of the total net asset value of the AIAGRF shall be payable from the AIAGRF to the Trustees and Fund Manager respectively. Such fee(s) shall accrue daily based on the calculation basis described above and be payable monthly in arrears. The Trustee fee and the Investment Management fee of the AIAGRF together with the management fee in respect of the underlying fund(s) will not exceed 1.25% per annum of the AIAGRF's net asset value.</p> <p>The Trustee of the underlying fund may receive a fee not exceeding 0.3% per annum of the net asset value of the underlying fund.</p> <p><i>Note: Any expenses incurred in the management and custodianship of the AIAGRF and the underlying fund(s) are charged to the AIAGRF and the underlying fund(s) respectively.</i></p>

Name of Investment Fund	AIA Guaranteed Fund ("AIAGF")
Fund Manager	PineBridge Investments Asia Limited
Investment Objective	<p>The investment objective is to develop a secured source of high recurring income over the long run and the guarantee of capital by investing in prudent, balanced fixed interest instruments and equities with low to medium inherent risk.</p> <p>The AIAGF is denominated in Hong Kong dollars. The AIAGF provides for an annual capital guarantee at the end of each relevant year on any amount invested in the AIAGF (after any deduction for payment of the Trustee Fee of 1.0% p.a. (deducted monthly)). The guarantor is AIA Pension and Trustee Co. Ltd. ("AIAPT") while AIA Company Limited agrees and undertakes to satisfy the capital guarantee under the AIAGF if AIAPT is unable to satisfy the capital guarantee for any reason.</p> <p>The Trustees, AIAPT and AIA Company (Trustee) Limited, of the AIAGF reserves the right to take reserves in the AIAGF to smooth investment returns. Such reserves remain in the AIAGF are for the benefit of all Participants.</p> <p><i>Note: AIAPT has the right at its sole discretion to change/reduce the capital guarantee by giving 6 months advance notice or such other period as agreed with the relevant regulator.</i></p>
Fees	<p>The Trustees receive a fee of 1.0% p.a. (inclusive of the Fund Manager's fee) of the total net asset value of the AIAGF.</p> <p><i>Note: Any expenses incurred in the management and custodianship of the AIAGF are charged to the AIAGF.</i></p>

Underlying Investment Funds of AIA Macau Balanced Fund (Continued)

Name of Investment Fund	AIA Allianz Growth Fund ("AIAAGIGF")
Fund Manager	Allianz Global Investors Asia Pacific Limited
Investment Objective	The investment objective is to maximise long term overall returns by investing primarily in global equities through the underlying fund.
Fees	<p>A Trustee fee of up to 0.3% per annum and an Investment Management fee equals to 0.95% per annum of the total net asset value of the AIAAGIGF shall be payable from the AIAAGIGF to the Trustees and Fund Manager respectively. Such fee(s) shall accrue daily based on the calculation basis described above and be payable monthly in arrears. The Trustee fee and the Investment Management fee of the AIAAGIGF together with the underlying fund's management fee will not exceed 1.25% per annum of the AIAAGIGF's net asset value.</p> <p>The Trustee of the underlying fund may receive a fee not exceeding 0.25% per annum of the net asset value of the underlying fund.</p> <p><i>Note: Any expenses incurred in the management and custodianship of the AIAAGIGF and the underlying fund are charged to the AIAAGIGF and the underlying fund respectively.</i></p>

Note:

1. The above underlying investment fund(s) are for reference only and are subject to change with clearance from the appropriate Authority.
2. Please note that investment income and prices may go down as well as up. There can be no safeguards against investment losses. Full details of fees and charges and additional expenses, which will be subject to change from time to time, are included in the Management Regulation. Scheme participants are advised to refer to the Management Regulation for more information before investing.

Underlying Investment Funds of AIA Macau Growth Fund

Name of Investment Fund	AIA Growth Fund ("AIAGRF")
Fund Manager	PineBridge Investments Asia Limited
Investment Objective	The investment objective is to maximise its long-term capital appreciation. This will be achieved through investing in an internationally diversified portfolio of securities mainly in equities with balance in bonds and cash. The Fund Manager will achieve the objective through a professionally managed portfolio, invested in one or more collective investment schemes authorized by the relevant regulator.
Fees	<p>A Trustee fee of up to 0.3% per annum and an Investment Management fee equals to 0.95% per annum of the total net asset value of the AIAGRF shall be payable from the AIAGRF to the Trustees and Fund Manager respectively. Such fee(s) shall accrue daily based on the calculation basis described above and be payable monthly in arrears. The Trustee fee and the Investment Management fee of the AIAGRF together with the management fee in respect of the underlying fund(s) will not exceed 1.25% per annum of the AIAGRF's net asset value.</p> <p>The Trustee of the underlying fund may receive a fee not exceeding 0.3% per annum of the net asset value of the underlying fund.</p> <p><i>Note: Any expenses incurred in the management and custodianship of the AIAGRF and the underlying fund(s) are charged to the AIAGRF and the underlying fund(s) respectively.</i></p>

Name of Investment Fund	AIA Guaranteed Fund ("AIAGF")
Fund Manager	PineBridge Investments Asia Limited
Investment Objective	<p>The investment objective is to develop a secured source of high recurring income over the long run and the guarantee of capital by investing in prudent, balanced fixed interest instruments and equities with low to medium inherent risk.</p> <p>The AIAGF is denominated in Hong Kong dollars. The AIAGF provides for an annual capital guarantee at the end of each relevant year on any amount invested in the AIAGF (after any deduction for payment of the Trustee Fee of 1.0% p.a. (deducted monthly)). The guarantor is AIA Pension and Trustee Co. Ltd. ("AIAPT") while AIA Company Limited agrees and undertakes to satisfy the capital guarantee under the AIAGF if AIAPT is unable to satisfy the capital guarantee for any reason.</p> <p>The Trustees, AIAPT and AIA Company (Trustee) Limited, of the AIAGF reserves the right to take reserves in the AIAGF to smooth investment returns. Such reserves remain in the AIAGF are for the benefit of all Participants.</p> <p><i>Note: AIAPT has the right at its sole discretion to change/reduce the capital guarantee by giving 6 months advance notice or such other period as agreed with the relevant regulator.</i></p>
Fees	<p>The Trustees receive a fee of 1.0% p.a. (inclusive of the Fund Manager's fee) of the total net asset value of the AIAGF.</p> <p><i>Note: Any expenses incurred in the management and custodianship of the AIAGF are charged to the AIAGF.</i></p>

Underlying Investment Funds of AIA Macau Growth Fund (Continued)

Name of Investment Fund	AIA Allianz Growth Fund ("AIAAGIGF")
Fund Manager	Allianz Global Investors Asia Pacific Limited
Investment Objective	The investment objective is to maximise long term overall returns by investing primarily in global equities through the underlying fund.
Fees	<p>A Trustee fee of up to 0.3% per annum and an Investment Management fee equals to 0.95% per annum of the total net asset value of the AIAAGIGF shall be payable from the AIAAGIGF to the Trustees and Fund Manager respectively. Such fee(s) shall accrue daily based on the calculation basis described above and be payable monthly in arrears. The Trustee fee and the Investment Management fee of the AIAAGIGF together with the underlying fund's management fee will not exceed 1.25% per annum of the AIAAGIGF's net asset value.</p> <p>The Trustee of the underlying fund may receive a fee not exceeding 0.25% per annum of the net asset value of the underlying fund.</p> <p><i>Note: Any expenses incurred in the management and custodianship of the AIAAGIGF and the underlying fund are charged to the AIAAGIGF and the underlying fund respectively.</i></p>

Note:

1. The above underlying investment fund(s) are for reference only and are subject to change with clearance from the appropriate Authority.
2. Please note that investment income and prices may go down as well as up. There can be no safeguards against investment losses. Full details of fees and charges and additional expenses, which will be subject to change from time to time, are included in the Management Regulation. Scheme participants are advised to refer to the Management Regulation for more information before investing.

Underlying Investment Funds of AIA Macau Manager's Choice Fund

Name of Investment Fund	AIA Manager's Choice Fund ("AIAMCF")
Fund Manager	PineBridge Investments Asia Limited
Investment Objective	<p>The investment objective is to achieve long term capital appreciation through a professionally managed portfolio, invested in two or more pooled investment funds authorized by the relevant regulator. The AIAMCF attempts to perform dynamic asset allocation in order to maximize long term capital appreciation.</p> <p>Depending on the market condition, the AIAMCF may allocate from 10% to 90% of its assets in equities, with the balance invested in bonds, money market instruments and cash. Investments may be made in the above mentioned asset classes and may be in various markets globally where permitted by the relevant regulations. The asset allocation will be continually monitored and reviewed and changes will be made as considered appropriate to better achieve the AIAMCF's objective.</p>
Fees	<p>A Trustee Fee of up to 0.3% per annum and an Investment Management fee equals to 0.95% per annum of the total net asset value of the AIAMCF shall be payable from the AIAMCF to the Trustees, AIA Pension and Trustee Co. Ltd and AIA Company (Trustee) Limited, and Fund Manager respectively. Such fee(s) shall accrue daily based on the calculation basis described above and be payable monthly in arrears. The Trustee Fee and the Investment Management fee of the AIAMCF together with the management fee in respect of the underlying fund(s) will not exceed 1.25% per annum of the AIAMCF's net asset value.</p> <p>The Trustee of each underlying fund may receive a fee not exceeding 0.3% per annum of the net asset value of the underlying fund.</p> <p><i>Note: Any expenses incurred in the management and custodianship of the AIAMCF and the underlying funds are charged to the AIAMCF and the underlying funds respectively.</i></p>

Name of Investment Fund	AIA International US\$ Deposit Administration Fund ("AIADAF")
Investment Objective	<p>The investment objective of the AIADAF is to provide the preservation of capital with investment income commensurate with a limited buy-and-hold strategy.</p> <p>The AIADAF is denominated in United States dollars. The AIADAF is issued by AIA International Limited ("AIA"). AIA is the insurer of the AIADAF. The AIADAF provides for an annual capital guarantee at the end of each relevant year on any amount invested in the AIADAF (after deduction for payment of fees and expenses).</p> <p>The AIADAF may invest 100% of its assets into AIA Guaranteed Fund ("AIAGF"). The AIAGF provides for an annual capital guarantee at the end of each relevant year on any amount invested in the AIAGF (after any deduction for payment of the trustee fee of 1.0% p.a. (deducted monthly)). The guarantor is AIA Pension and Trustee Co. Ltd. ("AIAPT") while AIA Company Limited agrees and undertakes to satisfy the capital guarantee under the AIAGF if AIAPT is unable to satisfy the capital guarantee for any reason.</p> <p>The Trustees, AIAPT and AIA Company (Trustee) Limited, of the AIAGF reserve the right to take reserves in the AIAGF to smooth investment returns. Such reserves remain in the AIAGF are for the benefit of all participants.</p> <p><i>Note: AIAPT has the right at its sole discretion to change the capital guarantee of AIAGF by giving 6 months advance notice or such other period as agreed with the relevant regulator.</i></p>
Fees	<p>A fee of 1% per annum shall apply to the AIADAF on the average net asset value of the AIADAF on a monthly basis.</p> <p><i>Note: Any expenses incurred relating to the management and custodianship of the investments made by the AIADAF shall be charged to the AIADAF.</i></p>

Note:

1. The above underlying investment fund(s) are for reference only and are subject to change with clearance from the appropriate Authority.
2. Please note that investment income and prices may go down as well as up. There can be no safeguards against investment losses. Full details of fees and charges and additional expenses, which will be subject to change from time to time, are included in the Management Regulation. Scheme participants are advised to refer to the Management Regulation for more information before investing.

Underlying Investment Funds of AIA Macau American Equity Fund

Name of Investment Fund	AIA American Equity Fund ("AIAAEF")
Fund Manager	J.P. Morgan Investment Management Inc.
Investment Objective	<p>The AIAAEF invests solely in the JPMorgan Funds – America Equity Fund (the "Underlying Fund").</p> <p>The AIAAEF is denominated in United States dollars. The investment objective is to achieve long-term capital growth by investing primarily in North American securities. The Underlying Fund is run with a value bias and takes exposure to both large and mid-cap companies which may include non-index stocks and also seeks to outperform the S&P 500 Index by focusing on stock selection as the key source of excess return.</p>
Fees	<p>The Trustees can receive a fee of not exceeding 0.3% per annum of the total net asset value of the Fund. Currently it is waived. Such fee shall accrue daily based on the calculation basis described above and be payable monthly in arrears. The Investment Manager of the Underlying Fund receives an annual management fee of 1.5% of the Underlying Fund's net asset value. The management fee is calculated and accrued on each valuation date..</p> <p><i>Note: Any expenses incurred in the management and custodianship of the AIAAEF and the underlying funds are charged to the AIAAEF and the underlying funds respectively.</i></p>

Name of Investment Fund	AIA International US\$ Deposit Administration Fund ("AIADAF")
Investment Objective	<p>The investment objective of the AIADAF is to provide the preservation of capital with investment income commensurate with a limited buy-and-hold strategy.</p> <p>The AIADAF is denominated in United States dollars. The AIADAF is issued by AIA International Limited ("AIA"). AIA is the insurer of the AIADAF. The AIADAF provides for an annual capital guarantee at the end of each relevant year on any amount invested in the AIADAF (after deduction for payment of fees and expenses).</p> <p>The AIADAF may invest 100% of its assets into AIA Guaranteed Fund ("AIAGF"). The AIAGF provides for an annual capital guarantee at the end of each relevant year on any amount invested in the AIAGF (after any deduction for payment of the trustee fee of 1.0% p.a. (deducted monthly)). The guarantor is AIA Pension and Trustee Co. Ltd. ("AIAPT") while AIA Company Limited agrees and undertakes to satisfy the capital guarantee under the AIAGF if AIAPT is unable to satisfy the capital guarantee for any reason.</p> <p>The Trustees, AIAPT and AIA Company (Trustee) Limited, of the AIAGF reserve the right to take reserves in the AIAGF to smooth investment returns. Such reserves remain in the AIAGF are for the benefit of all participants.</p> <p><i>Note: AIAPT has the right at its sole discretion to change the capital guarantee of AIAGF by giving 6 months advance notice or such other period as agreed with the relevant regulator.</i></p>
Fees	<p>A fee of 1% per annum shall apply to the AIADAF on the average net asset value of the AIADAF on a monthly basis.</p> <p><i>Note: Any expenses incurred relating to the management and custodianship of the investments made by the AIADAF shall be charged to the AIADAF.</i></p>

Note:

1. The above underlying investment fund(s) are for reference only and are subject to change with clearance from the appropriate Authority.
2. Please note that investment income and prices may go down as well as up. There can be no safeguards against investment losses. Full details of fees and charges and additional expenses, which will be subject to change from time to time, are included in the Management Regulation. Scheme participants are advised to refer to the Management Regulation for more information before investing.

Underlying Investment Funds of AIA Macau Hong Kong Equity Fund

Name of Investment Fund	AIA Hong Kong Equity Fund ("AIAHKEF")
Fund Manager	Schroder Investment Management (Hong Kong) Limited
Investment Objective	<p>The objective of the AIAHKEF is to provide capital growth primarily through investment in equity securities of Hong Kong SAR companies through an underlying fund.</p> <p>Except for a small portion (which is expected to be less than 10% of the net asset value of the AIAHKEF) to be held in cash or cash based investments for operational purposes, the AIAHKEF invests solely in the Schroder International Selection Fund - Hong Kong Equity (the "Underlying Fund") managed by the Investment Manager. The investment policy of the Underlying Fund is that the Underlying Fund will invest primarily, i.e. at least two thirds of its total assets (excluding liquidities), in equity and equity related securities (namely, options on equities and equity warrants) and the remaining third of its total assets may be invested in convertible bonds, bonds with equity options, equity linked notes and other similar securities and instruments. Also, the above investments of the Underlying Fund will be primarily related to the Hong Kong market.</p>
Fees	<p>A trustee fee of up to 0.3% per annum, and an investment management fee equal to 0.95% per annum, of the total net asset value of the AIAHKEF shall be payable from the AIAHKEF to the Trustees and the Investment Manager respectively. Such fee(s) shall accrue daily based on the calculation basis described above and be payable monthly in arrears. The trustee fee and the investment management fee of the AIAHKEF together with the Underlying Fund's management fee will not exceed 1.25% per annum of the Fund's net asset value.</p> <p><i>Note: Any expenses incurred in the management and custodianship of the AIAHKEF and the underlying funds are charged to the AIAHKEF and the underlying funds respectively.</i></p>

- Continued overleaf -

Underlying Investment Funds of AIA Macau Hong Kong Equity Fund (Continued)

Name of Investment Fund	AIA International US\$ Deposit Administration Fund ("AIADAF")
Investment Objective	<p>The investment objective of the AIADAF is to provide the preservation of capital with investment income commensurate with a limited buy-and-hold strategy.</p> <p>The AIADAF is denominated in United States dollars. The AIADAF is issued by AIA International Limited ("AIA"). AIA is the insurer of the AIADAF. The AIADAF provides for an annual capital guarantee at the end of each relevant year on any amount invested in the AIADAF (after deduction for payment of fees and expenses).</p> <p>The AIADAF may invest 100% of its assets into AIA Guaranteed Fund ("AIAGF"). The AIAGF provides for an annual capital guarantee at the end of each relevant year on any amount invested in the AIAGF (after any deduction for payment of the trustee fee of 1.0% p.a. (deducted monthly)). The guarantor is AIA Pension and Trustee Co. Ltd. ("AIAPT") while AIA Company Limited agrees and undertakes to satisfy the capital guarantee under the AIAGF if AIAPT is unable to satisfy the capital guarantee for any reason.</p> <p>The Trustees, AIAPT and AIA Company (Trustee) Limited, of the AIAGF reserve the right to take reserves in the AIAGF to smooth investment returns. Such reserves remain in the AIAGF are for the benefit of all participants.</p> <p><i>Note: AIAPT has the right at its sole discretion to change the capital guarantee of AIAGF by giving 6 months advance notice or such other period as agreed with the relevant regulator.</i></p>
Fees	<p>A fee of 1% per annum shall apply to the AIADAF on the average net asset value of the AIADAF on a monthly basis.</p> <p><i>Note: Any expenses incurred relating to the management and custodianship of the investments made by the AIADAF shall be charged to the AIADAF.</i></p>

Note:

1. The above underlying investment fund(s) are for reference only and are subject to change with clearance from the appropriate Authority.
2. Please note that investment income and prices may go down as well as up. There can be no safeguards against investment losses. Full details of fees and charges and additional expenses, which will be subject to change from time to time, are included in the Management Regulation. Scheme participants are advised to refer to the Management Regulation for more information before investing.

澳門友邦保險退休金服務之基金詳情

澳門友邦保險退休基金所投資基金

基金名稱	友邦保證基金
基金經理	柏瑞投資亞洲有限公司
投資目標	<p>本基金的投資目標是在低到中等的風險範圍內，將資金投資於一套經過周詳籌劃並均衡的定息工具及股票組合內，從而獲得長線高穩定收益及資本保證。</p> <p>本基金以港元為投資貨幣。本基金對投資於本基金的任何金額(以每月扣除每年 1% 受託人服務費用後計算)，在每個有關年度結束時提供一項全年資本保證。本基金之保證人為友邦退休金管理及信託有限公司（簡稱「友邦退休金」）。如因任何理由，友邦退休金未能履行本資本保證，友邦保險有限公司同意並承擔有關資本保證。</p> <p>本基金的受託人為友邦退休金及友邦（信託）有限公司。受託人保留從本基金中撥出部分以設立具穩定作用之儲備的權利，而此等儲備將設於本基金內以保障計劃參與者的利益。</p> <p><i>註：友邦退休金可在提供六個月（或有關監管機構所訂其他通知期）預先通知的情況下，全權酌情更改或減少資本保證。</i></p>
費用	<p>每年從本基金總資產淨值中撥出 1%作為受託人服務費用（並包括基金經理的投資管理費用）。</p> <p><i>註：有關本基金的管理和受寄等有關費用，均由本基金支付。</i></p>

基金名稱	友邦穩定平穩基金
基金經理	柏瑞投資亞洲有限公司
投資目標	本基金的投資目標是透過投資於多元化的定息證券投資組合，從而獲得可觀的收益。
費用	<p>受託人將每年於本基金總資產淨值(以按日累積方式在每一估值日計算)中撥出不超過 1%作為受託人服務費用。</p> <p><i>註：有關本基金的管理和受寄等有關費用，均由本基金支付。</i></p>

註：

1. 上述之所投資基金資料僅供參考，可能在有關機構的同意下而有所更改。
2. 請注意投資收益及價格可跌可升。投資並無一定保障可避免蒙受損失。有關收費及額外收費已詳列管理規章內，並會不時更新。計劃參與者必須確保因應其需要及可承受之風險程度選擇合適的基金，詳情請參閱有關之管理規章。

澳門友邦保險穩定資本基金所投資基金

基金名稱	友邦增長基金
基金經理	柏瑞投資亞洲有限公司
投資目標	<p>本基金的目標是盡量提高其長期資本增值。本基金將透過投資於多元化的國際證券投資組合，主要投資於股票，其餘則投資在債券及現金而達致此投資目標。基金經理將透過一項專業管理投資組合而達致此投資目標，而該組合乃投資於一項或以上由有關監管機構認可的集體投資計劃。</p>
費用	<p>受託人將每年於本基金總資產淨值(以按日累積方式在每一估值日計算並於每月收取)中分別撥出不超過 0.3%及 0.95%作為受託人服務費用及投資管理費用。每年基金受託人服務及投資管理費用連同其所投資基金之管理費用將不超過本基金資產淨值的 1.25%。</p> <p>其所投資基金受託人每年可從其所投資基金資產淨值中撥出不超過 0.3%作為受託人服務費用。</p> <p><i>註：有關本基金及其所投資基金的管理和受寄等有關費用，均由本基金及其所投資基金支付。</i></p>

基金名稱	友邦保證基金
基金經理	柏瑞投資亞洲有限公司
投資目標	<p>本基金的投資目標是在低到中等的風險範圍內，將資金投資於一套經過周詳籌劃並均衡的定息工具及股票組合內，從而獲得長線高穩定收益及資本保證。</p> <p>本基金以港元為投資貨幣。本基金對投資於本基金的任何金額(以每月扣除每年 1%受託人服務費用後計算)，在每個有關年度結束時提供一項全年資本保證。本基金之保證人為友邦退休金管理及信託有限公司(簡稱「友邦退休金」)。如因任何理由，友邦退休金未能履行本資本保證，友邦保險有限公司同意並承擔有關資本保證。</p> <p>本基金的受託人為友邦退休金及友邦(信託)有限公司。受託人保留從本基金中撥出部分以設立具穩定作用之儲備的權利，而此等儲備將設於本基金內以保障計劃參與者的利益。</p> <p><i>註：友邦退休金可在提供六個月(或有關監管機構所訂其他通知期)預先通知的情況下，全權酌情更改或減少資本保證。</i></p>
費用	<p>每年從本基金總資產淨值中撥出 1%作為受託人服務費用(並包括基金經理的投資管理費用)。</p> <p><i>註：有關本基金的管理和受寄等有關費用，均由本基金支付。</i></p>

澳門友邦保險穩定資本基金所投資基金 (續)

基金名稱	友邦安聯增長基金
基金經理	安聯環球投資亞太有限公司
投資目標	本基金的目標是透過所投資基金主要投資於全球股票，取得最高之長期整體回報。
費用	<p>受託人將每年於本基金總資產淨值中分別撥出不超過 0.3%及 0.95%作為受託人服務及投資管理費用。該項費用將以按日累積方式計算，並於每月收取。每年基金受託人服務及投資管理費用連同其所投資基金之管理費用將不超過本基金資產淨值的 1.25%。</p> <p>其所投資基金受託人每年可從其所投資基金資產淨值中撥出不超過 0.25%作為受託人服務費用。</p> <p><i>註：有關本基金及其所投資基金的管理和受寄等有關費用，均由本基金及其所投資基金支付。</i></p>

註：

1. 上述之所投資基金資料僅供參考，可能在有關機構的同意下而有所更改。
2. 請注意投資收益及價格可跌可升。投資並無一定保障可避免蒙受損失。有關收費及額外收費已詳列管理規章內，並會不時更新。計劃參與者必須確保因應其需要及可承受之風險程度選擇合適的基金，詳情請參閱有關之管理規章。

澳門友邦保險均衡基金所投資基金

基金名稱	友邦增長基金
基金經理	柏瑞投資亞洲有限公司
投資目標	<p>本基金的目標是盡量提高其長期資本增值。本基金將透過投資於多元化的國際證券投資組合，主要投資於股票，其餘則投資在債券及現金而達致此投資目標。基金經理將透過一項專業管理投資組合而達致此投資目標，而該組合乃投資於一項或以上由有關監管機構認可的集體投資計劃。</p>
費用	<p>受託人將每年於本基金總資產淨值(以按日累積方式在每一估值日計算並於每月收取)中分別撥出不超過 0.3%及 0.95%作為受託人服務費用及投資管理費用。每年基金受託人服務及投資管理費用連同其所投資基金之管理費用將不超過本基金資產淨值的 1.25%。</p> <p>其所投資基金受託人每年可從其所投資基金資產淨值中撥出不超過 0.3%作為受託人服務費用。</p> <p><i>註：有關本基金及其所投資基金的管理和受寄等有關費用，均由本基金及其所投資基金支付。</i></p>

基金名稱	友邦保證基金
基金經理	柏瑞投資亞洲有限公司
投資目標	<p>本基金的投資目標是在低到中等的風險範圍內，將資金投資於一套經過周詳籌劃並均衡的定息工具及股票組合內，從而獲得長線高穩定收益及資本保證。</p> <p>本基金以港元為投資貨幣。本基金對投資於本基金的任何金額(以每月扣除每年 1%受託人服務費用後計算)，在每個有關年度結束時提供一項全年資本保證。本基金之保證人為友邦退休金管理及信託有限公司（簡稱「友邦退休金」）。如因任何理由，友邦退休金未能履行本資本保證，友邦保險有限公司同意並承擔有關資本保證。</p> <p>本基金的受託人為友邦退休金及友邦（信託）有限公司。受託人保留從本基金中撥出部分以設立具穩定作用之儲備的權利，而此等儲備將設於本基金內以保障計劃參與者的利益。</p> <p><i>註：友邦退休金可在提供六個月（或有關監管機構所訂其他通知期）預先通知的情況下，全權酌情更改或減少資本保證。</i></p>
費用	<p>每年從本基金總資產淨值中撥出 1%作為受託人服務費用（並包括基金經理的投資管理費用）。</p> <p><i>註：有關本基金的管理和受寄等有關費用，均由本基金支付。</i></p>

澳門友邦保險均衡基金所投資基金(續)

基金名稱	友邦安聯增長基金
基金經理	安聯環球投資亞太有限公司
投資目標	本基金的目標是透過所投資基金主要投資於全球股票，取得最高之長期整體回報。
費用	<p>受託人將每年於本基金總資產淨值中分別撥出不超過 0.3%及 0.95%作為受託人服務及投資管理費用。該項費用將以按日累積方式計算，並於每月收取。每年基金受託人服務及投資管理費用連同其所投資基金之管理費用將不超過本基金資產淨值的 1.25%。</p> <p>其所投資基金受託人每年可從其所投資基金資產淨值中撥出不超過 0.25%作為受託人服務費用。</p> <p><i>註：有關本基金及其所投資基金的管理和受寄等有關費用，均由本基金及其所投資基金支付。</i></p>

註：

1. 上述之所投資基金資料僅供參考，可能在有關機構的同意下而有所更改。
2. 請注意投資收益及價格可跌可升。投資並無一定保障可避免蒙受損失。有關收費及額外收費已詳列管理規章內，並會不時更新。計劃參與者必須確保因應其需要及可承受之風險程度選擇合適的基金，詳情請參閱有關之管理規章。

澳門友邦保險增長基金所投資基金

基金名稱	友邦增長基金
基金經理	柏瑞投資亞洲有限公司
投資目標	<p>本基金的目標是盡量提高其長期資本增值。本基金將透過投資於多元化的國際證券投資組合，主要投資於股票，其餘則投資在債券及現金而達致此投資目標。基金經理將透過一項專業管理投資組合而達致此投資目標，而該組合乃投資於一項或以上由有關監管機構認可的集體投資計劃。</p>
費用	<p>受託人將每年於本基金總資產淨值(以按日累積方式在每一估值日計算並於每月收取)中分別撥出不超過 0.3%及 0.95%作為受託人服務費用及投資管理費用。每年基金受託人服務及投資管理費用連同其所投資基金之管理費用將不超過本基金資產淨值的 1.25%。</p> <p>其所投資基金受託人每年可從其所投資基金資產淨值中撥出不超過 0.3%作為受託人服務費用。</p> <p><i>註：有關本基金及其所投資基金的管理和受寄等有關費用，均由本基金及其所投資基金支付。</i></p>

基金名稱	友邦保證基金
基金經理	柏瑞投資亞洲有限公司
投資目標	<p>本基金的投資目標是在低到中等的風險範圍內，將資金投資於一套經過周詳籌劃並均衡的定息工具及股票組合內，從而獲得長線高穩定收益及資本保證。</p> <p>本基金以港元為投資貨幣。本基金對投資於本基金的任何金額(以每月扣除每年 1%受託人服務費用後計算)，在每個有關年度結束時提供一項全年資本保證。本基金之保證人為友邦退休金管理及信託有限公司(簡稱「友邦退休金」)。如因任何理由，友邦退休金未能履行本資本保證，友邦保險有限公司同意並承擔有關資本保證。</p> <p>本基金的受託人為友邦退休金及友邦(信託)有限公司。受託人保留從本基金中撥出部分以設立具穩定作用之儲備的權利，而此等儲備將設於本基金內以保障計劃參與者的利益。</p> <p><i>註：友邦退休金可在提供六個月(或有關監管機構所訂其他通知期)預先通知的情況下，全權酌情更改或減少資本保證。</i></p>
費用	<p>每年從本基金總資產淨值中撥出 1%作為受託人服務費用(並包括基金經理的投資管理費用)。</p> <p><i>註：有關本基金的管理和受寄等有關費用，均由本基金支付。</i></p>

澳門友邦保險增長基金所投資基金(續)

基金名稱	友邦安聯增長基金
基金經理	安聯環球投資亞太有限公司
投資目標	本基金的目標是透過所投資基金主要投資於全球股票，取得最高之長期整體回報。
費用	<p>受託人將每年於本基金總資產淨值中分別撥出不超過 0.3%及 0.95%作為受託人服務及投資管理費用。該項費用將以按日累積方式計算，並於每月收取。每年基金受託人服務及投資管理費用連同其所投資基金之管理費用將不超過本基金資產淨值的 1.25%。</p> <p>其所投資基金受託人每年可從其所投資基金資產淨值中撥出不超過 0.25%作為受託人服務費用。</p> <p><i>註：有關本基金及其所投資基金的管理和受寄等有關費用，均由本基金及其所投資基金支付。</i></p>

註：

1. 上述之所投資基金資料僅供參考，可能在有關機構的同意下而有所更改。
2. 請注意投資收益及價格可跌可升。投資並無一定保障可避免蒙受損失。有關收費及額外收費已詳列管理規章內，並會不時更新。計劃參與者必須確保因應其需要及可承受之風險程度選擇合適的基金，詳情請參閱有關之管理規章。

澳門友邦保險基金經理精選退休基金

基金名稱	友邦基金經理精選退休基金
基金經理	柏瑞投資亞洲有限公司
投資目標	<p>本基金的目標是透過一個投資於兩項或以上由有關監管機構認可的匯集投資基金的專業管理投資組合取得長期資本增值。本基金將採取動態的資產配置策略，以取得最高長期資本增值。</p> <p>本基金可根據市況分配 10%至 90%的資產於股票。其餘則投資於債券、貨幣市場工具及現金。基金可根據有關監管機構的規例投資於不同國家或市場的股票、債券、貨幣市場工具及現金。為了更好地達到本基金的目標，基金經理將持續監測及回顧基金之資產配置，並作適當調配。</p>
費用	<p>受託人將每年於本基金總資產淨值中分別撥出不超過 0.3%及 0.95%作為受託人服務及投資管理費用。該項費用將以按日累積方式計算，並於每月收取。每年基金受託人服務及投資管理費用連同其所投資基金之管理費用將不超過本基金資產淨值的 1.25%。</p> <p>其所投資基金受託人每年可從其所投資基金資產淨值中撥出不超過 0.3%作為受託人服務費用。</p> <p><i>註：有關本基金及其所投資基金的管理和受寄等有關費用，均由本基金及其所投資基金支付。</i></p>

基金名稱	AIA International US\$ Deposit Administration Fund (「AIADAF」)
投資目標	<p>AIADAF的投資目標是保存本金及提供與國庫策略相若的投資收益。</p> <p>AIADAF以美元為投資貨幣。AIADAF是由友邦保險(國際)有限公司發行。友邦保險(國際)有限公司為AIADAF的承保人。AIADAF對投資於AIADAF的任何金額，在每個有關年度結束時提供一項全年資本保證(扣除費用後)。</p> <p>AIADAF可將其資產100%投資於友邦保證基金(「AIAGF」)。AIAGF對投資於AIAGF的任何金額(以每月扣除每年1%受託人服務費用後計算)，在每個有關年度結束時提供一項全年資本保證。AIAGF之保證人為友邦退休金管理及信託有限公司(「友邦退休金」)。如因任何理由，友邦退休金未能履行本資本保證，友邦保險有限公司同意並承擔有關資本保證。</p> <p>AIADAF的受託人為友邦退休金及友邦(信託)有限公司。受託人保留從AIADAF中撥出部分以設立具穩定作用之儲備的權利，而此等儲備將設於AIADAF內以保障參與者的利益。</p> <p><i>註：友邦退休金可在提供六個月(或有關監管機構所訂其他通知期)預先通知的情況下，全權酌情更改或減少 AIAGF 提供的資本保證。</i></p>
費用	<p>AIADAF 會每月從其平均資產淨值中撥出 1%(以年率計)作為服務費用。</p> <p><i>註：有關 AIADAF 的管理和受寄等費用，均由 AIADAF 支付。</i></p>

註：

1. 上述之所投資基金資料僅供參考，可能在有關機構的同意下而有所更改。
2. 請注意投資收益及價格可跌可升。投資並無一定保障可避免蒙受損失。有關收費及額外收費已詳列管理規章內，並會不時更新。計劃參與者必須確保因應其需要及可承受之風險程度選擇合適的基金，詳情請參閱有關之管理規章。

澳門友邦保險美國股票基金所投資基金

基金名稱	友邦美國股票基金
基金經理	J. P. Morgan Investment Management Inc.
投資目標	基金僅投資於摩根美國基金（「所投資基金」）。基金以美元為投資貨幣，其投資目標是主要投資於北美證券，以達致長線資本增長。所投資基金之管理作風較偏重價值投資，投資組合可涵蓋大型及中型企業，包括非指數成分股。同時，所投資基金亦以選股作為爭取超額回報之主要來源，旨在跑贏標準普爾 500 指數。
費用	<p>受託人可每年收取不超過本基金總資產淨值的0.3%作為受託人服務費用。目前有關費用獲豁免。該項費用將以按日累積方式計算，並須於每月底支付。所投資基金的投資經理將每年收取所投資基金資產淨值的1.5%作為管理費用，以按日累積方式在每一估值日計算。</p> <p><i>註：有關本基金及其所投資基金的管理和受寄等有關費用，均由本基金及其所投資基金支付。</i></p>

基金名稱	AIA International US\$ Deposit Administration Fund（「AIADAF」）
投資目標	<p>AIADAF的投資目標是保存本金及提供與國庫策略相若的投資收益。</p> <p>AIADAF以美元為投資貨幣。AIADAF是由友邦保險（國際）有限公司發行。友邦保險（國際）有限公司為AIADAF的承保人。AIADAF對投資於AIADAF的任何金額，在每個有關年度結束時提供一項全年資本保證（扣除費用後）。</p> <p>AIADAF可將其資產100%投資於友邦保證基金（「AIAGF」）。AIAGF對投資於AIAGF的任何金額（以每月扣除每年1%受託人服務費用後計算），在每個有關年度結束時提供一項全年資本保證。AIAGF之保證人為友邦退休金管理及信託有限公司（「友邦退休金」）。如因任何理由，友邦退休金未能履行本資本保證，友邦保險有限公司同意並承擔有關資本保證。</p> <p>AIADAF的受託人為友邦退休金及友邦（信託）有限公司。受託人保留從AIADAF中撥出部分以設立具穩定作用之儲備的權利，而此等儲備將設於AIADAF內以保障參與者的利益。</p> <p><i>註：友邦退休金可在提供六個月（或有關監管機構所訂其他通知期）預先通知的情況下，全權酌情更改或減少 AIAGF 提供的資本保證。</i></p>
費用	<p>AIADAF 會每月從其平均資產淨值中撥出 1%（以年率計）作為服務費用。</p> <p><i>註：有關 AIADAF 的管理和受寄等費用，均由 AIADAF 支付。</i></p>

註：

1. 上述之所投資基金資料僅供參考，可能在有關機構的同意下而有所更改。
2. 請注意投資收益及價格可跌可升。投資並無一定保障可避免蒙受損失。有關收費及額外收費已詳列管理規章內，並會不時更新。計劃參與者必須確保因應其需要及可承受之風險程度選擇合適的基金，詳情請參閱有關之管理規章。

澳門友邦保險香港股票基金所投資基金

基金名稱	友邦香港股票基金
基金經理	施羅德投資管理（香港）有限公司
投資目標	<p>基金旨在透過所投資基金投資於香港特別行政區之公司的股本證券以提供資金增長。</p> <p>除持有小部分（預計將低於基金資產淨值的 10%）現金或與現金有同等套現能力的投資作營運用途外，基金的資產僅投資於一項由投資經理管理的施羅德環球基金系列－香港股票（「所投資基金」）。所投資基金之投資政策為：所投資基金將最少三分二的總資產（不包括流動資產）投資於股票及與股票有關之證券（亦即股票期權及認股權證）；餘下三分一的總資產則可投資於可轉換債券、附股票期權之債券、股票掛鈎票據及其他類似證券及投資工具。再者，以上所投資基金之投資將主要與香港市場有關。</p>
費用	<p>受託人將每年於本基金總資產淨值（以按日累積方式在每一估值日計算並於每月收取）中分別撥出不超過0.3%及0.95%作為受託人服務費用及投資管理費用。每年基金受託人服務及投資管理費用連同其所投資基金之管理費用將不超過本基金資產淨值的1.25%。</p> <p><i>註：有關本基金及其所投資基金的管理和受寄等有關費用，均由本基金及其所投資基金支付。</i></p>

基金名稱	AIA International US\$ Deposit Administration Fund（「AIADAF」）
投資目標	<p>AIADAF的投資目標是保存本金及提供與國庫策略相若的投資收益。</p> <p>AIADAF以美元為投資貨幣。AIADAF是由友邦保險（國際）有限公司發行。友邦保險（國際）有限公司為AIADAF的承保人。AIADAF對投資於AIADAF的任何金額，在每個有關年度結束時提供一項全年資本保證（扣除費用後）。</p> <p>AIADAF可將其資產100%投資於友邦保證基金（「AIAGF」）。AIAGF對投資於AIAGF的任何金額（以每月扣除每年1%受託人服務費用後計算），在每個有關年度結束時提供一項全年資本保證。AIAGF之保證人為友邦退休金管理及信託有限公司（「友邦退休金」）。如因任何理由，友邦退休金未能履行本資本保證，友邦保險有限公司同意並承擔有關資本保證。</p> <p>AIADAF的受託人為友邦退休金及友邦（信託）有限公司。受託人保留從AIADAF中撥出部分以設立具穩定作用之儲備的權利，而此等儲備將設於AIADAF內以保障參與者的利益。</p> <p><i>註：友邦退休金可在提供六個月（或有關監管機構所訂其他通知期）預先通知的情況下，全權酌情更改或減少 AIAGF 提供的資本保證。</i></p>
費用	<p>AIADAF 會每月從其平均資產淨值中撥出 1%（以年率計）作為服務費用。</p> <p><i>註：有關 AIADAF 的管理和受寄等費用，均由 AIADAF 支付。</i></p>

註：

1. 上述之所投資基金資料僅供參考，可能在有關機構的同意下而有所更改。
2. 請注意投資收益及價格可跌可升。投資並無一定保障可避免蒙受損失。有關收費及額外收費已詳列管理規章內，並會不時更新。計劃參與者必須確保因應其需要及可承受之風險程度選擇合適的基金，詳情請參閱有關之管理規章。