



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

6 December 2024

Dear Valued Customer,

RE: Risk Level Update for AIA Macau Retirement Fund and AIA Macau Capital Stable Fund

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. In the regard of better disclosure, effective from 10 January 2025 (the "Effective Date"), risk level of the AIA Macau Retirement Fund and the AIA Macau Capital Stable Fund will be updated as follows:

Fund Name	Risk Level before Effective Date	Risk Level on and after Effective Date
AIA Macau Retirement Fund	Low	Low to medium
AIA Macau Capital Stable Fund	Low to medium	Medium

No action is required from member for the risk level update. However, member may consider prudently if the risk level of AIA Macau Retirement Fund and / or AIA Macau Capital Stable Fund is in line with their risk tolerance level and consider if review and / or reallocation in their investment portfolio is required.

For details, please refer to the relevant notice under "Important & useful information" 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：

關於：更改澳門友邦保險退休基金及澳門友邦保險穩定資本基金風險程度

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，我們致力提升服務與產品的質素以符合成員的最大利益。為優化披露，由2025年1月10日（「生效日期」）起，澳門友邦保險退休基金及澳門友邦保險穩定資本基金的風險程度將作出以下變更。

基金	生效日期前風險程度	生效日期當天及之後風險程度
澳門友邦保險退休基金	低	低至中
澳門友邦保險穩定資本基金	低至中	中

成員毋須就以上風險程度變更採取行動。但是，成員需謹慎考慮澳門友邦保險退休基金及/或澳門友邦保險穩定資本基金的風險程度是否符合成員風險承受程度，及考慮是否需要檢示及/或重新配置在其投資組合內。

有關詳情，請到 aia.com.hk 「友邦通知」參閱相關通知。

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
2024年12月6日