



**PRODUCT KEY FACTS**  
**AIA Diversified Fixed Income Fund**  
a sub-fund of AIA Investment Funds

Issuer: AIA Investment Management HK Limited

April 2025

- ***This statement provides you with key information about this product.***
- ***This statement is a part of the offering document.***
- ***You should not invest in this product based on this statement alone.***

**Quick facts**

|   |   |       |  |
|---|---|-------|--|
| Fund Manager/<br>Management Company:          | FundRock Management Company S.A. (the “ <b>Manager</b> ”)   |       |  |
| Investment Manager(s):                        | AIA Investment Management Private Limited, Singapore (external delegation)<br>AIA Investment Management HK Limited, Hong Kong (external delegation)   |       |  |
| Sub-Investment Manager(s):                    | BlackRock Financial Management, Inc., US (external delegation)  |       |  |
| Depository:                                   | HSBC Continental Europe, Luxembourg   |       |  |
| Ongoing charges over a<br>year <sup>#</sup> : | Class R (USD)   | 1.34% |  |
|   | Class R <sub>DM</sub> (USD)   | 1.34% |  |
|   | <sup>#</sup> The ongoing charges figure is an estimate only as the relevant class has not yet launched. The estimated ongoing charges figure is estimated based on the ongoing charges figure for a reference class which has similar fee structure. The actual figure may be different upon actual operation of the class and the figure may vary from year to year.   |       |  |
| Dealing frequency:                            | Daily   |       |  |
| Base currency:                                | USD   |       |  |
| Dividend policy:                              | <p>Accumulation Shares: Class R (USD) - No distribution of dividends.</p> <p>Distribution Shares: Class R<sub>DM</sub> (USD) - Monthly distribution. The Sub-Fund (as defined below) shall determine how the earnings of Distribution Shares shall be distributed and may declare distributions from time to time, at such time and in relation to such periods as the Sub-Fund (as defined below) shall determine, in the form of cash or Shares, in accordance with the dividend distribution policy adopted for such Distribution Shares as described in the Prospectus of the Fund (as defined below). Dividend distributions are not guaranteed with respect to any Share Class. Distribution may be paid out of capital or effectively out of capital and, if so, may result in immediate reduction in the net asset value per Share of the relevant Class.</p> |       |  |
| Financial year end:                           | 31 December   |       |  |

|  |                                       |   |
|--|---------------------------------------|---|
| Minimum investment:  | Class R (USD) / R <sub>DM</sub> (USD) | USD1,000 (initial), USD1,000 (additional) |
| <b>What is this product?</b><br><br>AIA Diversified Fixed Income Fund (the “ <b>Sub-Fund</b> ”) is a sub-fund of an umbrella fund, AIA Investment Funds (the “ <b>Fund</b> ”), which is an open-ended investment company with variable share capital ( <i>société d'investissement à capital variable</i> ). It is domiciled in Luxembourg and its home regulator is the <i>Commission de Surveillance du Secteur Financier</i> (CSSF).  |                                       |   |
| <b>Objective and Investment Strategy</b><br><br><b><i>Investment Objective</i></b><br><br>The Sub-Fund aims to maximise long-term return by investing in a diversified fixed income portfolio consisting primarily in investment grade bonds and other debt securities denominated in USD.<br><br><b><i>Investment Strategy</i></b><br><br>In order to achieve its investment objective, the Sub-Fund will invest primarily, <i>i.e.</i> at least 50% of the Sub-Fund’s net asset value, in USD-denominated fixed or floating rate fixed income securities issued by government, agencies and companies globally.<br><br>The Sub-Fund may invest in a full spectrum of fixed income securities including corporate bonds, emerging markets debt instruments, collateralised loan obligations (“ <b>CLOs</b> ”), asset-backed securities (“ <b>ABS</b> ”), commercial mortgage-backed securities (“ <b>CMBS</b> ”), taxable municipals, US government or agency obligations, as well as commercial paper.<br><br>Investments in CLOs, ABS, CMBS and emerging market securities shall not, when combined, exceed 20% of the net asset value of the Sub-Fund.<br><br>The Sub-Fund can invest in securities issued by issuers domiciled outside of the US as long as they are denominated in USD.<br><br>The Sub-Fund will primarily invest in securities rated investment grade (BBB- or above rated by Standard & Poor’s, Baa3 or above by Moody’s and BBB- or above by Fitch or an equivalent rating from an internationally recognised rating agency) and non-investment grade securities shall not exceed 20% of the net assets of the Sub-Fund. The Sub-Fund will not invest in distressed or default securities (rated CCC+ (or equivalent) or below). In addition to considering the credit rating of a fixed income security, the Sub-Investment Manager’s investment and research team will also conduct additional pre-trade and post-trade credit risk assessments for each fixed income security purchased.<br><br>The Sub-Fund’s expected total maximum investment in debt instruments with loss-absorption features, including but not limited to contingent convertible bonds, Additional Tier 1 and Tier 2 capital instruments, will be up to 20% of its net asset value. These instruments may be subject to contingent write-down or contingent conversion to ordinary shares on the occurrence of trigger event(s).<br><br>The Sub-Fund will not enter into (i) repurchase and reverse repurchase transactions, (ii) securities lending and securities borrowings, and (iii) total return swaps.<br><br>The Sub-Fund may hold ancillary liquid assets ( <i>i.e.</i> , bank deposits at sight, such as cash held in current accounts with a bank accessible at any time) up to 20% of its net asset value in order to cover current or exceptional payments, or for the time necessary to reinvest in eligible assets under applicable laws or for a period of time strictly necessary in case of unfavourable market conditions. On a temporary basis, for a period of time strictly |                                       |   |

necessary, and if justified by exceptionally unfavourable market conditions, the Sub-Fund may, in order to take measures to mitigate risks relative to such exceptional market conditions in the best interests of the investors, hold ancillary liquid assets up to 100% of its net asset value.

The Sub-Fund may not invest in securities from issuers manufacturing tobacco or firms involved in the manufacture of cluster munitions. In addition, the Sub-Fund shall not directly hold or acquire securities from issuers which are coal mining and / or coal-fired power generation companies.

However, the Sub-Fund may use financial derivative instruments for hedging and efficient portfolio management purposes only.

The Sub-Fund is not permitted to invest in aggregate more than 10% of its net asset value in shares or units of collective investment schemes and exchange-traded funds.

Subject to the above, the Sub-Fund may invest in fixed income securities of any issuer, of any industry or sector and in any geography.

In order to (i) achieve its investment goals, (ii) for treasury purposes, and/or (ii) in case of unfavourable market conditions, the Sub-Fund may hold cash equivalent (*i.e.*, bank deposits excluding bank deposits at sight, money market instruments or money market funds) pursuant to the applicable investment restrictions as set out in the investment policy and in the section headed “4. INVESTMENT STRATEGY AND RESTRICTIONS” in the prospectus.

#### **Use of derivatives / investment in derivatives**

The Sub-Fund’s net derivative exposure may be up to 50% of the Sub-Fund’s net asset value.

#### **What are the key risks?**

**Investment involves risks. Please refer to the offering document for details including the risk factors.**

##### **▪ General investment risk**

- The Sub-Fund’s investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.

##### **▪ Risk associated with investing in fixed income transferable securities**

- Debt securities are subject to both actual and perceived measures of creditworthiness. The “downgrading” of a rated debt security or its issuer, which may not be based on fundamental analysis, could decrease the value and liquidity of the security, particularly in a thinly traded market. This may lead to investments in such securities becoming less liquid, making it difficult to dispose of them.
- Changes in market rates of interest will generally affect the Sub-Fund’s asset values as the prices of fixed rate securities generally increase when interest rates decline and decrease when interest rates rise. Fixed income securities with longer-term maturities tend to be more sensitive to interest rate changes than shorter-term securities.
- An economic recession may adversely affect an issuer’s financial condition and the market value of high yield debt securities issued by such entity. In the event of bankruptcy of an issuer, the Sub-Fund may experience losses and incur costs.
- Issuers of non-investment grade or unrated debt may be highly leveraged and carry a greater risk of default. In addition, non-investment grade or unrated securities tend to be less liquid and more volatile than higher rated fixed-income securities, so that adverse economic events may have a greater impact on the prices of non-investment grade debt securities than on higher rated fixed-income securities. Such

securities are also subject to greater risk of loss of principal and interest than higher rated fixed-income securities.

▪ **Sovereign debt risk**

- Investments in sovereign debt may involve a degree of risk, including political, social and economic risks. The governmental entity that controls the repayment of sovereign debt may not be able or willing to repay the principal and/or interest when due in accordance with the terms of such debt.
- Sovereign debt holders may also be affected by additional constraints relating to sovereign issuers which may include (i) the restructuring of such debt (including the reduction of outstanding principal and interest and or rescheduling of repayment terms) without the consent of the impacted fund(s) ; and (ii) the limited legal recourses available against the sovereign issuer in case of failure of or delay in repayment.
- The Sub-Fund may suffer losses when there is a default of sovereign debt issuers.

▪ **Bond downgrade risk**

- The credit rating of a debt instrument or its issuer may be subsequently downgraded. In the event of such downgrading, the value of the Sub-Fund may be adversely affected. The Sub-Fund may or may not be able to dispose of the debt instruments that are being downgraded.
- The Sub-Fund may invest in highly rated / investment grade bonds, however, where a bond is subsequently downgraded it may continue to be held in order to avoid a distressed sale. To the extent that a Sub-Fund does hold such downgraded bonds, there will be an increased risk of default on repayment, which in turn translates into a risk that the capital value of the Sub-Fund will be affected.

▪ **Convertible securities risk**

- Convertible securities are typically bonds or preferred stocks that may be converted into a specific number of shares of the issuing company's stock at a specified conversion price.
- Convertible securities (including convertible bonds) which are hybrid between debt and equity combine investment characteristics and risks of equities and bonds. As such, convertible securities will be exposed to equity movement and greater volatility than straight bond investments. Investments in convertible bonds are subject to the same interest rate risk, credit risk, liquidity risk and prepayment risk associated with comparable straight bond investments.

▪ **Credit risk and risks relating to credit ratings**

- Credit ratings assigned by rating agencies are subject to limitations and do not guarantee the creditworthiness of the security and/or issuer at all times. The agencies may change the rating of issuers or instruments from time to time due to financial, economic, political, or other factors, which, if the change represents a downgrade, can adversely impact the market value of the affected instruments.

▪ **Risks associated with investing in financial derivative instruments ("FDI")**

- Risks associated with FDI include counterparty / credit risk, liquidity risk, valuation risk, volatility risk and over-the-counter transaction risk. The leverage element/component of an FDI can result in a loss significantly greater than the amount invested in the FDI by the Sub-Fund. Exposure to FDI may lead to a high risk of significant loss by the Sub-Fund.

• **Risks associated with payment of dividends out of capital/effectively out of capital**

- Payment of dividends out of capital of the Sub-Fund or payment of dividends effectively out of capital of the Sub-Fund amounts to a return or withdrawal of part of an investor's original investment or from any capital gains attributable to that original investment. Any distributions involving payment of dividends out of the Sub-Fund's capital or payment of dividends effectively out of the Sub-Fund's capital (as the case may be) may result in an immediate reduction of the net asset value per share.

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| <b>How has the Sub-Fund performed?</b>  |  |
| There is insufficient data to provide a useful indication of past performance to investors as the share classes offered to retail investors in Hong Kong have not yet launched.           |  |
| <b>Is there any guarantee?</b>  |  |
| The Sub-Fund does not have any guarantees. You may not get back the full amount of money you invest.  |  |
| <b>What are the fees and charges?</b>   |  |
| <b><u>Charges which may be payable by you</u></b>   |  |
| You may have to pay the following fees when dealing in the units of the Sub-Fund.   |  |
| <b><u>Fee</u></b>   | <b><u>What you pay</u></b>   |
| Subscription fee<br>(% of initial offer price or issue price)   | Class R (USD) / R <sub>DM</sub> (USD): Up to 3.00%   |
| Switching fee (conversion fee)<br>(% of the positive difference, if any, between the subscription fee applicable to the new shares and the subscription fee paid on the original shares ) | Class R (USD) / R <sub>DM</sub> (USD): Up to 1.00%   |
| Redemption fee<br>(% of redemption price)   | Class R (USD) / R <sub>DM</sub> (USD): Up to 1.00%   |
| <b><u>Ongoing fees payable by the Sub-Fund</u></b>  |  |
| The following expenses will be paid out of the Sub-Fund. They affect you because they reduce the return you get on your investments.  |  |
| <b><u>Annual rate (current rates as a % of the Sub-Fund's net asset value)</u></b>  |  |
| Management Company fee  | Class R (USD) / R <sub>DM</sub> (USD): up to 0.015% per annum<br><br>Subject to an annual minimum fee of EUR 1,250 after the first 12 months after launch of the Sub-Fund  |
| Investment Management fee   | Class R (USD) / R <sub>DM</sub> (USD): Up to 1.25% p.a.  |
| Depository fees   | 0.003% to 0.075% p.a. of the net asset value<br><br>The combined fees payable to the Depository and Administrator is subject to a minimum fee of the produce of USD 45,000 multiplied by the number of sub-funds launched within the Fund, which amount shall be charged to the Fund and allocated between sub-funds pro rata their portion in the net asset value of the Fund |
| Administration fee  | 0.005% to 0.01% p.a. of the net asset value<br><br>The combined fees payable to the Depository and Administrator is subject to a minimum fee of the produce of USD 45,000 multiplied by the number of sub-funds launched within the Fund, which amount   |

|   |     |
|---|-----|
| shall be charged to the Fund and allocated between sub-funds pro rata their portion in the net asset value of the Fund  |     |
| Performance fee   | Nil |
| <b><i>Other fees</i></b>  |     |
| You may have to pay other fees when dealing in the units of the Sub-Fund.   |     |
| <b>Additional Information</b> <ul style="list-style-type: none"> <li>You generally buy and redeem units at the Sub-Fund's next-determined net asset value after AIA Investment Management (HK) Limited receives your request in good order on or before 5:00 p.m. (Hong Kong time), being the dealing cut-off time, on a Subscription Day/Redemption Day (as the case may be) which is also a Hong Kong Business Day.</li> <li>The net asset value of the Sub-Fund is calculated and the price of units published each "business day". They are available online at the website <a href="https://investment.aia.com/hk/index.html">https://investment.aia.com/hk/index.html</a>. Please note that the aforesaid website has not been reviewed by the SFC.</li> <li>You may obtain the past performance information of other share classes offered to Hong Kong investors from the website <a href="https://investment.aia.com/hk/index.html">https://investment.aia.com/hk/index.html</a>. Please note that the aforesaid website has not been reviewed by the SFC.</li> <li>Where a Share Class may pay dividends out of capital or effectively out of the capital of the Sub-Fund, the composition of the dividends (<i>i.e.</i> the relative amounts paid out of (i) total net income and (ii) capital) for the last twelve (12) months will be available on the website at <a href="https://investment.aia.com/hk/index.html">https://investment.aia.com/hk/index.html</a>. Please note that the aforesaid website has not been reviewed by the SFC.</li> </ul> |     |
| <b>Important</b>  |     |
| <p>If you are in doubt, you should seek professional advice.</p> <p>The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.</p>  |     |



產品資料概要  
友邦多元固定收益基金  
友邦投資基金的子基金

發行人：友邦投資管理香港有限公司

2025 年 4 月

- 本概要為閣下提供本產品的重要資料。
- 本概要是銷售文件的一部分。
- 閣下不應單憑本概要而投資於本產品。

資料便覽

基金經理／  
管理公司： FundRock Management Company S.A.（「經理」）

投資經理： AIA Investment Management Private Limited，新加坡（外部委任）  
友邦投資管理香港有限公司，香港（外部委任）

副投資經理： BlackRock Financial Management, Inc.，美國（外部委任）

存管人： HSBC Continental Europe, Luxembourg

全年經常性開支比率<sup>#</sup>：  
R 類（美元） 1.34%  
R<sub>DM</sub> 類（美元） 1.34%

<sup>#</sup> 由於相關類別尚未推出，故經常性開支比率僅為一個估計數字。估計經常性開支比率按照某個具有類似費用架構的參考類別的經常性開支比率估計。實際數字在該類別實際營運後可能有所不同及該數字每年均可能有所變動。

交易頻密程度： 每日

基礎貨幣： 美元

股息政策： 累積類別：R 類（美元）- 並無股息分派。

派息股份：R<sub>DM</sub> 類（美元）- 每月派息。子基金（如下文所定義）應決定派息股份的盈利如何分派，並可不時宣佈於子基金（如下文所定義）根據就本基金（如下文所定義）發行章程所述的派息股份所採納的股息分派政策決定的時間和期間，以現金或股份的形式作出分派。任何股份類別均不保證作出股息分派。分派可從資本中支付或實際上從資本中支付，以及如作出有關分派，可能會導致相關類別每股資產淨值即時減少。

財政年度終結日： 12 月 31 日

最低投資額： R 類（美元）/ R<sub>DM</sub>類（美元）1,000 美元（首次），1,000 美元（其後）

## 本基金是甚麼產品？

友邦多元固定收益基金（「**子基金**」）是傘子基金友邦投資基金（「**本基金**」）的子基金。本基金為一家開放式可變資本投資公司（*société d'investissement à capital variable*），在盧森堡註冊，其註冊所在地監管機構為盧森堡金融業監管委員會（*Commission de Surveillance du Secteur Financier*）（CSSF）。

## 目標及投資策略

### 投資目標

子基金旨在透過投資於由主要投資於以美元計值的投資級別債券及其他債務證券組成的多元化固定收益投資組合獲取最高的長期回報。

### 投資策略

為了實現其投資目標，子基金將主要（*即*最少為子基金資產淨值的 50%）投資於由政府、機構及公司全球發行以美元計值的定息或浮息固定收益證券。

子基金可投資於各種固定收益證券，包括企業債券、新興市場債務工具、貸款抵押證券（「**CLO**」）、資產抵押證券（「**ABS**」）、商業按揭抵押證券（「**CMBS**」）、應課稅市政公債、美國政府或機構債務產品，以及商業票據。

於 CLO、ABS、CMBS 及新興市場證券的投資合計不得超過子基金資產淨值的 20%。

子基金可投資於美國境外發行人發行的證券，惟此等證券須以美元計值。

子基金將主要投資於獲評級為投資級別的證券（標準普爾評級為 BBB-或以上、穆迪評級為 Baa3 或以上、惠譽評級為 BBB-或以上或國際認可評級機構的同等評級）及非投資級別證券不得超過子基金淨資產的 20%。子基金不會投資於受壓或違約證券（評級為 CCC+（或同等）或以下）。除了考慮固定收益證券的信貸評級外，副投資經理的投資及研究團隊亦將對所購買的每項固定收益證券進行額外的交易前及交易後信貸風險評估。

子基金預期對具有吸收虧損特點的債務工具（包括但不限於或有可轉換債券、額外一級及二級資本工具）的最高投資總額將高達其資產淨值的 20%。此等工具或須在觸發事件發生時進行或有減記或或有轉換為普通股。

子基金將不會進行(i)回購及逆向回購交易、(ii)證券借出及證券借入，及(iii)總回報掉期。

子基金可將其資產淨值最多 20%持有輔助流動資產（*即*即期銀行存款，例如可隨時提取的在銀行往來賬戶中持有的現金），以支付當前或特殊付款，或用於投資達根據適用法律所規定再投資合資格資產所需的時間或在不利市況下嚴格所需的期間。在暫時的基礎上，在嚴格所需的期間內，以及如果異常不利市況所證明，子基金可為了投資者的最佳利益採取措施減輕與該等異常市況相關的風險，持有其資產淨值最多 100%的輔助流動資產。



子基金不可投資於製造煙草的發行人或參與製造集束彈藥的公司的證券。此外，子基金不得直接持有或收購煤礦開採及／或燃煤發電公司的發行人的證券。

然而，子基金僅可使用金融衍生工具作對沖及有效投資組合管理目的。

子基金不獲准將其超過 10% 的資產淨值總額投資於集體投資計劃及交易所買賣基金的股份或單位。

在上文的規限下，子基金可投資於任何發行人、任何行業或界別及任何地區的固定收益證券。

為了(i)實現其投資目標，(ii)作為財務目的，及／或(iii)在不利市況下，子基金可根據發行章程中的投資政策及標題「4. 投資策略及限制」一節所載的適用的投資限制持有現金等價物（~~及~~銀行存款，不包括即期銀行存款、貨幣市場工具或貨幣市場基金）。

### 使用衍生工具／投資於衍生工具

子基金的衍生工具風險承擔淨額最高可達子基金資產淨值的 50%。

### 本子基金有哪些主要風險？

投資涉及風險。請參閱銷售文件，了解風險因素等資料。

#### ● 一般投資風險

- 子基金的投資組合的價值可能因下列任何主要風險因素而下跌，故 閣下於子基金的投資可能蒙受損失。概不保證償還本金。

#### ● 與投資於固定收益可轉讓證券相關的風險

- 債務證券涉及信用可靠性的實際及觀感衡量。評級債務證券或其發行人的評級被「下調」（可能並非基於基本分析），可能降低證券的價值及流動性，特別是在交投淡薄的市場。這可能導致於該等證券的投資流動性減低，因而難以出售相關證券。
- 市場利率變動一般會影響子基金的資產價值，因為定息證券的價格一般會在利率下降時上升，在利率上升時下跌。年期較長的固定收益證券往往比年期較短的證券對利率變化更為敏感。
- 經濟衰退可能對發行人的財務狀況以及該實體發行的高收益債務證券的市值產生不利影響。倘若發行人破產，子基金可能會蒙受損失並產生費用。
- 非投資級別或未評級債務的發行人可能具有高槓桿，並附帶較大的違約風險。此外，相比評級較高的固定收益證券，非投資級別或未評級證券的流動性較低，且波動性亦較大，因此不利的經濟事件可能對非投資級別債務證券的價格產生的影響大於評級較高的債務證券。該等證券相比評級較高的固定收益證券，亦承受較大損失本金及利息的風險。

#### ● 主權債務風險

- 投資於主權債務可能涉及一定程度的風險，包括政治、社會及經濟風險。管控主權債務還款的政府實體或不能或不願根據有關債務的條款償還到期本金及／或利息。
- 主權債務持有人亦可能受到有關主權發行人的額外限制之影響，其中可能包括(i)在未經受影響基金同意的情況下重組該等債務（包括減少未償還本金及利息及／或重新安排還款條款）；及(ii)在未能償還或延遲償還的情況下，可對主權發行人運用的法律追償有限。
- 倘若主權債務發行人違約，子基金可能蒙受損失。

- **債券評級下調風險**

- 債務工具或其發行人的信貸評級其後或會被下調。倘若出現評級下調，子基金的價值可能受到不利影響。子基金未必可以出售評級被下調的債務工具。
- 子基金可能投資於高評級／投資級別債券，然而，倘若債券其後被下調，為避免廉價出售，子基金可能會繼續持有該債券。倘若子基金持有該等被下調評級的債券，則拖欠還款的風險將會增加，進而轉化為子基金的資本價值將會受到影響的風險。

- **可轉換證券風險**

- 可轉換證券通常為債券或優先股，可按特定轉換價轉換為發行公司股票的特定數目股份。
- 可轉換證券（包括可轉換債券）為債券與股票的混合體，結合股票及債券的投資特徵及風險。因此，與傳統債券投資相比，可轉換證券將承受股票波動及較大的波動性。於可轉換債券的投資承受與可比較傳統債券投資相同的相關利率風險、信貸風險、流動性風險及提前償還風險。

- **信貸風險及有關信貸評級的風險**

- 評級機構所授予的信貸評級涉及限制，且不能時刻保證證券及／或發行人的信用可靠性。由於金融、經濟、政治或其他因素，評級機構可能會不時變更發行人或工具的評級，倘若變更代表評級下調，則可能對受影響工具的市值產生不利影響。

- **與投資於金融衍生工具（「金融衍生工具」）相關的風險**

- 與金融衍生工具相關的風險包括對手方／信貸風險、流動性風險、估值風險、波動性風險及場外交易風險。金融衍生工具的槓桿元素／部分可導致虧損顯著大於子基金投資於金融衍生工具的金額。投資於金融衍生工具可導致子基金承受高風險的重大虧損。

- **與從資本／實際上從資本中支付股息相關的風險**

- 從子基金的資本中支付股息或實際上從子基金的資本中支付股息相當於退還或提取投資者部分原有之投資或任何歸屬於該原有投資的資本收益。涉及從子基金的資本中支付股息或實際上從子基金的資本中支付股息（視乎情況而定）的任何分派可能導致每股資產淨值即時減少。

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| <b>子基金過往的業績表現如何？</b>                             |
| 由於向香港零售投資者發售的股份類別尚未推出，故並無足夠的數據為投資者提供有用的過往業績表現指示。 |
| <b>子基金有否提供保證？</b>                                |
| 子基金不提供任何保證。閣下未必可全數取回投資本金。                        |
| <b>投資子基金涉及哪些費用及收費？</b>                           |

|   |  |
|---|--|
| <b><u>閣下或須繳付的收費</u></b>   |  |
| 閣下買賣子基金的單位時或須繳付以下費用。  |  |
| <b><u>費用</u></b>  | <b><u>閣下所付金額</u></b>   |
| 認購費<br>(首次發售價或發行價的百分比)  | R 類 (美元) / R <sub>DM</sub> 類 (美元) : 最高 3.00%   |
| 轉換費 (兌換費)<br>(適用於新股份類別的認購費與就原有股份支付的認購費之間的正數差額 (如有) 的百分比)            | R 類 (美元) / R <sub>DM</sub> 類 (美元) : 最高 1.00%   |
| 贖回費<br>(贖回價的百分比)  | R 類 (美元) / R <sub>DM</sub> 類 (美元) : 最高 1.00%   |
| <b><u>子基金應付的持續費用</u></b>  |  |
| 以下收費將從子基金中支付，閣下的投資回報將會因而減少。<br><b><u>年率 (現有費率，佔子基金資產淨值的百分比)</u></b> |  |
| 管理公司費用  | R 類 (美元) / R <sub>DM</sub> 類 (美元) : 每年最高 0.015%<br><br>在子基金推出後首 12 個月之後，最低年費為 1,250 歐元                         |
| 投資管理費   | R 類 (美元) / R <sub>DM</sub> 類 (美元) : 每年最高 1.25%   |
| 存管費   | 每年資產淨值的 0.003% 至 0.075%<br><br>存管人及行政管理人應付的合計費用最低為 45,000 美元乘以本基金推出的子基金數目之積，該金額應記入本基金並按子基金佔本基金資產淨值的比例在子基金之間分配。 |
| 行政管理費   | 每年資產淨值的 0.005% 至 0.01%<br><br>存管人及行政管理人應付的合計費用最低為 45,000 美元乘以本基金推出的子基金數目之積，該金額應記入本基金並按子基金佔本基金資產淨值的比例在子基金之間分配   |
| 表現費   | 無  |
| <b><u>其他費用</u></b>  |  |
| 閣下買賣子基金的單位時或須繳付其他費用。  |  |

### 其他資料

- 在友邦投資管理香港有限公司於同時為香港營業日的認購日／贖回日（視情況而定）下午5時正（香港時間）（即交易截止時間）或之前收妥閣下的要求後，閣下一般按子基金隨後釐定的資產淨值購買及贖回單位。
- 子基金於每個「營業日」計算資產淨值及公佈單位價格。子基金的資產淨值及單位價格可在網站<https://investment.aia.com/hk/index.html>查閱。請注意，上述網站並未經證監會審閱。
- 閣下可在網站<https://investment.aia.com/hk/index.html>取得向香港投資者發售的其他股份類別的過往表現資料。請注意，上述網站並未經證監會審閱。
- 如股份類別可從子基金的資本中支付或實際上從子基金的資本中支付股息，過去十二（12）個月的股息的組成（即從(i)淨收入總額及(ii)資本中支付的相對金額）將可在網站<https://investment.aia.com/hk/index.html>查閱。請注意，上述網站並未經證監會審閱。

### 重要提示

閣下如有疑問，應諮詢專業意見。

證監會對本概要的內容並不承擔任何責任，對其準確性或完整性亦不作出任何陳述。