

April 2023

**THIS DOCUMENT IS IMPORTANT AND REQUIRES YOUR IMMEDIATE ATTENTION.  
IF IN DOUBT, PLEASE SEEK PROFESSIONAL ADVICE.**

Friends Provident International Limited (“Friends Provident International”) is responsible for the information contained in this notice. To the best of the knowledge and belief of Friends Provident International (having taken all reasonable care to ensure that such is the case), the information contained in this notice is, at the date of this letter, in accordance with the facts and there are no other facts the omission of which would make any statement in this notice misleading. Friends Provident International accepts responsibility accordingly for the information contained in this notification.

Dear Policyholder

**Policy Number: «Policy\_No»**

**Your financial adviser: «AgentName»**

**Re: Reserve, Premier, Premier II, Premier Ultra, Elite, Zenith, International Investment Account, International Portfolio Bond, Managed Portfolio Account, Premier Investment Plan, Flexible Growth Plan, Executive Savings Plan, International Pension Plan, International Savings Plan, Summit and Summit II (collectively, the “Schemes”)**

**Notification of changes to the underlying funds of:**

**J32 JPMorgan Pacific Securities (the “Affected Investment-linked Fund 1”)**

**J34 JPMorgan Asia Growth (the “Affected Investment-linked Fund 2”)**

**R08 JPMorgan ASEAN (the “Affected Investment-linked Fund 3”)**

**(together the “Affected Investment-linked Funds 1-3”)**

We are writing to you as your policy holds units in one or more of the Friends Provident International Limited (“FPIL”) Affected Investment-linked Funds 1-3 named above. We have been notified by the representatives of JP Morgan Asset Management (the “Company”) of the following upcoming changes to the underlying funds of the Affected Investment-linked Funds 1-3. These changes will take effect from **28 April 2023** (the “Effective Date”).

**Changes to the investment policy of Affected Investment-linked Funds 1-2**

From the Effective Date, the investment policy of the underlying funds of the Affected Investment-linked Funds 1-2 will be amended such that each underlying fund’s aggregate exposure (direct and indirect) to China A-Shares and B-Shares (including eligible China A-Shares invested via the Shanghai-Hong Kong Stock Connect and/or Shenzhen-Hong Kong Stock Connect) may not exceed 20% of their total net asset value. Please refer to the enclosed **Appendix** for comparison of the relevant investment policy before and from the Effective Date.

For details of the risks associated with investment in China A-Shares and B-Shares, please refer to the relevant risk factors disclosed in the offering documents of the underlying funds of the Affected Investment-linked Funds 1-3; these will be made available by our Hong Kong office upon request.

### Clarification to the investment policy of Affected Investment-linked Funds 2-3

It is currently stated in the investment policy of the underlying funds of Affected Investment-linked Funds 2-3 that one month's prior notice will be given to unitholders for any change in the funds' maximum exposure to China A-Shares and/or B-Shares in the future. From the Effective Date, such statement will be removed and if there is any change in the underlying funds' maximum exposure to China A-Shares and/or B-Shares in the future, the Manager will notify unitholders and update the offering documents of the underlying funds in accordance with the applicable regulatory requirements.

**These changes will happen automatically within your policy or contract and you do not need to take any action.**

Should you wish to switch your existing investment out of the Affected Investment-linked Funds 1-3, or to redirect future regular premiums (if any) to a different investment-linked fund, you are free to do so, without charge, by completing the Switch/Redirection instruction form and returning it to our Hong Kong office, a copy of which is available on request.

Please note that you can also switch your investment-linked funds or redirect future premiums at any time, online through the FPI Portal, without charge. Simply log in at <https://portal.fpinternational.com>. It is a simple, convenient and secure way to manage your policy.

You should read the corresponding offering documents (including Product Key Facts Statement) of the underlying funds (including, without limitation, their investment objectives and policies, risk factors and charges), which will be made available by our Hong Kong office upon request.

**We recommend that you seek the advice of your usual independent financial adviser before making any investment decisions.**

If you have any questions regarding your policy or the investment-linked funds in which you are invested, please contact our Hong Kong office:

Friends Provident International Limited  
803, 8/F, One Kowloon  
1 Wang Yuen Street, Kowloon Bay  
Hong Kong

Tel: +852 3550 6188  
Fax: +852 2868 4983  
Email: [customerservicing@fpihk.com](mailto:customerservicing@fpihk.com)

***Investment-linked fund prices may fluctuate and are not guaranteed. Investment involves risk. Past performance should not be viewed as a reliable guide of future performance.***

***Please refer to the offering documents of the Schemes for further details.***

Yours sincerely



Chris Corkish  
Investment Marketing Manager

Appendix

	Before the Effective Date	From the Effective Date
<p><b>Affected Investment-linked Fund 1</b></p> <p><b>J32 JPMorgan Pacific Securities</b></p>	<p>The underlying fund may invest up to 10% of its total net asset value in eligible China A-Shares via the Shanghai-Hong Kong Stock Connect and/or Shenzhen-Hong Kong Stock Connect.</p>	
<p><b>Affected Investment-linked Fund 2</b></p> <p><b>J34 JPMorgan Asia Growth</b></p>	<p>The underlying fund's aggregate exposure (direct and indirect) to China A-Shares and B-Shares may not exceed 10% of its total net asset value and should this investment policy in China A-Shares and/or B-Shares change in the future, one month's prior notice will be given to unitholders and the offering document will be updated accordingly.</p> <p>The underlying fund may invest up to 10% of its total net asset value in eligible China A-Shares via the Shanghai-Hong Kong Stock Connect and/or Shenzhen-Hong Kong Stock Connect.</p>	<p>The underlying fund's aggregate exposure (direct and indirect) to China A-Shares and B-Shares (including eligible China A-Shares invested via the Shanghai-Hong Kong Stock Connect and/or Shenzhen-Hong Kong Stock Connect) may not exceed 20% of its total net asset value.</p>

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2023 年 4 月

此乃重要文件，請即時查閱。  
如有疑問，請尋求專業意見。

英國友誠國際有限公司（「英國友誠國際」）對本通知所載資料負責。據英國友誠國際所知及所信（已採取一切合理謹慎確保情況屬實），本通知所載資訊在本函發出之日均與事實相符，且無任何其他遺漏會使本通知中任何陳述產生誤導。英國友誠國際對本通知所載資料承擔相應責任。

致保單持有人，

保單編號：《保單編號》  
閣下財務顧問：《代理名稱》

關於豐裕計劃、優裕計劃、曉逸投資相連壽險計劃、卓裕計劃、萬全精英投資計劃、萬全智富投資計劃、萬全國際投資計劃、全能投資組合計劃、Managed Portfolio Account、Premier Investment Plan、靈活增長計劃、行政人員儲蓄計劃、International Pension Plan、International Savings Plan、嶺豐投資計劃和嶺豐投資相連壽險計劃 II（一併稱為「計劃」）

關於以下基金之相關基金的變更通知：

- J32 摩根太平洋證券基金（「受影響之投資相連基金 1」）
- J34 摩根亞洲增長基金（「受影響之投資相連基金 2」）
- R08 摩根東協基金（「受影響之投資相連基金 3」）
- （一併稱為「受影響之投資相連基金 1-3」）

我們現致函閣下乃因為閣下的保單持有上述英國友誠國際有限公司受影響之投資相連基金 1-3 的單位。摩根資產管理公司（「該公司」）已通知我們，受影響之投資相連基金 1-3 的相關基金即將有以下調整。這些調整將於 2023 年 4 月 28 日（「生效日期」）起效。

**受影響之投資相連基金 1-2 之投資政策變動**

自生效日期起，受影響之投資相連基金 1-2 的相關基金，其投資政策將予以修訂，藉以使每項相關基金對中國 A 股及 B 股（包括透過滬港通及/或深港通投資的合資格中國 A 股）之總敞口（直接及間接）不會超過其總資產淨值的 20%。關於相關投資政策在生效日期前後的對比，請參閱隨函附上的**附錄**。

關於與投資中國 A 股及 B 股涉及的風險詳情，請參閱在受影響之投資相連基金 1-3 的相關基金銷售文件披露的有關風險因素；我們的香港辦事處將因應要求提供該等銷售文件。

### 受影響之投資相連基金 2-3 的相關基金投資政策澄清

受影響之投資相連基金 2-3 的相關基金投資政策現載明，倘基金在未來對中國 A 股及/或 B 股的最大敞口發生任何調整，基金將向單位持有人作出一個月的事先通知。自生效日期起，該陳述將予以刪除，並且倘相關基金日後對中國 A 股及/或 B 股的最大敞口發生任何變化，經理將根據適用的監管要求知會單位持有人，以及更新相關基金的銷售文件。

### 這些變更將在您的保單或合約中自動執行，您無須採取任何行動。

閣下可隨時將現有的投資從受影響之投資相連基金 1-3 免費轉換至另一投資相連基金，或將日後的定期保費（如有）轉換至閣下保單下的另一投資相連基金，費用全免。閣下可向本公司索取基金轉移 / 重新調配指示表格，並將填妥的表格交回我們的香港辦事處。

請注意，您也可以隨時透過 FPI 入口網站以線上方式免費轉換您的投資相連基金或重新調配未來的保費。只需在 <https://portal.fpinternational.com> 登入即可。這是一種簡單、方便和安全的 management 政策的方法。

您應閱讀相關基金的發售文件（包括產品資料概要）（包括但不限於其投資目標及政策、風險因素以及收費），我們的香港辦事處可應索提供該等資料。

### 我們建議您在作出任何投資決定前，徵求獨立財務顧問的意見。

倘若您對您的保單或投資相連基金有任何疑問，請聯絡香港辦事處：

英國友誠國際有限公司  
一號九龍 8 樓 803 室  
九龍灣宏遠街 1 號  
香港

電話： +852 3550 6188  
傳真： +852 2868 4983  
電郵： [customerservice@fpihk.com](mailto:customerservice@fpihk.com)

**投資相連基金價格可能會波動，並無法擔保。投資涉及風險。往績未必能作為日後表現的指標。**

**詳情請參閱該計劃的發售文件。**

謹致問候



Chris Corkish  
投資營銷經理

附錄

	生效日期之前	生效日期起
<p><b>受影響之投資相連基金 1</b></p> <p><b>J32 摩根太平洋證券基金</b></p>	<p>相關基金可將其總資產淨值的最多 10% 投資於透過滬港通及/或深港通的合資格中國 A 股。</p>	
<p><b>受影響之投資相連基金 2</b></p> <p><b>J34 摩根亞洲增長基金</b></p>	<p>相關基金對中國 A 股及 B 股的總敞口（直接及間接）不得超過其總資產淨值的 10%，並且倘未來對此中國 A 股及/或 B 股投資政策發生調整，基金將向單位持有人作出一個月的事前通知，並相應地更新銷售文件。</p> <p>相關基金可將其總資產淨值的最多 10% 投資於透過滬港通及/或深港通的合資格中國 A 股。</p>	<p>相關基金對中國 A 股及 B 股（包括透過滬港通及/或深港通投資的合資格中國 A 股）的總敞口（直接及間接）不得超過其總資產淨值的 20%。</p>

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