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Financial Adviser

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«AgentCountry»

October 2024

**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 fund of Natixis Harris Associates Global Equity (L42) (the “Affected Investment-linked Fund”)

We are writing to you as your policy holds units in the Friends Provident International Limited (“FPIL”) Affected Investment-linked Fund (the “Affected ILF”). We have been notified by the board of directors of Natixis International Funds (Lux) I (the “Company”) of the following changes to the underlying fund of the Affected ILF; *Harris Associates Global Equity RE (USD) Acc - LU0477156797*. These changes will take effect from **3 December 2024** (the “Effective Date”).

Please note that from 25 November 2024 the Affected ILF will be changed to *Natixis Harris Associates Global Equity (H57)*, being the corresponding FPIL Hong Kong investment-linked fund, as detailed in our 22 August 2024 communication. All reference herein to the Affected ILF equally denotes the applicable FPIL Hong Kong investment-linked fund version.

Update to investment policy and fund specific risks

The Company has advised that from the Effective Date, the investment policy and strategy of the underlying fund of the Affected ILF will change to reflect that it promotes environmental and/or social characteristics as defined under Article 8 of the EU’s Sustainable Finance Disclosure Regulation (“SFDR”). Article 8 funds are those that promote social and/or environmental characteristics, invest in companies that follow good governance, give binding commitments but do not have a sustainable investment objective.

While the underlying fund of the Affected ILF will be categorised as an SFDR Article 8 product, the Company has advised it is not intended to be classified as an ESG fund in Hong Kong.

The change to the investment policy will also trigger the addition of the fund specific risk “ESG Driven Investments” to the underlying fund of the Affected ILF. The “Sustainability Risks” section of the underlying fund prospectus will be amended following the Effective Date to integrate sustainability risks as part of the ESG approach. However, the Company note that the addition is not expected to affect the overall risk of the underlying fund of the Affected ILF.

Please refer to the enclosed **Appendix** for details of the updated investment policy, strategy and additional risk criteria following the Effective Date.

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 ILF, or to redirect future regular premiums (if any) to a different investment-linked fund, you are free to do so, without charge, by completing a 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
803, 8/F, One Kowloon
1 Wang Yuen Street, Kowloon Bay
Hong Kong

Tel: +852 3550 6188
Fax: +852 2868 4983
Email: customerservicing@fpikh.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

A handwritten signature in black ink, appearing to read "Chris Corkish".

Chris Corkish
Investment Marketing Manager

Appendix Comparison Changes to the underlying fund of the Affected ILF

	Before the Effective Date	After the Effective Date
Investment Objective of the underlying fund of the Affected ILF	The investment objective of the underlying fund is long term growth of capital.	The investment objective of the underlying fund is long term growth of capital through an investment process that systematically includes Environmental, Social and Governance (“ESG”) considerations.
Principal Investment Strategy of the underlying fund of the Affected ILF	<p>The underlying fund invests primarily in equity securities of companies around the world.</p> <p>The underlying fund invests at least two-thirds of its total assets in equity securities worldwide. The underlying fund’s equity investments may include common stocks, equity-related instruments on an ancillary basis such as warrants, equity-linked notes and convertible bonds whose value is derived from the value of any of those equity securities, and depositary receipts for any of those equity investments.</p> <p>The underlying fund may invest up to one-third of its total assets in cash, cash equivalents or other types of securities than those described above.</p> <p>The underlying fund may invest up to 10% of its net assets in undertakings for collective investment.</p> <p>The underlying fund is actively managed. In choosing equity securities, the underlying fund uses fundamental analysis to select stocks, focusing on stocks that the Investment Manager of the underlying fund believes are trading in the market at significant discounts to their underlying value.</p>	<p>The underlying fund promotes environmental or social characteristics but does not have as its objective a sustainable investment. It might invest partially in assets that have a sustainable objective. For further information regarding the environmental or social characteristics promoted by the underlying fund, please refer to the SFDR Annex of the underlying fund prospectus.</p> <p>The underlying fund invests primarily in equity securities of companies around the world.</p> <p>The underlying fund invests at least two-thirds of its total assets in equity securities worldwide. The underlying fund’s equity investments may include common stocks, equity-related instruments on an ancillary basis such as warrants, equity-linked notes and convertible bonds whose value is derived from the value of any of those equity securities, and depositary receipts for any of those equity investments.</p> <p>The underlying fund may invest up to one-third of its total assets in cash, cash equivalents or other types of securities than those described above.</p> <p>The underlying fund may invest up to 10% of its net assets in undertakings for collective investment.</p> <p>The underlying fund is actively managed. In choosing equity securities, the underlying fund uses fundamental analysis to select stocks, focusing on stocks that the Investment Manager of the underlying fund believes are trading in the market at significant discounts to their underlying value.</p>

Any terms not defined herein shall have the same meaning as set out in the current Hong Kong prospectus of the underlying fund of the Affected ILF.

	Before the Effective Date	After the Effective Date
<p>Sustainability Risks section of the prospectus of the underlying fund of the Affected ILF</p>	<p>The underlying fund is subject to sustainability risks as defined in the Regulation 2019/2088 (article 2(22)) by environmental, social or governance event or condition that, if it occurs, could cause an actual or a potential material negative impact on the value of the investment.</p> <p>Sustainability Risks are principally linked to climate-related events resulting from climate change (i.e. Physical Risks) or to the society's response to climate change (i.e. Transition Risks), which may result in unanticipated losses that could affect the underlying fund's investments and financial condition.</p> <p>Social events (e.g. inequality, inclusiveness, labour relations, investment in human capital, accident prevention, changing customer behaviour, etc.) or governance shortcomings (e.g. recurrent significant breach of international agreements, bribery issues, products quality and safety, selling practices, etc.) may also translate into Sustainability Risks.</p> <p>Sustainability factors consist in environmental, social and employee matters, respect for human rights, anti-corruption and anti-bribery matters (the "Sustainability Factors").</p> <p>Even though the portfolio investment process may integrate an ESG approach, the preliminary investment objective is not to mitigate sustainability risk. More information on the framework related to the incorporation of Sustainability Risks set by the Management Company of the underlying fund are to be found on its website.</p>	<p>The underlying fund is subject to sustainability risks as defined in the Regulation 2019/2088 (article 2(22)) by environmental, social or governance event or condition that, if it occurs, could cause an actual or a potential material negative impact on the value of the investment.</p> <p>Sustainability Risks are principally linked to climate-related events resulting from climate change (i.e. Physical Risks) or to the society's response to climate change (i.e. Transition Risks), which may result in unanticipated losses that could affect the underlying fund's investments and financial condition.</p> <p>Social events (e.g. inequality, inclusiveness, labour relations, investment in human capital, accident prevention, changing customer behaviour, etc.) or governance shortcomings (e.g. recurrent significant breach of international agreements, bribery issues, products quality and safety, selling practices, etc.) may also translate into Sustainability Risks.</p> <p>Sustainability factors consist in environmental, social and employee matters, respect for human rights, anti-corruption and anti-bribery matters (the "Sustainability Factors").</p> <p>Portfolio investment process includes the above mentioned ESG approach to integrate Sustainability Risks into the investment decision or process. In light of the underlying fund's investment policy and risk profile, the likely impacts of Sustainability Risks on the underlying fund's returns are expected to be low.</p> <p>More information on the framework related to the incorporation of Sustainability Risks set by the Management Company of the underlying fund are to be found on its website.</p>

Any terms not defined herein shall have the same meaning as set out in the current Hong Kong prospectus of the underlying fund of the Affected ILF.

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財務顧問

«AgentName»
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«AgentAdd4»
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«AgentCountry»

2024 年 10 月

本項為重要文件，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」）對本通知所載資訊負責。據英國友誠國際所知及所信（已採取一切合理謹慎措施確保情況屬實），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訊承擔相應責任。

致保單持有人

保單編號：«Policy_No»

閣下的財務顧問：«AgentName»

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（統稱為「計劃」）

有關法盛 Harris 全球股票基金 (L42)（「受影響之投資相連基金」）相關基金的變更通知

我們現向閣下致函，乃因為閣下的保單持有英國友誠國際有限公司（「英國友誠」）受影響之投資相連基金。法盛（盧森堡）國際基金 I（「公司」）董事會已向我們通報受影響之投資相連基金之相關基金的以下變更；法盛 Harris 全球股票基金 RE（美元）累積型——LU0477156797。該等調整將於 2024 年 12 月 3 日（「生效日」）生效。

請注意，自 2024 年 11 月 25 日起，受影響之投資相連基金將變更為法盛 Harris 全球股票基金 (H57)，即相應的英國友誠國際香港投資相連基金，詳見我們 2024 年 8 月 22 日的通報。本文件中提及的受影響之投資相連基金均指適用版本的英國友誠國際香港投資相連基金。

投資政策和基金特定風險的更新

該公司已告知，自生效日起，受影響之投資相連基金之相關基金的投資政策和策略將有所變化，以滿足歐盟《可持續性相關披露的規例》（簡稱「SFDR」）第 8 條中促進環境及/或社會特性方面的規定。第 8 條的基金是指促進社會及/或環境特性以及在遵循良好管治、給予具有約束力的承諾但沒有可持續投資目標的公司中投資的基金。

儘管受影響之投資相連基金之相關基金將被劃為 SFDR 第 8 條產品，但該公司已表示無意在香港將其歸類為 ESG 基金。

投資政策的變更還將促使受影響之投資相連基金之相關基金中增加基金特定風險「ESG 帶動的投資」。相關基金發行章程的「可持續性風險」一節將在生效日之後作出修改，以將可持續性風險納入 ESG 方法。然而，該公司指出，此次增加預計不會影響受影響之投資相連基金之相關基金的整體風險。

有關生效日後更新的投資政策、策略和其他風險標準的詳情，請參閱隨附的**附錄**。

這些變更將在閣下的保單或合約中自動執行，閣下無須採取任何行動。

您可隨時將現有的投資從受影響之投資相連基金免費轉換至另一投資相連基金，或將日後的定期保費（如適用）轉換至您保單下的另一投資相連基金，費用全免。您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，閣下也可以隨時透過 FPI 網站以線上方式免費轉換閣下的投資相連基金或重新調配未來的保費。您只需登入網上系統 <https://portal.fpinternational.com> 即可。這是一種簡單、方便和安全的管理保單的方法。

閣下應閱讀相關基金的相應銷售文件（包括產品資料概要），當中包括但不限於其投資目標及政策、風險因素及收費。我們的香港辦事處將因應要求提供該等資料。

我們建議閣下在作出任何投資決定之前，向閣下的常用獨立財務顧問尋求意見。

倘若閣下對閣下的保單或投資的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

電話：+852 3550 6188

一號九龍 8 樓 803 室

傳真：+852 2868 4983

九龍灣宏遠街 1 號

電子郵箱：customerservicing@fpikh.com

香港

投資相連基金的價格可能出現波動，並且無法保證。投資涉及風險。往績未必能作為日後表現的指標。

更多詳情請參閱計劃的銷售文件。

謹啟



Chris Corkish
投資銷售經理

附錄一受影響之投資相連基金之相關基金的變化對比

	生效日前	自生效日起
受影響之投資相連基金之相關基金的投資目標	<p>相關基金的投資目標是實現資本的長期增長。</p>	<p>相關基金的投資目標是，採用系統性的方式涵蓋環境、社會和管治（簡稱「ESG」）考慮因素的投資過程，從而實現資本的長期增長。</p>
受影響之投資相連基金之相關基金的主要投資策略	<p>相關基金主要投資於全球各公司的股票證券。</p> <p>相關基金將其至少三分之二的總資產投資於全球股票證券。相關基金的股票投資可能包括普通股、輔助性股票相關工具，例如認股權證、股票掛鉤票據和可轉換債券，其價值來自任何該等股票證券的價值，以及任何該等股票投資的存托憑證。</p> <p>相關基金最多可將其總資產的三分之一投資於現金、現金等價物或除上述證券以外的其他類證券。</p> <p>相關基金最多可將其淨資產的 10% 投資於集體投資計劃。</p> <p>相關基金受積極管理。在選擇股票證券時，相關基金使用基本面分析以選擇股票，重點關注相關基金的投資經理認為在市場上以其基本價值的相當大折扣進行交易的股票。</p>	<p>相關基金促進環境或社會特性，但其目標不是可持續投資。該項可能部分投資於具有可持續目標的資產。有關相關基金提倡的環境或社會特性的進一步資訊，請參閱相關基金發行章程的 SFDR 附件。</p> <p>相關基金主要投資於全球各公司的股票證券。</p> <p>相關基金將其至少三分之二的總資產投資於全球股票證券。相關基金的股票投資可能包括普通股、輔助性股票相關工具，例如認股權證、股票掛鉤票據和可轉換債券，其價值來自任何該等股票證券的價值，以及任何該等股票投資的存托憑證。</p> <p>相關基金最多可將其總資產的三分之一投資於現金、現金等價物或除上述證券以外的其他類證券。</p> <p>相關基金最多可將其淨資產的 10% 投資於集體投資計劃。</p> <p>相關基金受積極管理。在選擇股票證券時，相關基金使用基本面分析以選擇股票，重點關注相關基金的投資經理認為在市場上以其基本價值的相當大折扣進行交易的股票。</p>

本通知未釋義的任何詞彙應與受影響之投資相連基金之相關基金的香港現行發行章程所載的含義相同。

	生效日前	自生效日起
<p>受影響之投資相連基金之相關基金的發行章程中的可持續性風險部分</p>	<p>相關基金面臨第 2019/2088 號法規（第 2(22) 條）定義的可持續性風險，即環境、社會或管治事件或條件一旦發生，可能對投資價值造成實際或潛在的重大負面影響。</p> <p>可持續性風險主要與氣候變化引致的氣候相關事件（即物理風險）或社會對氣候變化的應對措施（即過渡風險）有關，這些風險可能引致意想不到的損失，從而影響相關基金的投資和財務狀況。</p> <p>社會事件（例如，不平等、包容性、勞資關係、人力資本投資、事故預防、客戶行為改變等）或管治缺陷（如經常性嚴重違反國際協定、賄賂問題、產品品質和安全、銷售行為等）也可能轉化為可持續性風險。</p> <p>可持續性因素包括環境、社會和員工事務、尊重人權、反腐敗和反賄賂事務（「可持續性因素」）。</p> <p>儘管投資組合的投資過程可能會整合環境、社會和公司管治方法，但其初步投資目標並不是降低可持續性風險。有關相關基金管理公司訂立的可持續性風險納入框架的更多資訊，請訪問其網站。</p>	<p>相關基金面臨第 2019/2088 號法規（第 2(22) 條）定義的可持續性風險，即環境、社會或管治事件或條件一旦發生，可能對投資價值造成實際或潛在的重大負面影響。</p> <p>可持續性風險主要與氣候變化引致的氣候相關事件（即物理風險）或社會對氣候變化的應對措施（即過渡風險）有關，這些風險可能引致意想不到的損失，從而影響相關基金的投資和財務狀況。</p> <p>社會事件（例如，不平等、包容性、勞資關係、人力資本投資、事故預防、客戶行為改變等）或管治缺陷（如經常性嚴重違反國際協定、賄賂問題、產品品質和安全、銷售行為等）也可能轉化為可持續性風險。</p> <p>可持續性因素包括環境、社會和員工事務、尊重人權、反腐敗和反賄賂事務（「可持續性因素」）。</p> <p>投資組合投資過程包括上述 ESG 方法，以將可持續性風險納入投資決策或過程。鑒於相關基金的投資政策和風險狀況，可持續性風險對相關基金回報的可能影響預計較低。</p> <p>有關相關基金管理公司訂立的可持續性風險納入框架的更多資訊，請訪問其網站。</p>

本通知未釋義的任何詞彙應與受影響之投資相連基金之相關基金的香港現行發行章程所載的含義相同。