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**Financial Adviser**

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**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.**

9 August 2024

Dear Policyholder

**Policy Number: «Policy\_No»  
Your financial adviser: «AgentName»**

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

**Notification regarding the underlying fund of Friends Provident International Limited Investment-linked Fund – Fidelity EMEA Side-Pocket (USD) (L99) (the “Affected ILF”)**

We are writing to you as your policy holds units in the Affected Investment-linked Fund (“ILF”) under the Scheme(s) issued by Friends Provident International Limited (“FPIL”).

**Background**

In May 2023, we contacted you in relation to your holding in the FPIL ILF **Fidelity EMEA (L12)**, the underlying fund of which, at that time, held a proportion of Russian assets. The Russian assets were untradeable due to international sanctions imposed following Russia’s invasion of Ukraine in February 2022, and were valued at zero within the underlying fund.

The board of directors of Fidelity Funds (the “Company”) determined it was in the best interests of investors to segregate the untradeable Russian assets of the underlying fund of Fidelity EMEA (L12), into a newly created side-pocket share class; the underlying fund of the Affected ILF Fidelity EMEA Side-Pocket (USD) (L99).

The Affected ILF and its underlying fund has remained suspended with a zero price value, as the underlying fund is only for the purpose of holding the Russian Assets as a liquidating fund. *The Affected ILF is not marketed to the public in Hong Kong, is not open to receive premium subscriptions or to be switched into, or permitted to switch out or be redeemed.*

### Interim payment of capital

We have been advised by the Company that a Global Depositary Receipt position of the underlying fund of the Affected ILF, which was not subject to sanctions but contained an underlying Russian security, has been sold. As a result of the sale, an interim return of capital of the underlying fund of the Affected ILF has been paid out to shareholders by the Company.

A disbursement of this capital, proportionate to your unit holding in the Affected ILF, has therefore been made to your policy by way of a unit allocation to Fidelity EMEA (L12) with effect 23 July 2024.

The Company has confirmed that the underlying fund of the Affected ILF remains suspended until such time as all underlying assets are in a position to be sold. The payment is not in relation to a sale of units of the underlying fund, as units are maintained only as a reference for further returns of capital, as and when they may be available.

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

You are free to switch your existing tradeable investments, including the newly allocated units, at any time, without charge, to other investment-linked fund(s) available under your policy. This can be done either by completing a Switch/Redirection instruction form and returning it to our Hong Kong office, or online through the FPI Portal. Simply log in at <https://portal.fpinternational.com>.

**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@fpikhk.com](mailto:customerservicing@fpikhk.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. We do not accept any liability for the future performance of FPIL investment-linked funds.***

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

Yours sincerely



Chris Corkish  
Investment Marketing Manager

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**財務顧問**

«AgentName»  
«AgentAdd1»  
«AgentAdd2»  
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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。

2024年8月9日

致保單持有人

保單編號：«Policy\_No»  
閣下的財務顧問：«AgentName»

關於：萬全精英投資計劃、行政人員儲蓄計劃、靈活增長計劃、萬全國際投資計劃、International Pension Plan、International Savings Plan、優裕計劃、曉逸投資相連壽險計劃、Premier Investment Plan、卓裕計劃、嶺豐投資計劃、嶺豐投資相連壽險計劃 II 及萬全智富投資計劃（統稱為「計劃」）

**有關英國友誠國際有限公司投資相連基金之相關基金 – 富達新興「歐非中東」側袋帳戶基金（美元）(L99)（「受影響的投資相連基金」）之相關基金的通知**

我們現向閣下致函，乃因閣下的保單持有由英國友誠國際有限公司（「英國友誠國際」）發行的計劃下受影響的投資相連基金之單位。

**背景**

2023年5月，我們就閣下持有英國友誠國際投資相連基金—富達新興「歐非中東」基金(L12)與閣下聯絡，該基金之相關基金當時持有一部分俄羅斯資產。受俄羅斯於2022年2月入侵烏克蘭後施行的國際制裁影響，俄羅斯資產無法交易，並且在相關基金內的估值為零。

富達基金（以下簡稱「公司」）董事會認為，將富達新興「歐非中東」基金(L12)之相關基金的不可交易俄羅斯資產分隔成新成立的側袋帳戶級別，即受影響的投資相連基金之相關基金—富達新興「歐非中東」側袋帳戶基金（美元）(L99)。

由於相關基金僅作為清算基金而持有俄羅斯資產，故受影響的投資相連基金及其相關基金仍然暫停交易。受影響的投資相連基金不會在香港向公眾推銷，不對外接受保費認購或轉換，或獲容許轉換或視同兌換。

## 中期資本支付

我們已接獲公司告知，受影響的投資相連基金之相關基金的全球存託憑證已予出售，其中該全球存託憑證不受制裁規限，但包含相關俄羅斯證券。因應俄羅斯證券的出售，公司已向股東支付受影響的投資相連基金之相關基金的中期資本回報。

因此，已按照與閣下在受影響的投資相連基金的單位持有比例，透過向富達新興「歐非中東」基金 (L12) 分配單位的方式，向閣下保單派發此次資本回報。本次派發將於2024年7月23日生效。

公司已確認受影響的投資相連基金之相關基金會持續暫停，直到所有相關資產處於可以出售狀態為止。由於單位僅持作可派發進一步資本回報的參考，故該資本支付與出售相關基金的單位無關。

**這些變更已在閣下的保單或合約中自動執行，閣下無須採取任何行動。**

閣下可隨時免費將現有的可交易投資（包括新分配的單位）轉換為閣下保單下可用的其他投資相連基金。閣下可透過填寫一份「轉換/改投指令表格」並透過香港辦事處，或 FPI 專頁向我們交還該表格。閣下只需登入網上系統 <https://portal.fpinternational.com> 即可。

**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  
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  
電子郵件： [customerservicing@fpihk.com](mailto:customerservicing@fpihk.com)

**投資相連基金的價格可能會波動，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。我們對英國友誠國際投資相連基金的未來表現概不承擔任何責任。**

**更多詳情請參閱計劃的銷售文件。**

謹啟



Chris Corkish  
投資銷售經理