

«ClientName»
«ClientAdd1»
«ClientAdd2»
«ClientAdd3»
«ClientAdd4»
«ClientAdd5»
«ClientPC»
«ClientCountry»

Financial Adviser

«AgentName»
«AgentAdd1»
«AgentAdd2»
«AgentAdd3»
«AgentAdd4»
«AgentAdd5»
«AgentPC»
«AgentCountry»

July 2025

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

Friends Provident International Limited (“FPIL”) is responsible for the information contained in this notice. To the best of the knowledge and belief of FPIL (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. FPIL accepts responsibility accordingly for the information contained in this notification.

Dear Policyholder

**Policy Number: «Policy_No»
Your financial adviser: «AgentName»
Region designation: Hong Kong Onshore policyholder**

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

Notification of changes to the underlying funds of our Affected Investment-linked Funds:

- **JPMorgan ASEAN (H46)**
- **JPMorgan Asia Growth (H47)**
- **JPMorgan Asian Smaller Companies (H48)**
- **JPMorgan India (H49)**
- **JPMorgan India Smaller Companies (USD) (H50)**
- **JPMorgan Pacific Securities (H52)**
- **JPMorgan Pacific Technology (H53)**
- **JPMorgan Thailand (H54)**

(Together the “Affected ILFs”)

We are writing to you as your policy holds units in one or more of the Affected ILFs named above.

We have been notified by JPMorgan Funds (Asia) Limited (the “Company”) that it wants to tap into the investment capabilities of different entities within the JPMorgan group and adopt a pooled delegation arrangement of sub-managers for the underlying funds of the Affected ILFs (the “Underlying Funds”) with effect from **14 August 2025** (the “Effective Date”).

Summary

Currently, day to day investment management of the Underlying Funds of the Affected ILFs has been delegated to JPMorgan Asset Management (Asia Pacific) Limited (the “Investment Manager”). There are already a number of the Underlying Funds where the Investment Manager has appointed one or more sub-manager to manage a part or all of the Underlying Funds’ assets. Please see table below for existing sub-managers that are appointed to the Underlying Funds of our Affected ILFs.

Affected ILF Fund Name	Existing Sub-Manager(s)
JPMorgan ASEAN (H46)	-JPMorgan Asset Management (Singapore) Limited -JPMorgan Asset Management (UK) Limited
JPMorgan Asia Growth (H47)	N/A
JPMorgan Asian Smaller Companies (H48)	-JPMorgan Asset Management (Singapore) Limited
JPMorgan India (H49)	-JPMorgan Asset Management (UK) Limited
JPMorgan India Smaller Companies (USD) (H50)	-JPMorgan Asset Management (UK) Limited
JPMorgan Pacific Securities (H52)	N/A
JPMorgan Pacific Technology (H53)	N/A
JPMorgan Thailand (H54)	-JPMorgan Asset Management (Singapore) Limited

As of the Effective Date, the Investment Manager may, at any time and without prior notice to investors, delegate its investment management functions to any of the following entities (each a “Sub-Manager”) which are eligible to exercise investment discretion on the Underlying Funds of the Affected ILFs.

- **JPMorgan Asset Management (Japan) Limited** (a company incorporated in Japan)
- **JPMorgan Asset Management (Singapore) Limited** (a company incorporated in Singapore)
- **JPMorgan Asset Management (UK) Limited** (a company incorporated in England and Wales)
- **J.P. Morgan Investment Management Inc.** (a company incorporated in the United States of America).

Prior approval will be sought from the Securities and Futures Commission (the “SFC”) (where appropriate) and at least one months’ notice will be given to investors should there be any addition or removal of Sub-Manager(s) to the above list. Any fees of the Sub-Manager(s) will be borne by the Investment Manager. There will be no change in operation and/or manner in which the Underlying Funds are being managed. The above changes will not have any impact on the investment objective and risks applicable to the underlying funds or result in any change in fee level/cost in managing the Underlying Funds.

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 ILFs, 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

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
Head of Investment Marketing

«ClientName»
«ClientAdd1»
«ClientAdd2»
«ClientAdd3»
«ClientAdd4»
«ClientAdd5»
«ClientAdd6»
«ClientAdd6»

財務顧問

«AgentName»
«AgentAdd1»
«AgentAdd2»
«AgentAdd3»
«AgentAdd4»
«AgentAdd5»
«AgentAdd6»
«AgentAdd6»

2025 年 7 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（「FPIL」）對本通知所載資訊負責。據 FPIL 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。FPIL 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»

指定地區：香港境內保單持有人

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、全能投資組合計劃、International Savings Plan、Managed Portfolio Account、優裕計劃、曉逸投資相連壽險計劃、Premier Investment Plan、卓裕計劃、豐裕計劃、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（一併稱為「計劃」）

關於受影響之投資相連基金的相關基金變更的通知：

- 摩根東協基金 (H46)
- 摩根亞洲增長基金 (H47)
- 摩根亞洲小型企業基金 (H48)
- 摩根印度基金 (H49)
- 摩根印度小型企業基金（美元）(H50)
- 摩根太平洋證券基金 (H52)
- 摩根太平洋科技基金 (H53)
- 摩根泰國基金 (H54)

（合併稱為「受影響之投資相連基金」）

我們現致函閣下，乃閣下的保單持有上述一或多個受影響之投資相連基金的單位。

我們已接獲摩根基金（亞洲）有限公司（「該公司」）通知，該公司擬運用摩根大通集團旗下不同實體之投資能力，並為受影響之投資相連基金的相關基金（「相關基金」）採納一項集體委派子投資經理的安排。其中，此安排將由 **2025 年 8 月 14 日**（「生效日期」）起生效。

摘要

目前，受影響之投資相連基金的相關基金的日常投資管理已委託予摩根資產管理（亞太）有限公司（「投資經理」）。部分相關基金的投資經理已委任一名或多名子投資經理，以管理該等基金的部份或全部資產。請參閱下表，當中載列了獲委任至我們受影響之投資相連基金的相關基金的現有子投資經理。

受影響之投資相連基金的名稱	現有子投資經理
摩根東協基金 (H46)	-JPMorgan Asset Management (Singapore) Limited -JPMorgan Asset Management (UK) Limited
摩根亞洲增長基金 (H47)	不適用
摩根亞洲小型企業基金 (H48)	-JPMorgan Asset Management (Singapore) Limited
摩根印度基金 (H49)	-JPMorgan Asset Management (UK) Limited
摩根印度小型企業基金（美元）(H50)	-JPMorgan Asset Management (UK) Limited
摩根太平洋證券基金 (H52)	不適用
摩根太平洋科技基金 (H53)	不適用
摩根泰國基金 (H54)	-JPMorgan Asset Management (Singapore) Limited

自生效日期起，投資經理可隨時且在不事先通知投資者的情況下，將其投資管理職能委託予以下任一實體（各自為一名「子投資經理」）。該等子投資經理有資格對受影響之投資相連基金的相關基金行使投資酌情權。

- JPMorgan Asset Management (Japan) Limited（於日本註冊成立的公司）
- JPMorgan Asset Management (Singapore) Limited（於新加坡註冊成立的公司）
- JPMorgan Asset Management (UK) Limited（於英國和威爾斯註冊成立的公司）
- J.P. Morgan Investment Management Inc.（於美國註冊成立的公司）。

如上述表格所列的子投資經理有任何增減，該公司將事先尋求證券及期貨事務監察委員會（「證監會」）（如適用）的批准，並向投資者作出至少一個月的事前通知。子投資經理的任何費用將由投資經理負擔。相關基金的運作及/或管理方式並無有任何變化。上述變動不會對適用於相關基金的投資目標和風險產生任何影響，亦不會導致管理相關基金的費用水平/成本有任何變化。

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。

閣下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，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。閣下只需登入網上系統 <https://portal.fpiinternational.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。

倘閣下對閣下的投資政策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
電郵：customerservicing@fpihk.com

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
投資行銷部主管