

«ClientName»	<b>Financial Adviser</b>
«ClientAdd1»	«AgentName»
«ClientAdd2»	«AgentAdd1»
«ClientAdd3»	«AgentAdd2»
«ClientAdd4»	«AgentAdd3»
«ClientAdd5»	«AgentAdd4»
«ClientPC»	«AgentAdd5»
«ClientCountry»	«AgentPC»
	«AgentCountry»

April 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: 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 investment-linked funds (ILFs):**  
**JPM Global Growth (H42)**  
**JPM USD Money Market VNAV (H45)**  
**(together the “Affected ILFs”)**

We are writing to you as your policy holds units in one or more of the FPIL Affected ILFs named above. We have been notified by the JPMorgan Asset Management (the “Company”) of changes to the underlying funds of the Affected ILFs. The changes will take effect from **17 April 2025** (the “Effective Date”).

#### [Update to the ESG Exclusion policies](#)

The relevant investment manager of the underlying sub-funds managed by the Company apply values and norms-based exclusions policies to all sub-funds that promote environmental and/or social characteristics as defined under Article 8 of the EU Sustainable Finance Disclosure Regulations. 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.

These policies set revenue threshold limits or apply full exclusions on certain industries and/or issuers based on specific ESG criteria and/or minimum standards of business practice based on international norms.

The exclusions policies are based on a minimum over-arching set of exclusions based on underlying frameworks which are reviewed periodically. The frameworks underlying these exclusions have been updated by the Company to consider evolving regulatory requirements, data availability and shareholder expectations.

As such, the exclusions policy of the underlying fund of the Affected ILF will be updated as of the Effective Date. Updated pre-contractual disclosure documents will be made available as part of the prospectus of the underlying fund 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 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 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](mailto: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



Chris Corkish  
Head of Investment Marketing

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«ClientAdd5»	«AgentAdd4»
«ClientPC»	«AgentAdd5»
«ClientCountry»	«AgentPC»
	«AgentCountry»

2025 年 4 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：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」）

**投資相連基金（「投資相連基金」）之相關基金變更通知：**  
**摩根環球增長基金 (H42)**  
**JPM 美元浮動淨值貨幣基金 (H45)**  
**（合併稱為「受影響之投資相連基金」）**

我們現致函閣下乃閣下持有上述一或多個受影響之 FPIL 投資相連基金的單位。我們已收到摩根大通資產管理公司（「該公司」）關於受影響之投資相連基金的相關基金的變更通知。這些調整將於 **2025 年 4 月 17 日**（「生效日」）生效。

### ESG 排除條款政策更新

該公司管理的相關子基金的相關投資經理將基於價值觀和規範的排除政策應用於所有促進歐盟可持續金融披露條例（「SFDR」）第 8 條定義的環境及/或社會特徵的相關基金。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治理、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。

這些政策根據特定 ESG 標準及/或基於國際規範的商業實踐最低標準，某些行業及/或發行人設定收入門檻限制或實施完全排除措施。

排除政策是基於定期審查的基礎架構，以最低限度的總體排除組合為基礎。考慮不斷變化的監管要求、資料可用性和股東期望，該公司已更新這些排除條款依據的架構。

因此，受影響之投資相連基金的相關基金的排除政策將自生效日起更新。更新的合約前披露文件將在生效日後作為相關基金招股說明書的一部分提供。

**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。閣下只需登入網上系統 <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  
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@fpikh.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