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November 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 Savings Plan, Premier, Premier II, Premier Investment Plan, Premier Ultra, Summit, Summit II and Zenith (collectively, the "Schemes")

Notification of changes to the underlying fund of Janus Henderson Horizon Asia-Pacific Property Income (H41) (the "Affected Investment-linked Fund")

We are writing to you as your policy holds units in the FPIL Affected Investment-linked Fund (the "Affected ILF") named above.

The underlying fund of the Affected ILF currently promotes environmental and/or social characteristics pursuant to Article 8 of the EU's Sustainable Finance Disclosure Regulation ("SFDR"). We have been notified by Janus Henderson Horizon Fund (the "Company") of updates to the sustainable investment and governance policy descriptions under the SFDR pre-contractual disclosures for the underlying fund of the Affected ILF. These updates took effect **23 October 2025 (the "Effective Date")**.

Update of the sustainable investment description under the SFDR pre-contractual disclosures

The disclosures regarding the assessment of sustainable investments will be refined to provide a more accurate description of the existing methodology for the Article 8 underlying fund of the Affected ILF that has adopted a commitment to invest a minimum percentage of its net asset value in sustainable investments.

The criteria of *"revenue-mapping to UN Sustainable Development Goals"* for assessing positive contribution to environmental or social objectives will be clarified to having *"business activity, defined as a minimum 20% of revenue, positively contributes to environmental and/or social objectives, which may include but are not limited to, alternative energy, energy efficiency, pollution prevention, nutrition, sanitation, and education."*.

Further, the below disclosure under the section “What is the policy to assess good governance practices of the investee companies?” of the SFDR pre-contractual disclosures will be removed because it is not reflective of the existing methodology.

> *“The Investment Manager uses third-party data and/or analysis, including the MSCI ESG Controversies methodology, to assess good governance practices of the investee companies. Accordingly, an MSCI ESG Rating of BB or higher generally indicates good governance.”*

The above changes are purely clarification refinements of the existing methodology applied to the underlying fund of the Affected ILF and there is no change to the underlying methodology itself, nor is there any impact to its portfolio.

Update of the good governance policy description under the SFDR pre-contractual disclosures

As the Company wants to provide investors with a more comprehensive description of the existing policy of how investee companies are assessed for good governance practices for all existing Article 8 and Article 9 underlying funds under SFDR, the following disclosure will be added under the section “What is the policy to assess good governance practices of the investee companies?” of the SFDR pre-contractual disclosures for the underlying fund of the Affected ILF.

> *“The Investment Manager has developed a proprietary framework based on the internal analysis and data from external vendors to assess securities on specific indicators relating to good governance.”*

This is purely a clarification refinement of the existing good governance assessment methodology applied to the underlying fund of the Affected ILF and there is no change to the underlying methodology itself, nor is there any impact to its portfolio.

Please see the Appendix below for the updates to the pre-contractual disclosures.

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

The changes described in this letter do not have any material impact on investors or on the risk profile, investment strategy, or portfolio construction of the underlying fund of the Affected ILF.

Should you wish to switch your existing investment out of the Affected ILF or 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
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

Appendix

As at the Effective Date, the following updates have been made to the Pre-Contractual Disclosures of the underlying fund of the Affected ILF (the "Fund")

Template pre-contractual disclosure section	Existing Disclosure	New Disclosure (updates underlined and deletions struck-through)
What are the objectives of the sustainable investments that the financial product partially intends to make and how does the sustainable investment contribute to such objectives?	The Investment Manager uses a pass/fail test meaning that each sustainable investment must meet all three of the requirements below: 1. based on revenue mapping to UN Sustainable Development Goals or having a carbon emissions target approved by the Science Based Targets initiative (SBTi), it contributes to an environmental or social objective; 2. it does not cause significant harm to any environmental or social sustainable investment objective; and 3. it follows good governance practices. (…) The sustainable investments held by the Fund may contribute to addressing a range of environmental and/or social issues set out in the UN Sustainable Development Goals. An investment will be determined to make a positive contribution to an environmental or social objective where its business activity or practices positively contribute to environmental and/or social objectives.	The Investment Manager uses a pass/fail test meaning that each sustainable investment must meet all three of the requirements below: 1. ~~based on revenue mapping to UN Sustainable Development Goals or having a carbon emissions target approved by the Science Based Targets initiative (SBTi)~~, it <u>positively</u> contributes to an environmental or social objective; 2. it does not cause significant harm to any environmental or social sustainable investment objective; and 3. it follows good governance practices. (…) The sustainable investments held by the Fund may contribute to addressing a range of environmental and/or social issues ~~set out in the UN Sustainable Development Goals~~. An investment will be determined to make a positive contribution to an environmental or social objective where ~~its business activity or practices positively contribute to environmental and/or social objectives~~: 1. <u>its business activity, defined as a minimum 20% of revenue, positively contributes to environmental and/or social objectives, which may include but are not limited to, alternative energy, energy efficiency, pollution prevention, nutrition, sanitation, and education; or</u> 2. <u>its business practices incorporate carbon emissions targets approved by the Science-Based Targets initiative (SBTi).</u>

What are the binding elements of the investment strategy used to select the investments to attain each of the environmental or social characteristics promoted by this financial product?	(…) The Investment Manager uses a pass/fail test meaning that each holding must meet all three of the requirements below: 1. based on revenue mapping to UN Sustainable Development Goals or having a carbon emissions target approved by the Science Based Targets initiative (SBTi), it contributes to an environmental or social objective; 2. it does not cause significant harm to any environmental or social sustainable investment objective; and 3. it follows good governance practices. (…)	(…) , as outlined in more detail in the section "*What are the objectives of the sustainable investments that the financial product partially intends to make and how does the sustainable investment contribute to such objectives?*". ~~The Investment Manager uses a pass/fail test meaning that each holding must meet all three of the requirements below:~~ ~~1. based on revenue mapping to UN Sustainable Development Goals or having a carbon emissions target approved by the Science Based Targets initiative (SBTi), it contributes to an environmental or social objective;~~ ~~2. it does not cause significant harm to any environmental or social sustainable investment objective; and~~ ~~3. it follows good governance practices.~~ (…)
What is the policy to assess good governance practices of the investee companies?	(…) The Investment Manager uses third-party data and/or analysis, including the MSCI ESG Controversies methodology, to assess good governance practices of the investee companies. Accordingly, an MSCI ESG Rating of BB or higher generally indicates good governance. (…)	(…) ~~The Investment Manager uses third-party data and/or analysis, including the MSCI ESG Controversies methodology, to assess good governance practices of the investee companies. Accordingly, an MSCI ESG Rating of BB or higher generally indicates good governance.~~ (…)

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2025 年 11 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、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」）

關於駿利亨德森遠見亞太地產收益基金 (H41) 相關基金（「受影響之投資相連基金」）的變更通知

我們現向閣下致函，乃因為閣下的保單持有上述 FPIL 受影響之投資相連基金（「受影響之投資相連基金」）。

受影響之投資相連基金的相關基金目前根據歐盟《可持續金融披露條例》（「SFDR」）第 8 條，提倡環境及／或社會特徵。我們接獲駿利亨德森遠見基金 C（「該公司」）通知，有關受影響之投資相連基金的相關基金，其《可持續金融披露規例》(SFDR) 合約前披露所載的可持續投資及管治政策描述將有更新。該等更新已於 2025 年 10 月 23 日（「生效日期」）生效。

SFDR 合約前披露下可持續投資描述之更新

受影響之投資相連基金的第 8 條相關基金已承諾投入最低資產淨值百分比於可持續投資，其評估可持續投資的披露將予以優化，旨在更準確地描述現行採用的方法。

就評估對環境或社會目標的正面貢獻而言，「收入與聯合國可持續發展目標對照」準則將澄清為包含「業務活動（定義為最少佔收入的 20%）對環境及／或社會目標產生正面貢獻，此等目標可能包括但不限於：替代能源、能源效益、防止污染、營養、衛生，以及教育」。

此外，SFDR 合約前披露「以甚麼政策來評估被投資公司的良好管治做法？」一節下的以下披露因無法反映現行方法，故將予以刪除。

「投資經理使用第三方數據及／或分析（包括 MSCI ESG 爭議方法），以評估被投資公司的良好管治做法。因此，MSCI ESG 評級為 BB 級或更高一般表示良好管治。」

上述變更純屬對受影響之投資相連基金的相關基金所採用的現行方法作出釐清及完善，相關方法本身並無變動，亦不對其投資組合構成任何影響。

SFDR 合約前披露下良好管治政策描述之更新

由於該公司冀就 SFDR 下所有現行的第 8 條及第 9 條相關基金，向投資者提供更全面的現行政策描述（關於如何評估被投資公司的良好管治做法），因此將在受影響之投資相連基金的相關基金的 SFDR 合約前披露「以甚麼政策來評估被投資公司的良好管治做法？」一節下新增以下披露：

「投資經理已制定一個根據內部分析和來自外部供應商的數據之專有框架，以就與良好管治相關的特定指標評估證券。」

這純屬對受影響之投資相連基金的相關基金所採用的現行良好管治方法作出釐清及完善，相關方法本身並無變動，亦不對其投資組合構成任何影響。

有關合約前披露的更新詳情，請參閱下文附錄。

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。

本函所述的變更不會對投資者，或對受影響之投資相連基金的相關基金的風險狀況、投資策略或投資組合構建造成任何重大影響。

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.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@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
投資銷售主管

附錄

截至生效日期，對於受影響之投資相連基金的相關基金（「基金」），其合約前披露已進行以下更新

合約前披露部分的範本	現有披露	新披露（更新內容加底線和刪除標示）
這項金融產品部分擬作的可持續投資旨在達成什麼目標？可持續投資如何為達成該等目標作出貢獻？	投資經理採用通過/不合格測試，即每項可持續投資必須符合以下三項要求： 1. 根據收入與聯合國可持續發展目標的關聯性，或具備獲科學基礎目標倡議 (SBTi) 認可的碳排放目標，藉此有助於實現環境或社會目標； 2. 不會對任何環境或社會可持續投資目標造成重大損害；及 3. 基金遵循良好的治理實踐。 (...) 本基金持有的可持續投資或有助於解決聯合國可持續發展目標中的一系列環境和/或社會問題。若一項投資的業務活動或常規正面促進環境及/或社會目標，則該項投資將被視為對環境或社會目標作出積極貢獻。	投資經理採用通過/不合格測試，即每項可持續投資必須符合以下三項要求： 1. ~~根據收入與聯合國可持續發展目標的關聯性，或具備獲科學基礎目標倡議 (SBTi)~~ 認可的碳排放目標，藉此<u>積極</u>有助於實現環境或社會目標； 2. 不會對任何環境或社會可持續投資目標造成重大損害；及 3. 基金遵循良好的治理實踐。 (...) 本基金持有的可持續投資或有助於解決~~聯合國可持續發展目標~~中的一系列環境和/或社會問題。若一項投資的業務活動或常規正面促進環境及/或社會目標，~~則該項投資將被視為對環境或社會目標作出積極貢獻。~~ 1. <u>其業務活動（界定最少 20% 的收入）對環境及/或社會目標作出正面貢獻，當中可能包括（但不限於）替代能源、能源效益、污染防治、營養、衛生及教育；或</u> 2. <u>其業務常規納入了獲「科學基礎減量目標倡議」(SBTi) 批准的碳排放目標。</u>

對於選擇投資及實現這項金融產品推廣的各項環境或社會特徵之投資策略，有什麼約束性要素？	(...) 投資經理採用通過/不合格測試，即每項投資必須符合以下三項要求： 1. 根據收入與聯合國可持續發展目標的關聯性，或具備獲科學基礎目標倡議 (SBTi) 認可的碳排放目標，藉此有助於實現環境或社會目標； 2. 不會對任何環境或社會可持續投資目標造成重大損害；及 3. 基金遵循良好的治理實踐。 (...)	(...) ***更多詳情載列於「這項金融產品部分擬作的可持續投資旨在達成什麼目標？可持續投資如何為達成該等目標作出貢獻？」部分***~~投資經理採用通過/不合格測試，即每項投資必須符合以下三項要求：~~ ~~1. 根據收入與聯合國可持續發展目標的關聯性，或具備獲科學基礎目標倡議 (SBTi) 認可的碳排放目標，藉此有助於實現環境或社會目標；~~ ~~2. 不會對任何環境或社會可持續投資目標造成重大損害；及~~ ~~3. 基金遵循良好的治理實踐。~~ (...)
評估被投資公司的良好管治實踐的政策是甚麼？	(...) 投資經理藉由第三方數據及/或分析（包括 MSCI ESG 爭議方法），評估被投資公司的良好管治實踐。因此，MSCI ESG 評級為 BB 或更高，通常表明良好的管治。 (...)	(...) ~~投資經理藉由第三方數據及/或分析（包括 MSCI ESG 爭議方法），評估被投資公司的良好管治實踐。因此，MSCI ESG 評級為 BB 或更高，通常表明良好的管治。~~ (...)