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Financial Adviser

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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 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 fund of abrdn SICAV I Global Innovation Equity (USD) (H04)

We are writing to you as a policyholder of one of the above named Schemes, of which your policy or contract holds units in the FPIL investment-linked fund named above (the "Affected ILF"). We have been notified by the Board of Directors of abrdn SICAV I (the "Company") of upcoming changes to the underlying fund of the Affected ILF, which will take effect from **1 December 2025** (the "Effective Date").

Update to investment objective and policy

The Company has advised that from the Effective Date the investment objective and policy of the underlying fund of the Affected ILF will be updated to provide enhanced clarity and transparency for investors on the investment strategy. These enhancements now better incorporate the key structural "Future Themes" in which the underlying fund of the Affected ILF currently invests.

In addition, the maximum percentage the underlying fund of the Affected ILF may invest in Mainland China equity and equity related securities will increase from 10% to 20% to enable increased flexibility to broaden the investment opportunities.

The underlying fund of the Affected ILF will change its name to *abrdn SICAV I – Future Global Equity Fund* from the Effective Date. This better reflects the "Future Themes" in which the underlying fund of the Affected ILF targets investments as described in the updated Investment and Objective Policy. Accordingly, the Affected ILF will also be renamed from the Effective Date as ***abrdn SICAV I Future Global Equity (USD) (H04)***.

Please refer to the enclosed **Appendix** for comparison details of the new investment objective and policy.

The updates will not alter the performance or risk profile of the underlying fund of the Affected ILF, and no portfolio rebalancing will be required as a result of the updates. The underlying fund of the Affected ILF will remain classified as Article 8 under the EU's Sustainable Finance Disclosure Regulation classification.

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@fpink.com

Yours sincerely

A handwritten signature in black ink, appearing to read 'Chris Corkish', is written over a light blue horizontal line.

Chris Corkish
Head of Investment Marketing

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.

Appendix

	Before the Effective Date	From the Effective Date
Affected ILF name	abrdn SICAV I Global Innovation Equity (USD) (H04)	abrdn SICAV I Future Global Equity (USD) (H04)
Underlying fund name	abrdn SICAV – I Global Innovation Equity Fund	abrdn SICAV I – Future Global Equity Fund
Investment objective and policy of the underlying fund of the Affected ILF <i>Any terms not defined herein shall have the same meaning as set out in the Hong Kong prospectus of the underlying fund of the Affected ILF.</i>	The underlying fund's investment objective is long term total return to be achieved by investing at least 70% of the underlying fund's assets in equities and equity-related securities of companies of all sizes whose business models are focused on and/or benefit from all forms of innovation, listed on global stock exchanges including Emerging Markets. The underlying fund looks to invest in the impact of innovation by breaking it into five pillars: How we live, How we make, How we save and spend, How we work and How we play, which are key pillars of human activity. By considering the impact of innovation via the five pillars, the underlying fund then looks to invest in companies that are using innovation to "improve" their businesses, "disrupt" existing businesses and "enable" innovation to occur. The underlying fund is actively managed. The underlying fund aims to outperform the MSCI AC World Index (USD) benchmark before charges. The benchmark is also used as a reference point for portfolio construction and as a basis for setting risk constraints, but does not incorporate any sustainable criteria. In order to achieve its objective, the underlying fund will take positions whose weightings diverge from the benchmark and may invest in securities which are not included in the benchmark. The investments of the underlying fund may deviate significantly from the components of and their respective weightings in the benchmark. Due to the active nature of the management process, the underlying fund's performance profile may deviate significantly from that of the benchmark. The underlying fund promotes environmental and social characteristics but does not have a sustainable investment objective. Investment in all equity and equity-related securities will follow the abrdn "Global Innovation Promoting ESG Equity Investment Approach". Through the application of this approach the underlying fund commits to having a minimum of 10% in Sustainable Investments. Furthermore, the underlying fund targets an ESG rating that is equal to or better, and a meaningfully lower carbon intensity, than the benchmark. This approach utilises abrdn's equity investment process, which enables the underlying fund portfolio managers to qualitatively identify and avoid ESG laggards. To complement this research, the abrdn ESG House Score is used to quantitatively identify and exclude those companies exposed to the highest ESG risks. Additionally, abrdn applies a set of company exclusions which are related to the UN Global Compact, Controversial Weapons, Tobacco Manufacturing and Thermal Coal. (continues)	The underlying fund's investment objective is long term total return to be achieved by investing at least 70% of the underlying fund's assets in equities and equity-related securities of companies of all sizes whose business models are focused on and/or benefit from the structural growth of 'Future Themes', listed on global stock exchanges including Emerging Markets. The underlying fund may invest up to 20% of its net assets in Mainland China equity and equity-related securities including through the Shanghai-Hong Kong and Shenzhen-Hong Kong Stock Connect programme. The investment manager of the underlying fund has identified three key areas of long-term structural growth that are considered the core themes for the future ('Future Themes'). These three Future Themes cover: • Transformational Technology: New technologies are enabling efficiencies and creating long-term competitive advantages. • Energy Evolution: The evolution of climate and nature solutions and the tightening regulatory landscape has accelerated the demand for green alternatives and sustainable products and services. • Health & the Generational Shift: Breakthroughs in healthcare are contributing to longer and higher quality human lives and changing demographics. At the same time, generational shifts in behaviours are unlocking opportunities. The underlying fund is actively managed. The research process is focused on finding attractive high quality companies that align to these Future Themes through the assessment of their business, the industry they operate in, their financial strength, the capability of their management team, and sustainability characteristics. The underlying fund aims to outperform the MSCI AC World Index (USD) benchmark before charges. The benchmark is also used as a reference point for portfolio construction and as a basis for setting risk constraints, but does not incorporate any sustainable criteria weightings in the benchmark. Due to the active nature of the management process, the underlying fund's performance profile may deviate significantly from that of the benchmark. The underlying fund promotes environmental and social characteristics but does not have a sustainable investment objective. Investment in all equity and equity-related securities will follow the abrdn "Future Global Promoting ESG Equity Investment Approach". (continues)

	Before the Effective Date	From the Effective Date
Investment objective and policy of the underlying fund of the Affected ILF (continued) <i>Any terms not defined herein shall have the same meaning as set out in the Hong Kong prospectus of the underlying fund of the Affected ILF.</i>	More detail on this overall process is captured within the abrdrn Global Innovation Promoting ESG Equity Investment Approach, which is published at www.abrdrn.com under "Fund Centre". Engagement with external company management teams is used to evaluate the ownership structures, governance and management quality of those companies in order to inform portfolio construction. Financial derivative instruments, money-market instruments and cash may not adhere to this approach. The underlying fund may utilise financial derivative instruments for hedging and/or investment purposes, or to manage foreign exchange risks, subject to the conditions and within the limits laid down by applicable laws and regulations. The use of derivatives for hedging and/or investment purposes is expected to be very limited, mainly in those cases where there are significant inflows into the underlying fund so that cash can be invested while the underlying fund's investments in equity and equity related securities is maintained.	Through the application of this approach, the underlying fund commits to having a minimum of 10% in Sustainable Investments. Furthermore, the underlying fund targets an ESG rating that is equal to or better, and a meaningfully lower carbon intensity, than the benchmark. This approach utilises abrdrn's equity investment process, which enables portfolio managers of the underlying fund to qualitatively identify and avoid ESG laggards. To complement this research, the abrdrn ESG House Score is used to quantitatively identify and exclude those companies exposed to the highest ESG risks. Additionally, abrdrn applies a set of company exclusions which are related to the UN Global Compact, Controversial Weapons, Tobacco Manufacturing and Thermal Coal. More detail on this overall process is captured within the abrdrn Future Global Promoting ESG Equity Investment Approach, which is published at www.abrdrn.com under "Fund Centre". Engagement with external company management teams is used to evaluate the ownership structures, governance and management quality of those companies in order to inform portfolio construction. Financial derivative instruments, money-market instruments and cash may not adhere to this approach. The underlying fund may utilise financial derivative instruments for hedging and/or investment purposes, or to manage foreign exchange risks, subject to the conditions and within the limits laid down by applicable laws and regulations. The use of derivatives for hedging and/or investment purposes is expected to be very limited, mainly in those cases where there are significant inflows into the underlying fund so that cash can be invested while the underlying fund's investments in equity and equity related securities is maintained.

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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、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」）

關於安本環球創新股票基金（美元）(H04) 之相關基金的變動通知

我們現致函閣下，乃因閣下為上述任意計劃之保單持有人，同時閣下的保單或合約亦持有上述 FPIL 投資相連基金（「受影響之投資相連基金」）的單位。安本基金（「該公司」）董事會已通知我們有關受影響之投資相連基金的相關基金即將進行的變更，自 **2025 年 12 月 1 日**（「生效日期」）起生效。

投資目標及政策的更新

據該公司通知，自生效日期起，對於受影響之投資相連基金的相關基金，其投資目標及政策將會更新，旨在為投資者提高投資策略的清晰性及透明度。該等提升之處現已更好地納入受影響之投資相連基金的相關基金當前所投資的主要結構性「未來主題」。

此外，受影響之投資相連基金的相關基金可投資於中國內地股票及股票相關證券的最高百分比將由 10% 增至 20%，以提高投資機會的靈活性。

自生效日期起，受影響之投資相連基金的相關基金將更名為**安本基金 - 未來環球股票基金**。是次更名將如經更新的投資及目標政策所述，更能反映受影響之投資相連基金的相關基金以「未來主題」作為投資目標。因此，自生效日期起，受影響之投資相連基金亦將更名為**安本未來環球股票基金（美元）(H04)**

有關新投資目標及政策的比較詳情，請參閱隨附的**附錄**。

對於受影響之投資相連基金的相關基金，該等更新並不會改變其表現或風險狀況，亦無需因此進行投資組合重組。根據歐盟（可持續金融披露規例）的分類，受影響之投資相連基金的相關基金將維持第 8 條基金的分類。

該等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

謹啟



Chris Corkish
投資行銷部主管

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。

附錄

	生效日期前	自生效日期起
受影響之投資 相連基金的名稱	安本環球創新型股票基金（美元）(H04)	安本未來環球股票基金（美元）(H04)
相關基金名稱	安本基金 – 環球創新型股票基金	安本基金 – 未來環球股票基金
受影響之投資 相連基金的相 關基金的投資 目標 本通知未釋義的任何詞彙應與受影響之投資相連基金的相關基金的香港公開說明書所載的含義相同。	相關基金的投資目標是將其至少 70% 的資產投資於在全球證券交易所（包括新興市場）上市之各種規模公司的股票和股票相關證券，從而實現長期的總回報。 相關基金尋求投資於具有影響力的創新，並將其分為五大範疇：我們的生活、生產、儲蓄與消費、工作及娛樂方式，均為人類活動的主要範疇。經由評估創新在此五大範疇的影響，相關基金繼而旨在投資於運用創新「優化」業務、「顛覆」既有業務並「促成」創新的企業。 相關基金受積極管理。相關基金旨在扣除計費用前，錄得超越 MSCI AC World Index (USD) 基準的表現。該基準亦用作構建投資組合的參照及制訂風險限制的依據，惟其不包含任何可持續標準。 為達致其目標，相關基金將持有權重偏離基準的倉位，並可能投資於未被納入基準的證券。相關基金的投資可能大幅偏離基準的成份及其相應的權重。由於管理過程屬主動性質，相關基金的表現狀況或會顯著偏離基準。 相關基金促進環境或社會特性，惟未設有可持續投資目標。所有股票及股票相關證券的投資將遵循安本「環球創新促進 ESG 股票投資方法」(Global Innovation Promoting ESG Equity Investment Approach)。 透過應用此方法，相關基金承諾將最少 10% 的資產投資於「可持續投資」。此外，相關基金的目標是達致等於或優於基準的 ESG 評級，以及顯著較低的碳強度。 該方法利用安本標準的股票投資流程，使相關基金的投資組合經理能夠定性識別及規避在 ESG 方面表現落後的股票。為補充該研究，還利用安本標準 ESG 內部評分定量識別及剔除具有最高 ESG 風險的公司。此外，安本標準應用一套與聯合國全球契約、有爭議武器、煙草製造和熱煤相關的公司排除標準。 關於該整體流程的更詳細資訊可在安本「環球創新促進 ESG 股票投資方法」(Promoting ESG Equity Investment Approach) 找到，該方法可於 www.abrdn.com 的「基金中心」部分查閱。 我們會與外部公司的管理團隊溝通，以評估該等公司的股權結構、管治及管理質素，從而為投資組合建構提供依據。 金融衍生工具、貨幣市場工具及現金可能不遵循該方法。（續）	相關基金的投資目標是將其至少 70% 投資於在全球證券交易所（包括新興市場）上市、其業務模式專注於及／或受惠於「未來主題」結構性增長的各種規模公司的股票及股票相關證券，從而實現長期的總回報。 相關基金可將其最多 20% 的淨資產投資於中國內地股票及股票相關證券，包括透過滬港通及深港通機制。 相關基金的投資經理已確定三個關鍵的長期結構性增長領域，並將其視未來的核心主題（「未來主題」）。這三個「未來主題」涵蓋： · 轉型技術：新技術正提升效率並創造長期競爭優勢。 · 能源演進：氣候與自然解決方案的演進，以及日益嚴謹的監管環境，加速了對綠色替代方案及可持續產品與服務的需求。 · 健康與世代轉移：醫療保健領域的突破正促進人類壽命延長、生活質素提高，並帶來人口結構的轉變。與此同時，世代性的行為轉變亦在釋放機遇。 相關基金受積極管理。研究流程的重點是藉由評核企業的業務、所屬行業、財政狀況、管理團隊的才能，以及其可持續性特徵，尋找與此等「未來主題」一致並具吸引力的高質素企業。相關基金旨在扣除計費用前，錄得超越 MSCI AC World Index (USD) 基準的表現。該基準亦用作構建投資組合的參照及制訂風險限制的依據，惟不包含基準中的任何可持續標準。由於管理過程屬主動性質，相關基金的表現狀況或會顯著偏離基準。 相關基金促進環境或社會特性，惟未設有可持續投資目標。 所有股票及股票相關證券的投資將遵循安本「未來環球促進 ESG 股票投資方法」(Future Global Promoting ESG Equity Investment Approach)。 透過應用此方法，相關基金承諾將最少 10% 的資產投資於「可持續投資」。此外，相關基金的目標是達致等於或優於基準的 ESG 評級，以及顯著較低的碳強度。 該方法利用安本標準的股票投資流程，使相關基金的投資組合經理能夠定性識別及規避在 ESG 方面表現落後的股票。為補充該研究，還利用安本標準 ESG 內部評分定量識別及剔除具有最高 ESG 風險的公司。此外，安本標準應用一套與聯合國全球契約、有爭議武器、煙草製造和熱煤相關的公司排除標準。（續）

	生效日期前	自生效日期起
受影響之投資相連基金的相關基金的投資目標 (續) 本通知未釋義的任何詞彙應與受影響之投資相連基金的相關基金的香港公開說明書所載的含義相同。	相關基金可在適用法律及法規訂明的條件及限制下，運用金融衍生工具作對沖及/或投資目的，或用作管理外匯風險。預期該等衍生工具作對沖及/或投資用途的使用將甚為局限，主要在相關基金有大額資金流入的情況下，方會使用，以便在保持相關基金於股本及股本相關證券的投資時，亦能將現金投出。	關於該整體流程的更詳細資訊可在安本「未來環球促進 ESG 股票投資方法」(Future Global Promoting ESG Equity Investment Approach) 找到，該方法可於 www.abrdn.com 的「基金中心」部分查閱。 我們會與外部公司的管理團隊溝通，以評估該等公司的股權結構、管治及管理質素，從而為投資組合建構提供依據。 金融衍生工具、貨幣市場工具及現金可能不遵循該方法。 相關基金可在適用法律及法規訂明的條件及限制下，運用金融衍生工具作對沖及/或投資目的，或用作管理外匯風險。預期該等衍生工具作對沖及/或投資用途的使用將甚為局限，主要在相關基金有大額資金流入的情況下，方會使用，以便在保持相關基金於股本及股本相關證券的投資時，亦能將現金投出。