

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

**Financial Adviser**

«AgentName»  
 «AgentAdd1»  
 «AgentAdd2»  
 «AgentAdd3»  
 «AgentAdd4»  
 «AgentAdd5»  
 «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 change to the underlying fund of investment-linked fund (“ILF”):**

- **Janus Henderson Horizon Asia-Pacific Property Income (H41) (the “Affected ILF”)**

We are writing to you as your policy holds units in the above FPIL Affected ILF. We have been notified by Janus Henderson Horizon Fund (the “Company”) of a change to the underlying fund of the Affected ILF. The change will take effect from **14 May 2025** (the “Effective Date”).

**Introduction of a minimum commitment in sustainable investments**

From the Effective Date, the underlying fund to the Affected ILF, which is a fund currently promoting environmental and / or social characteristics pursuant to Article 8 of the Regulation (EU) 2019/2088 of the European Parliament and of the Council of 27 November 2019 on sustainability-related disclosures in the financial services sector (the “SFDR”), will adopt a new commitment to invest a minimum percentage of its net asset value in sustainable investments, as follows:

Article 8 Fund	Minimum commitment of net asset value in sustainable investments
Janus Henderson Horizon Asia-Pacific Property Income	10%

The Company has received feedback from investors that suggests there is demand for Article 8 funds to commit a minimum level of exposure to sustainable investments. In response to this demand, Janus Henderson Investors Europe S.A. as Management Company to the Company, has decided to introduce the minimum commitment in sustainable investments for its Article 8 funds, including the underlying fund to the Affected ILF.

The Investment Manager will use its sustainable investment methodology to determine which investments may be considered sustainable investments.

With respect to the underlying fund to the Affected ILF, 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.

A summary of the amendments added to the pre-contractual disclosures of the underlying fund of the Affected ILF can be found in the enclosed **Appendix**.

**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@fpihk.com](mailto: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 – Amendments to Pre-Contractual Disclosures

Template pre-contractual disclosure section	Existing disclosure	New disclosure valid from the Effective Date (changes underlined)
<b>What environmental and / or social characteristics are promoted by this financial product?</b>	(...)  The Fund does not use a reference benchmark to attain its environmental or social characteristics.	(...)  <u>In addition, the Fund invests a minimum of 10% of its net asset value in sustainable investments.</u>  The Fund does not use a reference benchmark to attain its environmental or social characteristics.
<b>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?</b>	Not applicable	<u>The Investment Manager uses a pass/fail test meaning that each sustainable investment must meet all three of the requirements below:</u>  <ol style="list-style-type: none"> <li>1. <u>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;</u></li> <li>2. <u>It does not cause significant harm to any environmental or social sustainable investment objective; and</u></li> <li>3. <u>It follows good governance practices.</u></li> </ol> <p><u>This Fund invests a minimum of 10% of its net asset value in sustainable investments in pursuit of its investment objective. All sustainable investments will be assessed by the Investment Manager to comply with its sustainable investment methodology.</u></p> <p><u>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.</u></p>
<b>How do the sustainable investments that the financial products partially intends to make, not cause significant harm to any environmental or social sustainable investment objective?</b>	Not applicable	<u>Sustainable investments meet the do no significant harm requirements, as defined by applicable law and regulation. Investments considered to be causing significant harm do not qualify as sustainable investments. The Investment Manager identifies investments which negatively impact sustainability factors and cause significant harm by using third party data and/or analysis, including the MSCI ESG Controversies methodology.</u>

Appendix – continued

Template pre-contractual disclosure section	Existing disclosure	New disclosure valid from the Effective Date (changes underlined)
<p><b>How have the indicators for adverse impacts on sustainability been taken into account?</b></p>	<p>Not applicable</p>	<p><u>The Investment Manager uses third-party data and/or proprietary analysis, including the MSCI ESG Controversies methodology, to assess the principal adverse impacts on sustainability factors as set out in table 1 of Annex I of the Commission Delegated Regulation (EU) 2022/1288 as amended from time to time. Investments considered to have negatively impacted sustainability factors and cause significant harm are not considered as sustainable investments.</u></p> <p><u>The MSCI ESG Controversies methodology aligns with certain principal adverse indicators to create specific exclusions. Whilst the principal adverse indicators do not provide specific thresholds for harm they can be leveraged in identifying potentially the most significant harm.</u></p> <p><u>This framework is subject to ongoing review, particularly as the availability, and quality, of the data evolves.</u></p>
<p><b>How are the sustainable investments aligned with the OECD Guidelines for Multinational Enterprises and the UN Guiding Principles on Business and Human Rights? Details:</b></p>	<p>Not applicable</p>	<p><u>The Investment Manager uses third-party data and/or proprietary analysis, including the MSCI ESG Controversies methodology, to assess alignment with the OECD Guidelines for Multinational Enterprises and the UN Guiding Principles on Business and Human Rights. Investments considered to have violated these principles are not considered as sustainable investments.</u></p> <p><u>This framework is subject to ongoing review, particularly as the availability, and quality, of the data evolves.</u></p>
<p><b>What are the binding elements of the investment strategy used to select the investments and attain each of the environmental or social characteristics promoted by this financial product?</b></p>	<p>(...)</p> <p>The Fund also applies the Firmwide Exclusions Policy (the “Firmwide Exclusions Policy”), which includes controversial weapons:</p> <p>(...)</p>	<p>(...)</p> <p><u>Further, the Fund holds a minimum of 10% of its net asset value in sustainable investments. The Investment Manager uses a pass/fail test meaning that each holding must meet all three of the requirements below:</u></p> <ol style="list-style-type: none"> <li>1. <u>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;</u></li> <li>2. <u>It does not cause significant harm to any environmental or social sustainable investment objective; and</u></li> <li>3. <u>It follows good governance practices.</u></li> </ol> <p>The Fund also applies the Firmwide Exclusions Policy (the “Firmwide Exclusions Policy”), which includes controversial weapons.</p> <p>(...)</p>

**Appendix – continued**

Template pre-contractual disclosure section	Existing disclosure	New disclosure valid from the Effective Date (changes underlined)
<b>What is the policy to assess good governance practices of the investee companies?</b>	(...) The Policy can be found at <a href="http://www.janushenderson.com/esg-governance">www.janushenderson.com/esg-governance</a> (...)	(...) The Policy can be found at <a href="http://www.janushenderson.com/esg-governance">www.janushenderson.com/esg-governance</a> <u>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.</u> (...)
<b>What is the asset allocation planned for this financial product?</b>	A minimum of 90% (75% for Pan European Smaller Companies Fund) of the investments of the financial product are used to meet the environmental or social characteristics promoted by the financial product. (...)	A minimum of 90% (75% for Pan European Smaller Companies Fund) of the investments of the financial product are used to meet the environmental or social characteristics promoted by the financial product. <u>In addition, the Fund invests a minimum of 10% of its net asset value in sustainable investments.</u> (...)
<b>What is the minimum share of sustainable investments with an environmental objective that are not aligned with the EU Taxonomy?</b>	Not applicable	<u>A minimum of 0% of the Fund's total assets will be invested in sustainable investments with an environmental objective that are not aligned with the EU Taxonomy. The Fund invests in sustainable investments that are not aligned with the EU Taxonomy because it is part of the Fund's investment strategy or because the EU Taxonomy (and related data) does not comprehensively cover all industries and sectors, or all environmental objectives. While the Fund has a commitment to invest 10% in sustainable investments, it does not commit to a minimum share of sustainable investments with an environmental or social objective as it may be invested in either objective.</u>
<b>What is the minimum share of socially sustainable investments?</b>	Not applicable	<u>A minimum of 0% of the Fund's total assets will be invested in sustainable investments with a social objective. While the Fund has a commitment to invest 10% in sustainable investments, it does not commit to a minimum share of sustainable investments with an environmental or social objective as it may be invested in either objective.</u>

**Friends Provident International Limited:** Registered and Head Office: Royal Court, Castletown, Isle of Man, British Isles, IM9 1RA. Telephone: +44 (0)1624 821212 | Fax: +44 (0)1624 824405 | Website: [www.fpinternational.com](http://www.fpinternational.com). Isle of Man incorporated company number 11494C. Authorised and regulated by the Isle of Man Financial Services Authority. Provider of life assurance and investment products. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. **Singapore branch:** 182 Cecil Street, Level 17 Frasers Tower, Singapore 069547. Telephone: +65 6320 1088 | Website: [www.fpinternational.sg](http://www.fpinternational.sg). Registered in Singapore No. T06FC6835J. Licensed by the Monetary Authority of Singapore to conduct life insurance business in Singapore. Member of the Life Insurance Association of Singapore. Member of the Singapore Financial Dispute Resolution Scheme. **Hong Kong branch:** 803, 8/F., One Kowloon, No.1 Wang Yuen Street, Kowloon Bay, Hong Kong. Telephone: +852 2524 2027 | Fax: +852 2868 4983 | Website: [www.fpinternational.com.hk](http://www.fpinternational.com.hk). Authorised by the Insurance Authority of Hong Kong to conduct long-term insurance business in Hong Kong. **Dubai branch:** PO Box 215113, Emaar Square, Building 6, Floor 5, Dubai, United Arab Emirates. Telephone: +9714 436 2800 | Fax: +9714 438 0144 | Website: [www.fpinternational.ae](http://www.fpinternational.ae). Registered in the United Arab Emirates with the UAE Insurance Authority as an insurance company. Registration date, 18 April 2007 (Registration No. 76). Registered with the Ministry of Economy as a foreign company to conduct life assurance and funds accumulation operations (Registration No. 2013). Friends Provident International is a registered trademark and trading name of Friends Provident International Limited.

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

**財務顧問**

«AgentName»  
«AgentAdd1»  
«AgentAdd2»  
«AgentAdd3»  
«AgentAdd4»  
«AgentAdd5»  
«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」）

**關於變更投資相連基金之相關基金的通知：**

- **駿利亨德森遠見亞太地產收益基金 (H41)（「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 FPIL 受影響之投資相連基金的單位。我們已接獲駿利亨德森遠見基金（「公司」）的通知，受影響之投資相連基金的相關基金將進行變更。這些變更將於 **2025 年 5 月 14 日（「生效日」）** 開始生效。

**引入可持續投資的最低承諾**

自生效日起，受影響之投資相連基金的相關基金，亦即是目前根據歐洲議會及理事會於 2019 年 11 月 27 日頒布關於金融服務業可持續發展相關披露條例（(EU) 2019/2088）（下稱「SFDR」）第 8 條推廣環境及/或社會特徵之基金，將採納一項新承諾，按以下方式將其資產淨值的最低百分比投資於可持續投資：

第 8 條基金	投資於可持續投資的最低資產淨值承諾
駿利亨德森遠見亞太地產收益基金	10%

該公司已接獲投資者的意見，指出投資者要求第 8 條基金承諾對可持續投資的最低承諾投資額度。因應這項要求，Janus Henderson Investors Europe S.A. 作為該公司的管理公司，決定對其第 8 條基金（包括向受影響之投資相連基金）的相關基金引入可持續投資的最低承諾。



投資經理將運用其可持續投資方法來釐定哪些投資可被視作可持續投資。

對於受影響之投資相連基金的相關基金，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：

4. 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；
5. 不會對任何環境或社會可持續投資目標造成重大損害；及
6. 基金遵循良好的治理實踐。

有關受影響之投資相連基金的相關基金之合約前披露文件新增修訂摘要，已載列於隨附的**附錄**。

**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.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



附錄 – 合約前披露的修訂

合約前披露部分的範本	現有披露	自生效日起效的新披露（變更已加下劃線）
<p><b>這項金融產品促進哪些環境和/或社會特徵？</b></p>	<p>(…)</p> <p>該基金並不採用參考基準來達成其環境或社會特徵。</p>	<p>(…)</p> <p>此外，該基金將其資產淨值的至少 10% 投資於可持續投資。</p> <p>該基金並不採用參考基準來達成其環境或社會特徵。</p>
<p><b>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？</b></p>	<p>不適用</p>	<p>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：</p> <ol style="list-style-type: none"> <li>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；</li> <li>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</li> <li>3. 基金遵循良好的治理實踐。</li> </ol> <p>該基金將其資產淨值的至少 10% 投資於可持續投資，以實現其投資目標。所有可持續投資將由投資經理進行評估，以符合其可持續投資的方法。</p> <p>該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。</p>
<p><b>這項金融產品部分擬作的可持續投資如何旨在避免對任何環境或社會可持續投資目標造成重大損害？</b></p>	<p>不適用</p>	<p>可持續投資符合適用法律和規例界定的不造成重大傷害之要求。被視為造成重大損害的投資不符合可持續投資的資格。投資經理藉由使用第三方數據及/或分析（包括 MSCI ESG 爭議方法），識別對可持續發展因素造成負面影響並導致重大損害的投資。</p>

附錄 - (續)

合約前披露部分的範本	現有披露	自生效日起效的新披露 (變更已加下劃線)
<p>可持續發展的負面影響指標已如何納入考量?</p>	<p>不適用</p>	<p>投資經理藉以使用第三方數據及/或專有分析 (包括 MSCI ESG 爭議方法), 按照列載於歐洲聯盟委員會授權規例 ((EU) 2022/1288) 附件一表一 (經不時修訂) 的主要不利影響, 評估可持續發展因素。被認為對可持續發展因素產生負面影響並造成重大損害的投資不被視為可持續投資。</p> <p>MSCI ESG 爭議方法與若干主要負面影響指標一致, 以設立特定排除準則。儘管主要負面影響指標沒有提供明確的損害門檻, 但這些指標可用於識別潛在的最重大損害。</p> <p>此框架將接受檢討, 尤其是數據的可用性及質素有所變化時。</p>
<p>可持續投資如何符合《經濟合作與發展組織跨國企業指引》及《聯合國工商企業與人權指導原則》? 詳情:</p>	<p>不適用</p>	<p>投資經理藉由第三方數據及/或專有分析 (包括 MSCI ESG 爭議方法), 評估與《經濟合作與發展組織跨國企業指引》及《聯合國工商企業與人權指導原則》的相符性。被認為違反這些原則的投資不會被視為可持續投資。</p> <p>此框架將接受檢討, 尤其是數據的可用性及質素有所變化時。</p>
<p>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?</p>	<p>(…)</p> <p>該基金亦會應用集團層面的排除政策 (下稱「集團層面的排除政策」), 當中涵蓋具爭議武器:</p> <p>(…)</p>	<p>(…)</p> <p>此外, 該基金將其資產淨值的至少 10% 投資於可持續投資。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:</p> <ol style="list-style-type: none"> <li>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;</li> <li>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</li> <li>3. 基金遵循良好的治理實踐。</li> </ol> <p>該基金亦會應用集團層面的排除政策 (下稱「集團層面的排除政策」), 當中涵蓋具爭議武器。</p> <p>(…)</p>

## 附錄 - (續)

合約前披露部分的範本	現有披露	自生效日起效的新披露 (變更已加下劃線)
<b>評估被投資公司的良好管治實踐的政策是甚麼？</b>	(...) 有關政策可於 <a href="http://www.janushenderson.com/esg-governance">www.janushenderson.com/esg-governance</a> 找到 (...)	(...) 有關政策可於 <a href="http://www.janushenderson.com/esg-governance">www.janushenderson.com/esg-governance</a> 找到 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。 (...)
<b>這項金融產品預計如何分配資產？</b>	至少 90% (泛歐小型公司基金為 75%) 金融產品的投資用於滿足金融產品推廣的環境或社會特徵。 (...)	至少 90% (泛歐小型公司基金為 75%) 金融產品的投資用於滿足金融產品推廣的環境或社會特徵。此外, 該基金將其資產淨值的至少 10% 投資於可持續投資。 (...)
<b>在具有環境目標的可持續投資中, 不符合歐盟分類法的最低份額是多少？</b>	不適用	該基金將至少 0% 的總資產投資於具有環境目標且不符合歐盟分類法的可持續投資。該基金投資在不符合歐盟分類法的可持續投資, 係由於這是該基金投資策略的一部分, 或由於歐盟分類法 (及其相關數據) 並未全面涵蓋所有行業及板塊, 或所有環境目標。雖然該基金承諾將 10% 投資於可持續投資, 但由於該基金可投資於環境或社會的任一目標, 因此對具有該等目標的可持續投資並未承諾最低份額。
<b>社會可持續投資的最低份額是多少？</b>	不適用	該基金將至少 0% 的總資產投資於具有社會目標的可持續投資。雖然該基金承諾將 10% 投資於可持續投資, 但由於該基金可投資於環境或社會的任一目標, 因此對具有該等目標的可持續投資並未承諾最低份額。

**Friends Provident International Limited:** Registered and Head Office: Royal Court, Castletown, Isle of Man, British Isles, IM9 1RA. Telephone: +44 (0)1624 821212 | Fax: +44 (0)1624 824405 | Website: [www.fpinternational.com](http://www.fpinternational.com). Isle of Man incorporated company number 11494C. Authorised and regulated by the Isle of Man Financial Services Authority. Provider of life assurance and investment products. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. **Singapore branch:** 182 Cecil Street, Level 17 Frasers Tower, Singapore 069547. Telephone: +65 6320 1088 | Website: [www.fpinternational.sg](http://www.fpinternational.sg). Registered in Singapore No. T06FC68351. Licensed by the Monetary Authority of Singapore to conduct life insurance business in Singapore. Member of the Life Insurance Association of Singapore. Member of the Singapore Financial Dispute Resolution Scheme. **Hong Kong branch:** 803, 8/F., One Kowloon, No.1 Wang Yuen Street, Kowloon Bay, Hong Kong. Telephone: +852 2524 2027 | Fax: +852 2868 4983 | Website: [www.fpinternational.com.hk](http://www.fpinternational.com.hk). Authorised by the Insurance Authority of Hong Kong to conduct long-term insurance business in Hong Kong. **Dubai branch:** PO Box 215113, Emaar Square, Building 6, Floor 5, Dubai, United Arab Emirates. Telephone: +9714 436 2800 | Fax: +9714 438 0144 | Website: [www.fpinternational.ae](http://www.fpinternational.ae). Registered in the United Arab Emirates with the UAE Insurance Authority as an insurance company. Registration date, 18 April 2007 (Registration No. 76). Registered with the Ministry of Economy as a foreign company to conduct life assurance and funds accumulation operations (Registration No. 2013). Friends Provident International is a registered trademark and trading name of Friends Provident International Limited.