

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

March 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 proposed change to the underlying fund of Principal European Responsible Equity (H65) (the “Affected Investment-linked Fund”)**

We are writing to you as your policy holds units in the above FPIL Affected Investment-linked Fund (the “Affected ILF”). We have been notified by Principal Global Investors (Ireland) Limited (the “Manager”) of a proposed change of name to the underlying fund of the Affected ILF. This change is subject to approval by the Central Bank of Ireland (the “CBI”), and if approved will take effect on or about **31 March 2025** (the “Effective Date”).

**Change of name**

If CBI approval is received, the Manager has advised that on or around the Effective Date, the underlying fund of the Affected ILF will be renamed from *Principal European Responsible Equity Fund* to *Principal European Equity Fund*. Accordingly, the ILF name will also change on or around the Effective Date as follows:

<b>Before the Effective Date</b>	<b>From the Effective Date</b>
Principal European Responsible Equity (USD) (H65)	Principal European Equity (USD) (H65)

**Reason behind the change**

One of the requirements stemming from the European Securities and Markets Authority’s *Guidelines on funds’ names using Environmental, Social and Governance (“ESG”) or sustainability related terms* (the “Guidelines”) requires funds using environmental related terms in their name to (i) meet an 80% threshold linked to the proportion of investment used to meet the environmental and/or social characteristics promoted by the fund; and (ii) incorporate the exclusionary criteria for the EU Paris-aligned Benchmarks detailed in Article 12(1)(a) – (g) of Commission Delegated Regulation (EU) 2020/1818 (the “PAB Exclusions”).

The Manager is of view that the term *Responsible* in the name of the underlying fund of the Affected ILF could be considered to be an environmental-related term in the context of the underlying fund's investment strategy and bring the underlying fund in scope of the Guidelines. However, as the underlying fund of the Affected ILF does not currently incorporate all of the PAB Exclusions in its investment strategy, the Manager has determined to remove *Responsible* from the name of the underlying fund of the Affected ILF in order to bring it out of scope of the Guidelines.

The Manager has confirmed that the name change will not have any impact on the manner in which the underlying fund is being operated or the overall risk profile.

**If the CBI approval is received, this change will happen automatically within your policy or contract and you do not need to take any action. Should the name change not proceed, we will notify you accordingly, after the Effective Date.**

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

«ClientName»  
«ClientAdd1»  
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«ClientAdd5»  
«ClientPC»  
«ClientCountry»

#### 財務顧問

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

2025 年 3 月

本項為重要文件，請即時查閱。  
如有疑問，請尋求專業意見。

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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」）

#### 有關提議變更信安歐洲責任股票基金 (H65)（「受影響之投資相連基金」）的相關基金通知

我們現向閣下致函，乃因為閣下的保單持有 FPIL 受影響之投資相連基金（「受影響之投資相連基金」）。我們已收到 Principal Global Investors (Ireland) Limited（以下簡稱「經理」）通知我們提議變更受影響之投資相連基金的相關基金的名稱。如果此變更獲得愛爾蘭中央銀行（「CBI」）核准，則將於 **2025 年 3 月 31 日**（「生效日」）或前後生效。

#### 名稱變更

如果獲得 CBI 核准，經理已通知在生效日當天或前後，受影響之投資相連基金的相關基金將從 *信安歐洲責任股票基金* 重命名為 *信安歐洲股票基金*。因此，投資相連基金的名稱也將在生效日當天或前後變更如下：

生效日前	自生效日起
信安歐洲責任股票基金（美元）(H65)	信安歐洲股票基金（美元）(H65)

#### 變更決定的理據

歐洲證券及市場管理局關於使用環境、社會及管治 (ESG) 或永續發展相關術語的基金名稱指南（「準則」）的其中一項要求，名稱中使用環境相關術語的基金必須 (i) 達到 80% 的門檻，該門檻與基金倡導的環境及/或社會特徵相關的投資比例相關，並 (ii) 納入委員會授權條例 (EU) 2020/1818 第 12(1)(a) - (g) 條詳述的歐盟巴黎協定基準之排除標準（「PAB 排除」）。

經理認為，受影響之投資相連基金的相關基金的名稱中的「責任」一詞，可視為相關基金投資策略背景下的環境相關術語，並將相關基金納入《準則》範圍。然而，由於受影響之投資相連基金的相關基金目前並未在其投資策略中納入所有 PAB 排除，因此經理已決定從受影響之投資相連基金的相關基金名稱中刪除「責任」，以使其脫離準則的範圍。

經理已確認，名稱變更不會對相關基金的營運方式或整體風險概況產生任何影響。

**若獲得 CBI 核准，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。若不繼續進行名稱變更，我們將在生效日後通知閣下。**

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