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Financial Adviser
«AgentName»
«AgentAdd1»
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«AgentCountry»

September 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 Templeton BRIC (H77)

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 Affected Investment-linked Fund named above (the "Affected ILF"). We have been notified by Franklin Templeton Investments (Asia) Limited (the "Company") of upcoming changes to the underlying fund of the Affected ILF, which will take effect from **9 December 2025** (the "Effective Date").

Removal of references to Russia in the investment policy, name and benchmark

In light of the current geopolitical situation in Russia, the Company has decided to remove all references of Russia from investment policy, name and benchmark.

From the Effective Date, the underlying fund of the Affected ILF will be renamed as *Templeton BIC Fund*. Accordingly, the Affected ILF will also be renamed:

Before the Effective Date	From the Effective Date
Templeton BRIC (H77)	Templeton BIC (USD) (H77)

Please refer to the enclosed **Appendix** for details of the specific amendments which will be made to the Explanatory Memorandum of the underlying fund of the Affected ILF.

These changes are solely for clarification purposes and to reflect the current portfolio composition of the underlying fund, as it is restricted from investing in Russian securities due to international economic sanctions.

Save as mentioned in this notification, the changes will have no material impact on the features and risks of the underlying fund of the Affected ILF. The changes will also have no material impact on the operation and/or manner in which the underlying fund is being managed, and there will be no effect on investors. There will be no change in the fee level or cost in managing the underlying fund of the Affected ILF following the implementation of the changes.

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

Yours sincerely

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

From the Effective Date, the following changes shall be made to the Explanatory Memorandum of the underlying fund of the Affected ILF (the "Fund"):

(i) The name of the Fund will be changed to "Templeton BIC Fund". All references to the Fund will be amended to reflect the new name of the Fund.

(ii) The first paragraph under the sub-section headed "Investment Policy" in the Fund's profile will be amended as follows (with revisions shown in mark-up):

> *"The Fund invests primarily in equity securities of companies (i) organised under the laws of or with their principal office in Brazil, ~~Russia~~, India and China (including Hong-Kong and Taiwan) ("B~~R~~IC") or (ii) which derive the principal portion of their revenues or profits from B~~R~~IC economies or have the principal portion of their assets in B~~R~~IC economies."*

(iii) The sub-section headed "Investor's Profile" in the Fund's profile will be amended as follows (with revisions shown in mark-up):

> *"<u>Considering the investment objectives, as stated above, the Fund may appeal to investors looking to:</u> ~~The Fund is suitable for investors~~:*
>
> - *achieve seeking capital appreciation by investing in securities of companies in Brazil, ~~Russia~~, India and China, including Hong Kong and Taiwan; and*
> - *~~planning to hold their investments for the~~ <u>invest for the medium to long term</u>."*

(iv) "Russian and Eastern European Markets risk" will be removed from the sub-section headed "Risks of Investing in the Fund" in the Fund's profile as a risk pertaining to the Fund.

(v) The benchmark of the Fund as disclosed under the section headed "BENCHMARK DISCLOSURE" will be changed from "MSCI BRIC Index" to "MSCI BIC Index".

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.

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財務顧問
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«AgentAdd1»
«AgentAdd2»
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«AgentAdd5»
«AgentPC»
«AgentCountry»

2025 年 9 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」）

鄧普頓新興四強基金 (H77) 相關基金變動通知

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 受影響之投資相連基金（「受影響之投資相連基金」）的單位。富蘭克林鄧普頓投資（亞洲）有限公司（「該公司」）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 9 日**（「生效日期」）起生效。

在投資政策、名稱和基準中刪除對俄羅斯的引用

鑑於俄羅斯當前的地緣政治局勢，該公司決定從投資政策、名稱和基準中刪除對俄羅斯的所有引用。

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*鄧普頓新興三國（巴西、印度及中國）基金*。因此，受影響之投資相連基金亦將更名為：

生效日期前	**自生效日期起**
鄧普頓新興四強基金 (H77)	鄧普頓新興三國（巴西、印度及中國）基金（美元）(H77)

有關將對受影響之投資相連基金的相關基金的基金說明書所作之特定修訂詳情，請參閱隨附的**附錄**。

該等變更僅用於澄清目的，並藉以反映相關基金因應國際經濟制裁而不得投資於俄羅斯證券的投資組合現況。

除本通知所述者外，該等變更將不會對受影響之投資相連基金的相關基金的特點及風險構成任何重大影響。此外，該等變更亦不會對相關基金的營運及／或管理方式構成任何重大影響，亦不會對投資者造成任何影響。在實施該等變更後，受影響之投資相連基金的相關基金的費用水平或管理成本將維持不變。

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.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

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

自生效日期起，對於受影響之投資相連基金的相關基金（「本基金」），其基金說明書將作出以下更改：

(i) 本基金的名稱將更改為「鄧普頓新興三國（巴西、印度及中國）基金」。所有對本基金的提述均將予以修訂，以反映本基金的新名稱。

(ii) 本基金的概況中標題為「投資政策」一分節的第一段將修訂如下（修訂已標明）：

「本基金主要投資於 (i) 根據巴西、~~俄羅斯~~、印度及中國（包括香港及台灣）（「新興~~四強~~三國（巴西，印度及中國）」）法例成立或於上述地區設有主要辦事處的公司或 (ii)其大部份收入或溢利均來自新興~~四強~~三國（巴西, 印度及中國）的經濟或其大部份資產均在新興~~四強~~三國（巴西, 印度及中國）的經濟。」

(iii) 本基金的概況中標題為「投資者的概況」一分節將作如下修訂（修訂已標明）：

「考慮到上述投資目標，本基金可能吸引尋求以下目標的投資者：~~本基金適合以下投資者：~~
·透過投資於在巴西、~~俄羅斯~~、印度及中國（包括台灣及香港）的公司的股票以~~謀求~~實現資本增值；及
·~~計劃以此作為~~中線至長線持有投資。」

(iv) 「俄羅斯及東歐市場風險」將從本基金的概況中標題為「投資於本基金的風險」一分節中刪除，不再作為與本基金相關的風險。

(v) 標題為「基準披露」一節中披露的本基金的基準將由「摩根士丹利金磚四國指數」更改為「摩根士丹利三國（巴西, 印度及中國）指數」。

本通知未釋義的任何詞彙應與受影響投資相連基金之相關基金的香港公開說明書所載的含義相同。

FPI_STA001b 05/25