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**Financial Adviser**

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**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.

20 April 2026

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”)**

**Withdrawal of authorisation and termination of the below FPIL Investment-linked funds (“ILFs”):**

- **Fidelity Europe Equity ESG (EUR) (H88)**
- **Fidelity EMEA (H25)**
- **Templeton Emerging Markets (H78)**
- **Natixis Harris Associates Global Equity (H57)**
- **Schroder Global Equity Yield (EUR) (H91)**
- **Templeton Latin America (H80)**
- **Schroder Global Cities (EUR) (H90)**

**(together the “Affected ILFs”)**

We are writing to you as a policyholder of one of the above named Schemes, of which your policy or contract holds units in one or more of the Affected ILFs.

We continually monitor our investment-linked fund range in order to achieve the quality and diversity for our international investors. Our reviews, which may include the addition or removal of funds, aim to provide an updated and comprehensive selection of investment-linked funds to our policyholders. We consider a range of factors, including, but not limited to, underlying fund size, fund performance, investor support for an ILF, and on-going suitability for the range.

As a result of a recent review of the **European Equity, Global Emerging Markets Equity, Global Equity, Latin America Equity**, and **Property** fund sectors, FPIL has made the decision to i) withdraw the Securities and Futures Commission (the “SFC”) authorisation of the Affected ILFs; and ii) terminate the Affected ILFs, pursuant to the section headed “Management of Friends Provident International Investment-linked Funds”, “Management of FPIL investment-linked funds” or “Closing a Fund”, as applicable, of the Schemes’ Policy Conditions with effect from **20 July 2026** (the **Effective Date**”).

**Action required by policyholders paying regular premiums into the Affected ILFs:**

You are free to re-direct future regular premiums, without charge, to any other investment-linked fund(s) available under your policy by completing a Switch/Redirection instruction form, a copy of which is available on request, and returning it to our Hong Kong office or through our online services portal on or before 4:30pm (HK time) on **16 July 2026** (the **Deadline**”).

If we do not receive alternative instructions by the Deadline, from **17 July 2026** (the **Redirection Date**”) we will direct, without charge, all your regular premiums received for an Affected ILF to the respective investment-linked fund (“Default ILF”), detailed in the table overleaf.

	Affected ILF		Default ILF
Affected ILF 1	Fidelity Europe Equity ESG (EUR) (H88)	Default ILF 1	Ninety One GS European Equity (H58)
Affected ILF 2	Fidelity EMEA (H25)	Default ILF 2	Schroder Frontier Markets Equity (H67)
Affected ILF 3	Templeton Emerging Markets (H78)	Default ILF 3	Invesco Emerging Markets Equity (H37)
Affected ILF 4	Natixis Harris Associates Global Equity (H57)	Default ILF 4	Ninety One GS Global Equity (H59)
Affected ILF 5	Schroder Global Equity Yield (EUR) (H91)	Default ILF 5	Schroder Global Equity Yield (USD) (H71)
Affected ILF 6	Templeton Latin America (H80)	Default ILF 6	Schroder Latin American (H75)
Affected ILF 7	Schroder Global Cities (EUR) (H90)	Default ILF 7	Schroder Global Cities (USD) (H68)

We select an appropriate Default ILF based on various factors, which include, but are not limited to, (1) investment objective and strategy, (2) assets mix, (3) risk profile and (4) currency denomination. The Default ILFs have been chosen as the most similar to the existing Affected ILFs. **Please refer to the Appendix enclosed for comparative information between each Affected ILF and the corresponding Default ILF we have selected.**

Policyholders should note that Affected ILFs **1, 5 and 7** are denominated in **EUR**, however their corresponding Default ILFs are denominated in **USD**. This means there will be a different foreign exchange risk exposure, and that any exchange rate movements between these two currencies may affect the policy performance. If your policy currency is not in USD, your investment will be subject to foreign exchange risk when switching into the Default ILF selected.

We will stop accepting any new investment instruction to the Affected ILFs from the date of this letter onwards.

#### Action required by policyholders with existing investments in the Affected ILFs

You are free to switch your existing investments out of the Affected ILFs at any time up to the Deadline, without charge, to other investment-linked fund(s) available under your policy. You can do this by completing a Switch/Redirection instruction form and returning it to our Hong Kong office, or through our online services portal, by the Deadline. If we have not received any instruction from you by the Deadline, we will automatically switch your existing investment in an Affected ILF into the stated Default ILF on the **Effective Date**, without charge.

#### Action required by policyholders who request a switch-in and/or request for additional single or regular premium into the Affected ILFs:

If a new switch-in request or request for additional single or regular premium into an Affected ILF is submitted from the date of this letter, we will contact you or your independent financial adviser for an alternative instruction. We will not process without an alternative instruction.

You should read the corresponding offering documents (including Product Key Facts Statement) of the underlying funds of the Default ILFs and other investment-linked funds available under your policy, which will be made available by our Hong Kong office upon request, (including, without limitation, their investment objectives and policies, risk factors and charges).

All costs relating to the arrangement herein, including, without limitation, expenses relating to the termination and withdrawal of authorisation of the Affected ILFs will be borne by FPIL.

**We recommend that you seek the advice of your usual independent financial adviser before making any investment decisions.**

#### Getting in touch

If you have any questions regarding this notice, your policy, or the investment-linked funds in which you are invested, please contact our Hong Kong office:

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A122, 16/F, Tower 5, The Gateway,  
Harbour City, Tsim Sha Tsui,  
Kowloon, Hong Kong

Tel: +852 3550 6188  
Fax: +852 2868 4983  
Email: [customerservicing@fpihk.com](mailto:customerservicing@fpihk.com)

Yours sincerely



Chris Corkish  
Head of Investment Marketing

## Appendix - Comparison of the Affected ILFs and Default ILFs

The appendix is a summary of key information only and does not replace professional advice. Please refer to your usual independent financial adviser and/or the underlying fund documentation for complete details.

	Affected ILF 1	Default ILF 1
<b>Name and fund code of ILF</b>	Fidelity Europe Equity ESG (EUR) (H88)	Ninety One GS European Equity (H58)
<b>Name of underlying fund</b>	Fidelity Funds – Europe Equity ESG Fund	Ninety One Global Strategy Fund - European Equity Fund
<b>Share class of underlying fund</b>	A Accumulation	A Accumulation
<b>Currency of ILF</b>	EUR <sup>†</sup>	USD
<b>Currency of underlying fund</b>	EUR <sup>†</sup>	USD
<b>ISIN code of underlying fund</b>	LU0251128657	LU0345777147
<b>Name of management company of underlying fund</b>	FIL Investment Management (Luxembourg) S.à r.l.	Ninety One Luxembourg S.A.
<b>Investment objective and investment policy/strategy of the underlying fund</b>  <i>Any terms not defined herein shall have the same meaning as set out in the current prospectus of the underlying fund</i>	<p>The underlying fund is an Equity fund and aims to achieve capital growth over the long term.</p> <p>The underlying fund invests at least 70% of its assets, in equities of companies that are listed, headquartered, or do most of their business in Europe.</p> <p>The underlying fund Investment Manager considers environmental, social and governance (ESG) characteristics when assessing investment risks and opportunities. In determining ESG characteristics, the underlying fund Investment Manager takes into account ESG ratings provided by Fidelity or external agencies.</p> <p>The underlying fund invests at least 80% of its assets in securities of issuers with high ESG ratings. High ESG ratings are defined as issuers rated by Fidelity ESG ratings as a B or above, or in the absence of a rating from Fidelity, an MSCI ESG rating of A or above.</p> <p>The underlying fund Investment Manager supplements the study of financial results of potential investments with additional qualitative and quantitative non-financial analysis including sustainability risks and will factor them into investment decision making and risk monitoring to the extent they represent potential or actual material risks and/or opportunities to maximise long term risk-adjusted returns:</p> <ul style="list-style-type: none"> <li>– “Qualitative assessments” will be by reference, but not limited, to case studies, environmental, social and governance impacts associated with issuers, product safety documents, customer reviews, company visits or data from proprietary models and local intelligence.</li> </ul> <p>(continues)</p>	<p>The underlying fund aims to provide capital growth (i.e., to grow the value of your investment) with the opportunity for income over the long-term.</p> <p>The underlying fund invests primarily in equities (e.g. shares) of companies either listed and/or domiciled in Europe or established outside of Europe but carrying out a significant portion of their business activities in Europe.</p> <p>The underlying fund will be actively managed. The underlying fund Investment Manager will have full discretion in its choice of companies either by size or industry.</p> <p>Investment opportunities are identified using in-depth analysis and research on individual companies.</p> <p>The underlying fund promotes environmental and social characteristics in line with Article 8 of the SFDR as described in the underlying fund’s Sustainability Disclosures.</p> <p>The underlying fund will not invest in certain sectors or investments. Details of these excluded areas can be found on the website <a href="http://www.ninetyone.com/hk">www.ninetyone.com/hk</a> in a section entitled “Sustainability-related Disclosures pursuant to Article 10 of the SFDR.” Over time, the underlying fund Investment Manager may, in its discretion and in accordance with the underlying fund’s investment objective and policy, elect to apply additional exclusions to be disclosed on the website, as they are implemented.</p> <p>The underlying fund may also invest less than 30% of its net asset value in other transferable securities, money market instruments, derivatives (financial contracts whose value is linked to the price of an underlying asset), deposits and units or shares in other funds. The underlying fund may hold Cash<sup>1</sup> on an ancillary basis.</p> <p>(continues)</p>

	Affected ILF 1	Default ILF 1
<p><b>Investment objective and investment policy/strategy of the underlying fund</b></p> <p><i>Any terms not defined herein shall have the same meaning as set out in the current prospectus of the underlying fund</i></p> <p><i>(continued)</i></p>	<p>– “Quantitative assessments” will be by reference to ESG ratings which may be an internal rating assigned by the underlying fund Investment Manager primarily using Fidelity ESG Ratings or from external providers including but not limited to MSCI, relevant data in third-party certificates or labels, assessment reports on carbon footprints, or percentage of economic activities of issuers generated from ESG-relevant activities. Fidelity ESG Ratings are a proprietary ESG rating system developed by Fidelity’s research analysts to assess individual issuers. The ratings score issuers on an A-E scale on sector-specific factors, which include relevant principal adverse impact indicators, and a trajectory forecast based on an assessment of expected change of an issuer’s sustainability characteristics over time. The ratings are based on fundamental bottom-up research and assessment using criteria specific to the industry of each issuer relevant to material ESG issues. The Fidelity ESG ratings methodology takes into account environmental, social and governance factors. Environmental characteristics including carbon intensity, carbon emissions, energy efficiency, water and waste management, biodiversity, while social characteristics include product safety, supply chain, health and safety and human rights.</p> <p>ESG ratings and associated ESG data are maintained on a research platform operated by the underlying fund Investment Manager. The provision and sourcing of ESG data is reviewed on a regular basis to ensure its continuing suitability, adequacy and effectiveness for the ongoing assessment of sustainability risks.</p> <p>Fidelity considers the exclusion of issuers from the investment universe based on specific ESG criteria, and has established the following exclusion framework. The underlying fund is subject to controversial weapons exclusions, which include, but are not limited to, biological, chemical, incendiary weapons, non-detectable fragments, blinding lasers, cluster munitions, landmines and nuclear weapons for non-signatories of the Treaty on the Non-Proliferation of Nuclear Weapons. The underlying fund adheres to further exclusions such as tobacco production, thermal coal (subject to transition criteria), norms-based exclusions as well as exclusions relating to sovereign issuers on the Financial Action Task Force (FATF) blacklist. The underlying fund applies further exclusions in addition to those mentioned above through additional negative screening. The additional negative screening includes issuers which have exposure, or ties, to: (i) controversial weapons (depleted uranium and nuclear weapons); (ii) production of conventional weapons (a weapon of warfare which is not nuclear, chemical or biological in nature); <i>(continues)</i></p>	<p>The underlying fund may use derivatives for the purposes of hedging and/or Efficient Portfolio Management. Derivatives which may be used include, without being exhaustive, exchange traded and over-the-counter futures, options, swaps, and forwards. The underlying of a transaction in a derivative may consist of any one or more of transferable securities, indices, foreign exchange rates and currencies.</p> <p>The underlying fund is actively managed. This means the underlying fund Investment Manager is free to select investments with the aim of achieving the underlying fund’s objectives. The underlying fund uses the MSCI Europe (Net Return) Index for performance comparison and risk management. The underlying fund does not seek to replicate the index. It will generally hold assets that are components of the index, but not in the same proportions, and it is allowed to hold assets which are not components of the index. The underlying fund will therefore generally look different from the index, and the underlying fund Investment Manager will monitor performance differences.</p> <p>The underlying fund currently does not intend to enter into any securities lending, repurchase and/or reverse repurchase transactions. The prior approval of the SFC will be sought and at least one month’s prior notice would be given to shareholders of the underlying fund should there be a change in such intention.</p> <p><i><sup>1</sup>For details of the definition of Cash please refer to Section 3 of the underlying fund prospectus.</i></p>

	Affected ILF 1	Default ILF 1
<p><b>Investment objective and investment policy/strategy of the underlying fund</b></p> <p><i>Any terms not defined herein shall have the same meaning as set out in the current prospectus of the underlying fund</i></p> <p><i>(continued)</i></p>	<p>(iii) production and distribution of semi-automatic weapons intended for sale to civilians; (iv) tobacco related activities;(v) thermal coal extraction and power generation subject to additional transition criteria; (vi) extraction of oil sands; (vii) extraction of arctic oil and gas; or (viii) sovereign exclusions in addition to those on the FATF blacklist.</p> <p>Negative screening of sovereign issuers is based on the underlying fund Investment Manager’s internal sovereign exclusion framework which concentrates on three principles relating to governance, respect for human rights and foreign policy. Sovereigns failing to meet the standards of the framework are identified based on a proprietary assessment. To support this assessment, the underlying fund Investment Manager makes reference to international recognised indicators such as the FATF blacklist, the World Bank’s Worldwide Governance Indicators and UN Security Council sanctions. In addition, the underlying fund will apply Paris Aligned Benchmark exclusions. The underlying fund Investment Manager may apply revenue thresholds for more refined screens and has the discretion to implement additional sustainable requirements and exclusions.</p> <p>Through the investment management process, the underlying fund Investment Manager aims to ensure that investee companies follow good governance practices.</p> <p>The underlying fund may invest in securities of issuers with low but improving ESG characteristics. These issuers may be on an improving trajectory or demonstrate potential for improvement through the implementation and execution of a formal engagement plan.</p> <p>In actively managing the underlying fund, the underlying fund Investment Manager considers growth and valuation metrics, company financials, return on capital, cash flows and other measures, as well as company management, industry, economic conditions, and other characteristics.</p> <p>The underlying fund Investment Manager will use the MSCI Europe Index (the “Benchmark”), a broad market index that does not take into account ESG characteristics for the purposes of investment selection, risk monitoring and performance comparison. The underlying fund invests in securities of the Benchmark, however, the management of the underlying fund is discretionary, therefore the underlying fund may invest in securities not included in the Benchmark, and its performance over any period may or may not deviate significantly from that of the Benchmark.</p> <p><i>(continues)</i></p>	

	Affected ILF 1	Default ILF 1
<b>Investment objective and investment policy/strategy of the underlying fund</b>  <i>Any terms not defined herein shall have the same meaning as set out in the current prospectus of the underlying fund</i>  (continued)	<p>The underlying fund may use derivatives for hedging, efficient portfolio management and investment purposes</p> <p>The underlying fund will not invest more than 10% of its net asset value in securities issued by or guaranteed by any single country (including its government, a public or local authority of that country) with a credit rating below investment grade.</p> <p>The underlying fund will not engage extensively in securities lending, repurchase and reverse repurchase transactions.</p>	
<b>Annual management charge of the underlying fund</b>	Up to 1.50% of net asset value	1.50% of net asset value
<b>Ongoing charges figure of the underlying fund over a year</b>	1.93%  <i>The ongoing charges figure represents the ongoing expenses based on the annual financial report for the year ended 30 April 2025. This figure may vary from year to year.</i>	1.91%  <i>The ongoing charges figure is based on the expenses over a 12-month period from 1 January 2024 to 31 December 2024. This figure represents the sum of the ongoing expenses chargeable to the underlying fund expressed as a percentage of the average net asset value over the same period. This figure may vary from year to year.</i>
<b>FPIL risk/reward profile*</b>	4	4

	Affected ILF 2	Default ILF 2
<b>Name and fund code of ILF</b>	Fidelity EMEA (H25)	Schroder Frontier Markets Equity (H67)
<b>Name of underlying fund</b>	Fidelity Funds – Emerging Europe, Middle East and Africa Fund	Schroder International Selection Fund - Frontier Markets Equity
<b>Share class of underlying fund</b>	A Accumulation	A Accumulation
<b>Currency of ILF</b>	USD	USD
<b>Currency of underlying fund</b>	USD	USD
<b>ISIN code of underlying fund</b>	LU0303823156	LU0562313402
<b>Name of management company of underlying fund</b>	FIL Investment Management (Luxembourg) S.à r.l.	Schroder Investment Management (Europe) S.A.
<b>Investment objective and investment policy/strategy of the underlying fund</b>  <i>Any terms not defined herein shall have the same meaning as set out in the current prospectus of the underlying fund</i>	<p>The underlying fund is an Equity fund and aims to achieve capital growth over the long term.</p> <p>The underlying fund invests at least 70% of its assets, in equities of companies that are headquartered or do most of their business in less developed countries of Central, Eastern and Southern Europe (including Russia), Middle East and Africa including those that are considered as emerging markets according to the MSCI EM Europe, Middle East and Africa Index.</p> <p>In actively managing the underlying fund, the underlying fund Investment Manager considers growth and valuation metrics, company financials, return on capital, cash flows and other measures, as well as company management, industry, economic conditions, and other factors. The underlying fund Investment Manager takes into account sustainability risks in its investment process.</p> <p>The underlying fund Investment Manager will use the MSCI emerging EMEA Capped 5% Index (the “Benchmark”), for the purposes of risk monitoring, and performance comparison. The underlying fund invests in securities of the Benchmark, however, the management of the underlying fund is discretionary, therefore the underlying fund may invest in securities not included in the Benchmark, and its performance over any period may or may not deviate significantly from that of the Benchmark.</p> <p>The underlying fund may use derivatives for hedging, efficient portfolio management and investment purposes.</p> <p>The underlying fund will not invest more than 10% of the net asset value in securities issued by or guaranteed by any single country (including its government, a public or local authority of that country) with a credit rating below investment grade.</p> <p>The underlying fund will not engage extensively in securities lending, repurchase and reverse repurchase transactions</p>	<p>The underlying fund aims to provide capital growth in excess of the MSCI Frontier Emerging Markets (FEM) index (Net TR) with emerging markets capped at 10% after fees have been deducted over a three to five year period <sup>Note</sup> by investing in equity and equity related securities of frontier emerging markets companies.</p> <p><sup>Note</sup> For clarification purpose, this means to exceed a medium to long term return of the stated index after fees have been deducted. The three to five year period is considered as a medium to long term period, and is the period over which an investor should assess the underlying fund’s performance. The stated index’s maximum total exposure to emerging markets is capped at 10% of its total exposure.</p> <p>The underlying fund is actively managed and invests at least two-thirds of its assets in equity and equity related securities of frontier emerging markets companies worldwide.</p> <p>The underlying fund typically holds 50-70 companies.</p> <p>“Frontier emerging markets” are countries included in the MSCI Frontier Emerging Markets (FEM) index or any other recognised frontier markets financial index, or additional countries that the underlying fund investment manager deems to be frontier emerging market countries.</p> <p>The underlying fund is not subject to any limitation on the portion of its net asset value that may be invested in any frontier emerging market country or sector. The underlying fund is not subject to any limitation on the market capitalisation of the companies that it may invest in.</p> <p>The underlying fund may also invest up to one-third of its assets directly or indirectly in other securities (including other asset classes), countries, regions, industries or currencies, investment funds, warrants and money market investments, and hold cash (subject to the restrictions provided in Appendix I of the Prospectus).</p> <p><i>(continues)</i></p>

	<b>Affected ILF 2</b>	<b>Default ILF 2</b>
<p><b>Investment objective and investment policy/strategy of the underlying fund</b></p> <p><i>Any terms not defined herein shall have the same meaning as set out in the current prospectus of the underlying fund</i></p> <p><i>(continued)</i></p>		<p>Under exceptional circumstances (e.g. market crash or major crisis), the underlying fund may be invested temporarily up to 100% of its net asset value in liquid assets such as bank deposits, certificates of deposit, commercial paper and treasury bills for cash flow management.</p> <p>The underlying fund may use derivatives with the aim of achieving investment gains, reducing risk or managing the underlying fund more efficiently. Derivatives can be used for instance to create market exposures through equity, currency, volatility or index related financial derivative instruments and include over-the-counter and/or exchange traded options, futures, contracts for difference, warrants, swaps, forward contracts and/or a combination of the above.</p> <p>The underlying fund's performance should be assessed against its target benchmark being to exceed the MSCI Frontier Emerging Markets (FEM) index (Net TR) with emerging markets capped at 10%. The underlying fund's investment universe is expected to overlap materially, directly or indirectly, with the components of the target benchmark.</p>
<b>Annual management charge of the underlying fund</b>	Up to 1.50% of net asset value	1.50% of net asset value
<b>Ongoing charges figure of the underlying fund over a year</b>	<p>1.95%</p> <p><i>The ongoing charges figure represents the ongoing expenses based on the annual financial report for the year ended 30 April 2025. This figure may vary from year to year.</i></p>	<p>1.92%</p> <p><i>The ongoing charges figure is based on the expenses for the year ended 31 December 2024. This figure may vary from year to year.</i></p>
<b>FPIL risk/reward profile*</b>	5	4

	Affected ILF 3	Default ILF 3
<b>Name and fund code of ILF</b>	Templeton Emerging Markets (H78)	Invesco Emerging Markets Equity (H37)
<b>Name of underlying fund</b>	Franklin Templeton Investment Funds - Templeton Emerging Markets Fund	Invesco Funds (SICAV) - Invesco Emerging Markets Equity Fund
<b>Share class of underlying fund</b>	A Accumulation	C Annual Distribution <sup>‡</sup>
<b>Currency of ILF</b>	USD	USD
<b>Currency of underlying fund</b>	USD	USD
<b>ISIN code of underlying fund</b>	LU0128522744	LU1775953141
<b>Name of management company of underlying fund</b>	Franklin Templeton International Services S.à r.l.	Invesco Management S.A.
<b>Investment objective and investment policy/strategy of the underlying fund</b>  <i>Any terms not defined herein shall have the same meaning as set out in the current prospectus of the underlying fund</i>	<p>The underlying fund aims to increase the value of its investments over the medium to long term. The underlying fund invests primarily (that is, at least two-thirds of the underlying fund's net assets) in:</p> <ul style="list-style-type: none"> <li>• equity securities issued by companies of any size located in, or doing significant business in, emerging markets</li> </ul> <p>On a temporary basis and if justified by exceptionally unfavourable market conditions, the underlying fund may, in order to take measures to mitigate risks relative to such exceptional market conditions in the best interests of its shareholders, hold ancillary liquid assets (i.e. bank deposits at sight, such as cash held in current accounts with a bank accessible at any time) up to 100% of its net assets.</p> <p>The underlying fund may also, in order to achieve its investment goals and for treasury purposes, invest in bank deposits, money market instruments or money market funds pursuant to the investment restrictions. For defensive purposes, the underlying fund may invest up to 100% of its net assets in these instruments on a temporary basis.</p> <p>The underlying fund can invest on an ancillary basis in:</p> <ul style="list-style-type: none"> <li>• debt securities issued by governments and corporations of any size located in, or doing significant business in, emerging markets</li> <li>• equity or debt securities issued by companies whose performance relates to assets or currencies of emerging markets</li> <li>• equity or debt securities issued by governments and companies of any size located in any country</li> <li>• preferred stock, participatory notes and securities convertible into common stock</li> <li>• China A-Shares (through Shanghai-Hong Kong Stock Connect, Shenzhen-Hong Kong Stock Connect, qualified foreign investor (QFI) portfolios, UCIs and any permissible means available to the underlying fund under prevailing laws and regulations) and China B-Shares (limited to 20% of the underlying fund's net assets in aggregate)</li> <li>• units of Undertakings for Collective Investment in Transferable Securities ("UCITS") and other Undertakings for Collective Investment ("UCIs") (up to 10% of its net assets)</li> </ul> <p><i>(continues)</i></p>	<p>The underlying fund aims to achieve long-term capital growth.</p> <p>The underlying fund seeks to achieve its objective by investing primarily (at least 70% of the net asset value of the underlying fund) in equity or equity related securities of (i) companies with their registered office in an emerging market country, (ii) companies with their registered office in a non-emerging market country but carrying out their business activities predominantly in emerging market countries or (iii) holding companies, the interests of which are predominantly invested in companies with their registered office in emerging market countries.</p> <p>For the purposes of the underlying fund, emerging market countries is also intended to include Israel, in addition to the definition provided in Appendix A of the underlying fund Prospectus under "General information in relation to the Funds". Investments may be made by the underlying fund Investment Manager in Hong Kong reflecting its inextricable link with mainland China and its leverage to this country's growth.</p> <p>Up to 20% of the net asset value of the underlying fund may be exposed to China A shares listed on the Shanghai or Shenzhen Stock Exchanges, via Stock Connect.</p> <p>Up to 30% of the net asset value of the underlying fund may be invested in money market instruments, equity and equity related securities issued by companies and other entities not meeting the above requirements, but stand to benefit from their operations in emerging market countries or debt securities (including convertibles) of issuers in emerging market countries. For the avoidance of doubt, less than 30% of the net asset value of the underlying fund may be invested in debt securities (including convertible debt/bonds).</p> <p>For more information on the underlying fund's environmental, social, and governance (ESG) criteria, please refer to Appendix B of the underlying fund Prospectus where the underlying fund's pre-contractual information pursuant to Article 8 of SFDR<sup>1</sup> is available.</p> <p><i>(continues)</i></p>

	<b>Affected ILF 3</b>	<b>Default ILF 3</b>
<b>Investment objective and investment policy/strategy of the underlying fund</b>  <i>Any terms not defined herein shall have the same meaning as set out in the current prospectus of the underlying fund</i>  (continued)	<p>The underlying fund investment team uses in-depth financial analysis to select individual securities that it believes will provide the best opportunities for increased value over the long term.</p> <p>The underlying fund may further utilise financial derivative instruments for hedging and/or efficient portfolio management. These financial derivative instruments may be dealt in either on Regulated Markets or over-the-counter, and may include, inter alia, swaps, forwards and futures contracts (including those on equity indices) as well as options (including warrants).</p> <p>The expected level of exposure that could be subject to securities lending transactions amounts to 5% of the underlying fund's net assets.</p>	<p>The underlying fund may use derivatives (including but not limited to futures, forwards, non-deliverable forwards, swaps and complex options structures) for hedging and efficient portfolio management purposes. Such derivatives may also incorporate derivatives on derivatives (i.e. forward dated swaps, swap options). However, financial derivative instruments will not be extensively used for investment purposes (i.e. entering into financial derivative instruments to achieve the investment objectives).</p> <p>The underlying fund will engage in securities lending, however, the proportion lent out at any time will be dependent on dynamics including, but not limited to, ensuring a reasonable rate of return for the lending underlying fund and borrowing demand in the market. As a result of such requirements, it is possible that no securities are lent out at certain times. The expected proportion of the net asset value of the underlying fund subject to securities lending is 20%. Under normal circumstances, the maximum proportion of the net asset value of the underlying fund subject to securities lending is 29%.</p> <p><i><sup>1</sup>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.</i></p>
<b>Annual management charge of the underlying fund</b>	1.65% of net asset value	0.90% of net asset value
<b>Ongoing charges figure of the underlying fund over a year</b>	1.99%  <i>The ongoing charges figure is based on the semi-annual report for the period ended 31 December 2024. This figure may vary from year to year.</i>	1.10%  <i>The ongoing charges figure is estimated based on the expected annualized total of charges (excluding portfolio transaction costs) expressed as a percentage of the average net asset value over the same period taking into account any discretionary cap on ongoing charges that has been imposed, the details of which are set out in the underlying fund Supplement – Additional Information for Hong Kong Investors. The underlying fund Management Company may from time to time apply a discretionary cap on ongoing charges. Such discretionary cap may be applied or removed at the absolute discretion of the underlying fund Management Company in the best interest of investors, with a view to keeping the ongoing charges competitive. The cap may vary from year to year and any actual fees incurred which are above the capped level will be borne by the underlying fund Management Company. The ongoing charges figure may also vary from year to year.</i>
<b>FPIL risk/reward profile*</b>	4	4

	<b>Affected ILF 4</b>	<b>Default ILF 4</b>
<b>Name and fund code of ILF</b>	Natixis Harris Associates Global Equity (H57)	Ninety One GS Global Equity (H59)
<b>Name of underlying fund</b>	Natixis International Funds (Lux) I - Harris Associates Global Equity Fund	Ninety One Global Strategy Fund – Global Equity Fund
<b>Share class of underlying fund</b>	RE Accumulation	A Accumulation
<b>Currency of ILF</b>	USD	USD
<b>Currency of underlying fund</b>	USD	USD
<b>ISIN code of underlying fund</b>	LU0477156797	LU0345769128
<b>Name of management company of underlying fund</b>	Natixis Investment Managers International	Ninety One Luxembourg S.A.
<b>Investment objective and investment policy/strategy of the underlying fund</b>  <i>Any terms not defined herein shall have the same meaning as set out in the current prospectus of the underlying fund</i>	<p>The investment objective of the underlying fund is to achieve long term growth of capital.</p> <p>The underlying fund invests primarily in listed equity securities of companies around the world. The underlying fund invests at least two-thirds of its total assets in equity securities worldwide. The underlying fund's equity investments may include common stocks, equity-related instruments on an ancillary basis such as warrants, equity-linked notes and convertible bonds whose value is derived from the value of any of those equity securities, and depositary receipts for any of those equity investments.</p> <p>The underlying fund may invest up to one-third of its total assets in cash, cash equivalents or other types of securities than those described above (such as corporate and sovereign debt securities not subject to a minimum credit rating). The underlying fund may invest up to 10% of its net assets in undertakings for collective investment.</p> <p>The underlying fund is actively managed. In choosing equity securities, the underlying fund uses fundamental analysis to select stocks, focusing on stocks that the underlying fund Investment Manager believes are trading in the market at significant discounts to their underlying value.</p> <p>The underlying fund will not invest more than 10% of its net assets in securities issued by or guaranteed by any single sovereign issuer with a credit rating below investment grade (i.e. rated less than BBB- (Standard &amp; Poor's Ratings Services), Baa3 (Moody's Investors Service, Inc.). The underlying fund may invest in a limited number of equity securities resulting in a concentrated portfolio.</p> <p>The investment process of the underlying fund systematically includes environmental, social and governance considerations.</p> <p>The underlying fund seeks to promote low carbon characteristics by maintaining a weighted average carbon intensity of the portfolio that is 30% lower than the equivalent metric of the Morgan Stanley Capital International World Index. In addition, the underlying fund seeks to promote positive environmental and social characteristics through exclusions relating to companies' business activities. <i>(continues)</i></p>	<p>The underlying fund aims to achieve capital growth by primarily investing in shares of companies on a global basis.</p> <p>The underlying fund will be unrestricted in its choice of companies either by size or industry, or in the geographical make-up of the portfolio.</p> <p>The underlying fund may invest in shares of companies issued by Mainland China<sup>1</sup> companies, without limitation, including B shares, H shares and China A Shares (which may include but is not limited to those China A Shares traded via Stock Connect<sup>2</sup> and Qualified Foreign Investor ("QFI")). The underlying fund's exposure to investments in Mainland China will be limited to 20% of its net assets.</p> <p>The underlying fund may hold Cash<sup>3</sup> on an ancillary basis.</p> <p>The underlying fund may use derivatives for the purposes of hedging and/or efficient portfolio management.</p> <p>The underlying fund is actively managed. This means the underlying fund Investment Manager is free to select investments with the aim of achieving the underlying fund's objectives. The underlying fund uses the MSCI AC World (Net Return) Index for performance comparison and risk management. The underlying fund does not seek to replicate the index. It will generally hold assets that are components of the index, but not in the same proportions, and it is allowed to hold assets which are not components of the index. The underlying fund will therefore generally look different from the index, and the underlying fund Investment Manager will monitor performance differences.</p> <p>The underlying fund currently does not intend to enter into any securities lending, repurchase and/or reverse repurchase transactions. The prior approval of the SFC will be sought and at least one month's prior notice would be given to shareholders of the underlying fund should there be a change in such intention.</p> <p><i>(continues)</i></p>

	Affected ILF 4	Default ILF 4
<b>Investment objective and investment policy/strategy of the underlying fund</b> <i>(continued)</i>  <i>Any terms not defined herein shall have the same meaning as set out in the current prospectus of the underlying fund</i>	<p>Under certain exceptional market conditions (e.g. unanticipated failure of one or more significant global financial institutions, threat of or actual default of a sovereign nation on its debt, natural disaster or terrorist attack), the underlying fund may, on a temporary basis, invest up to 100% of its assets in cash and cash equivalents, including money market instruments, if the underlying fund Investment Manager believes that it would be in the best interest (*) of the underlying fund and its Shareholders.</p> <p><i>(*) within the meaning of protecting the value of the underlying fund's assets and therefore the shareholders' investments.</i></p>	<p><sup>1</sup> <i>Mainland China means the People's Republic of China (PRC) (excluding Hong Kong, Macau and Taiwan).</i></p> <p><sup>2</sup> <i>Stock Connect means (i) Shanghai-Hong Kong Stock Connect, the mutual market access programme through which investors can deal in select securities listed on the Shanghai Stock Exchange through the Stock Exchange of Hong Kong Limited and clearing house in Hong Kong (Northbound trading); and ii) the Shenzhen-Hong Kong Stock Connect, the mutual market access program through which foreign investors can deal in select securities on the Shenzhen Stock Exchange through the Stock Exchange of Hong Kong Limited and clearing house in Hong Kong (Northbound trading).</i></p> <p><sup>3</sup> <i>For details of the definition of Cash please refer to Section 3 of the underlying fund Prospectus.</i></p>
<b>Annual management charge of the underlying fund</b>	<p><i>All-In-Fee*</i>: 2.70% of net asset value</p> <p><i>* "All-in-Fee" is defined as the aggregate of the fees payable to the underlying fund Management Company, underlying fund Investment Manager, the distributors and various service providers annually by the underlying fund. For more information about the All-in-Fee, please refer to the chapter entitled "Charges and Expenses" of the underlying fund Prospectus.</i></p>	<p>1.50% of net asset value</p>
<b>Ongoing charges figure of the underlying fund over a year</b>	<p>2.75%</p> <p><i>The ongoing charges figure represents the sum of all operating expenses accrued by the share class of the underlying fund as an annualized percentage of that share class average net asset value for each financial year ended 31 December. This figure may vary from year to year. It includes the All-in-Fee and the taxe d'abonnement owed to the Luxembourg tax authority.</i></p>	<p>1.90%</p> <p><i>The ongoing charges figures are based on the expenses over a 12-month period from 1 January 2024 to 31 December 2024. These figures represent the sum of the ongoing expenses chargeable expressed as a percentage of the average net asset value of the underlying fund over the same period. These figures may vary from year to year.</i></p>
<b>FPIL risk/reward profile*</b>	<p>4</p>	<p>4</p>

	<b>Affected ILF 5</b>	<b>Default ILF 5</b>
<b>Name and fund code of ILF</b>	Schroder Global Equity Yield (EUR) (H91)	Schroder Global Equity Yield (USD) (H71)
<b>Name of underlying fund</b>	Schroder International Selection Fund – Global Equity Yield	Schroder International Selection Fund – Global Equity Yield
<b>Share class of underlying fund</b>	A Accumulation	A Accumulation
<b>Currency of ILF</b>	<b>EUR<sup>†</sup></b>	<b>USD</b>
<b>Currency of underlying fund</b>	<b>EUR<sup>†</sup></b>	<b>USD</b>
<b>ISIN code of underlying fund</b>	LU0248166992	LU0225284248
<b>Name of management company of underlying fund</b>	Schroder Investment Management (Europe) S.A.	Schroder Investment Management (Europe) S.A.
<b>Investment objective and investment policy/strategy of the underlying fund</b>  <i>Any terms not defined herein shall have the same meaning as set out in the current prospectus of the underlying fund</i>	<p>The underlying fund aims to provide income and capital growth in excess of the MSCI World (Net TR) index after fees have been deducted over a three to five year period <sup>Note</sup> by investing in equity and equity related securities of companies worldwide.</p> <p>The underlying fund is actively managed and invests at least two-thirds of its assets in equity and equity related securities of companies worldwide.</p> <p>The underlying fund will invest in a diversified portfolio of equity and equity related securities whose dividend yield in aggregate is greater than the average market yield.</p> <p>Equities with below average dividend yield may be included in the portfolio when the underlying fund investment manager considers that they have the potential to pay above average yield in future.</p> <p>The underlying fund will not be managed for yield alone: total return (dividend yield plus capital growth) will be equally important.</p> <p>The underlying fund may invest directly in China B-Shares and China H-Shares and may invest up to 10% of its assets (on a net basis) directly or indirectly (for example via participatory notes) in China A-Shares through the Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect (as further described in the section headed "Stock Connect" in the Hong Kong Covering Document of the underlying fund) and shares listed on the Science and Technology Innovation Board of the Shanghai Stock Exchange and the ChiNext market of the Shenzhen Stock Exchange.</p> <p>The underlying fund is not subject to any limitation on the portion of its net asset value that may be invested in any country (including emerging market countries), region or sector. The underlying fund is not subject to any limitation on the market capitalisation of the companies that it may invest in.</p> <p><i>(continues)</i></p>	<p>The underlying fund aims to provide income and capital growth in excess of the MSCI World (Net TR) index after fees have been deducted over a three to five year period <sup>Note</sup> by investing in equity and equity related securities of companies worldwide.</p> <p>The underlying fund is actively managed and invests at least two-thirds of its assets in equity and equity related securities of companies worldwide.</p> <p>The underlying fund will invest in a diversified portfolio of equity and equity related securities whose dividend yield in aggregate is greater than the average market yield.</p> <p>Equities with below average dividend yield may be included in the portfolio when the underlying fund investment manager considers that they have the potential to pay above average yield in future.</p> <p>The underlying fund will not be managed for yield alone: total return (dividend yield plus capital growth) will be equally important.</p> <p>The underlying fund may invest directly in China B-Shares and China H-Shares and may invest up to 10% of its assets (on a net basis) directly or indirectly (for example via participatory notes) in China A-Shares through the Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect (as further described in the section headed "Stock Connect" in the Hong Kong Covering Document of the underlying fund) and shares listed on the Science and Technology Innovation Board of the Shanghai Stock Exchange and the ChiNext market of the Shenzhen Stock Exchange.</p> <p>The underlying fund is not subject to any limitation on the portion of its net asset value that may be invested in any country (including emerging market countries), region or sector. The underlying fund is not subject to any limitation on the market capitalisation of the companies that it may invest in.</p> <p><i>(continues)</i></p>

	<b>Affected ILF 5</b>	<b>Default ILF 5</b>
<p><b>Investment objective and investment policy/strategy of the underlying fund</b></p> <p><i>Any terms not defined herein shall have the same meaning as set out in the current prospectus of the underlying fund</i></p> <p><i>(continued)</i></p>	<p>The underlying fund may also invest up to one-third of its assets directly or indirectly in other securities (including other asset classes), countries, regions, industries or currencies, investment funds, warrants and money market investments, and hold cash (subject to the restrictions provided in Appendix I of the underlying fund Prospectus).</p> <p>Under exceptional circumstances (e.g. market crash or major crisis), the underlying fund may be invested temporarily up to 100% of its net asset value in liquid assets such as bank deposits, certificates of deposit, commercial paper and treasury bills for cash flow management.</p> <p>The underlying fund may use derivatives with the aim of achieving investment gains, reducing risk or managing the underlying fund more efficiently. Derivatives can be used for instance to create market exposures through equity, currency, volatility or index related financial derivative instruments and include over-the-counter and/or exchange traded options, futures, contracts for difference, warrants, swaps, forward contracts and/or a combination of the above.</p> <p>The underlying fund's performance should be assessed against its target benchmark, being to exceed the MSCI World (Net TR) index ("Target Benchmark") and compared against the MSCI World Value (Net TR) index and the Morningstar Global Income Equity Category (collectively, "Comparator Benchmarks"). The underlying fund's investment universe is expected to overlap to a limited extent with the components of the Target Benchmark and the MSCI World Value (Net TR) index. The Comparator Benchmarks are only included for performance comparison purposes and do not determine how the underlying fund's investment manager invests the underlying fund's assets.</p> <p><i>Note For clarification purpose, this means to exceed a medium to long term return of the stated index after fees have been deducted. The three to five year period is considered as a medium to long term period, and is the period over which an investor should assess the underlying fund's performance.</i></p>	<p>The underlying fund may also invest up to one-third of its assets directly or indirectly in other securities (including other asset classes), countries, regions, industries or currencies, investment funds, warrants and money market investments, and hold cash (subject to the restrictions provided in Appendix I of the underlying fund Prospectus).</p> <p>Under exceptional circumstances (e.g. market crash or major crisis), the underlying fund may be invested temporarily up to 100% of its net asset value in liquid assets such as bank deposits, certificates of deposit, commercial paper and treasury bills for cash flow management.</p> <p>The underlying fund may use derivatives with the aim of achieving investment gains, reducing risk or managing the underlying fund more efficiently. Derivatives can be used for instance to create market exposures through equity, currency, volatility or index related financial derivative instruments and include over-the-counter and/or exchange traded options, futures, contracts for difference, warrants, swaps, forward contracts and/or a combination of the above.</p> <p>The underlying fund's performance should be assessed against its target benchmark, being to exceed the MSCI World (Net TR) index ("Target Benchmark") and compared against the MSCI World Value (Net TR) index and the Morningstar Global Income Equity Category (collectively, "Comparator Benchmarks"). The underlying fund's investment universe is expected to overlap to a limited extent with the components of the Target Benchmark and the MSCI World Value (Net TR) index. The Comparator Benchmarks are only included for performance comparison purposes and do not determine how the underlying fund's investment manager invests the underlying fund's assets.</p> <p><i>Note For clarification purpose, this means to exceed a medium to long term return of the stated index after fees have been deducted. The three to five year period is considered as a medium to long term period, and is the period over which an investor should assess the underlying fund's performance.</i></p>
<b>Annual management charge of the underlying fund</b>	1.50% of net asset value	1.50% of net asset value
<b>Ongoing charges figure of the underlying fund over a year</b>	1.86% <i>The ongoing charges figure is based on the expenses for the year ended 31 December 2024. This figure may vary from year to year.</i>	1.86% <i>The ongoing charges figure is based on the expenses for the year ended 31 December 2024. This figure may vary from year to year.</i>
<b>FPIL risk/reward profile*</b>	4	4

	Affected ILF 6	Default ILF 6
<b>Name and fund code of ILF</b>	Templeton Latin America (H80)	Schroder Latin American (H75)
<b>Name of underlying fund</b>	Franklin Templeton Investment Funds - Templeton Latin America Fund	Schroder International Selection Fund – Latin American
<b>Share class of underlying fund</b>	A Accumulation	A Accumulation
<b>Currency of ILF</b>	USD	USD
<b>Currency of underlying fund</b>	USD	USD
<b>ISIN code of underlying fund</b>	LU0128526570	LU0106259046
<b>Name of management company of underlying fund</b>	Franklin Templeton International Services S.à r.l.	Schroder Investment Management (Europe) S.A.
<b>Investment objective and investment policy/strategy of the underlying fund</b>  <i>Any terms not defined herein shall have the same meaning as set out in the current prospectus of the underlying fund</i>	<p>The underlying fund aims to increase the value of its investments over the medium to long term.</p> <p>The underlying fund invests primarily (that is, at least two-thirds of the underlying fund's net assets) in:</p> <ul style="list-style-type: none"> <li>• equity securities issued by companies of any size located in, or doing significant business in, Latin America</li> </ul> <p>On a temporary basis and if justified by exceptionally unfavourable market conditions, the underlying fund may, in order to take measures to mitigate risks relative to such exceptional market conditions in the best interests of its shareholders, hold ancillary liquid assets (i.e. bank deposits at sight, such as cash held in current accounts with a bank accessible at any time) up to 100% of its net assets.</p> <p>The underlying fund may also, in order to achieve its investment goals and for treasury purposes, invest in bank deposits, money market instruments or money market funds pursuant to the investment restrictions. For defensive purposes, the underlying fund may invest up to 100% of its net assets in these instruments on a temporary basis.</p> <p>The underlying fund can invest on an ancillary basis in:</p> <ul style="list-style-type: none"> <li>• debt securities issued by companies of any size located in, or doing significant business in, Latin America</li> <li>• equity and debt securities issued by governments and companies of any size located in any countries other than those in the Latin American region</li> <li>• preferred stock, securities convertible into common stock and fixed income securities which are denominated in currencies other than Latin American currencies such as US dollar or euro</li> </ul> <p>(continues)</p>	<p>The underlying fund aims to provide capital growth in excess of the MSCI Emerging Markets Latin America 10/40 (Net TR) index after fees have been deducted over a three to five year period <sup>Note</sup> by investing in equity and equity related securities of Latin American companies.</p> <p>The underlying fund is actively managed and invests at least two-thirds of its assets in equity and equity related securities of Latin American companies.</p> <p>The underlying fund typically holds 40-70 companies.</p> <p>The underlying fund is not subject to any limitation on the portion of its net asset value that may be invested in any country in Latin America or sector. The underlying fund is not subject to any limitation on the market capitalisation of the companies that it may invest in.</p> <p>The underlying fund may also invest up to one-third of its assets directly or indirectly in other securities (including other asset classes), countries, regions, industries or currencies, investment funds, warrants and money market investments, and hold cash (subject to the restrictions provided in Appendix I of the underlying fund Prospectus).</p> <p>Under exceptional circumstances (e.g. market crash or major crisis), the underlying fund may be invested temporarily up to 100% of its net asset value in liquid assets such as bank deposits, certificates of deposit, commercial paper and treasury bills for cash flow management.</p> <p>The underlying fund may use derivatives with the aim of achieving investment gains, reducing risk or managing the underlying fund more efficiently. Derivatives can be used for instance to create market exposures through equity, currency, volatility or index related financial derivative instruments and include over-the-counter and/or exchange traded options, futures, contracts for difference, warrants, swaps, forward contracts and/or a combination of the above.</p> <p>(continues)</p>

	<b>Affected ILF 6</b>	<b>Default ILF 6</b>
<b>Investment objective and investment policy/strategy of the underlying fund</b> <i>(continued)</i>  <i>Any terms not defined herein shall have the same meaning as set out in the current prospectus of the underlying fund</i>	<p>The investment team of the underlying fund uses in-depth financial analysis to select individual securities that it believes are undervalued and will provide the best opportunities for increased value over the long term. The expected level of exposure that could be subject to securities lending transactions amounts to 5% of the underlying fund's net assets.</p>	<p>The underlying fund's performance should be assessed against its target benchmark being to exceed the MSCI Emerging Markets Latin America 10/40 (Net TR) index. The underlying fund's investment universe is expected to overlap materially, directly or indirectly, with the components of the target benchmark.</p> <p><i>Note For clarification purpose, this means to exceed a medium to long term return of the stated index after fees have been deducted. The three to five year period is considered as a medium to long term period, and is the period over which an investor should assess the underlying fund's performance. The "10/40" index takes into account the "5/10/40" rule applicable to a UCITS fund, which provides that a fund may invest no more than 10% of its net asset value in securities issued by the same issuing body, and the total value of all such investments which individually exceed 5% of the net asset value of the underlying fund must not account for more than 40% of the net asset value of the underlying fund.</i></p>
<b>Annual management charge of the underlying fund</b>	1.90% of net asset value	1.50% of net asset value
<b>Ongoing charges figure of the underlying fund over a year</b>	2.27%  <i>The ongoing charges figure is based on the semi-annual report for the period ended 31 December 2024. This figure may vary from year to year.</i>	1.86%  <i>The ongoing charges figure is based on the expenses for the year ended 31 December 2024. This figure may vary from year to year.</i>
<b>FPIL risk/reward profile*</b>	5	5

	Affected ILF 7	Default ILF 7
<b>Name and fund code of ILF</b>	Schroder Global Cities (EUR) (H90)	Schroder Global Cities (USD) (H68)
<b>Name of underlying fund</b>	Schroder International Selection Fund – Global Cities	Schroder International Selection Fund – Global Cities
<b>Share class of underlying fund</b>	A Accumulation EUR Hedged	A Accumulation
<b>Currency of ILF</b>	EUR <sup>†</sup>	USD
<b>Currency of underlying fund</b>	EUR <sup>†</sup>	USD
<b>ISIN code of underlying fund</b>	LU0224509132	LU0224508324
<b>Name of management company of underlying fund</b>	Schroder Investment Management (Europe) S.A.	Schroder Investment Management (Europe) S.A.
<b>Investment objective and investment policy/strategy of the underlying fund</b>  <i>Any terms not defined herein shall have the same meaning as set out in the current prospectus of the underlying fund</i>	<p>The underlying fund aims to provide capital growth and income in excess of the FTSE EPRA NAREIT Developed index (Net TR, USD) after fees have been deducted over a three to five year period <sup>Note</sup> by investing in equity and equity related securities of real estate companies worldwide and which the underlying fund investment manager deems to be sustainable investments.</p> <p>The underlying fund invests at least two-thirds of its assets in equity and equity related securities of real estate companies worldwide with a focus on companies that invest in cities that the underlying fund investment manager believes will exhibit continued economic growth, supported by factors such as strong infrastructure and supportive planning regimes. For clarity, investment in "equity and equity related securities of real estate companies" may include investment in real estate investment trusts (REITs).</p> <p>The underlying fund may also invest up to one-third of its assets directly or indirectly in other securities (including other asset classes), countries, regions, industries or currencies, investment funds, warrants and money market investments, and hold cash (subject to the restrictions provided in Appendix I of the underlying fund Prospectus).</p> <p>The underlying fund is actively managed and invests its assets in (i) sustainable investments, which are investments that contribute towards more environmentally resilient and innovative cities and infrastructure, and (ii) investments that the underlying fund investment manager deems to be neutral under its sustainability criteria such as cash and money market investments and derivatives used with the aim of reducing risk (hedging) or managing the underlying fund more efficiently. At least 90% of the underlying fund's assets will be invested in sustainable investments described in (i) above. Real assets have a large impact on the environment and create over 40% of the world's CO<sub>2</sub> emissions.</p> <p><i>(continues)</i></p>	<p>The underlying fund aims to provide capital growth and income in excess of the FTSE EPRA NAREIT Developed index (Net TR, USD) after fees have been deducted over a three to five year period <sup>Note</sup> by investing in equity and equity related securities of real estate companies worldwide and which the underlying fund investment manager deems to be sustainable investments.</p> <p>The underlying fund invests at least two-thirds of its assets in equity and equity related securities of real estate companies worldwide with a focus on companies that invest in cities that the underlying fund investment manager believes will exhibit continued economic growth, supported by factors such as strong infrastructure and supportive planning regimes. For clarity, investment in "equity and equity related securities of real estate companies" may include investment in real estate investment trusts (REITs).</p> <p>The underlying fund may also invest up to one-third of its assets directly or indirectly in other securities (including other asset classes), countries, regions, industries or currencies, investment funds, warrants and money market investments, and hold cash (subject to the restrictions provided in Appendix I of the underlying fund Prospectus).</p> <p>The underlying fund is actively managed and invests its assets in (i) sustainable investments, which are investments that contribute towards more environmentally resilient and innovative cities and infrastructure, and (ii) investments that the underlying fund investment manager deems to be neutral under its sustainability criteria such as cash and money market investments and derivatives used with the aim of reducing risk (hedging) or managing the underlying fund more efficiently. At least 90% of the underlying fund's assets will be invested in sustainable investments described in (i) above. Real assets have a large impact on the environment and create over 40% of the world's CO<sub>2</sub> emissions.</p> <p><i>(continues)</i></p>

	<b>Affected ILF 7</b>	<b>Default ILF 7</b>
<p><b>Investment objective and investment policy/strategy of the underlying fund</b></p> <p><i>Any terms not defined herein shall have the same meaning as set out in the current prospectus of the underlying fund</i></p> <p><i>(continued)</i></p>	<p>By the end of the century as much as 90% of the global population could be living in urban areas – in order to meet targets set by the Paris Agreement, cities will be a crucial tool in order to achieve climate targets. By investing in companies that will make a positive impact on the built environment (i.e. any type of real asset that provides a service to the inhabitants within a city/region), the underlying fund has an overarching aim of achieving Goal 11 of the United Nations Sustainable Development Goals (i.e. Sustainable Cities and Communities). To ensure this, ESG is integrated into stage 1 and 2 of the underlying fund's investment process and is a key factor in determining portfolio inclusion and position sizing.</p> <p>The underlying fund does not directly invest in certain activities, industries or groups of issuers which generate revenue above the respective limits as prescribed by the underlying fund investment manager from time to time, including but not limited to revenues from tobacco and controversial weapons. The respective limits and exclusion list may be updated from time to time. For further information, please refer to the underlying fund's webpage<sup>1</sup>.</p> <p>The underlying fund invests in companies that do not cause significant environmental or social harm and have good governance practices, as determined by the underlying fund investment manager's sustainability rating criteria (please see the "Sustainability Criteria" section of the underlying fund Prospectus for more details).</p> <p>Improvement of a company's sustainability practices is assessed through continuous engagements with the companies on material ESG issues.</p> <p>The underlying fund's investment manager may also engage with companies held by the fund to challenge identified areas of weakness on sustainability issues. More details on the investment manager's approach to sustainability and its engagement with companies are available on the underlying fund's webpage<sup>2</sup>.</p> <p>The underlying fund is not subject to any limitation on the portion of its net asset value that may be invested in any country (including emerging market countries) or region. The underlying fund is not subject to any limitation on the market capitalisation of the companies that it may invest in.</p> <p>Under exceptional circumstances (e.g. market crash or major crisis), the underlying fund may be invested temporarily up to 100% of its net asset value in liquid assets such as bank deposits, certificates of deposit, commercial paper and treasury bills for cash flow management.</p> <p><i>(continues)</i></p>	<p>end of the century as much as 90% of the global population could be living in urban areas – in order to meet targets set by the Paris Agreement, cities will be a crucial tool in order to achieve climate targets. By investing in companies that will make a positive impact on the built environment (i.e. any type of real asset that provides a service to the inhabitants within a city/region), the underlying fund has an overarching aim of achieving Goal 11 of the United Nations Sustainable Development Goals (i.e. Sustainable Cities and Communities). To ensure this, ESG is integrated into stage 1 and 2 of the underlying fund's investment process and is a key factor in determining portfolio inclusion and position sizing.</p> <p>The underlying fund does not directly invest in certain activities, industries or groups of issuers which generate revenue above the respective limits as prescribed by the underlying fund investment manager from time to time, including but not limited to revenues from tobacco and controversial weapons. The respective limits and exclusion list may be updated from time to time. For further information, please refer to the underlying fund's webpage<sup>1</sup>.</p> <p>The underlying fund invests in companies that do not cause significant environmental or social harm and have good governance practices, as determined by the underlying fund investment manager's sustainability rating criteria (please see the "Sustainability Criteria" section of the underlying fund Prospectus for more details).</p> <p>Improvement of a company's sustainability practices is assessed through continuous engagements with the companies on material ESG issues.</p> <p>The underlying fund's investment manager may also engage with companies held by the fund to challenge identified areas of weakness on sustainability issues. More details on the investment manager's approach to sustainability and its engagement with companies are available on the underlying fund's webpage<sup>2</sup>.</p> <p>The underlying fund is not subject to any limitation on the portion of its net asset value that may be invested in any country (including emerging market countries) or region. The underlying fund is not subject to any limitation on the market capitalisation of the companies that it may invest in.</p> <p>Under exceptional circumstances (e.g. market crash or major crisis), the underlying fund may be invested temporarily up to 100% of its net asset value in liquid assets such as bank deposits, certificates of deposit, commercial paper and treasury bills for cash flow management.</p> <p><i>(continues)</i></p>

	<b>Affected ILF 7</b>	<b>Default ILF 7</b>
<b>Investment objective and investment policy/strategy of the underlying fund</b> <i>(continued)</i>  <i>Any terms not defined herein shall have the same meaning as set out in the current prospectus of the underlying fund</i>	<p>The underlying fund may use derivatives with the aim of reducing risk or managing the underlying fund more efficiently. Derivatives can be used for instance to create market exposures through equity, currency, volatility or index related derivatives and include over-the-counter and/or exchange traded options, futures, contracts for difference, warrants, swaps, forward contracts and/or a combination of the above.</p> <p>The underlying fund's performance should be assessed against its target benchmark, being to exceed the FTSE EPRA NAREIT Developed index (Net TR, USD). The underlying fund's investment universe is expected to overlap materially with the components of the target benchmark. The benchmark(s) does/do not take into account the environmental and social characteristics or sustainable objective (as relevant) of the underlying fund.</p> <p><i>Note For clarification purpose, this means to exceed a medium to long term return of the stated index after fees have been deducted. The three to five year period is considered as a medium to long term period, and is the period over which an investor should assess the underlying fund's performance.</i></p> <p><sup>1</sup>Accessed via <a href="https://www.schroders.com/en-lu/lu/individual/fund-centre">https://www.schroders.com/en-lu/lu/individual/fund-centre</a> (this website has not been reviewed by the SFC).</p> <p><sup>2</sup>Accessed via <a href="https://www.schroders.com/en/hk/retail-investors/sustainability/making-an-impact-through-sustainability">https://www.schroders.com/en/hk/retail-investors/sustainability/making-an-impact-through-sustainability</a> (this website has not been reviewed by the SFC).</p>	<p>The underlying fund may use derivatives with the aim of reducing risk or managing the underlying fund more efficiently. Derivatives can be used for instance to create market exposures through equity, currency, volatility or index related derivatives and include over-the-counter and/or exchange traded options, futures, contracts for difference, warrants, swaps, forward contracts and/or a combination of the above.</p> <p>The underlying fund's performance should be assessed against its target benchmark, being to exceed the FTSE EPRA NAREIT Developed index (Net TR, USD). The underlying fund's investment universe is expected to overlap materially with the components of the target benchmark. The benchmark(s) does/do not take into account the environmental and social characteristics or sustainable objective (as relevant) of the underlying fund.</p> <p><i>Note For clarification purpose, this means to exceed a medium to long term return of the stated index after fees have been deducted. The three to five year period is considered as a medium to long term period, and is the period over which an investor should assess the underlying fund's performance.</i></p> <p><sup>1</sup>Accessed via <a href="https://www.schroders.com/en-lu/lu/individual/fund-centre">https://www.schroders.com/en-lu/lu/individual/fund-centre</a> (this website has not been reviewed by the SFC).</p> <p><sup>2</sup>Accessed via <a href="https://www.schroders.com/en/hk/retail-investors/sustainability/making-an-impact-through-sustainability">https://www.schroders.com/en/hk/retail-investors/sustainability/making-an-impact-through-sustainability</a> (this website has not been reviewed by the SFC).</p>
<b>Annual management charge of the underlying fund</b>	1.50% of net asset value	1.50% of net asset value
<b>Ongoing charges figure of the underlying fund over a year</b>	1.87%  <i>The ongoing charges figure is based on the expenses for the year ended 31 December 2024. This figure may vary from year to year.</i>	1.84%  <i>The ongoing charges figure is based on the expenses for the year ended 31 December 2024. This figure may vary from year to year.</i>
<b>FPIL risk/reward profile*</b>	4	4

† Policyholders should note that Affected ILFs **1**, **5** and **7** are denominated in **EUR**, however their corresponding Default ILFs are denominated in **USD**. This means there will be a different foreign exchange risk exposure, and that any exchange rate movements between these two currencies may affect the policy performance. If your policy currency is not in USD, your investment will be subject to foreign exchange risk when switching into the Default ILF selected.

‡ This underlying fund may make dividend distributions, which will be received by Friends Provident International and will be reflected in the prices of that investment-linked funds.

\* The risk/reward profile is determined by FPIL from information provided by the underlying fund houses and is based on the following characteristics of the underlying fund:

- volatility;
- asset type; and
- geographical region.

The risk/reward profile will be reviewed and, if appropriate, revised at least yearly by FPIL as a result of our ongoing research analysis. The information given in the risk/reward profile is for reference only and the Hong Kong SFC has not assessed or approved it, nor has it verified the accuracy of such information. Please refer to the underlying fund documentation for full details of the specific risks associated with the Affected and Default ILFs.



***We recommend that you seek the advice of your usual independent financial adviser before making any investment decisions.***

***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.***

**Friends Provident International Limited:** Registered and Head Office: Royal Court, Castletown, Isle of Man, British Isles, IM9 1RA. 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. **Singapore branch:** 182 Cecil Street, Level 17 Frasers Tower, Singapore 069547. 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:** A122, 16/F, Tower 5, The Gateway, Harbour City, Tsim Sha Tsui, Kowloon, Hong Kong. Authorised by the Insurance Authority of Hong Kong to conduct long-term insurance business in Hong Kong. **Dubai branch:** PO Box 450591, Unit 706, One Za'abeel - The Offices, Za'abeel Palace Street, Za'abeel First, Dubai, UAE. Registered in the United Arab Emirates (UAE) with the Central Bank of the UAE 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. **IFGL (DIFC) Limited:** Registered Office: PO Box 450591, Unit 16 - 35, Level 16, Central Park Towers, DIFC, Dubai, United Arab Emirates. Regulated by the Dubai Financial Services Authority.

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

#### 財務顧問

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

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。

2026 年 4 月 20 日

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」）

關於以下 FPIL 投資相連基金（一併稱為「投資相連基金」）的授權撤銷與終止：

- 富達歐洲股票 ESG 基金（歐羅）(H88)
- 富達新興「歐非中東」基金 (H25)
- 鄧普頓新興市場基金 (H78)
- 法盛 Harris 全球股票基金 (H57)
- 施羅德環球收益股票基金(歐羅) (H91)
- 鄧普頓拉丁美洲基金 (H80)
- 施羅德環球城市（歐羅）(H90)

（合併稱為「受影響之投資相連基金」）

我們現致函閣下，乃因閣下為上述計劃當中其一項計劃之保單持有人，同時閣下的保單或合約亦持有上述一項或多項受影響之投資相連基金的單位。

我們持續監控投資相連基金範圍，以實現國際投資者所需的品質及多元化。我們的檢討包括增加或移除基金，旨在為我們的投保人提供最新和全面的投資相連基金選擇。我們考慮了一系列因素，包括但不限於相關基金規模、基金表現、投資者對投資相連基金的支持，以及對該範圍的持續適合性。

基於對歐洲股票、全球新興市場股票、全球股票、拉丁美洲股票及房地產基金板块的最新檢討，FPIL 決定 i) 撤銷證券和期貨委員會（「證監會」）對受影響之投資相連基金的授權，以及 ii) 終止受影響之投資相連基金，依照計劃政策條件的「英國友誠國際投資相連基金管理」、「FPIL 投資相連基金管理」或「關閉基金」部分，視情況而定，生效日期為**2026 年 7 月 20 日**（「生效日期」）。

對於向受影響之投資相連基金定期支付保費的保單持有人，所需採取的行動為：

閣下可以填寫轉換／改投指令表格，免費將未來的定期保費重新改投至閣下保單下的任何其他投資相連基金，該指令表格的副本可按要求提供，並請於**2026 年 7 月 16 日**下午 4:30（香港時間）或之前交回我們的香港辦事處，或透過我們的網上服務網站提交（「截止時間」）。

若我們在截止日期前沒有收到其他指示，我們將自**2026 年 7 月 17 日**（「改投日期」）起，將閣下收到的所有受影響之投資相連基金的常規保費，免費改投至相關投資相連基金（「預設投資相連基金」），如下表詳述。

	受影響之投資相連基金		預設投資相連基金
受影響之投資相連基金 1	富達歐洲股票 ESG 基金 (歐羅) (H88)	預設投資相連基金 1	晉達 GS 歐洲股票基金 (H58)
受影響之投資相連基金 2	富達新興「歐非中東」基金 (H25)	預設投資相連基金 2	施羅德新領域股票 (H67)
受影響之投資相連基金 3	鄧普頓新興市場基金 (H78)	預設投資相連基金 3	景順發展市場基金 (H37)
受影響之投資相連基金 4	法盛 Harris 全球股票基金 (H57)	預設投資相連基金 4	晉達 GS 環球股票基金 (H59)
受影響之投資相連基金 5	施羅德環球收益股票基金 (歐羅) (H91)	預設投資相連基金 5	施羅德環球收益股票基金 (美元) (H71)
受影響之投資相連基金 6	鄧普頓拉丁美洲基金 (H80)	預設投資相連基金 6	施羅德拉丁美洲基金 (H75)
受影響之投資相連基金 7	施羅德環球城市 (歐羅) (H90)	預設投資相連基金 7	施羅德環球城市 (美元) (H68)

我們會根據各種因素，包括但不限於 (1) 投資目標和策略、(2) 資產組合、(3) 風險概況和 (4) 貨幣面額，選擇合適的預設投資相連基金。已獲選定的預設投資相連基金與現有的受影響之投資相連基金最為相似。**有關每項受影響之投資相連基金與我們已選定的相應預設投資相連基金之間的對比資訊，請參閱隨附的附錄。**

保單持有人應注意，受影響之投資相連基金 1、5 及 7 以歐元計值，然而其相應的預設投資相連基金則以美元計值。這意味着會有不同的外匯風險敞口，這兩種貨幣之間的任何匯率變動都可能影響保單表現。如果閣下的保單貨幣並非以美元為單位，閣下的投資在轉換到預設投資相連基金時將面臨外匯風險。

從本函日期起，我們將停止接受任何有關受影響之投資相連基金的新投資指示。

#### 當前投資於受影響之投資相連基金保單持有人所需的行動

在保單有效期內，閣下可以隨時、免費將閣下現有的投資從受影響之投資相連基金轉換至閣下保單下的其他投資相連基金。閣下可以透過填寫一份轉換/改投指令表格，寄回本處香港辦事處，或透過本處網站的網上服務，於截止時間前提交。如果在截止時間之前我們未收到閣下的任何指令，我們將於生效日期，免費自動將閣下對受影響之投資相連基金的現有投資，轉換為所述的預設投資相連基金。

對於要求轉換和/或向受影響之投資相連基金申請額外單一或定期保費的保單持有人，所需採取的行動為：

如果從本函日期起，提出轉換申請，或要求將額外單一或定期保費改投至受影響之投資相連基金，我們會與閣下或閣下的獨立財務顧問聯絡，以便獲得其他指令。我們不會在沒有其他指示的情況下處理。

閣下應細閱預設投資相連基金以及保單下可用的其他投資相連基金的相關基金銷售文件（包括產品資料概要），了解相關基金詳情（包括但不限於投資目標及政策、風險因素及收費）。

與本文件的安排相關的所有費用，包括但不限於與終止和撤銷受影響之投資相連基金的授權相關費用，將由 FPIL 承擔。

**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。**

#### 取得聯絡

倘若閣下對本通知、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

香港九龍

尖沙咀海港城

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謹啟



Chris Corkish  
投資行銷部主管

**附錄：受影響之投資相連基金與預設投資相連基金的比較**

附錄僅為關鍵資訊的摘要，並不取代專業意見。如需詳盡資料，請參閱閣下的常用獨立財務顧問和/或相關基金文件。

	受影響之投資相連基金 1	預設投資相連基金 1
投資相連基金的名稱和基金代碼	富達歐洲股票 ESG 基金 (歐羅) (H88)	晉達 GS 歐洲股票基金 (H58)
相關基金名稱	富達基金 - 歐洲股票 ESG 基金	晉達環球策略基金 - 歐洲股票基金
相關基金股份類別	A 累積	A 累積
投資相連基金的貨幣	歐元 <sup>†</sup>	美元
相關基金貨幣	歐元 <sup>†</sup>	美元
相關基金的 ISIN 編號	LU0251128657	LU0345777147
相關基金管理公司的名稱	FIL Investment Management (Luxembourg) S.à r.l.	Ninety One Luxembourg S.A.
<p><b>相關基金的投資目標及投資政策／策略</b></p> <p>此處未界定的任何詞彙，均與相關基金現行公開說明書中所載含義相同</p>	<p>相關基金是股票基金，旨在長期實現資本增值。</p> <p>相關基金將其至少 70% 的資產投資於在歐洲上市、總部設於歐洲或在歐洲開展大部分業務之公司的股票。</p> <p>相關基金的投資經理在評估投資風險和機會時，會考慮環境、社會和管治 (ESG) 特徵。在確定 ESG 特徵時，相關基金的投資經理會考慮富達或外部機構提供的 ESG 評級。</p> <p>相關基金將其至少 80% 的資產投資於由較高 ESG 評級之發行人所發行的證券。對高 ESG 評級界定為富達 ESG 評級 B 或以上，或如無富達評級，則為 MSCI ESG 評級 A 或以上。</p> <p>相關基金的投資經理在研究潛在投資的財務業績之外，亦會輔以額外的定性及定量非財務分析 (包括可持續發展風險)；若這些因素構成潛在或實際的重大風險及／或機遇，投資經理會將其納入投資決策及風險監控中，力求長期風險調整後回報最大化：</p> <ul style="list-style-type: none"> <li>- 「定性評估」將參考 (但不限於) 個案研究、與發行人相關的環境、社會及管治 (ESG) 影響、產品安全文件、客戶評論、公司實地考察，或來自專有模型及本地情報的數據。</li> <li>- 「定量評估」將參考 ESG 評級，該評級可以是相關基金的投資經理主要採用富達 ESG 評級所定出的內部評級，或是來自外部供應商 (包括但不限於 MSCI) 的評級、第三方證書或標籤中的相關數據、碳足跡評估報告，抑或是發行人源自 ESG 相關活動的經濟活動百分比。富達 ESG 評級是由富達的研究分析師制定的專屬評級系統，用作評估個別發行人。該等評級會就特定行業因素 (包括相關的主要不利影響指標) 按 A 至 E 級別為發行人評分，並基於對發行人可持續發展特徵預期隨時間變動的評估，作出發展趨勢預測。有關評級以基本面由下而上的研究及評估為基礎，並採用與重大 ESG 議題相關且針對個別發行人所屬行業的特定準則。</li> </ul> <p>(續)</p>	<p>相關基金旨在提供資本增值 (即增加閣下的投資價值)，並帶來獲取長線收益的機會。</p> <p>相關基金主要投資於在歐洲上市及／或註冊成立之公司，或在歐洲以外成立但在歐洲開展其大部分業務活動之公司的股票 (例如股份)。</p> <p>相關基金將採用積極管理策略。相關基金的投資經理在挑選公司時擁有完全的酌情權，不受公司規模或所屬行業所限。</p> <p>投資機遇乃憑藉對個別公司進行的深度分析與研究而予以識別。</p> <p>如相關基金的「可持續發展披露」所述，相關基金提倡符合 (可持續金融披露規則) (SFDR) 第 8 條的環境及社會特徵。</p> <p>相關基金將不會投資於某些行業或投資項目。關於該等排除領域的詳細資料，請瀏覽網站 <a href="http://www.ninetyone.com/hk">www.ninetyone.com/hk</a> 下名為「根據 SFDR 第 10 條作出的可持續發展相關披露」的欄目。未來，相關基金的投資經理可按其酌情權，並根據相關基金的投資目標及政策，選擇應用額外的排除準則，有關準則將於實施時在網站上披露。</p> <p>相關基金亦可將其少於 30% 的資產淨值投資於其他可轉讓證券、貨幣市場工具、衍生工具 (其價值與相關資產價格掛鉤的金融合約)、存款以及其他基金的單位或股份。相關基金可作輔助性質持有現金<sup>1</sup>。</p> <p>相關基金可為對沖及／或有效投資組合管理之目的使用衍生工具。可使用的衍生工具包括 (但不限於) 交易所買賣及場外交易的期貨、期權、掉期及遠期合約。衍生工具交易的相關資產可包括可轉讓證券、指數、外匯匯率及貨幣當中的任何一項或多項。</p> <p>(續)</p>

	受影響之投資相連基金 1	預設投資相連基金 1
<p><b>相關基金的投資目標及投資政策／策略</b></p> <p>此處未界定的任何詞彙，均與相關基金現行公開說明書中所載含義相同</p> <p>(續)</p>	<p>富達 ESG 評級方法將環境、社會及管治因素納入考量。環境特徵包括碳強度、碳排放、能源效益、水資源及廢物管理和生物多樣性；而社會特徵則包括產品安全、供應鏈、健康與安全以及人權。</p> <p>ESG 評級及相關的 ESG 數據備存於由相關基金的投資經理所營運的研究平台。ESG 數據的提供與採集會進行定期檢討，以確保其對於持續評估可持續發展風險方面，仍具備適合性、充分性及有效性。</p> <p>富達會考慮基於特定的 ESG 準則，將發行人從可投資範圍內排除，並已制定以下排除框架。相關基金受限於具爭議武器的剔除準則，當中包括但不限於：生物、化學、燃燒武器、無法檢測的碎片、致盲激光、集束彈藥、地雷，以及（不擴散核武器條約）非締約國的核武器。相關基金亦遵守進一步的排除準則，例如煙草生產、動力煤（受限於轉型準則）、基於規範的排除準則，以及與財務行動特別組織（FATF）黑名單上的主權發行人相關的排除準則。除上述準則外，相關基金亦透過額外的負面篩選應用進一步的排除準則。額外的負面篩選包括涉足以下項目或與之有聯繫的發行人：</p> <ul style="list-style-type: none"> <li>(i) 具爭議武器（貧鈾及核武器）；</li> <li>(ii) 常規武器（非核子、化學或生物性質的戰爭武器）的生產；</li> <li>(iii) 生產及分銷擬向平民出售的半自動武器；</li> <li>(iv) 煙草相關活動；</li> <li>(v) 動力煤開採及發電（須符合額外的轉型準則）；</li> <li>(vi) 開採油砂；</li> <li>(vii) 開採北極石油及天然氣；或</li> <li>(viii) 在 FATF 黑名單以外的主權排除準則。</li> </ul> <p>對主權發行人的負面篩選，乃基於相關基金投資經理的內部主權排除框架，其側重於與管治、尊重人權及外交政策相關的三大原則。未能符合該框架標準的主權發行人，將基於一項專有評估予以識別。為支持該評估，相關基金的投資經理會參考國際認可的指標，例如 FATF 黑名單、世界銀行的全球管治指標以及聯合國安全理事會的制裁措施。此外，相關基金將應用（巴黎協定）基準的排除準則。為了進行更精確的篩選，相關基金的投資經理或會採用收益門檻，同時亦可酌情執行額外的可持續發展要求和不予投資準則。</p> <p>透過投資管理流程，相關基金的投資經理希望確保被投資公司遵守良好的管治實踐。</p> <p>相關基金可投資於 ESG 特徵較弱惟正持續改善的發行人證券。該等發行人可能正處於改善趨勢，或透過實施及執行正式的參與計劃而展現出改善的潛力</p> <p>在主動管理相關基金時，相關基金的投資經理會考慮增長及估值指標、公司財務狀況、資本回報率、現金流及其他量度標準，以及公司管理、行業、經濟環境和其他特徵。</p> <p>(續)</p>	<p>相關基金受積極管理。這意味著相關基金的投資經理可自由選擇投資，以達致相關基金的目標。相關基金採用 MSCI 歐洲（淨回報）指數作表現比較及風險管理之用。相關基金並不旨在複製該指數的表現。相關基金通常會持有作為該指數成分的資產，但比例不盡相同，亦容許持有非該指數成分的資產。因此，相關基金的組合通常會與該指數有所不同，而相關基金的投資經理將會監控兩者之間的表現差異。</p> <p>相關基金目前無意進行任何證券借貸、回購及／或逆回購交易。倘若有關意向發生變動，將會尋求證監會的事先批准，並會向相關基金的股東給予至少一個月的事先通知。</p> <p><sup>1</sup> 有關現金定義的詳情，請參閱相關基金的基金說明書第 3 節。</p>

	受影響之投資相連基金 1	預設投資相連基金 1
<b>相關基金的投資目標及投資政策／策略</b>  此處未界定的任何詞彙，均與相關基金現行公開說明書中所載含義相同  (續)	<p>相關基金的投資經理將使用 MSCI 歐洲指數（「基準」）作為投資選擇、風險監控和績效比較的參考，這項廣泛的市場指數不考慮 ESG 特徵。相關基金投資基準內的證券，但其管理為自主決策，因此可能投資未包含在基準內的證券，其績效友可能明顯偏離基準。</p> <p>相關基金可使用衍生工具進行套期保值、有效的投資組合管理及投資</p> <p>相關基金不會將其超過 10% 的資產淨值，投資於由任何單一國家（包括該國政府、公共機構或當地機關）發行或擔保，而信貸評級低於投資級別的證券。</p> <p>相關基金不會廣泛進行證券借貸、回購和反向回購交易。</p>	
<b>相關基金年度管理費用</b>	高達淨資產價值的 1.50%	資產淨值的 1.50%
<b>相關基金一年內的經常性開支比率</b>	1.93%  經常性開支比率為根據截至 2025 年 4 月 30 日止年度的年度財務報告之持續支付費用。此數字每年均可能有所變動。	1.91%  經常性開支比率是根據 2024 年 1 月 1 日至 2024 年 12 月 31 日期間的 12 個月開支計算。該數字代表相關基金應付的持續費用總和，佔同期平均資產淨值的百分比。此數字每年均可能有所變動。
<b>FPIL 風險/回報概況*</b>	4	4

	受影響之投資相連基金 2	預設投資相連基金 2
投資相連基金的名稱和基金代碼	富達新興「歐非中東」基金 (H25)	施羅德新領域股票 (H67)
相關基金名稱	富達基金 - 新興「歐非中東」基金	施羅德環球基金系列 - 新領域股票
相關基金股份類別	A 累積	A 累積
投資相連基金的貨幣	美元	美元
相關基金貨幣	美元	美元
相關基金的 ISIN 編號	LU0303823156	LU0562313402
相關基金管理公司的名稱	FIL Investment Management (Luxembourg) S.à r.l.	Schroder Investment Management (Europe) S.A.
<p><b>相關基金的投資目標及投資政策／策略</b></p> <p>此處未界定的任何詞彙，均與相關基金現行公開說明書中所載含義相同</p>	<p>相關基金是股票基金，旨在長期實現資本增值。</p> <p>相關基金將其至少 70% 的資產投資於總部設於中歐、東歐及南歐（包括俄羅斯）、中東及非洲的發展中國家（包括根據 MSCI 新興市場歐洲、中東及非洲指數被視為新興市場的國家），或在該等國家開展大部分業務之公司的股票。</p> <p>在主動管理相關基金時，相關基金的投資經理會考慮增長及估值指標、公司財務狀況、資本回報率、現金流及其他量度標準，以及公司管理、行業、經濟環境和其他因素。相關基金的投資經理在其投資過程中會考慮可持續發展風險。</p> <p>相關基金的投資經理將採用 MSCI 新興市場歐洲、中東及非洲上限 5% 指數（「基準」）作風險監控及表現比較之用。相關基金投資基準內的證券，但其管理為自主決策，因此可能投資未包含在基準內的證券，其績效友可能明顯偏離基準。</p> <p>相關基金可使用衍生工具進行套期保值、有效的投資組合管理及投資。</p> <p>相關基金不會將其超過 10% 的資產淨值，投資於由任何單一國家（包括該國政府、公共機構或當地機關）發行或擔保，而信貸評級低於投資級別的證券。</p> <p>相關基金不會廣泛進行證券借貸、回購和反向回購交易</p>	<p>相關基金旨在通過投資於邊境新興市場公司的股票和股票相關證券，在三年至五年期<sup>註</sup>內扣除費用後提供超過 MSCI 邊境新興市場 (FEM) 指數（淨總回報）並且上限為 10% 的新興市場的資本增值。</p> <p><sup>註</sup>為清晰說明，這意即在扣除費用後，超過該指數的中長期回報。三年至五年期被視為中長期，亦為投資者評估相關基金表現的期間。上述指數在新興市場的最大總敞口不超過其敞口的 10%。</p> <p>相關基金被積極管理及將最少三分之二的資產投資於邊境新興市場國家的公司的股票和股票相關證券。</p> <p>相關基金一般持有 50 至 70 個持倉。</p> <p>「前沿新興市場」包括納入 MSCI 邊境新興市場 (FEM) 指數或任何其他公認的邊境市場金融指數的國家，或相關基金的投資經理認為屬於邊境新興市場國家的其他國家。</p> <p>相關基金投資於任何前沿新興市場國家/地區或行業的資產淨值比例，並不受任何限制。相關基金可投資的公司並無任何市值限制。</p> <p>相關基金亦可將不多於三分之一資產直接或間接投資於其他證券（包括其他資產類別）、國家、地區、行業或貨幣、投資基金、認股證及貨幣市場投資項目，並持有現金（須遵守公開說明書附錄 I 規定的限制）。</p> <p>在例外情況下（例如市場崩盤或重大危機），為進行現金流管理，相關基金可暫時將其最多 100% 的資產淨值投資於流動資產，例如銀行存款、存款證、商業票據及國庫券。</p> <p>相關基金可為達致投資增值、減低風險或更有效地管理相關基金而運用衍生工具。衍生工具可用作（例如）透過股票、貨幣、波動率或指數相關的金融衍生工具來產生市場敞口，當中涵蓋場外交易及／或交易所買賣期權、期貨、差價合約、認股證、掉期、遠期合約及／或上述各項的組合。</p> <p>(續)</p>

	受影響之投資相連基金 2	預設投資相連基金 2
<b>相關基金的投資目標及投資政策／策略</b>  此處未界定的任何詞彙，均與相關基金現行公開說明書中所載含義相同  (續)		相關基金的表現應根據其目標基準進行評估，該目標為超越 MSCI 前沿新興市場 (FEM) 指數 (淨總回報) (且新興市場的比重上限為 10%)。相關基金的投資範圍預計將與目標基準的組成部分存在直接或間接的重大重疊。
<b>相關基金年度管理費用</b>	高達淨資產價值的 1.50%	資產淨值的 1.50%
<b>相關基金一年內的經常性開支比率</b>	1.95%  經常性開支比率為根據截至 2025 年 4 月 30 日止年度的年度財務報告之持續支付費用。此數字每年均可能有所變動。	1.92%  經常性開支比率以截至 2024 年 12 月 31 日止年度的開支計算。此數字每年均可能有所變動。
<b>FPIL 風險／回報概況*</b>	5	4

	受影響之投資相連基金 3	預設投資相連基金 3
投資相連基金的名稱和基金代碼	鄧普頓新興市場基金 (H78)	景順發展市場基金 (H37)
相關基金名稱	富蘭克林鄧普頓投資基金 – 鄧普頓新興市場基金	景順基金系列 (SICAV) – 景順開發中市場基金
相關基金股份類別	A 累積	C 年度分派 <sup>†</sup>
投資相連基金的貨幣	美元	美元
相關基金貨幣	美元	美元
相關基金的 ISIN 編號	LU0128522744	LU1775953141
相關基金管理公司的名稱	Franklin Templeton International Services S.à r.l.	Invesco Management S.A.
<p><b>相關基金的投資目標及投資政策／策略</b></p> <p>此處未界定的任何詞彙，均與相關基金現行公開說明書中所載含義相同</p>	<p>相關基金旨在於中長期內增加其投資價值。相關基金主要（即，相關基金至少三分之二的資產淨值）投資於：</p> <ul style="list-style-type: none"> <li>由位於新興市場或在新興市場開展重大業務的任何規模公司所發行的股本證券</li> </ul> <p>在極為不利的市況下，如理由充分，相關基金可暫時持有最多達其資產淨值 100% 的輔助流動資產（即活期銀行存款，例如隨時可從銀行往來帳戶提取的現金），以便採取措施減輕相關異常市況的風險，並保障股東的最佳利益。</p> <p>為了達致其投資目標及作司庫目的，相關基金亦可根據投資限制，投資於銀行存款、貨幣市場工具或貨幣市場基金。基於防禦目的，相關基金可暫時性地將最多 100% 的資產淨值投資於該等工具。</p> <p>相關基金可按輔助性質投資於：</p> <ul style="list-style-type: none"> <li>由位於新興市場或在新興市場開展重大業務的政府及公司所發行的債務證券</li> <li>由其表現與新興市場資產或貨幣有關的公司所發行的股票或債務證券</li> <li>由位於任何國家的政府及任何規模的公司所發行的股票或債務證券</li> <li>優先股、參與票據及可轉換為普通股的證券</li> <li>中國 A 股（透過滬港通、深港通、合資格境外投資者 (QFI) 投資組合、集體投資機構 (UCI) 及現行法律及法規下相關基金可使用的任何許可途徑）及中國 B 股（合計以相關基金淨資產的 20% 為限）</li> <li>可轉讓證券集體投資機構（「UCITS」）及其他集體投資機構（「UCI」）的單位（最高可達其資產淨值的 10%）</li> </ul> <p>相關基金的投資團隊運用深入的財務分析，以挑選出其認為能為長線增值提供最佳機遇的個別證券。</p> <p>相關基金可出於對沖及／或有效的投資組合管理之目的，進一步運用金融衍生工具。該等金融衍生工具可於受規管市場或以場外交易形式進行買賣，其中包括掉期、遠期及期貨合約（包括股票指數相關合約），以及期權（包括認股權證）。</p> <p>預期進行證券借貸交易的涉險水平為相關基金資產淨值的 5%</p>	<p>相關基金旨在實現長期資本增長。</p> <p>相關基金尋求透過主要（即至少達相關基金資產淨值的 70%）投資於以下實體的股本或股本相關證券，以達致其目標：(i) 註冊辦事處設於新興市場國家的公司；(ii) 註冊辦事處設於非新興市場國家但主要在新興市場國家開展業務活動的公司；或 (iii) 其權益主要投資於註冊辦事處設於亞洲國家之公司的控股公司。</p> <p>就相關基金而言，除相關基金說明書內「有關基金的一般資料」項下附錄 A 所提供的定義外，新興市場國家亦擬包括以色列。由於香港與中國內地關係密不可分，並能從中國的經濟增長中受惠，因此相關基金的投資經理或會在香港進行投資。</p> <p>相關基金可透過「互聯互通」機制投資於上海或深圳證券交易所上市的中國 A 股，上限為資產淨值的 20%。</p> <p>相關基金最多 30% 的資產淨值可投資於貨幣市場工具、由不符合上述要求但可從其於新興市場國家的營運中受惠的公司及其他實體所發行的股票及股票相關證券，或新興市場國家發行人的債務證券（包括可換股證券）。為免生疑問，相關基金投資於債務證券（包括可換股債務/債券）的資產淨值比例將少於 30%。</p> <p>有關相關基金環境、社會及管治 (ESG) 準則的更多資料，請參閱相關基金公開說明書附錄 B，其中載有根據 SFDR<sup>1</sup> 第 8 條規定的相關基金之訂約前資料。</p> <p>相關基金可為對沖及有效組合管理目的而運用衍生工具（包括但不限於期貨、遠期、不交收遠期、掉期及複雜期權結構）。該等衍生工具亦可包含衍生工具的衍生工具（即遠期掉期、掉期期權）。然而，金融衍生工具將不會被廣泛用作投資用途（即訂立金融衍生工具以達致投資目標）。</p> <p>(續)</p>

	受影響之投資相連基金 3	預設投資相連基金 3
<b>相關基金的投資目標及投資政策／策略</b>  此處未界定的任何詞彙，均與相關基金現行公開說明書中所載含義相同  (續)		相關基金將參與證券借貸活動，但實際借出的比例將取決於多種動態因素，包括但不限於確保借貸相關基金獲得合理的報酬率以及市場上的借貸需求。基於這類要求，在某些時間內可能不會借出任何證券。相關基金資產淨值與證券借貸的預期比例為 20%。在正常情況下，相關基金資產淨值與證券借貸的最大比例為 29%。  <sup>1</sup> 歐洲議會及理事會於 2019 年 11 月 27 日通過關於金融服務業可持續發展相關披露的 (歐盟) 2019/2088 號條例。
<b>相關基金年度管理費用</b>	資產淨值的 1.65%	資產淨值的 0.90%
<b>相關基金一年內的經常性開支比率</b>	1.99%  經常性開支比率乃根據截至 2024 年 12 月 31 日止期間的半年度報告計算。此數字每年均可能有所變動。	1.10%  經常性開支比率是基於預期年度化開支總額 (不包括投資組合交易成本) 佔同期平均資產淨值的百分比而估算，並已計及所實施的任何經常性開支酌情上限，其詳情載於 (相關基金補充文件 - 致香港投資者之額外資料)。相關基金管理公司可不時對經常性開支實施酌情上限。為維持經常性開支的競爭力，相關基金管理公司可行使絕對酌情權，在符合投資者最佳利益的情況下實施或取消該酌情上限。該上限每年可能有所不同，而任何超出該上限水平的實際產生費用，將由相關基金管理公司承擔。經常性開支比率每年亦可能有所不同。
<b>FPIL 風險／回報概況<sup>4</sup></b>	4	4

	受影響之投資相連基金 4	預設投資相連基金 4
投資相連基金的名稱和基金代碼	法盛 Harris 全球股票基金 (H57)	晉達 GS 環球股票基金 (H59)
相關基金名稱	法盛 (盧森堡) 國際基金 I - Harris 全球股票基金	晉達環球策略基金-環球股票基金
相關基金股份類別	RE 累積	A 累積
投資相連基金的貨幣	美元	美元
相關基金貨幣	美元	美元
相關基金的 ISIN 編號	LU0477156797	LU0345769128
相關基金管理公司的名稱	Natixis Investment Managers International	Ninety One Luxembourg S.A.
相關基金的投資目標及投資政策／策略	<p>相關基金的投資目標是實現資本的長期增長。</p> <p>相關基金主要投資於全球各公司的已上市股本證券。相關基金將其至少三分之二的總資產投資於全球股本證券。相關基金的股票投資可能包括普通股、輔助性股票相關工具，例如認股權證、股票掛鉤票據和可轉換債券，其價值來自任何該等股本證券的價值，以及任何該等股票投資的存托憑證。</p> <p>相關基金最多可將其總資產的三分之一投資於現金、現金等價物或上述以外的其他類型證券（例如不受最低信貸評級限制的企業及主權債務證券）。相關基金最多可將其淨資產的 10% 投資於集體投資計劃。</p> <p>相關基金受積極管理。在選擇股本證券時，相關基金使用基本面分析以選擇股票，重點關注相關基金的投資經理認為在市場上以其基本價值的相當大折扣進行交易的股票。</p> <p>相關基金將不會把多於 10% 的資產淨值，投資於由信貸評級低於投資級別（即低於標準普爾評級服務的 BBB- 級，或穆迪投資者服務公司的 Baa3 級）的任何單一主權發行人所發行或擔保的證券。相關基金可投資於數目有限的股本證券，從而導致投資組合較為集中。</p> <p>相關基金的投資過程會系統性地納入環境、社會及管治方面的考量。</p> <p>相關基金尋求透過維持投資組合的加權平均碳強度較摩根士丹利資本國際世界指數的同等指標低 30%，以倡導低碳特徵。此外，相關基金尋求透過與公司業務活動相關的排除準則，以倡導積極的環境及社會特徵。</p> <p>在某些特殊的市況下（例如一家或多家重大的環球金融機構無預警倒閉、主權國家面臨債務違約的威脅或實際違約、自然災害或恐怖襲擊），如相關基金的投資經理認為符合相關基金及其股東的最佳利益（*），相關基金可暫時將其最多 100% 的資產投資於現金及現金等價物，包括貨幣市場工具</p> <p>(* ) 指保障相關基金的資產價值，從而保障股東的投資。</p>	<p>相關基金旨在透過主要投資於全球各地的公司股份，以達致資本增值。</p> <p>相關基金在挑選公司時，將不受公司規模或所屬行業所限，亦不設投資組合的地域分佈限制。</p> <p>相關基金可不設限制地投資於由中國內地<sup>1</sup>公司發行的股份，包括 B 股、H 股及中國 A 股（當中可包括但不限於透過股票互聯互通<sup>2</sup>及合資格境外投資者（「QFI」）買賣的中國 A 股）。相關基金對中國內地投資的風險敞口將以其資產淨值的 20% 為限。</p> <p>相關基金可作輔助性質持有現金<sup>3</sup>。</p> <p>相關基金可為對沖及／或有效投資組合管理之目的使用衍生工具。</p> <p>相關基金受積極管理。這意味著相關基金的投資經理可自由選擇投資，以達致相關基金的目標。相關基金採用 MSCI 所有國家世界（淨回報）指數作表現比較及風險管理之用。相關基金並不旨在複製該指數的表現。相關基金通常會持有作為該指數成分的資產，但比例不盡相同，亦容許持有非該指數成分的資產。因此，相關基金的組合通常會與該指數有所不同，而相關基金的投資經理將會監控兩者之間的表現差異。</p> <p>相關基金目前無意進行任何證券借貸、回購及／或逆回購交易。倘若有關意向發生變動，將會尋求證監會的事先批准，並會向相關基金的股東給予至少一個月的事先通知。</p>

此處未界定的任何詞彙，均與相關基金現行公開說明書中所載含義相同

<sup>1</sup> 中國內地是指中華人民共和國（中國）（不包括香港、澳門及台灣）。

<sup>2</sup> 股票互聯互通是指 (i) 滬港通，即投資者可透過香港聯合交易所有限公司及香港的結算所，買賣在上海證券交易所上市之選定證券的市場互聯互通機制（北向交易）；及 (ii) 深港通，即境外投資者可透過香港聯合交易所有限公司及香港的結算所，買賣在深圳證券交易所上市之選定證券的市場互聯互通機制（北向交易）。

<sup>3</sup> 有關現金的定義詳情，請參閱相關基金說明書第 3 節。

	受影響之投資相連基金 4	預設投資相連基金 4
相關基金年度管理費用	<p>綜合費用*：資產淨值的 2.70%</p> <p>*「綜合費用」定義為相關基金每年應付予相關基金管理公司、相關基金投資經理、分銷商及各服務供應商的費用總額。有關綜合費用的更多資訊，請參閱相關基金說明書題為「收費及開支」的章節。</p>	資產淨值的 1.50%
相關基金一年內的經常性開支比率	<p>2.75%</p> <p>經常性開支比率代表相關基金的股份類別所應計的所有營運開支總和，以該股份類別於截至 12 月 31 日止每個財政年度的平均資產淨值的年度化百分比表示。此數字每年均可能有所變動。該數字包括綜合費用以及應付予盧森堡稅務機關的認購稅 (taxe d'abonnement)。</p>	<p>1.90%</p> <p>經常性開支比率是根據 2024 年 1 月 1 日至 2024 年 12 月 31 日期間的 12 個月開支計算。該等數字代表可收取的經常性開支總額，並以佔相關基金同期平均資產淨值的百分比來表示。該等數字每年可能有所不同。</p>
FPIL 風險／回報概況*	4	4

	受影響之投資相連基金 5	預設投資相連基金 5
投資相連基金的名稱和基金代碼	施羅德環球收益股票基金 (歐羅) (H91)	施羅德環球收益股票基金 (美元) (H71)
相關基金名稱	施羅德環球基金系列 - 環球收益股票	施羅德環球基金系列 - 環球收益股票
相關基金股份類別	A 累積	A 累積
投資相連基金的貨幣	歐元 <sup>†</sup>	美元
相關基金貨幣	歐元 <sup>†</sup>	美元
相關基金的 ISIN 編號	LU0248166992	LU0225284248
相關基金管理公司的名稱	Schroder Investment Management (Europe) S.A.	Schroder Investment Management (Europe) S.A.
<p><b>相關基金的投資目標及投資政策/策略</b></p> <p><i>此處未界定的任何詞彙，均與相關基金現行公開說明書中所載含義相同</i></p>	<p>相關基金旨在透過投資於全球公司的股本及股本相關證券，在三至五年期<sup>#</sup>內扣除費用後提供超過 MSCI 世界 (淨總回報) 指數的收益及資本增值。</p> <p>相關基金被積極管理及將最少三分之二的資產投資於全球公司的股票及股票相關證券。</p> <p>相關基金將投資於一個多元化的股本及股本相關證券投資組合，其整體股息率高於平均市場收益率。</p> <p>若相關基金的投資經理認為股息率低於平均值的股票具有於未來派發高於平均收益的潛力，則該等股票亦可包含於投資組合內。</p> <p>相關基金不會僅出於收益之目的而進行管理：總回報 (股息率加上資本增值) 將同等重要。</p> <p>相關基金可直接投資於中國 B 股及中國 H 股，並可透過滬港通及深港通 (詳見相關基金的香港涵蓋文件中題為「股票互聯互通」一節)，直接或間接 (例如透過參與票據) 將最多 10% 的資產 (按淨額計算) 投資於中國 A 股以及在上海證券交易所科創板和深圳證券交易所創業板上市的股份。</p> <p>相關基金投資於任何國家 (包括新興市場國家)、地區或行業的資產淨值比例，並不受任何限制。相關基金可投資的公司並無任何市值限制。</p> <p>相關基金亦可將不多於三分之一資產直接或間接投資於其他證券 (包括其他資產類別)、國家、地區、行業或貨幣、投資基金、認股證及貨幣市場投資項目，並持有現金 (須遵守相關基金公開說明書附錄 I 規定的限制)。</p> <p>在例外情況下 (例如市場崩盤或重大危機)，為進行現金流管理，相關基金可暫時將其最多 100% 的資產淨值投資於流動資產，例如銀行存款、存款證、商業票據及國庫券</p> <p>(續)</p>	<p>相關基金旨在透過投資於全球公司的股本及股本相關證券，在三至五年期<sup>#</sup>內扣除費用後提供超過 MSCI 世界 (淨總回報) 指數的收益及資本增值。</p> <p>相關基金被積極管理及將最少三分之二的資產投資於全球公司的股票及股票相關證券。</p> <p>相關基金將投資於一個多元化的股本及股本相關證券投資組合，其整體股息率高於平均市場收益率。</p> <p>若相關基金的投資經理認為股息率低於平均值的股票具有於未來派發高於平均收益的潛力，則該等股票亦可包含於投資組合內。</p> <p>相關基金不會僅出於收益之目的而進行管理：總回報 (股息率加上資本增值) 將同等重要。</p> <p>相關基金可直接投資於中國 B 股及中國 H 股，並可透過滬港通及深港通 (詳見相關基金的香港涵蓋文件中題為「股票互聯互通」一節)，直接或間接 (例如透過參與票據) 將最多 10% 的資產 (按淨額計算) 投資於中國 A 股以及在上海證券交易所科創板和深圳證券交易所創業板上市的股份。</p> <p>相關基金投資於任何國家 (包括新興市場國家)、地區或行業的資產淨值比例，並不受任何限制。相關基金可投資的公司並無任何市值限制。</p> <p>相關基金亦可將不多於三分之一資產直接或間接投資於其他證券 (包括其他資產類別)、國家、地區、行業或貨幣、投資基金、認股證及貨幣市場投資項目，並持有現金 (須遵守相關基金公開說明書附錄 I 規定的限制)。</p> <p>在例外情況下 (例如市場崩盤或重大危機)，為進行現金流管理，相關基金可暫時將其最多 100% 的資產淨值投資於流動資產，例如銀行存款、存款證、商業票據及國庫券。</p> <p>(續)</p>

	受影響之投資相連基金 5	預設投資相連基金 5
<b>相關基金的投資目標及投資政策／策略</b>  此處未界定的任何詞彙，均與相關基金現行公開說明書中所載含義相同  (續)	<p>相關基金可為達致投資增值、減低風險或更有效地管理相關基金而運用衍生工具。衍生工具可用作（例如）透過股票、貨幣、波動率或指數相關的金融衍生工具來產生市場敞口，當中涵蓋場外交易及／或交易所買賣期權、期貨、差價合約、認股證、掉期、遠期合約及／或上述各項的組合。</p> <p>相關基金的表現應根據其目標基準進行評估，該目標為超過 MSCI 世界（淨總回報）指數（「目標基準」），並與 MSCI 世界價值（淨總回報）指數及晨星全球收益股票類別（統稱「比較基準」）作比較。相關基金的可投資範圍預期將與目標基準及 MSCI 世界價值（淨總回報）指數的成分股存在有限度的重疊。比較基準僅用於表現比較目的，並不決定相關基金的投資經理如何投資相關基金的資產。</p> <p><i>註為清晰說明，這意即在扣除費用後，超過該指數的中長期回報。三年至五年期被視為中長期，亦為投資者評估相關基金表現的期間。</i></p>	<p>相關基金可為達致投資增值、減低風險或更有效地管理相關基金而運用衍生工具。衍生工具可用作（例如）透過股票、貨幣、波動率或指數相關的金融衍生工具來產生市場敞口，當中涵蓋場外交易及／或交易所買賣期權、期貨、差價合約、認股證、掉期、遠期合約及／或上述各項的組合。</p> <p>相關基金的表現應根據其目標基準進行評估，該目標為超過 MSCI 世界（淨總回報）指數（「目標基準」），並與 MSCI 世界價值（淨總回報）指數及晨星全球收益股票類別（統稱「比較基準」）作比較。相關基金的可投資範圍預期將與目標基準及 MSCI 世界價值（淨總回報）指數的成分股存在有限度的重疊。比較基準僅用於表現比較目的，並不決定相關基金的投資經理如何投資相關基金的資產。</p> <p><i>註為清晰說明，這意即在扣除費用後，超過該指數的中長期回報。三年至五年期被視為中長期，亦為投資者評估相關基金表現的期間。</i></p>
<b>相關基金年度管理費用</b>	資產淨值的 1.50%	資產淨值的 1.50%
<b>相關基金一年內的經常性開支比率</b>	1.86%  <i>經常性開支比率以截至 2024 年 12 月 31 日止年度的開支計算。此數字每年均可能有所變動。</i>	1.86%  <i>經常性開支比率以截至 2024 年 12 月 31 日止年度的開支計算。此數字每年均可能有所變動。</i>
<b>FPIL 風險／回報概況*</b>	4	4

	受影響之投資相連基金 6	預設投資相連基金 6
投資相連基金的名稱和基金代碼	鄧普頓拉丁美洲基金 (H80)	施羅德拉丁美洲基金 (H75)
相關基金名稱	富蘭克林鄧普頓投資基金 - 鄧普頓拉丁美洲基金	施羅德環球基金系列 - 拉丁美洲
相關基金股份類別	A 累積	A 累積
投資相連基金的貨幣	美元	美元
相關基金貨幣	美元	美元
相關基金的 ISIN 編號	LU0128526570	LU0106259046
相關基金管理公司的名稱	Franklin Templeton International Services S.à r.l.	Schroder Investment Management (Europe) S.A.
<p><b>相關基金的投資目標及投資政策／策略</b></p> <p>此處未界定的任何詞彙，均與相關基金現行公開說明書中所載含義相同</p>	<p>相關基金旨在於中長期內增加其投資價值。</p> <p>相關基金主要（即，相關基金至少三分之二的資產淨值）投資於：</p> <ul style="list-style-type: none"> <li>· 由位於拉丁美洲或在新興市場開展重大業務的任何規模公司所發行的股本證券</li> </ul> <p>在極為不利的市況下，如理由充分，相關基金可暫時持有最多達其資產淨值 100% 的輔助流動資產（即活期銀行存款，例如隨時可從銀行往來帳戶提取的現金），以便採取措施減輕相關異常市況的風險，並保障股東的最佳利益。</p> <p>為了達致其投資目標及作司庫目的，相關基金亦可根據投資限制，投資於銀行存款、貨幣市場工具或貨幣市場基金。基於防禦目的，相關基金可暫時性地將最多 100% 的資產淨值投資於該等工具。</p> <p>相關基金可按輔助性質投資於：</p> <ul style="list-style-type: none"> <li>· 由位於拉丁美洲或在拉丁美洲開展重大業務的任何規模公司所發行的債務證券</li> <li>· 由位於拉丁美洲地區之外任何國家的政府及任何規模的公司所發行的股本證券或債務證券</li> <li>· 優先股、可轉換為普通股的證券，以及以美元或歐元等拉丁美洲以外貨幣計值的固定收益證券</li> </ul> <p>相關基金的投資團隊運用深入的財務分析，以挑選出其認為估值偏低且能為長線增值提供最佳機遇的個別證券。預期進行證券借貸交易的涉險水平為相關基金資產淨值的 5%。</p>	<p>相關基金旨在透過投資於拉丁美洲公司的股本及股本相關證券，在三至五年期<sup>註</sup>內扣除費用後提供超過 MSCI 新興市場拉丁美洲 10/40（淨總回報）指數的資本增值。</p> <p>相關基金被積極管理及將最少三分之二的資產投資於拉丁美洲公司的股票及股票相關證券。</p> <p>相關基金一般持有 40 至 70 個持倉。</p> <p>相關基金投資於任何前拉丁美洲國家/地區或行業的資產淨值比例，並不受任何限制。相關基金可投資的公司並無任何市值限制。</p> <p>相關基金亦可將不多於三分之一資產直接或間接投資於其他證券（包括其他資產類別）、國家、地區、行業或貨幣、投資基金、認股證及貨幣市場投資項目，並持有現金（須遵守相關基金公開說明書附錄 I 規定的限制）。</p> <p>在例外情況下（例如市場崩盤或重大危機），為進行現金流管理，相關基金可暫時將其最多 100% 的資產淨值投資於流動資產，例如銀行存款、存款證、商業票據及國庫券。</p> <p>相關基金可為達致投資增值、減低風險或更有效地管理相關基金而運用衍生工具。衍生工具可用作（例如）透過股票、貨幣、波動率或指數相關的金融衍生工具來產生市場敞口，當中涵蓋場外交易及／或交易所買賣期權、期貨、差價合約、認股證、掉期、遠期合約及／或上述各項的組合。</p> <p>相關基金的表現應根據其目標基準進行評估，該目標為超過 MSCI 新興市場拉丁美洲 10/40（淨總回報）指數。相關基金的投資範圍預計將與目標基準的組成部分存在直接或間接的重大重疊。</p> <p><sup>註</sup>為清晰說明，這意即在扣除費用後，超過該指數的中長期回報。三年至五年期被視為中長期，亦為投資者評估相關基金表現的期間。「10/40」指數考慮了適用於 UCITS 基金的「5/10/40」規則，該規則規定基金投資於由同一發行機構發行的證券不得超過其資產淨值的 10%，而所有個別超過相關基金資產淨值 5% 的相應投資，其總值於相關基金資產淨值的佔比不得超過 40%</p>

	受影響之投資相連基金 6	預設投資相連基金 6
相關基金年度管理費用	資產淨值的 1.90%	資產淨值的 1.50%
相關基金一年內的經常性開支比率	2.27% 持續支付收費數字乃根據截至 2024 年 12 月 31 日止期間的半年度報告計算。此數字每年均可能有所變動。	1.86% 經常性開支比率以截至 2024 年 12 月 31 日止年度的開支計算。此數字每年均可能有所變動。
FPIL 風險／回報概況 <sup>1</sup>	5	5

	受影響之投資相連基金 7	預設投資相連基金 7
投資相連基金的名稱和基金代碼	施羅德環球城市 (歐羅) (H90)	施羅德環球城市 (美元) (H68)
相關基金名稱	施羅德環球基金系列 - 環球城市	施羅德環球基金系列 - 環球城市
相關基金股份類別	A 類累積歐元對沖	A 累積
投資相連基金的貨幣	歐元 <sup>†</sup>	美元
相關基金貨幣	歐元 <sup>†</sup>	美元
相關基金的 ISIN 編號	LU0224509132	LU0224508324
相關基金管理公司的名稱	Schroder Investment Management (Europe) S.A.	Schroder Investment Management (Europe) S.A.
<p><b>相關基金的投資目標及投資政策／策略</b></p> <p>此處未界定的任何詞彙，均與相關基金現行公開說明書中所載含義相同</p>	<p>相關基金旨在透過投資於獲投資經理評定為可持續投資的環球房地產公司之股本及股本相關證券，於三至五年期間<sup>註</sup>內帶來扣除收費後高於富時 EPRA NAREIT 發達市場指數（淨總回報，美元）之資本增值及收益。</p> <p>相關基金將其至少三分之二的資產投資於環球房地產公司的股本及股本相關證券，並集中投資在相關基金的投資經理相信藉由完善基礎設施及配套規劃制度等因素支持下，將呈現持續經濟增長的城市中進行投資的公司。為明確起見，投資於「房地產公司的股本及股本相關證券」可包括投資於房地產投資信託基金 (REIT)。</p> <p>相關基金亦可將不多於三分之一資產直接或間接投資於其他證券（包括其他資產類別）、國家、地區、行業或貨幣、投資基金、認股證及貨幣市場投資項目，並持有現金（須遵守相關基金公開說明書附錄 I 規定的限制）。</p> <p>相關基金採用主動式管理，並將其資產投資於：(i) 可持續投資，即有助於建設更具環境韌性及創新的城市和基建的投資；及 (ii) 相關基金的投資經理在其可持續發展準則下視為中性的投資，例如現金及貨幣市場投資，以及出於減低風險（對沖）或更有效管理相關基金之目的而使用的衍生工具。相關基金至少 90% 的資產將投資於上文 (i) 所述的可持續投資。</p> <p>實體資產對環境造成深遠影響，其佔全球二氧化碳排放量逾 40%。</p> <p>預期至本世紀末，將有多達 90% 的全球人口居住於市區。為達到(巴黎協定)所訂下的指標，城市將成為達成氣候目標的關鍵一環。透過投資於為建築環境（即任何能為城市／地區居民提供服務的實體資產）帶來正面影響的公司，相關基金的宏觀目標在於實現聯合國可持續發展目標的第 11 項目標（即建設具備可持續發展特性的城市和社區）。為確保達成此目標，ESG 因素已整合至相關基金投資流程的第 1 及第 2 階段，並成為決定投資組合成分及持倉比重的一項關鍵因素。</p> <p>(續)</p>	<p>相關基金旨在透過投資於獲投資經理評定為可持續投資的環球房地產公司之股本及股本相關證券，於三至五年期間<sup>註</sup>內帶來扣除收費後高於富時 EPRA NAREIT 發達市場指數（淨總回報，美元）之資本增值及收益。</p> <p>相關基金將其至少三分之二的資產投資於環球房地產公司的股本及股本相關證券，並集中投資在相關基金的投資經理相信藉由完善基礎設施及配套規劃制度等因素支持下，將呈現持續經濟增長的城市中進行投資的公司。為明確起見，投資於「房地產公司的股本及股本相關證券」可包括投資於房地產投資信託基金 (REIT)。</p> <p>相關基金亦可將不多於三分之一資產直接或間接投資於其他證券（包括其他資產類別）、國家、地區、行業或貨幣、投資基金、認股證及貨幣市場投資項目，並持有現金（須遵守相關基金公開說明書附錄 I 規定的限制）。</p> <p>相關基金採用主動式管理，並將其資產投資於：(i) 可持續投資，即有助於建設更具環境韌性及創新的城市和基建的投資；及 (ii) 相關基金的投資經理在其可持續發展準則下視為中性的投資，例如現金及貨幣市場投資，以及出於減低風險（對沖）或更有效管理相關基金之目的而使用的衍生工具。相關基金至少 90% 的資產將投資於上文 (i) 所述的可持續投資。</p> <p>實體資產對環境造成深遠影響，其佔全球二氧化碳排放量逾 40%。</p> <p>預期至本世紀末，將有多達 90% 的全球人口居住於市區。為達到(巴黎協定)所訂下的指標，城市將成為達成氣候目標的關鍵一環。透過投資於為建築環境（即任何能為城市／地區居民提供服務的實體資產）帶來正面影響的公司，相關基金的宏觀目標在於實現聯合國可持續發展目標的第 11 項目標（即建設具備可持續發展特性的城市和社區）。為確保達成此目標，ESG 因素已整合至相關基金投資流程的第 1 及第 2 階段，並成為決定投資組合成分及持倉比重的一項關鍵因素。</p> <p>(續)</p>

	受影響之投資相連基金 7	預設投資相連基金 7
<p><b>相關基金的投資目標及投資政策／策略</b></p> <p>此處未界定的任何詞彙，均與相關基金現行公開說明書中所載含義相同</p> <p>(續)</p>	<p>倘若特定活動、行業或發行人組別所產生的收益（包括但不限於從煙草及具爭議性武器所得之收益）超出相關基金的投資經理不時訂明的相關上限，相關基金不會對彼等直接投資。相關上限及排除名單或會不時作出更新。如欲了解進一步資訊，請參閱相關基金的網頁<sup>1</sup>。</p> <p>相關基金投資於不會造成重大環境或社會危害且具有良好管治實務的公司，根據相關基金投資經理的可持續性評級標準決定（更多詳情請參閱相關基金公開明書的「可持續發展準則」部分）。</p> <p>透過就重大 ESG（環境、社會及管治）議題與有關公司進行持續交流，藉此評估該公司在可持續發展常規上的改善情況。</p> <p>相關基金的投資經理人亦可能與相關基金所持有的公司互動，就已發現之可持續發展問題薄弱領域提出質疑。關於投資經理的可持續發展方針及其與公司溝通的更多詳情，可於相關基金的網頁<sup>2</sup>查閱。</p> <p>相關基金投資於任何國家（包括新興市場國家）或地區的資產淨值比例，並不受任何限制。相關基金可投資的公司並無任何市值限制。</p> <p>在例外情況下（例如市場崩盤或重大危機），為進行現金流管理，相關基金可暫時將其最多 100% 的資產淨值投資於流動資產，例如銀行存款、存款證、商業票據及國庫券。</p> <p>相關基金可為減低風險或更有效地管理基金而運用衍生工具。衍生工具可用作（例如）透過股票、貨幣、波動率或指數相關的衍生工具來產生市場敞口，當中涵蓋場外交易及／或交易所買賣期權、期貨、差價合約、認股證、掉期、遠期合約及／或上述各項的組合。</p> <p>相關基金的表現應根據其超過富時 EPRA NAREIT 發達市場指數（淨總回報，美元）的目標基準進行評估。相關基金的投資範圍預計將與目標基準的組成部分重大重疊。基準沒有考慮本相關基金的環境及社會特征或可持續目標（如相關）。</p> <p><i>註為清晰說明，這意即在扣除費用後，超過該指數的中長期回報。三年至五年期被視為中長期，亦為投資者評估相關基金表現的期間。</i></p> <p><sup>1</sup> 透過 <a href="https://www.schroders.com/en/lu/lu/individual/fund-centre">https://www.schroders.com/en/lu/lu/individual/fund-centre</a> 查閱（此網站未經證監會審閱）。</p> <p><sup>2</sup> 透過 <a href="https://www.schroders.com/en/hk/retail-investors/sustainability/making-an-impact-through-sustainability">https://www.schroders.com/en/hk/retail-investors/sustainability/making-an-impact-through-sustainability</a> 查閱（此網站未經證監會審閱）。</p>	<p>倘若特定活動、行業或發行人組別所產生的收益（包括但不限於從煙草及具爭議性武器所得之收益）超出相關基金的投資經理不時訂明的相關上限，相關基金不會對彼等直接投資。相關上限及排除名單或會不時作出更新。如欲了解進一步資訊，請參閱相關基金的網頁<sup>1</sup>。</p> <p>相關基金投資於不會造成重大環境或社會危害且具有良好管治實務的公司，根據相關基金投資經理的可持續性評級標準決定（更多詳情請參閱相關基金公開明書的「可持續發展準則」部分）。</p> <p>透過就重大 ESG（環境、社會及管治）議題與有關公司進行持續交流，藉此評估該公司在可持續發展常規上的改善情況。</p> <p>相關基金的投資經理人亦可能與相關基金所持有的公司互動，就已發現之可持續發展問題薄弱領域提出質疑。關於投資經理的可持續發展方針及其與公司溝通的更多詳情，可於相關基金的網頁<sup>2</sup>查閱。</p> <p>相關基金投資於任何國家（包括新興市場國家）或地區的資產淨值比例，並不受任何限制。相關基金可投資的公司並無任何市值限制。</p> <p>在例外情況下（例如市場崩盤或重大危機），為進行現金流管理，相關基金可暫時將其最多 100% 的資產淨值投資於流動資產，例如銀行存款、存款證、商業票據及國庫券。</p> <p>相關基金可為減低風險或更有效地管理基金而運用衍生工具。衍生工具可用作（例如）透過股票、貨幣、波動率或指數相關的衍生工具來產生市場敞口，當中涵蓋場外交易及／或交易所買賣期權、期貨、差價合約、認股證、掉期、遠期合約及／或上述各項的組合。</p> <p>相關基金的表現應根據其超過富時 EPRA NAREIT 發達市場指數（淨總回報，美元）的目標基準進行評估。相關基金的投資範圍預計將與目標基準的組成部分重大重疊。基準沒有考慮本相關基金的環境及社會特征或可持續目標（如相關）。</p> <p><i>註為清晰說明，這意即在扣除費用後，超過該指數的中長期回報。三年至五年期被視為中長期，亦為投資者評估相關基金表現的期間。</i></p> <p><sup>1</sup> 透過 <a href="https://www.schroders.com/en/lu/lu/individual/fund-centre">https://www.schroders.com/en/lu/lu/individual/fund-centre</a> 查閱（此網站未經證監會審閱）。</p> <p><sup>2</sup> 透過 <a href="https://www.schroders.com/en/hk/retail-investors/sustainability/making-an-impact-through-sustainability">https://www.schroders.com/en/hk/retail-investors/sustainability/making-an-impact-through-sustainability</a> 查閱（此網站未經證監會審閱）。</p>

	受影響之投資相連基金 7	預設投資相連基金 7
相關基金年度管理費用	資產淨值的 1.50%	資產淨值的 1.50%
相關基金一年內的經常性開支比率	1.87% <i>經常性開支比率以截至 2024 年 12 月 31 日止年度的開支計算。此數字每年均可能有所變動。</i>	1.84% <i>經常性開支比率以截至 2024 年 12 月 31 日止年度的開支計算。此數字每年均可能有所變動。</i>
FPIL 風險／回報概況*	4	4

† 保單持有人應注意，受影響之投資相連基金 1、5 及 7 以歐元計值，然而其相應的預設投資相連基金則以美元計值。這意味着會有不同的外匯風險敞口，這兩種貨幣之間的任何匯率變動都可能影響保單表現。如果閣下的保單貨幣並非以美元為單位，閣下的投資在轉換到預設投資相連基金時將面臨外匯風險。

‡ 此相關基金可能會分派紅利，有關紅利將由英國友誠國際收取，並將反映於該投資相連基金之價格中。

\* 風險／回報概況由 FPIL 根據相關基金公司提供的信息釐定，並以相關基金的以下特點為基礎：

- 波動；
- 資產類型；以及
- 地理區域。

根據我們正在進行的研究分析，FPIL 將檢討風險／回報概況，並在適當情況下至少每年修訂一次。風險／回報概況中所提供的資訊僅供參考，香港證監會尚未對其進行評估或批准，亦未核實此類資訊的準確性。關於受影響及預設投資相連基金的特定風險詳情，請參閱相關基金文件。

**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。**

**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。**