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Financial Adviser

«AgentName»
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July 2024

**THIS DOCUMENT IS IMPORTANT AND REQUIRES YOUR IMMEDIATE ATTENTION.
IF IN DOUBT, PLEASE SEEK PROFESSIONAL ADVICE.**

Friends Provident International Limited (“Friends Provident International”) is responsible for the information contained in this notice. To the best of the knowledge and belief of Friends Provident International (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. Friends Provident International accepts responsibility accordingly for the information contained in this notification.

Dear Policyholder

Policy Number: «Policy_No»
Your financial adviser: «AgentName»

Re: Elite, Executive Savings Plan, Flexible Growth Plan, International Investment Account, International Pension Plan, International Portfolio Bond, International Savings Plan, Managed Portfolio Account, Premier, Premier II, Premier Investment Plan, Premier Ultra, Reserve, Summit, Summit II and Zenith (collectively, the “Schemes”)

Notification of changes to the underlying funds of:

- **Fidelity America (L47) (the “Affected Investment-linked Fund 1”)**
 - **Fidelity Euro Bond (J87) (the “Affected Investment-linked Fund 2”)**
 - **Fidelity Global Dividend (L46) (the “Affected Investment-linked Fund 3”)**
 - **Fidelity US Dollar Bond (L85) (the “Affected Investment-linked Fund 4”)**
- (together “Affected Investment-linked Funds 1 - 4”) and**
- **Fidelity Sustainable Europe Equity (J84) (“Affected Investment-linked Fund 5”)**

We are writing to you as your policy holds units in one or more of the Friends Provident International Limited (“FPIL”) Affected Investment-linked Funds (together the “Affected ILFs”) listed above. We have been notified by Fidelity Funds (the “Company”) of the following upcoming changes to the underlying funds of the Affected ILFs. These changes will take effect from **30 July 2024** (the “Effective Date”).

Any terms not defined herein shall have the same meaning as in the relevant prospectus and Hong Kong Offering documents of the underlying funds of the Affected ILFs.

Background

As part of its ongoing commitment to responsible and sustainable investing, the Company is updating its approach to Sustainable Investing and environmental, social and governance (“ESG”) integration to reflect the evolving sustainable investing landscape and enhance transparency to investors. Details of the ESG criteria used by the Company can be found on its website: <https://fidelityinternational.com/sustainable-investing-framework/>.

Please note that this is an external publicly accessible website which has no affiliation with FPIL and we cannot corroborate or verify the information contained within.

Changes relating to Affected Investment-linked Funds 1 – 4

From the Effective Date, the Company will be introducing ESG portfolio scores to promote environmental and social characteristics of the underlying funds of Affected Investment-linked Funds 1 – 4. The current investment process of the underlying funds of Affected Investment-linked Funds 1 – 4 provides that they invest at least 50% of their assets in securities of issuers or companies with favourable ESG characteristics.

From the Effective Date, these limits will no longer be included as part of the investment process of the underlying funds of Affected Investment-linked Funds 1 – 4; instead the underlying funds of Affected Investment-linked Funds 1 – 4 will aim to have an ESG score greater than that of the investment universe or benchmark of the underlying fund.

Changes relating to Affected Investment-linked Fund 5

The current investment process of the underlying fund of Affected Investment-linked Fund 5 provides that it invests at least 70% of the underlying assets in securities of issuers with favourable ESG characteristics.

From the Effective Date, the underlying fund of Affected Investment-linked Fund 5 will invest a minimum of 80% in securities with high ESG ratings and up to 20% in issuers with lower ESG ratings including those with low but improving ESG characteristics.

High ESG ratings are defined by the Company as issuers rated by Fidelity ESG ratings as a B or above, or in the absence of a rating from the Company, an MSCI ESG rating of A or above.

These changes will happen automatically within your policy or contract and you do not need to take any action.

Should you wish to switch your existing investment out of the Affected ILFs, or to redirect future regular premiums (if any) to a different investment-linked fund, you are free to do so, without charge, by completing a Switch/Redirection instruction form and returning it to our Hong Kong office, a copy of which is available on request.

Please note that you can also switch your investment-linked funds or redirect future premiums at any time, online through the FPI Portal, without charge. Simply log in at <https://portal.fpinternational.com>. It is a simple, convenient and secure way to manage your policy.

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

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

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

Friends Provident International
803, 8/F, One Kowloon
1 Wang Yuen Street, Kowloon Bay
Hong Kong

Tel: +852 3550 6188
Fax: +852 2868 4983
Email: customerservicing@fpihk.com

Investment-linked fund prices may fluctuate and are not guaranteed. Investment involves risk. Past performance should not be viewed as a reliable guide of future performance.

Please refer to the offering documents of the Schemes for further details.

Yours sincerely



Chris Corkish
Investment Marketing Manager

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財務顧問
«AgentName»
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2024 年 7 月

此乃重要文件，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（「英國友誠國際」）對本通知所載資料負責。據英國友誠國際所知及所信（已採取一切合理謹慎確保情況屬實），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。英國友誠國際對本通知所載資料承擔相應責任。

致保單持有人

保單編號：«Policy_No»
閣下的財務顧問：«AgentName»

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」）

關於以下相關基金變更之通知：

- 富達美國基金（L47）（「受影響之投資相連基金 1」）
 - 富達歐元債券基金（J87）（「受影響之投資相連基金 2」）
 - 富達環球股息基金（L46）（「受影響之投資相連基金 3」）
 - 富達美元債券基金（L85）（「受影響之投資相連基金 4」）
- （統稱「受影響之投資相連基金 1-4」）
- 富達可持續發展歐洲股票基金（J84）（「受影響之投資相連基金 5」）

我們致函閣下是因為閣下的保單持有上述英國友誠國際有限公司（「英國友誠國際」）受影響之投資相連基金（統稱「受影響之投資相連基金」）的一個或多個單位。富達基金公司（「該公司」）已通知我們，以下受影響之投資相連基金之相關基金即將進行以下調整。這些調整將於 **2024 年 7 月 30 日**（「生效日」）生效。

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

背景

作為持續履行對負責任及可持續發展投資的承諾的一部分，該公司正在更新其可持續發展投資和環境、社會和治理（ESG）整合的方法，以反映不斷發展的可持續發展投資環境，並提高對投資者的透明度。有關該公司使用的 ESG 標準的詳細資料，請參閱其網站：<https://fidelityinternational.com/sustainable-investing-framework/>。

請注意，這是外部公開網站，與英國友誠國際無關聯，我們無法核實或驗證當中包含的資訊。

關於受影響之投資相連基金 1-4 的調整

自生效日起，該公司將推出 ESG 投資組合評分，以推廣受影響之投資相連基金 1-4 之相關基金的環境及社會特徵。根據受影響之投資相連基金 1-4 之相關基金目前投資流程，基金將至少 50% 資產投資於具有良好 ESG 特徵的發行機構或公司之證券。

自生效日起，這些限制將不再被納入受影響之投資相連基金 1-4 之相關基金的投資流程；相反，受影響之投資相連基金 1 至 4 之相關基金將力求其 ESG 評分高於其投資範圍或基準的 ESG 評分。

關於受影響之投資相連基金 5 的調整

受影響之投資相連基金 5 之相關基金目前的投資流程規定，基金將至少 70% 的相關資產投資於具有良好 ESG 特徵的發行機構的證券。

自生效日起，受影響之投資相連基金 5 之相關基金將在具有高 ESG 評級的證券最少投資 80%，而在評級較低的發行機構最多投資 20%，當中包括具有較低但持續改善 ESG 特徵之發行機構。

該公司對高 ESG 評級界定為富達 ESG 評級 B 或以上，或如無該公司評級，則為 MSCI ESG 評級 A 或以上。

您可隨時將現有的投資從受影響之投資相連基金免費轉換至另一投資相連基金，或將日後的定期保費（如適用）轉換至您保單下的另一投資相連基金，費用全免。您可向本公司索取基金轉移／重新調配指示表格，並將填妥的表格交回我們的香港辦事處。

請注意，閣下也可以隨時透過 FPI 網站以線上方式免費轉換閣下的投資相連基金或重新調配未來的保費。您只需登入網上系統 <https://portal.fpinternational.com> 即可。這是一種簡單、方便和安全的管理保單的方法。

閣下應閱讀相關基金的相應銷售文件（包括產品資料概要），當中包括但不限於其投資目標及政策、風險因素及收費。我們的香港辦事處將因應要求提供該等資料。

我們建議閣下在作出任何投資決定之前，向閣下的常用獨立財務顧問尋求意見。

倘若閣下對閣下的保單或投資的投資相連基金有任何疑問，請聯絡香港辦事處：

英國友誠國際有限公司
一號九龍 8 樓 803 室
九龍灣宏遠街 1 號
香港

電話：+852 3550 6188
傳真：+852 2868 4983
電子郵箱：customerservicing@fpikh.com

投資相連基金的價格可能會波動，並且無法保證。投資涉及風險。往績未必能作為日後表現的指標。

更多詳情請參閱計劃的銷售文件。

謹啟



Chris Corkish
投資銷售經理

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