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**Financial Adviser**

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

**[Notification of changes to the underlying fund of Ninety One GS Global Multi-Asset Income \(J43\) \(the “Affected Investment-linked Fund”\)](#)**

We are writing to you as your policy holds units in the Friends Provident International Limited (“FPIL”) Affected Investment-linked Fund (the “Affected ILF”). We have been notified by the Directors of Ninety One Global Strategy Fund (the “Company”) of the following changes to the underlying fund of the Affected ILF. These changes will take effect from **31 May 2024** (the “Effective Date”).

**[Change of name](#)**

The Company has advised that following a review, they have decided to change the name of the underlying fund of the Affected ILF to the *Global Managed Income Fund*. The Company believe the updated name of the underlying fund of the Affected ILF better reflects the investment policy of investing in a broad range of asset classes around the world with the aim of providing resilient income through managed volatility (the pace or amount of change in its value) to lower than 50% of that of shares of global companies (measured using the MSCI All Country World Index (Total Return Net)).

Accordingly, from the Effective Date the Affected ILF will be named **Ninety One GS Global Managed Income (USD) (J43)**.

**[Update to sustainability disclosure exclusions](#)**

The underlying fund of the Affected ILF promotes environmental and social characteristics by making investments in countries and companies which meet the standard of the underlying Investment Manager’s

proprietary sustainability framework and by excluding investments in certain business groups and activities deemed by to have less favourable sustainability characteristics.

These exclusions prohibit or limit investment by the underlying fund of the Affected ILF in the excluded business group and activities. The Company regularly review the exclusions to ensure that the activities and sectors covered by the exclusions are clear, transparent and aligned with the intentions of the underlying Investment Manager. More detail can be found in the investment strategy section of the sustainability disclosures in Appendix 3 of the Prospectus of the underlying fund of the Affected ILF.

After undertaking a review, the Company has made some changes to the exclusions in the sustainability disclosures of the underlying fund of the Affected ILF. **Please refer to the enclosed [Appendix](#) for full details of the changes to the underlying fund of the Affected ILF.**

The Company state that there will be no change to the investment policy of the underlying fund of the Affected ILF, the way it is managed, its investment strategy, process or its risk and return profile. The changes will not materially prejudice the rights or interests of the investors and there will be no impact on the existing investors in the underlying fund of the Affected ILF.

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

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

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

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

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

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

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

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

## Appendix – Updated sustainability disclosures of the underlying fund of the Affected ILF

Set out below are the updates to the applicable sustainability disclosures in Appendix 3 of the Prospectus of the underlying fund of the Affected ILF. For ease of reference the deletions are shown in strike-through and the additions in bold underline.

### **Exclusions**

The Investment Manager of the underlying fund seeks to exclude direct investments in certain business groups and activities (in some cases subject to specific revenue thresholds). The underlying fund Investment Manager's approach to exclusions for the underlying fund is based on a combination of the conclusions of its proprietary business group sustainability reviews and the responsible investing preferences of investors.

As a result, the underlying fund will not invest in companies that derive more than 5% of their revenue from the following business activities **(to the best of the Investment Manager of the underlying fund's knowledge)**:

- the manufacture and sale of tobacco products; ~~or~~
- **thermal** coal extraction or power generation; ~~or~~
- the exploration, production and refining of oil and gas;
- **the operation of gambling centres or through online gambling portals;**
- **adult entertainment production or distribution; or**
- **the manufacture of conventional weapons, manufacture or distribution of civilian firearms, or manufacture of weapons support systems and services.**

In addition, the underlying fund will not invest in companies that **(to the best of the Investment Manager of the underlying fund's knowledge)**:

- ~~derive more than 5% of their revenue from the management or ownership of gambling centres or through online gambling portals;~~
- ~~derive more than 5% of their revenue from management or ownership of adult entertainment production or distribution;~~
- ~~derive more than 5% of their revenue from the manufacture of conventional weapons, manufacture or distribution of firearms, or manufacture of weapons support systems and services;~~
- are directly involved in the manufacture and production of controversial weapons (including biological and chemical weapons, cluster munitions and **anti-personnel** landmines);
- are directly involved in the manufacture and production of nuclear weapons; or
- ~~that~~ the Investment Manager of the underlying fund deems to be in violation of the UN Global Compact principles.

More information on the Investment Manager of the underlying fund's current sustainability criteria, including the rationale behind not investing in certain business groups and activities, can be found in the Literature Library on the website of the underlying fund Investment Manager.

Over time, the Investment Manager of the underlying fund may, in its discretion, elect to ~~adapt or~~ apply additional **exclusions** sustainability criteria to its strategy ~~over time~~ that it believes are consistent with the underlying fund's investment objective and policy. **Such changes will** ~~to~~ be disclosed on the website of the underlying fund's **Investment Manager** as they are implemented and subsequently updated in the underlying fund Prospectus at the next available opportunity.

*Any terms not defined herein shall have the same meaning as set out in the current prospectus of the underlying fund of the Affected ILF*

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

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**財務顧問**  
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2024 年 5 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：豐裕計劃、優裕計劃、曉逸投資相連壽險計劃、卓裕計劃、萬全精英投資計劃、萬全智富投資計劃、萬全國際投資計劃、全能投資組合計劃、Managed Portfolio Account、Premier Investment Plan、靈活增長計劃、行政人員儲蓄計劃、International Pension Plan、International Savings Plan、嶺豐投資計劃和嶺豐投資相連壽險計劃 II（一併稱為「計劃」）

### 晉達 GS 環球多元資產收益基金 (J43)（「受影響之投資相連基金」）之相關基金變更的通知

由於閣下持有上述受影響之投資相連基金，英國友誠國際有限公司（「英國友誠國際」）致函通知有關事宜。晉達環球策略基金（「該公司」）之董事已通知我們，受影響之投資相連基金之相關基金即將作出下列調整。這些調整將於 2024 年 5 月 31 日（「生效日」）生效。

#### 名稱更改

該公司通知，經檢視，他們決定將受影響之投資相連基金之相關基金的名稱變更為**環球入息導向基金**。該公司認為受影響之投資相連基金之相關基金的名稱更改將更好地反映了投資於全球各類資產的投資政策，旨在透過管理波動率（即其價值變化的速度或金額），提供低於全球 50% 公司股票（以 MSCI 綜合世界指數（淨總回報）計量）的強韌收益。

因此，從生效日起，受影響之投資相連基金的名稱將更改為 **晉達 GS 環球入息導向基金（美元）(J43)**

#### 可持續發展披露排除的更新

受影響之投資相連基金之相關基金，透過投資於符合相關投資經理專有可持續發展框架標準的國家/地區和公司，並排除對認為具有較不利的可持續發展特徵的某些業務組合和活動的投資，以推動環境和社會特徵。

該等排除禁止或限制受影響之投資相連基金之相關基金投資於被排除的業務組合和活動。該公司定期檢討排除項目，務求保證排除範圍涵蓋的活動和行業明確、透明，並與相關投資經理的意向保持一致。欲了解更多詳情，請參閱受影響之投資相連基金之相關基金的發售章程附錄 3 有關可持續發展披露的投資策略部分。

經檢視，該公司對受影響之投資相連基金之相關基金的可持續發展披露的排除標準作出了若干調整。**有關受影響之投資相連基金之相關基金變動的完整詳情，請參閱附錄。**

該公司聲明，受影響之投資相連基金之相關基金的投資政策、其管理方式、投資策略、過程或風險及回報概況將不會有任何變化。該等變更不會對投資者的權利或利益造成重大影響，亦不會對受影響之投資相連基金之相關基金的現有投資者產生任何影響。

**這些變更將在閣下的保單或合約內自動生效，閣下無需採取任何行動。**

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

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

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

**我們建議閣下在作出任何投資決定之前，向閣下的常用獨立財務顧問尋求意見。**

倘若閣下對閣下的保單或投資的投資相連基金有任何疑問，請聯絡香港辦事處：

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

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

## 附錄 – 受影響之投資相連基金之相關基金之最新可持續發展披露

以下是受影響之投資相連基金之相關基金之發售章程附錄 3 有關可持續發展披露的更新。為了方便參考，刪除內容會以刪除線列示，而新增內容會以粗體下劃線列示。

### 排除項目

相關基金的投資經理旨在排除對某些業務組合和活動的直接投資（在某些情況下，須達到特定收益門檻）。相關基金的投資經理對相關基金的排除策略，乃基於其專有的業務組合可持續發展審查得出之結論，以及投資者在責任投資方面的偏好。

因此，相關基金在以下業務活動獲得的收入將不會超過 5% （盡相關基金之投資經理所知）：

- 煙草產品的製造和銷售；或
- 動力煤開採或發電；或
- 石油和天然氣的勘探、生產和提煉；
- 營運博彩中心或透過博彩門戶網站營運；
- 成人娛樂製作或分銷業務；或
- 製造常規武器，製造或分銷民用槍械，或製造武器支援系統和服務。

此外，相關基金不會投資於以下公司 （盡相關基金之投資經理所知）：

- ~~超過 5% 的收入來自於博彩中心的管理或擁有權，或透過網上博彩專頁；~~
- ~~超過 5% 的收入來自成人娛樂製作或發行的管理或擁有權；~~
- ~~超過 5% 的收入來自製造常規武器、製造或分發槍械，或製造武器支援系統和服務；~~
- 直接參與製造和生產具爭議性的武器（包括生物和化學武器、集束彈藥和殺傷性地雷）；
- 直接參與製造和生產核武；或
- 相關基金之投資經理認為違反聯合國全球契約原則。

欲了解更多有關相關基金之投資經理的現行可持續發展標準之詳情，包括不投資於某些業務組合和活動的理由，請參閱相關基金投資經理網站的資料庫。

相關基金之投資經理因應其策略，可隨時酌情調整或採用其認為與相關基金的投資目標和政策一致的其他 排除可持續發展標準。這些變更將在實施後於相關基金的投資經理的網站上公佈，並隨後藉機於相關基金發售章程內更新。

*此處未定義的任何詞彙，應與受影響之投資相連基金的現行發售章程中所載之涵義相同*

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