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**Financial Adviser**

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«AgentCountry»

August 2025

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

**Friends Provident International Limited (“FPIL”) is responsible for the information contained in this notice. To the best of the knowledge and belief of FPIL (having taken all reasonable care to ensure that such is the case), the information contained in this notice is, at the date of this letter, in accordance with the facts and there are no other facts the omission of which would make any statement in this notice misleading. FPIL accepts responsibility accordingly for the information contained in this notification.**

Dear Policyholder

**Policy Number: «Policy\_No»  
Your financial adviser: «AgentName»  
Region designation: Hong Kong Onshore policyholder**

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

**Notification of change to the underlying funds of:**  
**Allianz Asia Ex China Equity (USD) (H06)**  
**Allianz Japan Equity (H08)**  
**Allianz Total Return Asian Equity (H09)**  
**(together the “Affected Investment-linked Funds”)**

We are writing to you as your policy holds units in one or more of the FPIL Affected Investment-linked Funds named above (the “Affected ILFs”). We have been notified by the Board of Directors of Allianz Global Investors Fund (SICAV) (the “Company”) of the following upcoming change which affects the underlying funds of the Affected ILFs. This change will take effect from **19 September 2025** (the “Effective Date”).

**Change of investment restriction of the underlying funds of the Affected ILFs**

The underlying funds of the Affected ILFs currently promote environmental and / or social characteristics pursuant to Article 8 of the EU’s Sustainable Finance Disclosure Regulation (“SFDR”). Article 8 funds are those that promote social and/or environmental characteristics, invest in companies that follow good governance, give binding commitments but do not have a sustainable investment objective.

The management company of the Company, Allianz Global Investors GmbH (the “Management Company”), reviews all exclusion criteria for financial products subject to Article 8 of SFDR annually to ensure ongoing conviction and relevance to the investment offerings. Such a review considers next to the Management Company’s conviction also regulatory requirements and market practices.

The geopolitical events of recent years have prompted a broader rethink of the need to invest in more resilient defence systems, especially in Europe. In this context, there is an urgency for European nations to invest more – and more collaboratively – in a modern, resilient defence industry. Therefore, the minimum exclusion criteria for environmental, social and governance (“ESG”) consideration for the underlying funds of the Affected ILFs will be amended from the Effective Date.

The amendment will remove the minimum exclusion criteria regarding securities issued by issuers deriving more than 10% of their revenues from (a) weapons, or (b) military equipment and military services.

However, it is still not possible for the underlying funds of the Affected ILFs to invest in a company that generates income from the manufacture and/or sale of controversial weapons (e.g. nuclear weapons outside of the non-proliferation treaty, anti-personnel mines, chemical and biological weapons as well as weapons with white phosphorous and depleted uranium).

For the avoidance of doubt, the change does not constitute any material change in the investment objectives and strategies currently adopted by the underlying funds of the Affected ILFs.

Please refer to the enclosed **Appendix** for comparison details of the change. Updated pre-contractual and sustainability-related disclosure documents will be made available as part of the prospectus of the underlying funds following the Effective Date.

**This change 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.fpiinternational.com>. It is a simple, convenient and secure way to manage your policy.

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

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

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

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

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

Yours sincerely



Chris Corkish  
Head of Investment Marketing

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

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

## Appendix – prospectus update to pre-contractual disclosure of the underlying funds of the Affected ILFs

	Existing Investment Restrictions	Investment Restrictions from the Effective Date (additional text in bold, strikethrough of removed text,)
<b><i>What are the binding elements of the investment strategy used to select the investments to attain each of the environmental or social characteristics promoted by this financial product?</i></b>	<p>As a first step, the Investment Manager applies the following exclusion criteria, i.e., does not directly invest in securities issued by companies:</p> <ul style="list-style-type: none"> <li>- severely violating principles and guidelines such as the Principles of the United Nations Global Compact, the OECD Guidelines for Multinational Enterprises, and the United Nations Guiding Principles for Business and Human Rights,</li> <li>- developing, producing, using, maintaining, offering for sale, distributing, storing, or transporting controversial weapons (anti-personnel mines, cluster munitions, chemical weapons, biological weapons, depleted uranium, white phosphorus, and nuclear weapons),</li> <li>- deriving more than 10% of their revenues from (i) weapons, or (ii) military equipment, and military services,</li> <li>- deriving more than 10% of their revenue from thermal coal extraction,</li> <li>- active within the utility sector and generating more than 20% of their revenues from coal,</li> <li>- involved in the production of tobacco, or deriving more than 5% of their revenues from the distribution of tobacco.</li> </ul> <p>(...)</p>	<p>As a first step, the Investment Manager applies the following exclusion criteria, i.e., does not directly invest in securities issued by companies:</p> <ul style="list-style-type: none"> <li>- severely violating principles and guidelines such as the Principles of the United Nations Global Compact, the OECD Guidelines for Multinational Enterprises, and the United Nations Guiding Principles for Business and Human Rights,</li> <li>- developing, producing, using, maintaining, offering for sale, distributing, storing, or transporting controversial weapons (anti-personnel mines, cluster munitions, chemical weapons, biological weapons, depleted uranium, white phosphorus, and nuclear weapons <b>outside of the non-proliferation treaty</b>),</li> <li><del>- deriving more than 10% of their revenues from (i) weapons, or (ii) military equipment, and military services,</del></li> <li>- deriving more than 10% of their revenue from thermal coal extraction,</li> <li>- active within the utility sector and generating more than 20% of their revenues from coal,</li> <li>- involved in the production of tobacco, or deriving more than 5% of their revenues from the distribution of tobacco.</li> </ul> <p>(...)</p>

*Any terms not defined herein shall have the same meaning as set out in the prospectus of the underlying funds of the Affected ILFs.*

*Updated pre-contractual and sustainability-related disclosure documents will be made available as part of the prospectus of the underlying funds following the Effective Date.*



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**財務顧問**

«AgentName»  
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2025 年 8 月

本項為重要文件，請即時查閱。  
如有疑問，請尋求專業意見。

英國友誠國際有限公司（「FPIL」）對本通知所載資訊負責。據 FPIL 所知及所信（已採取一切合理謹慎措施確保情況屬實），本通知所載資訊在本函發出之日均與事實相符，且無任何其他遺漏會使本通知中任何陳述產生誤導。FPIL 對本通知所載資訊承擔相應責任。

致保單持有人

保單編號：«Policy\_No»  
閣下的財務顧問：«AgentName»  
指定地區：香港境內保單持有人

關於：萬全精英投資計劃、行政人員儲蓄計劃、靈活增長計劃、萬全國際投資計劃、International Pension Plan、全能投資組合計劃、International Savings Plan、Managed Portfolio Account、優裕計劃、曉逸投資相連壽險計劃、Premier Investment Plan、卓裕計劃、豐裕計劃、嶺豐投資計劃、嶺豐投資相連壽險計劃 II 及萬全智富投資計劃（一併稱為「計劃」）

**相關基金變更通知：**

安聯亞洲（不含中國）股票基金（美元）(H06)  
安聯日本股票基金 (H08)  
安聯總回報亞洲股票基金 (H09)  
（一併稱為「受影響之投資相連基金」）

我們致信給您，因為您的保單持有上述一個或多個 FPIL 受影響之投資相連基金（「受影響之投資相連基金」）的單位。我們已接獲安聯環球投資基金 (SICAV)（「該公司」）董事會關於以下變更影響受影響之投資相連基金的相關基金即將進行以下變更的通知。該等變更將於 **2025 年 9 月 19 日**（「生效日期」）生效。

**受影響之投資相連基金的相關基金變更投資限制**

受影響之投資相連基金的相關基金目前根據歐盟(可持續金融披露條例)（「SFDR」）第 8 條，提倡環境及／或社會特徵。第 8 條的基金是指促進社會及／或環境特性以及在遵循良好治理、給予具有約束力的承諾但沒有可持續投資目標的公司中投資的基金。

該公司的管理公司 Allianz Global Investors GmbH（「管理公司」）每年均會檢討所有適用於 SFDR 第 8 條的金融產品之排除標準，以確保該等標準能持續適用，並與所提供的投資產品相關。該檢討除考慮管理公司的立場外，亦會顧及監管要求及市場慣例。

近年的地緣政治事件，促使各方就投資於更具韌性的防禦系統的必要性，進行了更廣泛的反思，此情況在歐洲尤為明顯。在此背景下，歐洲各國迫切需要投入更多資金，並以更為統籌的方式，投資於現代化且具韌性的國防工業。因此，就有關環境、社會及管治（「ESG」）的考量，受影響之投資相連基金的相關基金的最低排除標準，將自生效日期起作出修訂。



本次修訂將剔除一項最低排除標準，該標準涉及有超過 10% 的收入源自 (a) 武器，或 (b) 軍事裝備及軍事服務的發行人所發行的證券。

然而，受影響之投資相連基金的相關基金，仍然不可投資於從事生產及／或銷售具爭議性武器的公司，例如《核不擴散條約》規限範圍外的核武器、殺傷人員地雷、化學及生物武器，以及使用白磷和貧化鈾的武器。

為免生疑問，該等變更對於受影響之投資相連基金的相關基金目前採用的投資目標及策略並無任何重大改變。

有關本次變更的比較詳情，請參閱隨附的**附錄**。更新的合約前及可持續發展相關披露文件將在生效日期後作為相關基金銷售文件的一部分提供。

**這些變更將在閣下的保單或合約中自動執行，閣下無須採取任何行動。**

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。閣下只需登入網上系統 <https://portal.fpiinternational.com> 即可。這是一種簡單、方便和安全的管理保單的方法。

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

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

倘若閣下對閣下的保單或投資的投資相連基金有任何疑問，請聯絡香港辦事處：

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

電話：+852 3550 6188  
傳真：+852 2868 4983  
電郵：[customerservicing@fpihk.com](mailto:customerservicing@fpihk.com)

謹啟



Chris Corkish  
投資行銷部主管

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

**更多詳情請參閱計劃的銷售文件。**

附錄 – 有關受影響之投資相連基金的相關基金之合約前披露的基金章程更新

	現有投資限制	自生效日期起生效之投資限制（新增內容以粗體標示，已刪除內容則加橫線劃除，）
<b>為達致本金融產品所提倡的每項環境或社會特徵，用作挑選投資項目的投資策略中，有哪些具約束力的元素？</b>	<p>首先，投資經理會採用以下排除標準，即不會直接投資於有以下情況的公司所發行的證券：</p> <ul style="list-style-type: none"> <li>- 嚴重違反(聯合國全球契約原則)、(經濟合作與發展組織跨國企業指導綱領)及(聯合國工商企業與人權指導原則)等原則及指引，</li> <li>- 從事開發、生產、使用、維護、要約出售、分銷、儲存或運輸具爭議性武器（殺傷人員地雷、集束彈藥、化學武器、生物武器、貧化鈾、白磷及核武器），</li> <li>- 有超過 10% 的收入源自 (i) 武器，或 (ii) 軍事裝備及軍事服務，</li> <li>- 有超過 10% 的收入源自熱能煤開採，</li> <li>- 從事公用事業，且有超過 20% 的收入源自煤炭，</li> <li>- 參與煙草生產，或有超過 5% 的收入源自煙草分銷。</li> </ul> <p>(...)</p>	<p>首先，投資經理會採用以下排除標準，即不會直接投資於有以下情況的公司所發行的證券：</p> <ul style="list-style-type: none"> <li>- 嚴重違反(聯合國全球契約原則)、(經濟合作與發展組織跨國企業指導綱領)及(聯合國工商企業與人權指導原則)等原則及指引，</li> <li>- 從事開發、生產、使用、維護、要約出售、分銷、儲存或運輸具爭議性武器（殺傷人員地雷、集束彈藥、化學武器、生物武器、貧化鈾、白磷及<del>超出</del><b>不擴散條約</b>的核武器），</li> <li>- <del>有超過 10% 的收入源自 (i) 武器，或 (ii) 軍事裝備及軍事服務，</del></li> <li>- 有超過 10% 的收入源自熱能煤開採，</li> <li>- 從事公用事業，且有超過 20% 的收入源自煤炭，</li> <li>- 參與煙草生產，或有超過 5% 的收入源自煙草分銷。</li> </ul> <p>(...)</p>

本通知未釋義的任何詞彙應與受影響之投資相連基金的相關基金的香港現行基金章程所載的含義相同。

更新的合約前及可持續發展相關披露文件將在生效日期後作為相關基金銷售文件的一部分提供。