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«ClientPC»
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Financial Adviser

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June 2025

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

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

Dear Policyholder

Policy Number: «Policy_No»

Your financial adviser: «AgentName»

Region designation: Hong Kong Onshore policyholder

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

Notification of changes to the underlying fund of abrdn SICAV I Indian Equity (USD) (H05)

We are writing to you as your policy holds units in the FPIL Affected Investment-linked Fund named above (the “Affected ILF”). We have been notified by the Board of Directors of abrdn SICAV I (the “Company”) of a change to the underlying fund of the Affected ILF, with effect from **7 July 2025** (the “Effective Date”).

Change to subsidiary investment structure of underlying fund

The investment objective of the underlying fund of the Affected ILF is to seek long term total return to be achieved by investing in Indian securities. The underlying fund of the Affected ILF currently invests in Indian securities either directly or through a wholly-owned subsidiary, Aberdeen Global Indian Equity Limited (the “Underlying Subsidiary”), which also holds Indian securities for the underlying fund.

The Company believes it is in the best interests of shareholders of the underlying fund of the Affected ILF that investments in India will only be held directly, rather than through the Underlying Subsidiary. Consequently, the Underlying Subsidiary will divest its holdings over a period of time and the underlying fund of the Affected ILF shall buy back those holdings to hold them directly (the “Underlying Asset Transition”). At the end of the Underlying Asset Transition the Underlying Subsidiary company is intended to be liquidated. Any costs related to the liquidation will be paid by the Company.

Following the intended liquidation, the underlying fund of the Affected ILF will no longer have to pay additional expenses incurred in relation to operating the Underlying Subsidiary structure. These costs are currently included in the ongoing charges of the underlying fund of the Affected ILF. It is expected this will result in a saving of circa 0.01% a year of the underlying fund net asset value (“NAV”) for shareholders.

A change to the structure is intended to increase commercial opportunities for the underlying fund of the Affected ILF with the aim of increasing the size of the underlying fund to the benefit of all shareholders. The current arrangements are seen by certain investors as complex and are no longer market standard.

Underlying Asset Transition

The Underlying Asset Transition is expected to begin on the Effective Date and is targeted to be completed by 31 December 2025. The Company state that this will be undertaken in a number of tranches which is intended to minimise market impact and limit any risks.

There will be transactional costs incurred by the Underlying Asset Transition due to divesting the holdings in the Underlying Subsidiary and the underlying fund of the Affected ILF investing directly. There is an associated cost impact of the Underlying Asset Transition with the estimated amount (including spreads, commissions and taxes) being approximately 0.10% of the NAV of the underlying fund (as at 30 April 2025). The exact costs will be dependent on the holdings of the underlying fund of the Affected ILF and the market conditions at the time of the Underlying Asset Transition and may be higher.

The transitional costs will be incurred and charged to the underlying fund of the Affected ILF throughout the Underlying Asset Transition. The proposed liquidation is however expected by the Company to result in an ongoing saving for shareholders of approximately 0.01% a year of the NAV of the underlying fund of the Affected ILF.

There will be no material changes to the risk profile of underlying fund of the Affected ILF, or of the manner in which it is being managed.

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

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

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

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

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

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

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

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

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
Head of Investment Marketing

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.

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財務顧問

«AgentName»
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2025 年 6 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」）

關於安本印度股票基金（美元）(H05)相關基金變更的通知

我們現向閣下致函，乃因為閣下的保單持有上述 FPIL 受影響之投資相連基金（「受影響之投資相連基金」）。我們已收到安本基金（以下簡稱「該公司」）董事會關於受影響之投資相連基金的相關基金自 **2025 年 7 月 7 日**（「生效日期」）將發生以下變化。

相關基金之附屬公司投資結構的變更

對於受影響之投資相連基金的相關基金，其投資目標是透過投資印度證券，尋求長期總回報。受影響之投資相連基金的相關基金目前直接或透過其全資附屬公司 Aberdeen Global Indian Equity Limited（「相關附屬公司」）投資印度證券，同時該附屬公司亦持有相關基金的印度證券。

該公司認為，在印度所作的投資，僅將以直接方式持有，而非透過相關附屬公司持有，方符合受影響之投資相連基金的相關基金股東的最佳利益。因此，相關附屬公司將於一段期間內出售其持有的資產，而受影響之投資相連基金的相關基金將會回購並直接持有該等資產（「相關資產轉移」）。在相關資產轉移結束時，相關附屬公司預計將被清盤。與清盤有關的任何費用將由該公司承擔。

受影響之投資相連基金的相關基金在擬定清盤其後，將毋須再承擔因營運該相關附屬公司架構而產生的額外開支。目前，該等費用已計入受影響之投資相連基金的相關基金的持續費用。此預計可為股東每年節省相當於相關基金資產淨值（「資產淨值」）約 0.01% 的費用。

該結構變更旨在為受影響之投資相連基金的相關基金增加商業機會，以期擴大相關基金的規模，從而惠及所有股東。部分投資者認為現行安排過於複雜，且不再符合市場標準。

相關資產轉移

相關資產轉移預計將於生效日期開始，計劃於 2025 年 12 月 31 日完成。該公司闡明，此將分階段執行，目的為將市場影響降至最低並限制任何潛在風險。

由於出售相關附屬公司的資產及由受影響投資相連基金的相關基金直接投資，相關資產轉移將產生轉移費用。相關資產轉移將產生相關費用影響，估計金額（包括買賣差價、佣金及稅項）約為相關基金資產淨值（截至 2025 年 4 月 30 日）的 0.10%。確切費用將取決於受影響之投資相連基金的相關基金所持的資產，以及相關資產轉移屆時的市況，並可能有所上調。

轉移成本將在整個相關資產轉移期間產生，並由受影響之投資相連基金的相關基金承擔。然而，該公司預期，擬議清盤將為受影響之投資相連基金的相關基金股東，實現每年約相當於資產淨值 0.01% 的持續費用節省。

受影響之投資相連基金的相關基金之風險狀況或其管理方式，將不會有重大變動。

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。

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

請注意，閣下也可以隨時透過 FPI 網站以線上方式免費轉換閣下的投資相連基金或重新調配未來的保費。閣下只需登入網上系統 <https://portal.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

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。

謹啟



Chris Corkish
投資行銷部主管