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**Financial Adviser**

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March 2026

**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 Savings Plan, Premier, Premier II, Premier Investment Plan, Premier Ultra, Summit, Summit II and Zenith (collectively, the “Schemes”)**

**Notification of changes to the underlying funds of the below FPIL Investment-linked funds (“ILFs”):**

- **abr<sub>dn</sub> SICAV I All China Sustainable Equity (USD) (H01) (the “Affected ILF 1”)**
- **abr<sub>dn</sub> SICAV I Asia Pacific Sustainable Equity (USD) (H02) (the “Affected ILF 2”)**
- **abr<sub>dn</sub> SICAV I Emerging Markets Smaller Companies (USD) (H03) (the “Affected ILF 3”)**
- **abr<sub>dn</sub> SICAV I Future Global Equity (USD) (H04) (the “Affected ILF 4”)**

**(together the “Affected ILFs”)**

We are writing to you as your policy holds units in one of the above named Schemes, of which your policy or contract holds units in one or more of the Affected ILFs. The Board of Directors of abr<sub>dn</sub> SICAV I (the “Company”) have notified us of upcoming changes to the underlying funds of the Affected ILFs, which will take effect from **26 March 2026** (the “Effective Date”).

**Background**

The Company is committed to reviewing its range of funds with the aim of ensuring that they continue to meet client and regulatory requirements and expectations. This includes ongoing monitoring of the overall sustainability framework and the Sustainable Investment commitments within all their funds which are classified as Article 8 under the EU’s Sustainable Finance Disclosure Regulation (“SFDR”).

**Updates to the Sustainability Framework - applicable to Affected ILFs 1-4**

The Investment Manager of the underlying funds of the Affected ILFs, Aberdeen Investments Limited (“Aberdeen Investments”), has undertaken a review of the overall framework it uses to assess a company’s sustainability and how this applies to the Company’s SFDR Article 8 classified funds. As a result of the review, the currently used ESG House Score will be replaced with a new Overall Sustainability Assessment (“OSA”) from the Effective Date. Rather than setting a fixed percentage of companies to be excluded (as is currently the case under the ESG House Score), the OSA will provide a clearer and more comprehensive sustainability profile of each of its funds based on the attributes and categorisation of the underlying companies.

The OSA will provide an overall view on a company’s sustainability based on scoring of its governance, operations, and products and/or services. This broader assessment of sustainability will allow Aberdeen Investments to assess and review its funds’ holdings in a more holistic and transparent manner.

These updates will also bring greater consistency to the minimum commitments to investments that are aligned with environmental or social characteristics, broadly set at 80% for “Article 8 Sustainable Funds” (which includes the underlying funds of Affected ILFs 1-2) or 70% for its “Article 8 Promoting ESG Funds” (which includes the underlying funds of Affected ILFs 3-4<sup>1</sup>).

<sup>1</sup>For the avoidance of doubt, under Hong Kong regulations, the underlying funds of Affected ILFs 3-4 are not classified as ESG funds within the meaning of “Circular to management companies of SFC-authorized unit trusts and mutual funds - ESG funds” dated 29 June 2021.

#### Updates to the Sustainable Investment methodology - applicable to Affected ILFs 1-4

Best practices in sustainable investment methodologies are still developing across the industry, and Aberdeen Investments has kept its approach under continual review to ensure it remains robust and responds to an evolving regulatory landscape in the EU. As part of this, Aberdeen Investments has updated its Sustainable Investment methodology across all Article 8 SFDR classified funds.

The current methodology assigns a pro-rata proportion of an investment as sustainable based on its economic contribution. From the Effective Date, the new methodology will look more holistically at the sustainability of a company, considering the combination of governance, operations, and the products and/or services which will allow a more robust and rounded assessment of whether a company is or is not considered sustainable (i.e. 0% or 100%) under the SFDR definition. This assessment utilises the componentry that makes up the OSA.

#### Increase of minimum Sustainable Investment commitments - applicable to Affected ILFs 1-2

As a result of the update to the sustainable investment methodologies, the minimum Sustainable Investment commitments of Affected ILFs 1-2, will be increased from the Effective Date, as set out below.

Affected ILF	Current Minimum Sustainable Investments Commitment	New Minimum Sustainable Investments Commitment
abrdn SICAV I All China Sustainable Equity (USD) (H01)	35%	50%
abrdn SICAV I Asia Pacific Sustainable Equity (USD) (H02)	40%	50%

There will be no rebalancing required, and the risk profiles of the underlying funds remain unchanged. No changes to the portfolios are required as the current holdings of the underlying funds of Affected ILFs 1-2 already satisfy the new increased minimum commitments required under the updated methodology.

#### Discontinuation of ESG rating against benchmark commitment - applicable to Affected ILFs 3-4

From the Effective Date, the underlying funds of Affected ILFs 3-4 will no longer make a commitment in relation to the ESG rating against the benchmark in order to ensure, to the extent possible, greater harmonisation across the framework.

#### Update in relation to transition opportunities for SFDR Article 8 Funds - applicable to Affected ILF 3

From the Effective Date, flexibility will be added to the underlying fund of Affected ILF 3, to permit a limited proportion of the underlying fund to be invested in opportunities which do not pass the Thermal Coal screen where there is sufficient evidence to support the transition pathway that would lead to compliance with the screen.

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

The pre-contractual disclosure documents and offering documents of the underlying funds of the Affected ILFs will be updated from the Effective Date to reflect the changes outlined above.

**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  
A122, 16F, Tower 5, The Gateway,  
Harbour City, Tsim Sha Tsui  
Kowloon, 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





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**財務顧問**  
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2026 年 3 月

本項為重要文件，請即時查閱。  
如有疑問，請尋求專業意見。

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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、International Savings Plan、優裕計劃、曉逸投資相連壽險計劃、Premier Investment Plan、卓裕計劃、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（統稱為「計劃」）

關於以下投資相連基金之相關基金（「受影響之投資相連基金」）的變更通知：

- 安本全方位中國可持續股票基金（美元）(H01)（「受影響之投資相連基金 1」）
  - 安本亞太可持續股票基金（美元）(H02)（「受影響之投資相連基金 2」）
  - 安本新興市場小型公司基金（美元）(H03)（「受影響之投資相連基金 3」）
  - 安本未來環球股票基金（美元）(H04)（「受影響之投資相連基金 4」）
- （合併稱為「受影響之投資相連基金」）

我們現致函閣下，乃因閣下為上述任意計劃之保單持有人，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。安本基金（「該公司」）董事會已通知我們有關受影響之投資相連基金的相關基金即將進行變更，自 **2026 年 3 月 26 日**（「生效日期」）起生效。

## 背景

該公司致力審視其基金系列，旨在確保該等基金繼續符合客戶及監管機構的要求與期望。當中涵蓋對整體可持續發展架構的持續監控，以及對根據歐盟（可持續性金融資料披露條例）（「SFDR」）被分類為第 8 條的所有基金之可持續投資承諾進行監察。

## 可持續發展架構的更新 — 適用於受影響之投資相連基金 1-4

受影響之投資相連基金的相關基金投資經理 Aberdeen Investments Limited（「安本投資」），已就評估企業可持續發展的整體架構及其對該公司旗下 SFDR 第 8 條分類基金的應用方式進行了審視。根據審視結果，由生效日期起，新的整體可持續發展評估（「OSA」）將取代目前使用的 ESG 內部評分。有別於目前以固定比例剔除公司（即 ESG 內部評分的做法），OSA 將根據相關公司的特徵及分類，為各基金提供更明確且詳盡的可持續發展剖析。

OSA 透過對企業的企業管治、日常營運及產品和／或服務進行評分，從而提供該企業在可持續發展方面的宏觀評估。這種更為寬廣的可持續發展評估方式，能讓安本投資以更宏觀及透明的基準來評估與審視其基金的投資組合。

該等更新亦會讓符合環境或社會特徵的投資最低承諾更趨一致，其中「第 8 條可持續基金」（涵蓋受影響之投資相連基金 1-2 的相關基金）的比例普遍設為 80%，而「第 8 條促進 ESG 基金」（涵蓋受影響之投資相連基金 3-4<sup>1</sup> 的相關基金）的比例則設為 70%。

<sup>1</sup> 為免生疑問，根據香港法例，受影響之投資相連基金 3-4 的相關基金不得歸類為 2021 年 6 月 29 日發佈的「致證監會認可單位信託及共同基金管理公司的通函 – ESG 基金」界定的 ESG 基金。

#### 可持續投資方法的更新 — 適用於受影響之投資相連基金 1-4

可持續投資方法的最佳實務目前在整個行業內仍處於發展階段，安本投資會持續審視其採用的方法，確保其維持健全，並能適應歐盟監管環境的不斷變化。就此而言，安本投資已經為所有歸類為 SFDR 第 8 條的基金修訂了其可持續投資方法。

現行方法會根據投資的經濟貢獻，按比例將部分投資分配為可持續投資。自生效日期起，新的方法將從更宏觀的角度審視企業的可持續性，當中綜合考量管治、日常營運及產品和／或服務等因素，從而能夠根據 SFDR 的定義，更嚴謹及周全地評估一間企業是否被認定為可持續（即 0% 或 100%）。這項評估採用了構成 OSA 各個組成部分。

#### 提高最低可持續投資承諾 — 適用於受影響之投資相連基金 1-2

因應可持續投資方法的修訂，受影響之投資相連基金 1-2 的最低可持續投資承諾將於生效日期起調高，詳情載於下文。

受影響之投資相連基金	現行最低可持續投資承諾	新的最低可持續投資承諾
安本全方位中國可持續股票基金（美元）(H01)	35%	50%
安本亞太可持續股票基金（美元）(H02)	40%	50%

該等變動無需進行重新平衡，相關基金的風險狀況亦保持不變。鑑於受影響之投資相連基金 1-2 的相關基金現有持倉已符合經修訂方法下已提高的新最低承諾要求，因此無需對投資組合作出變動。

#### 取消與基準比較的 ESG 評分承諾 — 適用於受影響之投資相連基金 3-4

自生效日期起，受影響之投資相連基金 3-4 的相關基金將不再就相對於基準的 ESG 評分作出承諾，從而在可能範圍內確保整個框架更加協調一致。

#### 關於 SFDR 第 8 條基金轉型機會的修訂 — 適用於受影響之投資相連基金 3

自生效日期起，受影響之投資相連基金 3 的相關基金將具備更多靈活性，在有充分證據支持可達致符合篩選標準的轉型路徑的情況下，容許該相關基金將有限比例投資於未能通過熱煤篩選的機會。

該等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。

受影響之投資相連基金的相關基金的銷售前披露文件及銷售文件將由生效日期起進行更新，藉以反映上文所述之修訂。

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：

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香港九龍  
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**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