AIA Hong Kong

AIA Hong Kong Tower,
734 King's Road,,
Quarry Bay, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

Attn: All EDD & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong and Macau)

From: Leo Cheung

Dept: Life & Wealth Management Proposition Department

Copy: Mr. Alger Fung
All Department Heads
Macau CEO / ABDD Executives
Contact Centre

Total page: 4 pages + enclosure

Date: 5 July 2024

Subject: (Ref: A240743)

關於: 摩根基金之更改事宜
Changes to JPMorgan Funds

特此通知閣下，除非文義另有規定，下列投資選擇之連繫基金的更改如下：

投資選擇	代號	相應之連繫基金
JPM 亞太入息（美元）- A股（累計）[1,2,3,4,5,6]	F14	摩根基金 - 亞太入息基金
摩根基金 - 亞太入息基金A（每月派息）- 美元股份類別（分派）[3,5,6]	Z03	
摩根基金 - 亞太入息基金A（利率入息）- 人民幣對沖類別（分派）[5,6]	Z23	
摩根基金 - 環球債券收益基金 A（累計） 美元股份類別 [1,2,3,4,5,6]	F16	摩根基金 - 環球債券收益基金
摩根基金 - 環球債券收益基金 A （每月派息） - 美元股份類別（分派）[3,5,6]	Z12	
摩根基金 - 環球債券收益基金 A (每月派息) - 人民幣對沖類別（分派）[5,6]	Z32	

就其更改，我們將會於 2024 年 7 月 8 日起向持有上述投資選擇的客戶發出客戶通訊。關於更改的詳情，請參閱隨函附上的客戶通訊樣本及可於 www.aia.com.hk 下載有關連繫基金的銷售文件。

請將以上訊息傳達予屬下的財務策劃顧問，多謝合作！如有任何查詢， 請經 iEngage/PES 使用 Chatbot 進行查詢。

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於這通告內所提及的「AIA」或「我們」是指友邦保險(國際) 有限公司(於百慕達註冊成立之有限公司)。
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1 此投資選擇適用於友邦「財庫之選」投資計劃、友邦「財庫之選」投資計劃（卓越保障）、AIG 資本薈萃友邦投資計劃、AIG 資本匯聚友邦投資計劃、「財智投資」終身壽險計劃、「裕富保投資壽險計劃」、「美好明天」投資儲蓄計劃、「優悠歲月」退休儲蓄計劃、「SP – 投投是道」投資壽險計劃、「卓薈之選」、「卓智投資計劃」、「卓智投資計劃（卓越保障）」、「卓達之選」、「卓達智富」、「財富萬用保」及「智多升」升學儲蓄計劃。此等投資連繫壽險計劃不接受新申請及不能公開銷售。

2 此投資選擇適用於「自悠人生」。此投資連繫壽險計劃不接受新申請及不能公開銷售。

3 此投資選擇適用於「卓達智悅」及「您想」投資連繫壽險計劃。此等投資連繫壽險計劃仍然在澳門公開銷售，但在香港不接受新申請及不能公開銷售。

4 此投資選擇適用於「卓智投資計劃 2」。此投資連繫壽險計劃仍然在澳門公開銷售，但在香港不接受新申請及不能公開銷售。

5 此投資選擇適用於 AIA「兩全保」保障型投資相連壽險計劃（定期保費）及「卓達智悅 2」。此等投資連繫壽險計劃仍在香港公開發售。

6 此投資選擇適用於 AIA「兩全保」保障型投資相連壽險計劃（整付保費）。此投資連繫壽險計劃仍在香港及澳門公開發售。

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Memo

This notice serves to notify you that there are changes to the underlying fund(s) of the following investment option(s):

Investment Options	Code	Corresponding Underlying Fund
JPM Asia Pacific Income "A (acc) - USD" [1,2,3,4,5,6]	F14	JPMorgan Funds - Asia Pacific Income Fund
JPM - Asia Pacific Income Fund A (mth) - USD share class (Dis) [3,5,6]	Z03	
JPM - Asia Pacific Income Fund A (irc) - RMBH share class (Dis) [5,6]	Z23	
JPMorgan Funds - Income Fund A (acc) USD Share Class [1,2,3,4,5,6]	F16	JPMorgan Funds - Income Fund
JPMorgan Funds - Income Fund A (mth) USD Share Class (Dis) [3,5,6]	Z12	
JPMorgan Funds - Income Fund A (mth) - RMB (hedged) (Dis) [5,6]	Z32	

Regarding the changes, we will start mailing notice to the customers holding the above investment option(s) on 8 July 2024. Please refer to the enclosed sample customer notice and relevant offering documents of the underlying funds which can be downloaded from www.aia.com.hk for further details.

Kindly convey the above message to your fellow financial planners. Should you have any queries, please enquire by using Chatbot in iEngage / PES.

Best Regards,



Leo Cheung
Head of Life & Wealth Management Proposition
Life & Wealth Management Proposition Department

1 The investment option is available under AIA Asset Accumulator, AIA Asset Accumulator (Enhanced Death Benefit), AIG Capital Builder by AIA, AIG Capital Saver by AIA, Asset Whole Life Plan, Asset Whole Life Plus, Better Tomorrow Investment Savings Plan, Leisure Years Retirement Savings Plan, SP-Investment Accumulator, Treasure Accumulator, Treasure Advantage, Treasure Advantage (Enhanced Protection), Treasure Master, Treasure Master Select, Wealth FlexiProtector and Wiz Kid Education Savings Plan only. These plans are not available for new application and cannot be marketed to the public.

2 The investment option is available under Cheerful Life. This plan is not available for new application and cannot be marketed to the general public.

3 The investment option is available under Treasure Master Plus and U-Select. These plans are still marketed to the general public in Macau, but not available for new application and cannot be marketed to the general public in Hong Kong.

4 The investment option is available under Treasure Advantage 2. This plan is still marketed to the general public in Macau, but not available for new application and cannot be marketed to the general public in Hong Kong.

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5 The investment option is available under AIA 2-in-1 Protection Linked Plan (Regular Premium) and Treasure Master Plus 2. These plans are marketed to the general public in Hong Kong.

6 The investment option is available under AIA 2-in-1 Protection Linked Plan (Single Premium). This plan is marketed to the general public in Hong Kong and Macau.

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Enclosure
8 July 2024

Dear Policyholder,

Re: Changes to JPMorgan Funds (the "Fund")

This notice serves to notify you that there are changes to the underlying funds of the following investment options:

Investment Options	Code	Corresponding Underlying Funds (Individually an "Underlying Fund", collectively the "Underlying Funds")
JPM Asia Pacific Income "A (acc) - USD" [1,2,3,4,5,6]	F14	JPMorgan Funds - Asia Pacific Income Fund
JPM - Asia Pacific Income Fund A (mth) - USD share class (Dis) [3,5,6]	Z03	
JPM - Asia Pacific Income Fund A (irc) - RMBH share class (Dis) [5,6]	Z23	
JPMorgan Funds - Income Fund A (acc) USD Share Class [1,2,3,4,5,6]	F16	JPMorgan Funds - Income Fund
JPMorgan Funds - Income Fund A (mth) USD Share Class (Dis) [3,5,6]	Z12	
JPMorgan Funds - Income Fund A (mth) - RMB (hedged) (Dis) [5,6]	Z32	

Capitalised terms in this notice have the same meaning as in the Prospectus and the Additional Information for Hong Kong Investors of the Fund (together, the "Hong Kong Offering Documents") unless otherwise specified.

Currently, the Underlying Funds may invest in instruments with loss absorption features (e.g. contingent convertible securities and certain types of senior non-preferred debt) ("LAP") up to the limits stated in the Hong Kong Offering Documents of the Fund.

Following an internal review, the Management Company has decided to increase the Underlying Funds' maximum limit of investment in LAP to the levels stated below with effect from 4 July 2024.

Underlying Fund name	Existing maximum exposure to LAP	New maximum exposure to LAP
JPMorgan Funds - Asia Pacific Income Fund	Up to 10% of Net Asset Value ("NAV")	Up to 20% of NAV
JPMorgan Funds - Income Fund	Up to 10% of NAV	Up to 20% of NAV

Debt instruments with loss absorption features may be subject to greater risks when compared to traditional debt instruments as such instruments are subject to the risk of being written down or converted to ordinary shares. This has been observed as a measure adopted by regulators to resolve financial difficulty (if any) of major financial institutions. Please refer to the Hong Kong Offering Documents for details of the risks associated with debt instruments with loss absorption features.

The Management Company believes that the above change does not amount to a material change to the Underlying Funds as there will be no material change or increase in the overall risk profile of the Underlying Funds following the change and the change does not have any material adverse impact on investor's rights or interests.

SAMPLE

There are other investment options available for switching should policyholders find the abovementioned change unsuitable. Currently, there is no switching fee, but bid-offer spread on the relevant schemes and at the underlying fund level(s), if any, will still be applicable. Please also note that other investment options may be subject to higher management fees or other fees and charges. Please refer to the relevant offering document(s) of their underlying fund(s) for details.

We are committed to providing you with professional and quality services in the best interests of the policyholders. Should you have any queries, please contact our AIA financial planner, your broker, your financial adviser or AIA Customer Hotline at 2232 8888 (Hong Kong) / 8988 1822 (Macau).

Yours faithfully,



Leo Cheung
Head of Life & Wealth Management Proposition
Life & Wealth Management Proposition Department

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[1] This Investment Option is available under AIA Asset Accumulator, AIA Asset Accumulator (Enhanced Death Benefit), AIG Capital Builder by AIA, AIG Capital Saver by AIA, Asset Whole Life Plan, Asset Whole Life Plus, Better Tomorrow Investment Savings Plan, Leisure Years Retirement Savings Plan, SP-Investment Accumulator, Treasure Accumulator, Treasure Advantage, Treasure Advantage (Enhanced Protection), Treasure Master, Treasure Master Select, Wealth FlexiProtector and Wiz Kid Education Savings Plan. These plans are not available for new application and cannot be marketed to the public.

[2] This Investment Option is available under Cheerful Life. This plan is not available for new application and cannot be marketed to the general public.

[3] The Investment Option is available under Treasure Master Plus and U-Select. These plans are still marketed to the general public in Macau, but not available for new application and cannot be marketed to the general public in Hong Kong.

[4] The Investment Option is available under Treasure Advantage 2. This plan is still marketed to the general public in Macau, but not available for new application and cannot be marketed to the general public in Hong Kong.

[5] The Investment Option is available under AIA 2-in-1 Protection Linked Plan (Regular Premium) and Treasure Master Plus 2. These plans are marketed to the general public in Hong Kong.

[6] The Investment Option is available under AIA 2-in-1 Protection Linked Plan (Single Premium). This plan is marketed to the general public in Hong Kong and Macau.

SAMPLE

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電話：(852) 2881 3333

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關於：摩根基金之更改事宜（「本基金」）

特此通知閣下，下列投資選擇之連繫基金的更改：

投資選擇	代號	相應之連繫基金（「連繫基金」）
JPM 亞太入息（美元）– A股（累計）[1, 2, 3, 4, 5, 6]	F14	摩根基金 – 亞太入息基金
摩根基金 – 亞太入息基金A（每月派息）– 美元股份類別（分派）[3, 5, 6]	Z03	
摩根基金 – 亞太入息基金A（利率入息）– 人民幣對沖類別（分派）[5, 6]	Z23	
摩根基金 – 環球債券收益基金 A(累計) 美元股份類別[1, 2, 3, 4, 5, 6]	F16	摩根基金 – 環球債券收益基金
摩根基金 – 環球債券收益基金 A（每月派息）– 美元股份類別(分派)[3, 5, 6]	Z12	
摩根基金 – 環球債券收益基金 A（每月派息）– 人民幣對沖類別（分派)[5, 6]	Z32	

除非另有指明，否則本函件內所載的術語應與本基金的章程及致香港投資者額外資料（統稱「香港銷售文件」）所載者具有相同的涵義。

現時，連繫基金可投資於具有吸收虧損特點的工具（例如或然可換股證券及若干類型的高級非優先債務）（「LAP」），最多達本基金的香港銷售文件內所載限額。

經內部檢視後，管理公司已決定由2024年7月4日起將連繫基金於LAP的最高投資限額提高至下文所載水平。

連繫基金名稱	於LAP的現有最高投資額	於LAP的新最高投資額
摩根基金 – 亞太入息基金	最多達資產淨值（「資產淨值」）之10%	最多達資產淨值之20%
摩根基金 – 環球債券收益基金	最多達資產淨值之10%	最多達資產淨值之20%

與傳統債務工具相比，具有吸收虧損特點的債務工具可能承受更高風險，因為該等工具須承受被撇減或轉換為普通股的風險。這被視為監管機構為解決主要金融機構的財務困難（如有）所採取的措施。請參閱香港銷售文件，了解與具有吸收虧損特點的債務工具相關的風險之詳情。

管理公司認為，由於變更後連繫基金的整體風險取向將不會有重大改變或增加，上述變更並不構成連繫基金的重大變更，及上述變更不會對投資者的權利或利益構成任何重大不利影響。

如保單持有人認為有關更改不合適，可選擇調配至其他投資選擇。現時投資選擇的調配並不設調配費用，但保險計劃及連繫基金方面的買賣差價（如有）將仍然適用。請注意，其他投資選擇可涉及更高的管理費用或其他的費用及收費，詳情請參閱有關連繫基金的銷售文件。

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我們專誠為閣下提供專業及優質的服務。如有任何查詢，請聯絡友邦的財務策劃顧問、您的經紀或您的財務顧問或友邦客戶服務熱線2232 8888（香港）/ 8988 1822（澳門）。



人壽與財富產品主張及策劃部
人壽與財富產品主張及策劃部總監
張嘉駒 謹啟
2024 年 7 月 8 日

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[1] 此投資選擇適用於友邦「財庫之選」投資計劃、友邦「財庫之選」投資計劃（卓越保障）、AIG 資本薈萃友邦投資計劃、AIG 資本匯聚友邦投資計劃、「財智投資」終身壽險計劃、「裕富保投資壽險計劃」、「美好明天」投資儲蓄計劃、「優悠歲月」退休儲蓄計劃、「SP – 投投是道」投資壽險計劃、「卓薈之選」、「卓智投資計劃」、「卓智投資計劃（卓越保障）」、「卓達之選」、「卓達智富」、「財富萬用保」及「智多升」升學儲蓄計劃。此等投資連繫壽險計劃不接受新申請及不能公開銷售。

[2] 此投資選擇適用於友邦「自悠人生」。此投資連繫壽險計劃不接受新申請及不能公開銷售。

[3] 此投資選擇適用於「卓達智悅」及「您想」投資連繫壽險計劃。此等投資連繫壽險計劃仍然在澳門公開銷售，但在香港不接受新申請及不能公開銷售。

[4] 此投資選擇適用於「卓智投資計劃 2」。此投資連繫壽險計劃仍然在澳門公開銷售，但在香港不接受新申請及不能公開銷售。

[5] 此投資選擇適用於 AIA「兩全保」保障型投資相連壽險計劃（定期保費）及「卓達智悅 2」。此等投資連繫壽險計劃仍在香港公開發售。

[6] 此投資選擇適用於 AIA「兩全保」保障型投資相連壽險計劃（整付保費）。此投資連繫壽險計劃仍在香港及澳門公開發售。

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