AIA Hong Kong

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

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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: 2 pages + enclosure

Date: 10 October 2024

BEYOND NUMBER ONE
一追求卓越 成爲客戶首選一

Subject: (Ref: A241047) **關於: 駿利亨德森資產管理基金之更改事宜**
Changes to Janus Henderson Capital Funds plc

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
駿利亨德森資產管理基金 - 駿利亨德森環球房地產股票入息基金"A股（累計）" [1,3,4,5]	R01	駿利亨德森資產管理基金 - 駿利亨德森環球房地產股票入息基金）
駿利亨德森資產管理基金 - 駿利亨德森平衡基金 - A2美元類[1,2,3,4,5]	R03	駿利亨德森資產管理基金 - 駿利亨德森平衡基金

就其更改，我們將會於 2024 年 10 月 12 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。

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「您想」投資連繫壽險計劃、「卓智投資計劃 2」及「卓達智悅」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 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在香港公開發售。

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

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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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AIA Hong Kong Tower,
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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 Option	Code	Corresponding Underlying Fund
Janus Henderson Capital Funds plc - Janus Henderson Global Real Estate Equity Income Fund "A acc" [1,3,4,5]	R01	Janus Henderson Capital Funds plc - Janus Henderson Global Real Estate Equity Income Fund
Janus Henderson Capital Funds plc - Janus Henderson Balanced Fund - Class A2 USD [1,2,3,4,5]	R03	Janus Henderson Capital Funds plc - Janus Henderson Balanced Fund

Regarding the changes, we will start mailing notice to the customers holding the above investment option(s) on 12 October 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

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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 U-Select, Treasure Advantage 2 and Treasure Master Plus. 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 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.

5 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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183 Electric Road,
Hong Kong
T: (852) 2881 3333

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Enclosure
12 October 2024

Dear Policyholder,

Re: Changes to Janus Henderson Capital Funds plc (the "Fund")

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

Investment Option	Code	Corresponding Underlying Fund (Individually an "Underlying Fund", collectively the "Underlying Funds")
Janus Henderson Capital Funds plc - Janus Henderson Global Real Estate Equity Income Fund "A acc" [1,3,4,5]	R01	Janus Henderson Capital Funds plc - Janus Henderson Global Real Estate Equity Income Fund
Janus Henderson Capital Funds plc - Janus Henderson Balanced Fund - Class A2 USD [1,2,3,4,5]	R03	Janus Henderson Capital Funds plc - Janus Henderson Balanced Fund

We are writing to inform you of the changes being made to the Underlying Funds. Unless otherwise stated, the terms used but not otherwise defined in this notice shall have the same meanings as those defined in the Fund's latest Hong Kong offering documents (comprising the prospectus for the Fund and/or supplements for the Underlying Funds as amended from time to time (the "Prospectus"), the Important Notice to Residents of Hong Kong and the relevant Product Key Facts Statements ("KFS"), collectively the "Hong Kong Offering Documents").

The changes will be reflected in the revised Prospectus to be dated on or around 30 October 2024 (the "Effective Date"). The Hong Kong Offering Documents will be updated to reflect the changes in due course.

The changes outlined below will not have a material impact on the investment strategy, portfolio composition, or risk profile of the Underlying Funds. There are no new fees, charges or increases in existing fees or charges borne by the Underlying Funds because of the changes. There will not be a material adverse impact on the rights or interests of the investors of the Underlying Funds. Save as disclosed below, there will be no material change in the operation and/or manner in which the Underlying Funds are being managed nor will there be other material impact on existing investors.

1. Investment Adviser and Sub-Investment Advisers

(a) Appointment of Janus Henderson Investors UK Limited ("JHIUKL") as an additional Investment Adviser

JHIUKL is an investment management company incorporated in the United Kingdom and authorised by the Financial Conduct Authority of the United Kingdom. It is currently a Sub-Investment Adviser and a Distributor of the Fund. In order to benefit from operational efficiencies, JHIUKL will be appointed as an additional Investment Adviser to the Fund, alongside Janus Henderson Investors International Limited ("JHIIL").

Both the manager of the Fund (the "Manager") and JHIUKL belong to the Janus Henderson Group plc group of companies.

Under this new delegation arrangement, similar to the existing arrangement with JHIIL, the Manager will at all times delegate the investment management function to JHIIL and JHIUKL with respect to the Underlying Funds.

Each Investment Adviser may appoint one or more Sub-Investment Adviser(s) for the purpose of assisting it with carrying out its duties and functions as Investment Adviser to the Underlying Funds, as described in the section "(b) Implementation of the multi manager flexibility arrangement at the Sub-Investment Advisers' level" below.

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(b) Implementation of the multi manager flexibility arrangement at the Sub-Investment Advisers' level

Currently, information of the Investment Adviser(s) and the Sub-Investment Adviser(s) of each Underlying Fund is disclosed in the KFS of the Underlying Funds. Prior notification shall be provided to investors of the relevant Underlying Fund in respect of any change to the Investment Adviser(s) and the Sub-Investment Adviser(s).

To provide greater flexibility for the investment management of the Underlying Funds, a multi manager flexibility arrangement will be implemented at the Sub-Investment Advisers' level for the Underlying Funds, whereby the following Sub-Investment Advisers will be permitted to act for the Underlying Funds and be replaced at any time without prior notice to investors. This means that each Investment Adviser may delegate discretionary investment management functions of the Underlying Funds to one or more of the Sub-Investment Adviser(s) in the list (the "List of Sub-IAs") below from time to time. The List of Sub-IAs will be disclosed in the Hong Kong Offering Documents and any change to the List of Sub-IAs will be updated as soon as reasonably practicable.

i. Janus Henderson Investors US LLC ("JHIUS")
ii. Janus Henderson Investors (Singapore) Limited ("JHISL")
iii. JHIUKL (upon delegation from JHIIL)

Detailed information with respect to the Sub-Investment Adviser(s) for each Underlying Fund will be made available on the website of the Fund.

Any addition or removal of entities to or from the List of Sub-IAs shall be subject to all applicable legal and regulatory requirements and (to the extent required by the Securities and Futures Commission "SFC") the prior approval of the SFC. Investors will be given one month's prior notice in the case of any such addition of entities to the List of Sub-IAs and will be notified as soon as reasonably practicable in the case of any removal of the entities from the List of Sub-IAs.

(c) Implications of the changes

The ongoing investment management fees payable by each of the Underlying Funds will remain unchanged.

The costs associated with the proposed changes set out in this section shall be borne by the Janus Henderson Group and will not be borne by the Fund and the Underlying Funds.

After the proposed arrangement takes effect, the Manager shall continue to have ongoing oversight and regular monitoring of the competence of its delegates to ensure that its accountability to investors is not diminished. Although the investment management function of the Manager may be delegated to the Investment Adviser(s) and/or Sub-Investment Adviser(s), the Manager's responsibilities and obligations will not be delegated.

The paragraph titled "The Sub Investment Adviser" in the Supplement of each Underlying Fund will be removed, as information with respect to the Investment Advisers and Sub-Investment Advisers for each Underlying Fund is available on the website of the Fund.

2. <u>Changes to the percentage limit of derivatives usage for investment purposes</u>

The existing 10% limit on derivatives use for investment purposes, as disclosed in the Supplements of the Underlying Funds will be removed.

For avoidance of doubt, it is not anticipated that the actual level of derivative usage or the net derivative exposure of the Underlying Funds will change as a result of the removal of the 10% limit on derivatives use for investment purposes. There will not be a material impact on the risk profile nor the investment objective of the Underlying Funds. The use of derivatives for investment purposes for the Underlying Funds are still subject to existing internal limits and the conditions and limits of applicable regulations.

There are other investment options available for switching should policyholders find the abovementioned changes 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

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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 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 general public in Hong Kong and Macau.

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 U-Select, Treasure Advantage 2 and Treasure Master Plus. 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 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.

5 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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友邦香港

香港北角
電氣道 183 號
友邦廣場 12 樓
電話：(852) 2881 3333

AIA.COM.HK

關於：更改事宜 - 駿利亨德森資產管理基金（「本基金」）

特此通知閣下，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 （「連繫基金」）
駿利亨德森資產管理基金 - 駿利亨德森環球房地產股票入息基金"A 股（累計）" [1,3,4,5]	R01	駿利亨德森資產管理基金 - 駿利亨德森環球房地產股票入息基金
駿利亨德森資產管理基金 - 駿利亨德森平衡基金 - A2 美元類 [1,2,3,4,5]	R03	駿利亨德森資產管理基金 - 駿利亨德森平衡基金

本函旨在通知閣下連繫基金將作出的變更。除非另有指明，否則本函所使用但未另行界定的詞彙具有與本基金最新的香港發售文件（包括本基金的招股說明書及／或連繫基金的補充文件（經不時修訂）（「招股說明書」）、致香港居民重要通告及相關產品資料概要（「產品資料概要」），統稱「香港發售文件」）所界定者相同的涵義。

該等變更將反映於日期將為 2024 年 10 月 30 日或前後（「生效日期」）的經修訂招股說明書。香港發售文件將作出更新，以在適當時候反映該等變更。

下文概述的變更將不會對連繫基金的投資策略、投資組合構成或風險概況產生重大影響。連繫基金不會因該等變更而承擔新的費用、收費或增加現有的費用或收費。將不會對連繫基金投資者的權利或利益造成重大不利影響。除下文披露者外，連繫基金的運作及／或管理方式將不會發生重大變更，現有投資者亦將不會受到其他重大影響。

1. 投資顧問及副投資顧問

(a) 委任 Janus Henderson Investors UK Limited（「JHIUKL」）擔任額外投資顧問

JHIUKL 為一家在英國註冊成立並獲英國的 Financial Conduct Authority 認可的投資管理公司。其現時擔任本基金的副投資顧問及分銷商。為受惠於營運效率，JHIUKL 將獲委任為本基金的額外投資顧問，與 Janus Henderson Investors International Limited（「JHIIL」）共同擔任本公司的投資顧問。

本基金的經理人（「經理人」）及 JHIUKL 均屬於 Janus Henderson Group plc 集團公司。

根據該項新的轉授安排，與經理人和 JHIIL 的現有安排類似，經理人會時刻將連繫基金的投資管理職能轉授予 JHIIL 及 JHIUKL。

如下文「(b)在副投資顧問層面實施多重經理人靈活性安排」一節所載，每名投資顧問可委任一名或以上的副投資顧問，以協助投資顧問作出其作為連繫基金投資顧問的職責及職能。

(b) 在副投資顧問層面實施多重經理人靈活性安排

現時，各連繫基金的投資顧問及副投資顧問的資料於連繫基金的產品資料概要內披露。倘若投資顧問及副投資顧問發生任何變更，須事先通知連繫基金的投資者。

為就連繫基金的投資管理提供更大的靈活性，將在副投資顧問層面為連繫基金實施多重經理人靈活性安排，據此，以下副投資顧問將獲准為連繫基金行事並可隨時替換，而毋需事先通知投資者。這意味著每名投資顧問可不時將連繫基金的全權投資管理職能轉授予以下名單（「副投資顧問名單」）內的一名或以上的副投資顧問。副投資顧問名單將在香港發售文件內披露，而副投資顧問名單的任何變更將在合理可行情況下盡快作出更新。

i. Janus Henderson Investors US LLC（「JHIUS」）
ii. Janus Henderson Investors (Singapore) Limited（「JHISL」）
iii. JHIUKL（經 JHIIL 轉授）

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有關連繫基金的副投資顧問的詳細資料將登載於本基金網頁內。

新增或移除副投資顧問名單內任何實體須遵守所有適用的法律及監管規定，並（在證券及期貨事務監察委員會（「證監會」）有所規定的情況下）獲得證監會的事先批准。倘若副投資顧問名單內新增任何實體，投資者將獲發一個月的事先通知，而倘若副投資顧問名單內移除任何實體，投資者將在合理可行情況下盡快獲得通知。

(c) 變更的影響
連繫基金應付的持續的投資管理費將維持不變。

與本節所載建議變更相關的成本將由駿利亨德森集團承擔且將不會由本基金及連繫基金承擔。

於建議安排生效後，經理人應繼續持續監督及定期監察其獲轉授職能者的勝任能力，以確保其對投資者的問責性並無減弱。儘管經理人的投資管理職能可能會被轉授予投資顧問及／或副投資顧問，經理人的責任及義務將不會被轉授。

連繫基金的補充文件內「副投資顧問」一段將予刪除，因為有關連繫基金的投資顧問及副投資顧問的資料會登載於本基金網頁內。

2. <u>變更使用衍生工具作投資用途的百分比限額</u>

連繫基金的補充文件內披露的使用衍生工具作投資用途的現有 10%限額將予刪除。

為免生疑問，預期連繫基金使用衍生工具的實際水平或衍生工具風險承擔淨額將不會因刪除使用衍生工具作投資用途的 10%限額而發生變更。連繫基金的風險概況或投資目標將不會受到重大影響。為連繫基金使用衍生工具作投資用途仍須遵守現有內部限額以及適用規例的條件及限額。

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。

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）。

Les Cheung

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 10 月 12 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在香港及澳門公開銷售。

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「您想」投資連繫壽險計劃、「卓智投資計劃 2」及「卓達智悅」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 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在香港公開發售。

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

SAMPLE