AIA Hong Kong

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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: 15 October 2024

Subject: (Ref: A241052)

關於: Capital International 基金之更改事宜
Changes to Capital International Fund

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
Capital International 基金 - Capital Group 新視野基金（盧森堡）B 美元類別 [1,2,3,4]	CG1	Capital International 基金 - 資本集團新視野基金（盧森堡）

就其更改，我們將會於 2024 年 10 月 16 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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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「卓智投資計劃 2」、「卓達智悅」及「您想」。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。

3 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（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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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
Capital International Fund - Capital Group New Perspective Fund (LUX) B USD [1,2,3,4]	CG1	Capital International Fund - Capital Group New Perspective Fund (LUX)

Regarding the changes, we will start mailing notice to the customers holding the above investment option(s) on 16 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

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 Treasure Advantage 2, 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.

3 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.

4 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
16 October 2024

Dear Policyholder,

Re: Changes to Capital International Fund (the "Fund")

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

Investment Option	Code	Corresponding Underlying Fund
Capital International Fund - Capital Group New Perspective Fund (LUX) B USD [1,2,3,4]	CG1	Capital International Fund - Capital Group New Perspective Fund (LUX)

Capitalised terms used herein not otherwise defined have the meaning ascribed to those terms in the Fund's Hong Kong offering documents (comprising the Luxembourg Prospectus, the Hong Kong Covering Document and Product Key Facts Statement of the Underlying Fund) ("Hong Kong Offering Documents").

We are writing to inform you of some changes in the Underlying Fund.

1. Changes to how certain expenses are charged to the Underlying Fund, without any increase in the cost to investors [5]

   From 1 January 2025, some underlying costs that are included in the Total Expense Ratio (TER)[6] of the Underlying Fund will be aggregated into a new single annual administration charge ("Annual Administration Charge"). These costs include, for example, the fees charged by service providers to the Underlying Fund for custody and transfer agency services.

   Currently, the Fund has to pay the Fund Administration Fee and Depositary and Custody Fee at a rate specified in the Hong Kong Offering Documents and other underlying costs, and such costs are charged individually to each share class in the Underlying Fund and paid directly by the Underlying Fund. This is administratively complex and results in daily fluctuations in the TER of individual share classes.

   Instead, from 1 January 2025, most of the underlying costs will be charged to the management company of the Underlying Fund ("Management Company"), which will in turn charge a fixed-rate single aggregated Annual Administration Charge to the Underlying Fund and each share class. In the event the actual costs incurred by the Underlying Fund exceed the level of the Annual Administration Charge applicable to a share class, the Management Company will bear the excess. Where the actual cost incurred by the Underlying Fund falls below the Annual Administration Charge for the Underlying Fund (as fixed by the Management Company), the Management Company shall be entitled to retain any excess amount above actual costs. This will simplify today's complex daily process and reduce fluctuations in the TER. This new approach is becoming standard market practice for funds in Luxembourg. A comparison of the current and future model from 1 January 2025 is detailed below. Importantly, this change is not intended to increase the TER of the Underlying Fund. The Management Company (or any affiliate) will continue to have the discretion to establish a reimbursement threshold so that the Underlying Fund's TER (excluding management fees) does not exceed such threshold. Such reimbursement policy may be changed or withdrawn at any time at the sole discretion of the Management Company or the affiliate and the threshold may vary from year to year and regularly assessed to ensure it remains competitive. As at 1 January 2025, this change will not increase actual costs charged to the Underlying Fund (and indirectly to investors), beyond minor rounding adjustments. The initial Annual Administration Charge will be set based on the TER of the share class as of 31 December 2024, ensuring that the cost of the investment will not increase beyond minor rounding adjustments.

   The Annual Administration Charge will be accrued daily and will be payable monthly in arrears.

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The Management Company will review the rate of the Annual Administration Charge on a periodic basis to reflect that evolution of the actual costs incurred by the Underlying Fund and Capital Group's reimbursement threshold of these expenses. Such rate may be changed at any time at the Management Company's or the relevant Affiliate's sole discretion. The rate of the Annual Administration Charge will be disclosed in the Fund's annual report and semi-annual reports.

The maximum rate of the Annual Administration Charge that can be charged will be disclosed in the Hong Kong Offering Documents, which will be set as 0.25% of the net asset value of the Underlying Fund. This Annual Administration Charge will replace the current maximum Fund Administration Fee and Depositary and Custody Fee and provide additional clarity to investors. The Management Company, taking into account the historical pattern of the actual fees charged, has determined that the Annual Administration Charge of up to 0.25% of the net asset value of the Underlying Fund is a reasonable fee level.

The Management Company is of the view that such change in fee structure is in the best interest of the investors.

As already highlighted, as at 1 January 2025, this new maximum rate of Annual Administration Charge will not increase the total costs borne by the investors, beyond minor rounding adjustments. The Management Company does not expect that this change to (i) affect the risks applicable to the Underlying Fund; (ii) result in any changes in the operation and/or manner in which the Underlying Fund is being managed and (iii) materially prejudice the existing investors' rights or interests.

<table>
<tr><th>Current</th><th>New</th></tr>
<tr><td colspan="2">Management fee</td></tr>
<tr><td>Fund Administration Fees</td><td rowspan="8">Aggregated in the Annual Administration Charge</td></tr>
<tr><td>Depositary, Custody & Paying Agency costs</td></tr>
<tr><td>Legal, Audit and other quality control fees</td></tr>
<tr><td>Costs related to shareholder documentation</td></tr>
<tr><td>Costs related to registration of share classes in foreign jurisdictions</td></tr>
<tr><td>Investors Serving & Platform costs</td></tr>
<tr><td>Government charges</td></tr>
<tr><td>Other expenses arising from the administration, operation or representation of the Fund</td></tr>
<tr><td colspan="2">Transaction costs associated with buying and selling portfolio securities, including brokerage fees, commissions, interest, taxes, governmental duties, charges and levies</td></tr>
<tr><td colspan="2">Costs related to operating hedged equivalent share classes (where applicable)</td></tr>
<tr><td colspan="2">Directors' costs</td></tr>
<tr><td colspan="2">Taxe d'abonnement</td></tr>
<tr><td colspan="2">Extraordinary expenses</td></tr>
</table>

2. Changes to the ESG features of the Underlying Fund

The changes applied to the Underlying Fund are summarized as follows and will take effect on 31 October 2024:

Save as otherwise described below, there are no material change to the Underlying Fund's investment objective, investment strategy and no material change or increase in the overall risk profile following the proposed changes. The proposed changes also do not have a material adverse impact on investors' rights or interests (including changes that may limit investors' ability in exercising their rights).

- Introduction of a minimum percentage of sustainable investments (as defined under Sustainable Finance Disclosure Regulation ("SFDR")).

  The Underlying Fund will also commit to maintain a certain percentage of its net asset in sustainable investments (as defined under SFDR) (i) which are assessed based on alignment of business activities with any one or a combination of sustainable investment themes focused on tackling global social and environmental challenges, as outlined by the United Nations Sustainable Development Goals; and (ii) which do not cause any significant harm to any environmental or social sustainable investment objectives.

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Name of Underlying Fund	Minimum percentage of sustainable investments (as defined under SFDR)
Capital International Fund - Capital Group New Perspective Fund (LUX)	10%

- Modification of the Negative Screening Policy about conventional and nuclear weapons.

  The Underlying Fund is now allowed to make investments in conventional weapons. The Management Company has also made small adjustments to the Underlying Fund's approach on the exclusion of nuclear weapons. The Negative Screening Policy may be updated from time to time without advance notice. Please refer to the website of the Fund on a regular basis to consult the most up-to-date version.

- Relocation and enhancement of the ESG-related disclosures.

  The ESG-related disclosures currently disclosed under the section headed "Investment Objective" in the Fund Information Sheet of the Underlying Fund will be relocated to a new section headed "ESG criteria" in the corresponding Fund Information Sheet with enhancements to provide better clarity to investors on what are the ESG criteria applied.

  In addition, the disclosures in the pre-contractual disclosures of the Underlying Fund will be enhanced to reflect current practice.

- Clarification of investment in companies.

  The specific investment guidelines and restrictions for the Underlying Fund will be amended to clarify its investment in companies must be those with good governance practices.

3. Changes to the Investment Guidelines of the Underlying Fund

The updates listed below represent updates to the investment objectives and/or investment guidelines of the Underlying Fund which will take effect on 31 October 2024. Unless otherwise stated, the other characteristics of the Underlying Fund (including the investment strategies) remain unchanged.

Investment objectives
From 31 October 2024, the reference to "international trade patterns" in the Underlying Fund's investment objective will be replaced by "global trade patterns". Accordingly, the relevant paragraph of the investment objective in the Prospectus will read as follows:

"The Fund's investment objective is to provide long-term growth of capital. The Fund seeks to take advantage of investment opportunities generated by changes in global trade patterns and economic and political relationships by investing in common stocks of companies located around the world, which may include Emerging Markets."

This is only an update to terminology and does not reflect any change in the investment objective of the Underlying Fund or the way in which it is managed.

Investment guidelines
Currently, the Underlying Fund can invest up to 10% of its net asset value in non-convertible debt securities (i) rated Baa1 or below and BBB+ or below by nationally recognized statistical rating organisations ("NRSROs") designated by the investment adviser of the Underlying Fund ("Investment Advisor"); or (ii) unrated but determined by the Investment Adviser to be of equivalent quality.

Considering the core investment universe of the Underlying Fund, this threshold will be reduced to 5% of its net asset value. The investment guideline providing that up to 5% of the Underlying Fund's net asset value can be invested in non-convertible debt securities (i) rated Ba1 or below and BB+ or below

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by NRSROs designated by the Investment Adviser; or (ii) unrated but determined by the Investment Adviser to be of equivalent quality as per above criteria will be therefore removed.

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 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, Cheerful Life, Better Tomorrow Investment Savings Plan, Leisure Years Retirement Savings Plan, SP-Investment Accumulator, SP-Investment Accumulator Plus, 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 general public.

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4 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.

5 Beyond minor rounding adjustments.

6 The TER is a measure of the total costs associated with running the Underlying Fund. It includes i) the management fee and ii) other expenses including operational, administrative, and professional services to the Underlying Fund.

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關於：Capital International 基金（「本基金」）之更改事宜

特此通知閣下，下列投資選擇相應之連繫基金的更改：

投資選擇	代號	相應之連繫基金
Capital International 基金 - Capital Group 新視野基金（盧森堡）B 美元類別 [1,2,3,4]	CG1	Capital International 基金 - 資本集團新視野基金（盧森堡）

本函所用而無另行界定的詞彙具有該等詞彙在本基金香港發售文件（包括盧森堡發行章程、香港說明文件及連繫基金的產品資料概要）（「香港發售文件」）中獲賦予的涵義。

我們現致函通知閣下某些對 連繫基金作出的更改。

1. 更改向連繫基金收取若干開支的方式，惟不會增加投資者的成本[5]

自2025年1月1日起，包含在連繫基金總開支比率(TER) [6] 的若干相關成本將合計為新的單一年度行政費（「年度行政費」）。該等成本包括服務供應商向連繫基金收取的託管及過戶代理服務費用等。

目前，本基金須按照香港發售文件規定的收費率支付連繫基金行政費、存管及保管費以及其他相關成本，而該等成本乃向連繫基金的每個股份類別個別收取，並由連繫基金直接支付。此做法在行政上甚為複雜，並會導致個別股份類別的TER 每日波動。

反之，自2025年1月1日起，大部份相關成本將由連繫基金的管理公司（「管理公司」）承擔，而管理公司將繼而向連繫基金及股份類別收取固定收費率的單一合計年度行政費。在連繫基金產生的實際成本超逾適用於股份類別的年度行政費水平的情況下，管理公司將承擔超出部份。倘若連繫基金產生的實際成本低於連繫基金的年度行政費（由管理公司釐定），則管理公司有權保留高於實際成本的任何超出部份。此將有助簡化目前複雜的日常流程並減少TER 的波動。此新方式正成為盧森堡基金的標準市場慣例。下文詳細比較了當前及2025年1月1日後的模式。重要的是，此變更並非為了增加連繫基金的TER。管理公司（或任何聯繫公司）將繼續酌情設立報銷門檻，以使連繫基金的TER （不包括管理費） 不超出有關門檻。管理公司或聯繫公司可全權酌情決定隨時更改或撤銷有關報銷政策，且門檻可能每年有所不同，並定期進行評估以確保其保持競爭力。截至2025年1月1日，除了輕微的四捨五入調整外，此變更將不會增加向連繫基金 （以及間接向投資者） 收取的實際成本。初始年度行政費將根據截至2024 年12 月31 日的股份類別之 TER 設定，以確保投資成本將不會增加至超過輕微的四捨五入調整。

年度行政費將每日累計，並於每月底支付。

管理公司將定期審閱年度行政費的收費率，以反映連繫基金所產生的實際成本及資本集團就有關開支的報銷門檻的演變。管理公司或相關聯繫公司可全權酌情決定隨時更改有關收費率。年度行政費之收費率將在本基金年度報告與半年度報告中披露。

可收取的年度行政費之最高收費率將於香港發售文件中披露，其將設定為連繫基金資產淨值的0.25%。此年度行政費將取代目前最高的基金行政費和存管及保管費，並為投資者提供額外闡釋。管理公司考慮到實際收取的費用之歷史模式，釐定年度行政費最高達連繫基金資產淨值的0.25%乃合理的費用水平。

管理公司認為，有關費用結構的變更符合投資者的最佳利益。

誠如先前所強調，截至2025年1月1日，除了輕微的四捨五入調整外，此項新的年度行政費之最高收費率將不會增加投資者承擔的總成本。管理公司預期此變更不會(i)影響適用於連繫基金的風險；(ii)導致連繫基金的營運及／或管理方式出現任何變更，以及 (iii)對現有投資者的權利或權益構成重大損害。

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"AIA" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).
「AIA」、「友邦」或「友邦香港」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）。

現有模式	新模式
管理費	
基金行政費	總計於年度行政費
存管、保管及付款代理成本	
法律、核數及品質控制費用	
與股東文件相關的成本	
與股份類別在外國司法管轄區登記相關的成本	
投資者服務及平台成本	
政府收費	
因本基金行政管理、營運或代表而產生的其他開支	
與買賣投資組合證券相關的交易成本（包括經紀費、佣金、利息、稅款、政府關稅、收費及徵費）	
與營運對沖同等股份類別相關的成本（如適用）	
董事成本	
認購稅（Taxe d'abonnement）	
額外開支	

2. 連繫基金的ESG特點的更改

適用於連繫基金的更改將於2024年10月31日生效，概述如下：

除下文另有說明外，連繫基金的投資目標、投資策略並無重大變更，而整體風險狀況在建議的更改後並無重大變更或增加。建議的更改亦不會對投資者的權利或權益產生重大不利影響（包括可能限制投資者行使其權利的能力的變更）。

- 引入可持續投資（按Sustainable Finance Disclosure Regulation ("SFDR")所定義）的最低百分比

連繫基金亦將承諾維持其某一百分比的淨資產於符合以下條件的可持續投資（按SFDR所定義）：(i)根據業務活動與專注於應對全球社會和環境挑戰的任何一個或一個組合的可持續投資主題的一致性進行評估，如聯合國可持續發展目標所概述；及(ii)不會對任何環境或社會可持續投資目標造成任何重大損害。

連繫基金名稱	可持續投資（按SFDR所定義）的最低百分比
Capital International 基金 - 資本集團新視野基金（盧森堡）	10%

- 修改有關常規及核武器的負面篩選政策

連繫基金現時獲准對常規武器作出投資。管理公司亦對連繫基金有關排除核武器的做法作出細小的調整。負面排除政策可能在沒有預先通知的情況下不時予以更新。請定期到訪本基金網站以查閱最新版本。

- 移動及加強ESG相關披露

連繫基金的基金資料摘要中標題「投資目標」一節下披露的ESG相關披露將移至連繫基金資料摘要中標題「ESG準則」的新一節，並加強讓投資者更清楚了解所應用的ESG準則。

此外，連繫基金的訂約前披露中的披露將予加強以反映當前的做法。

- 澄清在公司的投資

連繫基金的特定投資指引及限制將予修訂，以澄清其在公司的投資必須具備良好管治常規。

3. 更改連繫基金的投資指引

以下列出的更新代表連繫基金的投資目標及／或投資指引的更新，將於2024年10月31日生效。除非另有說明，否則連繫基金的其他特徵（包括投資策略）維持不變。

SAMPLE

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投資目標

自2024年10月31日起，連繫基金投資目標中對「國際貿易模式」的提述將被「全球貿易模式」取代。因此，發行章程中投資目標的相關段落內容將如下：

「本基金的投資目標是提供長期資本增長。本基金力求透過投資於世界各地（可能包括新興市場）公司的普通股，受惠於全球貿易模式及經濟政治關係的變化所產生的投資機遇。」

此僅為術語之更新，並不反映連繫基金投資目標或其管理方式的任何變更。

投資指引

目前，連繫基金最多可以其資產淨值的10%投資於(i)經連繫基金的投資顧問（「投資顧問」）指定的全國認可統計評級機構（「NRSRO」）評定為Baa1或以下及BBB+或以下的非可換股債務證券；或(ii)無評級但投資顧問確定為具有同等質素的非可換股債務證券。

考慮到連繫基金的核心投資領域，此門檻將降低至其資產淨值的5%。因此，規定連繫基金最多可以其資產淨值的5%投資於(i)經投資顧問指定的NRSRO評定為Ba1或以下及BB+或以下的非可換股債務證券；或(ii)無評級但投資顧問根據上述標準確定為具有同等質素的非可換股債務證券之投資指引將被刪除。

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）。

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 16 日

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」、「自悠人生」、「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、嶄新版「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「卓智投資計劃 2」、「卓達智悅」及「您想」。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。

3 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（整付保費）。此投資連繫壽險計劃在香港及澳門公開發售。

5 輕微的四捨五入調整除外。

6 總開支比率乃衡量與營運連繫基金相關的總成本的指標。其包括 i）管理費及 i）其他開支，包括連繫基金的營運、行政與專業服務。

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