AIA Hong Kong

27/F Hopewell Centre,
183 Queen's Road East,
Wan Chai, 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: 2 pages + enclosure

Date: 26 February 2025

Subject: (Ref: A250253)

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 2025 年 2 月 27 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、「自悠人生」、「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、「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」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。

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銷售。

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[AIA – INTERNAL]

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AIA.COM.HK

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 27 February 2025. 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, Cheerful Life, 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.

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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AIA Hong Kong

12/F, AIA Tower,
183 Electric Road,
Hong Kong
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Enclosure
27 February 2025

Dear Policyholder,

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

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

Investment Option	Code	Corresponding Underlying Fund (the "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").

Changes to the ESG features of the Underlying Fund:

Decrease in the minimum percentage of investments that are aligned with environmental and/or social characteristics following a regulatory clarification on the treatment of cash and cash equivalents, which are now included in the asset allocation of the Underlying Fund. Note that this change will not affect the Underlying Fund's portfolios.

As provided in the relevant pre-contractual disclosures, currently, the calculation of the minimum percentage of the investments of the Underlying Fund that is allocated to investments that are "aligned with environmental and/or social characteristics" and the maximum percentage of investments that is allocated to "Others" excludes cash and cash equivalents. In line with European regulatory clarification on the treatment of cash and cash equivalents in calculating and presenting the percentage of investments that are aligned with environmental and/or social characteristics, with effect from 1 April 2025, when calculating such percentage allocation, cash and cash equivalents will no longer be excluded. Consequently, the minimum percentage allocation to investments that are aligned with environment and/or social characteristics will, in respect of the Underlying Fund, be reduced from 90% to 70%.

Correspondingly, investments in category "#2 Other", which will include investments non-aligned with the environmental or social characteristics promoted, securitised debt (where applicable), derivatives and/or cash and cash equivalents, will be increased.

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

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.

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「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）。

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, Cheerful Life, 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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電氣道 183 號
友邦廣場 12 樓
電話：(852) 2881 3333

AIA.COM.HK

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

特此通知閣下，下列投資選擇之相應之連繫基金的更改：

投資選擇	代號	相應之連繫基金（「連繫基金」）
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）

本函件所用而無另行界定的詞彙具有該等詞彙在本基金的香港發售文件（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。

連繫基金的ESG特點的更改

在監管機構對處理現金及現金等價物作出澄清後，降低符合環境及／或社會特徵的最低投資百分比，而現金及現金等價物目前包括在連繫基金的資產配置內。請注意，此變更不會影響連繫基金的投資組合。

如相關訂約前披露所訂明，目前，在計算連繫基金分配至「符合環境及／或社會特徵」的投資的最低投資百分比，以及分配至「其他」的投資的最高投資百分比時，並不包括現金及現金等價物。為符合歐洲監管機構作出有關在計算及呈列符合環境及／或社會特徵的投資百分比時處理現金及現金等價物的澄清，由2025年4月1日起，在計算該百分比配置時，將不再排除現金及現金等價物。因此，就連繫基金分配至符合環境及／或社會特徵的投資的最低百分比將由90%降至70%。

因此，於類別「#2 其他」的投資將會增加，當中將包括不符合所推動的環境或社會特徵的投資、證券化債務（如適用）、衍生工具及／或現金及現金等價物。

除上文另有說明外，連繫基金的投資目標、投資策略及風險狀況並無變更。建議的更改亦不會對連繫基金的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）。

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以符合保單持有人的最佳利益。如有任何查詢，請聯絡友邦的財務策劃顧問、您的經紀、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
2025 年 2 月 27 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」、「美好明天」投資儲蓄計劃、「自悠人生」、「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。

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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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