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: 14 March 2025

Subject: (Ref: A250348) **關於: 施羅德環球基金系列之更改事宜**
Changes to Schroder International Selection 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
施羅德環球基金系列 - 新興市場優勢"A1"股 [1,2,3,4]	J14	施羅德環球基金系列 - 新興市場優勢

就其更改，我們將會於 2025 年 3 月 17 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、「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發售。

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[AIA – INTERNAL]

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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
Schroder International Selection Fund - Global Emerging Market Opportunities "A1" [1,2,3,4]	J14	Schroder International Selection Fund - Global Emerging Market Opportunities

Regarding the changes, we will start mailing notice to the customers holding the above investment option(s) on 17 March 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, 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 – INTERNAL]

AIA Hong Kong

12/F, AIA Tower,
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AIA.COM.HK

Enclosure
17 March 2025

Dear Policyholder,

Re: Changes to Schroder International Selection 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")
Schroder International Selection Fund - Global Emerging Market Opportunities "A1"[1,2,3,4]	J14	Schroder International Selection Fund - Global Emerging Market Opportunities

Any terms not defined herein shall have the same meaning as in the Hong Kong offering documents of the Fund and the product key facts statement of the Underlying Fund.

We are informed that the Underlying Fund's investment policy has been updated to remove the ability of the Underlying Fund to invest up to 40% of its assets in cash and global bonds.

Background and rationale

When the Underlying Fund launched in 2007 it did not have a target benchmark and it aimed for absolute returns (positive returns over any 12-month period). To aid this strategy the Underlying Fund was able to invest up to 40% of its assets in cash and global bonds in order to protect returns when the Investment Manager believes stock markets are expected to be particularly weak. However, over time the Underlying Fund's strategy has evolved and this power (in particular, the power to invest in global bonds) is no longer needed. The Underlying Fund has not held bonds since 2015. The Underlying Fund's permitted cash limit remains unchanged and will remain at 20% of its net assets, as provided in Appendix I of the Fund's prospectus in relation to the holding of ancillary liquid assets.

The Underlying Fund's pre-contractual disclosure has been updated accordingly. Full details of the changes are as follows, with the deleted wordings shown in strikethrough.

Investment policy
The Fund is actively managed and invests at least two-thirds of its assets in equity and equity related securities of companies in emerging market countries worldwide. ~~The Fund may invest up to 40% of its assets in cash and global bonds in order to protect returns when the Investment Manager believes stock markets are expected to be particularly weak.~~ The Fund may invest directly in China-B Share and China H-Shares and may invest less than 20% of its assets (on a net basis) directly or indirectly (for example via participatory notes) in China A-Shares through Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect and shares listed on the STAR Board and the ChiNext. The Fund may also invest up to one-third of its assets directly or indirectly in other securities (including other asset classes), countries, regions, industries or currencies, Investment Funds, warrants and Money Market Investments, and hold cash (subject to the restrictions provided in Appendix I). The Fund may use derivatives with the aim of achieving investment gains, reducing risk or managing the Fund more efficiently. The Fund maintains a higher overall sustainability score than the MSCI Emerging Markets (Net TR) index, based on the Investment Manager's rating criteria. More details on the investment process used to achieve this can be found in the Fund Characteristics section.

SAMPLE

The Fund does not directly invest in certain activities, industries or groups of issuers above the limits listed under “Sustainability-Related Disclosure” on the Fund’s webpage https://www.schroders.com/en-lu/lu/individual/fund-centre [5]

All other key features of the Underlying Fund, including the risk profile and fees, will remain the same.

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, Better Tomorrow Investment Savings Plan, Cheerful Life, 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.

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.

5 This website has not been reviewed by the Securities and Futures Commission (SFC).

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AIA.COM.HK

關於：施羅德環球基金系列（「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」）
施羅德環球基金系列 - 新興市場優勢"A1"股[1,2,3,4]	J14	施羅德環球基金系列 - 新興市場優勢

本函件未有定義的任何特定詞彙，具有與本基金的香港發售文件及連繫基金的產品資料概要中所載相同的涵義。

我們獲通知連繫基金的投資政策已作出更新，以除去連繫基金將其最多40%的資產投資於現金和環球債券之能力。

背景資料和原因

連繫基金在2007年推出時並無目標基準，而是旨在提供絕對回報（在任何12個月期間提供正數回報）。為了有助於此策略，當投資經理人預計股票市場特別疲弱，連繫基金可將其最多40%的資產投資於現金和環球債券來保障回報。然而，連繫基金的策略已隨著時間推移而改變，並不再需要此項能力（尤其是投資於環球債券的能力）。連繫基金自2015年以來已沒有持有債券。根據本基金發行章程附件I 中有關持有輔助性流動資產的規定，連繫基金的允許現金限額維持不變，將仍然是其淨資產的20%。

連繫基金的合約前披露亦已作出相應更新。相關更改的完整詳情如下（刪除的措辭字眼以刪除線標示）。

投資政策
本基金被積極管理及將最少三分之二的資產投資於全球各地新興市場國家的公司的股本和股本相關證券。 ~~當投資經理人預計股票市場特別疲弱，本基金可將最多40%的資產投資於現金和環球債券來保障回報。~~ 本基金可直接投資於中國 B 股和中國 H 股，亦可將少於 20%的資產（以淨額計算）直接通過滬港股票市場交易互聯互通機制及深港股票市場交易互聯互通機制或間接（例如通過參與票據）投資於中國 A 股及在科創板及創業板上市的股份。 本基金亦可將不多於三分之一資產直接或間接投資於其他證券（包括其他資產類別）、國家、地區、行業或貨幣、投資基金、認股證及貨幣市場投資項目，和持有現金（受附件 I 所載的限制所規限）。 本基金可為達致投資增值、減低風險或更有效地管理本基金而運用衍生工具。 根據投資經理的評分標準，本基金比 MSCI Emerging Markets (Net TR) index 維持較高的整體可持續評分。有關達致此目的所使用的投資過程，詳情請見基金特色一節。 本基金不會直接投資於超過本基金網頁 https://www.schroders.com/en-lu/lu/individual/fundcentre [5] 下「可持續相關披露」中所列限制之若干活動、產業或發行人團體。

連繫基金的所有其他主要特點（包括風險概況及費用）將維持不變。

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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）。

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）。

Lei 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
2025 年 3 月 17 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、「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、「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發售。

5 此網站未經證券及期貨事務監察委員會（證監會）審閱。

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