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: Life & Wealth Management Proposition Department

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

Total page: 2 pages + enclosure

Date: 13 February 2026

Subject: (Ref: A260254) **關於: 滙豐投資信託基金之更改事宜**
Changes to HSBC Investment Funds Trust

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
滙豐投資信託基金 - 滙豐亞洲高收益債券基金 AC 類-美元 [1,2,3,4,5]	G16	滙豐投資信託基金 - 滙豐亞洲高收益債券基金
滙豐投資信託基金 - 滙豐亞洲高收益債券基金 AM2 類-美元 (分派) [2,4,5]	Z16	
滙豐投資信託基金 - 滙豐亞洲高收益債券基金 AM3H-人民幣 (分派) [4,5]	Z26	

就其更改，我們將會於 2026 年 2 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。

---

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」、「智多升」升學儲蓄計劃及「自悠人生」。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「您想」投資連繫壽險計劃及「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。

3 此投資選擇適用於「卓智投資計劃 2」。此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」。此等計劃在香港公開銷售。

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

只供內部使用FOR INTERNAL USE ONLY
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)。
[AIA – INTERNAL]

AIA Hong Kong

27/F Hopewell Centre,
183 Queen's Road East,
Wan Chai, Hong Kong
T: (852) 2881 3333

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
HSBC Investment Funds Trust - HSBC Asian High Yield Bond AC USD [1,2,3,4,5]	G16	HSBC Investment Funds Trust - HSBC Asian High Yield Bond Fund
HSBC Investment Funds Trust - HSBC Asian High Yield Bond AM2-USD (Dis) [2,4,5]	Z16	
HSBC Investment Funds Trust - HSBC Asian High Yield Bond AM3H-RMB (Dis) [4,5]	Z26	

Regarding the changes, we will start mailing notice to the customers holding the above investment option(s) on 16 February 2026. 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, Wiz Kid Education Savings Plan and Cheerful Life. These plans are not available for new application and cannot be marketed to the general public.

2 The Investment Option is available under U-Select 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.

3 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.

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.

只供內部使用FOR INTERNAL USE ONLY
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)。
[AIA – INTERNAL]

AIA Hong Kong

12/F, AIA Tower,
183 Electric Road,
Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Enclosure
16 February 2026

Dear Policyholder,

Re: Changes to HSBC Investment Funds Trust (the "Fund")

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

Investment Option(s)	Code	Corresponding Underlying Fund (the "Underlying Fund")
HSBC Investment Funds Trust - HSBC Asian High Yield Bond AC USD [1,2,3,4,5]	G16	HSBC Investment Funds Trust - HSBC Asian High Yield Bond Fund
HSBC Investment Funds Trust - HSBC Asian High Yield Bond AM2-USD (Dis) [2,4,5]	Z16	
HSBC Investment Funds Trust - HSBC Asian High Yield Bond AM3H-RMB (Dis) [4,5]	Z26	

Terms otherwise not defined in this notice will have the same meaning as those defined in the explanatory memorandum of the Fund (the "Explanatory Memorandum").

1. Updates to the investment policy of the Underlying Fund

   We are informed that the investment policies of the Underlying Fund have been updated to remove the references that the Underlying Fund's investment in contingent convertible securities is not expected to exceed 5%.

   The Explanatory Memorandum and product key facts statement of the Underlying Fund have been amended to reflect the above updates.

   For the avoidance of doubt, there is no change to the maximum investment limit of 10% in contingent convertible securities for the Underlying Fund as stated in the investment policies.

2. Other general updates

   The Explanatory Memorandum of the Fund has been amended to reflect the following changes:
   - update of tax disclosures;
   - update of disclosures about conflicts of interest;
   - update of risk disclosures;
   - update of the list of directors of the manager of the Fund;
   - update of the profile of the trustee of the Fund; and
   - other miscellaneous and general updates.

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.

SAMPLE

"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）。

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

SAMPLE

---

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, Wiz Kid Education Savings Plan and Cheerful Life. These plans are not available for new application and cannot be marketed to the general public.

2 The Investment Option is available under U-Select 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.

3 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.

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.

"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）。

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：滙豐投資信託基金（「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」）
滙豐投資信託基金 - 滙豐亞洲高收益債券基金 AC類-美元 [1,2,3,4,5]	G16	滙豐投資信託基金 - 滙豐亞洲高收益債券基金
滙豐投資信託基金 - 滙豐亞洲高收益債券基金 AM2類-美元 (分派) [2,4,5]	Z16	
滙豐投資信託基金 - 滙豐亞洲高收益債券基金 AM3H-人民幣 (分派) [4,5]	Z26	

本函件未有界定的詞語將具有與本基金的說明書（「基金說明書」）所界定者相同的涵義。

1. 更新連繫基金的投資政策

   我們獲通知，連繫基金的投資政策已作出更新，以刪除連繫基金於或有可轉換債務證券的投資預期不會超過5%的提述。

   基金說明書及連繫基金的產品資料概要已作出修訂，以反映上述更新。

   為免生疑問，投資政策中所述連繫基金於或有可轉換債務證券的最高投資限額10%維持不變。

2. 其他一般更新

   基金說明書已作出修訂，以反映以下變更：
   - 更新稅務披露；
   - 更新有關利益衝突的披露；
   - 更新風險披露；
   - 更新本基金經理人的董事名單；
   - 更新本基金受託人簡介；及
   - 其他雜項及一般更新。

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，詳情請參閱連繫基金的相關銷售文件。

SAMPLE

"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）。

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
2026 年 2 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」、「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」、「智多升」升學儲蓄計劃及「自悠人生」。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「您想」投資連繫壽險計劃及「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。

3 此投資選擇適用於「卓智投資計劃 2」。此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」。此等計劃在香港公開銷售。

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

SAMPLE