AIA Hong Kong

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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: 31 July 2026

Subject: (Ref: A260784)

關於: 富蘭克林鄧普頓投資基金之更改事宜
Changes to Franklin Templeton Investment Funds

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
富蘭克林鄧普頓投資基金 - 鄧普頓環球債券基金 A 股（累算）[1,2]	D11	富蘭克林鄧普頓投資基金 - 鄧普頓環球債券基金

就其更改，我們將會於 2026 年 8 月 3 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」及「卓達智悅」。此等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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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
Franklin Templeton Investment Funds - Templeton Global Bond Fund A "Acc" [1,2]	D11	Franklin Templeton Investment Funds - Templeton Global Bond Fund

Regarding the changes, we will start mailing notice to the customers holding the above investment option(s) on 3 August 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 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 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.

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Hong Kong
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Enclosure
3 August 2026

Dear Policyholder,

Re: Changes to Franklin Templeton Investment Funds (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 (the "Underlying Fund")
Franklin Templeton Investment Funds - Templeton Global Bond Fund A "Acc" [1,2]	D11	Franklin Templeton Investment Funds - Templeton Global Bond Fund

Unless otherwise specified herein, capitalized terms used in this notice shall have the meanings assigned to such terms in the Explanatory Memorandum of the Fund dated March 2026, as amended from time to time (the "Explanatory Memorandum").

Clarification on the use of financial derivative instruments for the Underlying Fund

The Board of Directors of the Fund has resolved to clarify the investment policy of the Underlying Fund by providing more explicit examples of financial derivative instruments that may be utilized, such as variance and volatility currency swaps. These instruments are already covered under the existing investment policy of the Underlying Fund, and their inclusion is intended solely to enhance transparency and provide greater clarity to investors.

Accordingly, second sentence of the third paragraph under the sub-section headed "Investment Policy" of the Underlying Fund, as set out in its profile in the Explanatory Memorandum, shall be amended as follows (with revisions shown in mark-up):

> "These financial derivative instruments may be dealt either in Regulated Markets or over-the-counter, and may include, inter alia, swaps (such as currency, cross-currency, inflation, interest rate ~~swaps~~, credit default and variance and volatility currency swaps ~~or~~and fixed income or currency related total return swaps), currency forwards and cross currency forwards, futures contracts (including those on government securities), as well as options (including interest rate caps, options on interest rate swaps and currency options)."

The costs and/or expenses (including printing costs) associated with the above changes shall be charged and allocated to the Underlying Fund based on the pro rata share of the Net Asset Value 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 offering document(s) of the relevant 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

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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.

2 The Investment Option is available under 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.

友邦香港

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關於：富蘭克林鄧普頓投資基金（「本基金」）之更改事宜

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 （「連繫基金」）
富蘭克林鄧普頓投資基金 - 鄧普頓環球債券基金 A 股（累算）[1,2]	D11	富蘭克林鄧普頓投資基金 - 鄧普頓環球債券基金

除另有規定外，本函件內所用的詞語與本基金日期為 2026 年 3 月的基金說明書（經不時修訂）（「基金說明書」）所界定者具相同涵義。

澄清連繫基金使用的金融衍生工具

本基金的董事局已議決澄清連繫基金的投資政策，透過提供可使用金融衍生工具的更明確例子，例如方差貨幣掉期及波動率貨幣掉期。此等工具已涵蓋於連繫基金的現行投資政策範圍內，而加入此等例子僅旨在提高透明度，並為投資者提供更清晰的資料。

因此，基金說明書內連繫基金概況中標題為「投資政策」一分節下第三段第二句應作如下修訂（修訂已標明）：

> 「此等金融衍生工具可於受監管市場或場外交易市場買賣，及除了其他外，可包括掉期合約（例如貨幣掉期、交叉貨幣掉期、通脹掉期、利率掉期、信貸違約掉期、方差及波動率貨幣掉期或以及與固定收益或貨幣相關的總回報掉期），貨幣遠期及交叉貨幣遠期，期貨合約（包括那些有關政府證券的期貨合約），以及期權（包括利率上限、利率掉期期權及貨幣期權）。」

與上述變更相關的費用及／或開支（包括印刷費用）應由連繫基金按連繫基金資產淨值的比例承擔。

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，詳情請參閱相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
2026 年 8 月 3 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」及「智多升」升學儲蓄計劃。此等計劃不接受新申請及不能公開銷售。

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