



AIA Hong Kong

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11 December 2023

Dear Policyholder,

Re: Changes to Fidelity Funds (the “Fund”)

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

<u>Investment Options</u>	<u>Code</u>	<u>Corresponding Underlying Fund (Individually the “Underlying Fund”, collectively the “Underlying Funds”)</u>
Fidelity Funds - America Fund "A" ^{1,2,6,7,9}	M01	Fidelity Funds - America Fund
Fidelity Funds - European Growth Fund "A" ^{1,2}	M02	Fidelity Funds - European Growth Fund
Fidelity Funds - Japan Value Fund "A" ^{1,2}	M03	Fidelity Funds - Japan Value Fund
Fidelity Funds - Asian Special Situations Fund "A" ^{1,2,6,7,9}	M06	Fidelity Funds - Asian Special Situations Fund
Fidelity Funds - China Consumer Fund "A-ACC" ^{1,2,3,5,6,7,9}	M08	Fidelity Funds - China Consumer Fund
Fidelity Funds - US High Yield Fund Class A-ACC-USD ^{1,2,4,5,6,7,8,9,10}	M10	Fidelity Funds - US High Yield Fund
Fidelity Funds - US High Yield Fund Class A-MINCOME(G)-USD (Dis) ^{5,6,8,9,10}	Z13	
Fidelity Funds - Global Bond Fund - Class A-Acc-USD ^{1,2,4,5,6,7,8,9,10}	M11	Fidelity Funds - Global Bond Fund
Fidelity Funds - US Dollar Cash Fund - Class A - Acc – USD ^{5,6,7,8,9,10}	M13	Fidelity Funds - US Dollar Cash Fund

We are writing to let you know about some important changes that are happening to the Fund and the Underlying Funds. Any terms not defined herein shall have the same meaning as in the overseas prospectus of the Fund (the “Prospectus”), the Hong Kong covering document and the products key facts statements (“KFSs”) of the Underlying Funds (collectively, the “Hong Kong Offering Documents”).

Reclassification of Fidelity Funds - US High Yield Fund from Article 6 to Article 8 under the Sustainable Finance Disclosure Regulation (“SFDR”)

With effect from 23 January 2024, the investment policy of the Underlying Fund will be enhanced with additional disclosures relating to sustainable investing and the promotion of ESG characteristics.

The Fund is enhancing the ESG profile of the Underlying Fund to meet investor demand and expand the range of Article 8 SFDR products of the Fund.

While the investment policy of the Underlying Fund will evolve, the reclassification is not expected to lead to a substantial rebalancing of the Underlying Fund’s portfolios.

The additional disclosure is as follows:

“The fund invests at least 50% of its assets in securities of issuers with favourable environmental, social and governance (ESG) characteristics.”

AND

“The Investment Manager also considers ESG characteristics when assessing investment risks and opportunities. In determining favourable ESG characteristics, the Investment Manager takes into account ESG ratings provided by Fidelity or external agencies. Through the investment management process the Investment Manager aims to ensure that investee companies follow good governance practices.

The fund adheres to the Fidelity Sustainable Investing Framework standards.”

In light of the reclassification to Article 8 products within the meaning of the SFDR, the Underlying Fund is also subject to additional sustainable investing risks as detailed in the Hong Kong Offering Documents.

These changes do not amount to material changes to the Underlying Fund; there will be no material change or increase in the overall risk profile of the Underlying Fund following these changes; and these changes do not have a material adverse impact on investors’ rights or interests (including changes that may limit investors’ ability in exercising their rights).

Possibility to reuse and reinvest cash collateral for the Underlying Funds

With effect on or around 23 January 2024, for efficient portfolio management purposes, all Underlying Funds will be entitled to reuse and reinvest cash collateral within the limits provided for by the Hong Kong Offering Documents.

This change does not amount to a material change to the Underlying Funds; there will be no material change or increase in the overall risk profile of the Underlying Funds following this change; and this change does not have a material adverse impact on investors’ rights or interests (including changes that may limit investors’ ability in exercising their rights).

Costs

The administrative expenses triggered by the above-mentioned changes, including any legal, audit, mailing and regulatory charges, will be borne by FIL Fund Management Limited, the Investment Manager of the 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.

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).



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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, 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. These plans are not available for new application and cannot be marketed to the general public.
 - ² The investment option is available under AIG Capital Saver by AIA issued in Hong Kong. This plan is not available for new application and cannot be marketed to the general public.
 - ³ The investment option is available under SP - Investment Accumulator Plus by AIA issued in Hong Kong. This plan is not available for new application and cannot be marketed to the general public.
 - ⁴ The investment option is available under Cheerful Life. This plan is not available for new application and cannot be marketed to the general public.
 - ⁵ The investment option is available under U-Select. This plan is still marketed to the general public in Macau.
 - ⁶ The investment option is available under Treasure Master Plus. This plan is still marketed to the general public in Macau.
 - ⁷ The investment option is available under Treasure Advantage 2. This plan is still marketed to the general public in Macau.
 - ⁸ The investment option is available under AIA 2-in-1 Protection Linked Plan (Single Premium). This plan is still marketed to the general public.
 - ⁹ The investment option is available under Treasure Master Plus 2. This plan is still marketed to the general public in Hong Kong.
 - ¹⁰ The investment option is available under AIA 2-in-1 Protection Linked Plan (Regular Premium). This plan is still marketed to the general public in Hong Kong.

關於：有關富達基金（「本基金」）的變更

特此通知閣下，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 （「連繫基金」）
富達基金 – 美國基金"A" ^{1,2,6,7,9}	M01	富達基金 – 美國基金
富達基金 – 歐洲增長基金"A" ^{1,2}	M02	富達基金 – 歐洲增長基金
富達基金 – 日本價值型基金"A" ^{1,2}	M03	富達基金 – 日本價值型基金
富達基金 – 亞洲特別機會基金"A" ^{1,2,6,7,9}	M06	富達基金 – 亞洲特別機會基金
富達基金 – 中國消費動力基金"A 類別股份-累積" ^{1,2,3,5,6,7,9}	M08	富達基金 – 中國消費動力基金
富達基金 – 美元高收益基金 A 類別股份-累積-美元 ^{1,2,4,5,6,7,8,9,10}	M10	富達基金 – 美元高收益基金
富達基金 – 美元高收益基金 A 類別股份-每月特色派息(G)-美元(分派) ^{5,6,8,9,10}	Z13	
富達基金 – 環球債券基金 A 類別股份-累積-美元 ^{1,2,4,5,6,7,8,9,10}	M11	富達基金 – 環球債券基金
富達基金 – 美元現金基金 A 類別股份 – 累積 – 美元 ^{5,6,7,8,9,10}	M13	富達基金 – 美元現金基金

本函旨在讓閣下瞭解本基金及連繫基金即將發生的若干重要變更。本文件未定義的任何詞彙應與本基金的海外認購章程（「認購章程」）、香港說明文件和連繫基金的產品資料概要（「產品資料概要」）（統稱為「香港發行文件」）中的涵義相同。

根據可持續發展金融資訊披露條例（「SFDR」）將富達基金 – 美元高收益基金由第6條重新分類至第8條

自2024年1月23日起，連繫基金的投資政策將加強有關可持續發展投資及推動ESG特徵的額外披露。

本基金正改善該連繫基金的ESG 概況，以滿足投資者需求及擴大本基金的SFDR第8條產品範圍。

雖然該連繫基金的投資政策將有改變，但預期重新分類將不會導致該連繫基金的投資組合進行大幅重新調整。

額外披露如下：

「基金將最少50%的資產投資於具有有利環境、社會和管治（ESG）特徵之發行機構的證券。」

及

「投資經理在評估投資風險和機會時亦會考慮ESG特徵。在確定有利ESG特徵時，投資經理會考慮富達或外部機構提供的ESG評級。透過投資管理流程，投資經理旨在確保被投資公司遵循良好的管治規範。基金遵循富達可持續發展投資框架標準。」

鑑於該連繫基金已獲重新分類為SFDR定義的第8條產品，該連繫基金亦須承受香港發行文件所述的額外可持續發展投資風險。

該等變更並不構成對該連繫基金的重大變動；該等變更將不會導致該連繫基金的整體風險類別出現重大變動或增加；該等變更亦不會對投資者的權利或權益造成重大不利影響（包括可能限制投資者行使其權利的能力的變更）。



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為該等連繫基金再利用及再投資現金抵押品的可能性

於2024年1月23日或前後，為作有效率的投資組合管理用途，所有連繫基金將有權在香港發行文件規定的限制範圍內，再利用及再投資現金抵押品。

該變更並不構成對該等連繫基金的重大變動；該變更將不會導致該等連繫基金的整體風險水平出現重大變動或增加；該變更亦不會對投資者的權利或權益造成重大不利影響（包括可能限制投資者行使其權利的能力的變更）。

費用

由上述變更引發的行政開支，包括任何法律、審核、郵寄和監管費用，將由本基金的投資經理 FIL Fund Management Limited 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
2023年12月11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、「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 此投資選擇適用於香港發出的 AIG 資本匯聚友邦投資計劃。此投資連繫壽險計劃不接受新申請及不能公開銷售。
- 3 此投資選擇適用於香港發出的嶄新版「SP - 投投是道」投資壽險計劃。此投資連繫壽險計劃不接受新申請及不能公開銷售。
- 4 此投資選擇適用於「自悠人生」。此投資連繫壽險計劃不接受新申請及不能公開銷售。
- 5 此投資選擇適用於「您想」投資連繫壽險計劃。此投資連繫壽險計劃仍然在澳門公開銷售。
- 6 此投資選擇適用於「卓達智悅」。此投資連繫壽險計劃仍然在澳門公開銷售。
- 7 此投資選擇適用於「卓智投資計劃 2」。此投資連繫壽險計劃仍然在澳門公開銷售。
- 8 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仍然在公開銷售。
- 9 此投資選擇適用於「卓達智悅 2」。此投資連繫壽險計劃仍然在香港公開銷售。
- 10 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）。此投資連繫壽險計劃仍然在香港公開銷售。