11 September 2026

PRUDENTIAL 保誠保險

Important Document
重要函件

Dear Valued Customer,

<u>Re: Change of Allianz Food Security Fund (Code: AFS) (the "PRU-Investment Choice")</u>

IMPORTANT: This notice contains important information and requires your immediate attention. Please read this notice carefully and seek independent professional advice if you have any questions about this notice. Prudential Hong Kong Limited ("Prudential") accepts responsibility for the accuracy of the contents of this notice.

Thank you for choosing Prudential.

Allianz Food Security Fund is available under PRUlink Opal Investment Plan, PRUlink Empower Investment Plan, PRUlink portfolio investment plan, PRUlink single premium investment plan, PRUlink investment plan, PRUlink smart wealth builder, PRUkid extra (previously known as PRUkid edulink), PRUlink assurance (previously known as PRUlink Diamond, PRUlink Gold and PRUlink Silver), PRUlink assurance plus, PRUlink investlife, PRUlink optimiser plus (previously known as PRUlink optimizer), PRUretirement extra (previously known as PRUretirement plus and PRUretirement plan), Investment Plus, PRUflexilife, PRUlink maxisavings, PRUlink protector, and PRUlink wealth builder (individually, the "**Policy**"; and collectively, the "**Policies**").

Unless otherwise defined in this notice, capitalized terms used in this notice shall have the same meaning as those used in the Allianz Global Investors Fund's Hong Kong Prospectus dated April 2026 (the "**Prospectus**").

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Further to the customer notice issued by Prudential dated 6 August 2026, in which we have informed you that subscriptions, any regular premium(s)/dividend(s) allocation instructions and switching-in requests into the PRU-Investment Choice would no longer be accepted with effect from 24 August 2026, we have subsequently been informed by the board of directors (the "**Board**") of Allianz Global Investors Fund (the "**Allianz GIF**") on the merger of Allianz Global Investors Fund - Allianz Food Security (the "**Merging Fund**") (i.e. the existing reference fund of the PRU-Investment Choice) into Allianz Global Investors Fund - Allianz Clean Planet (the "**Receiving Fund**") (the "**Merger**"), with effect from **20 October 2026** (the "**Effective Date**").

<u>Background of and rationale for the Merger</u>

The Allianz GIF constantly reviews the investment opportunities on offer to its investors to ensure that its products are meeting customer needs and objectives. As part of this review, it is considered that merging the Merging Fund into the Receiving Fund will streamline the product range and will offer the Shareholders of the Merging Fund a more cost-effective and operationally efficient investment alternative by way of economies of scale as a result of pooling together the assets of the Merging Fund and the Receiving Fund.

After careful consideration, and in accordance with Art. 24 of the Articles of Incorporation of the Allianz GIF, the Board concluded that it would be in the best interest of the Shareholders to merge the Merging Fund into the Receiving Fund on the Effective Date.

As at 31 July 2026, the fund size of the Merging Fund is around USD 28.3 million, and the fund size of the Receiving Fund is around USD 34.5 million.

<u>Comparison of the Merging Fund and the Receiving Fund</u>

Below is a high-level comparison of the key aspects of the Merging Fund and the Receiving Fund. Please refer to Appendix 1 for the material differences of the Merging Fund and the Receiving Fund. You may also refer to the Prospectus and Product Key Facts Statements of the Merging Fund and the Receiving Fund for details.

1. Both the Merging Fund and the Receiving Fund aim to achieve long-term capital growth by investing in global Equity Markets.
2. Both the Merging Fund and the Receiving Fund are ESG funds in Hong Kong, which fulfils the requirements set out in the SFC's Circular to management companies of SFC-authorised unit trusts and mutual funds – ESG funds dated 29 June 2021.
3. Whilst both the Merging Fund and the Receiving Fund are global equity funds, they have different investment focuses. The Merging Fund has a focus on companies with an engagement in the area of food security[1], whereas the Receiving Fund has a focus on companies with an engagement in the area of enabling a cleaner environment[2]. Whilst both the Merging Fund and the Receiving Fund adopt SDG-Aligned Strategy to achieve the investment objectives whereby the Allianz Global Investors GmbH (the "**Management Company"**) identifies and invests in companies that deliver outputs in the form of product and/or service that, as judged by the Management Company based on both quantitative and qualitative analysis, facilitate the achievement of one or more of the Sustainable Development Goals ("**SDG**") targets set by the United Nations General Assembly and/or the EU Taxonomy Objectives (as defined in the Prospectus), they have different selected SDG targets. In addition to those SDG targets focused by the Merging Fund, the Receiving Fund will focus four more SDG targets, namely, SDG No. 7: Affordable and clean energy, SDG No. 9: Industry, innovation and infrastructure, SDG No. 11: Sustainable cities and communities and SDG No. 12: Responsible consumption and production. Please refer to Appendix 1 for the details.
4. Both the Merging Fund and the Receiving Fund may invest up to 50% of fund assets in emerging markets.
5. Both the Merging Fund and the Receiving Fund may invest up to 10% of fund assets in instruments with loss-absorption features (i.e. contingent convertible bonds).
6. The net derivative exposure of both the Merging Fund and the Receiving Fund is up to 50% of net asset value.
7. Whilst the Merging Fund and the Receiving Fund are subject to the different key risk factors of "risk relating to food security industry" and "risk relating to industry with an engagement in the area of enabling a cleaner environment", respectively, the risk profiles of the Merging Fund and the Receiving Fund are similar. Please refer to the product key facts statements of the Merging Fund and the Receiving Fund for details of these risk factors. The risk level is not expected to increase to a material extent as a result of the Merger.
8. The maximum and current levels of the All-in-Fee of the Merging Fund are the same as that of the Receiving Fund, at 2.35% p.a. and 1.90% p.a. of net asset value, respectively.
9. The ongoing charges over a half-year period of the Merging Fund and the Receiving Fund are at 1.95% of net asset value based on the latest unaudited semi-annual report of the Allianz GIF for the period ended 31 March 2026. This is calculated by the costs incurred by the Merging Fund and the Receiving Fund during the half-year period and dividing such costs by the average net assets over the same period.
10. The base currency of both the Merging Fund and the Receiving Fund is USD.
11. The day-to-day investment management of both the Merging Fund and the Receiving Fund is performed by the Management Company (headquarter).
12. Both the Merging Fund and the Receiving Fund have a daily dealing frequency. Both the Merging Fund and the Receiving Fund accept dealing requests on each day banks and exchanges are open in Hong Kong, Germany, Luxembourg and United States.
13. The same dividend policy applies to both the Merging Fund and the Receiving Fund. There will be no change to the dividend policy after the Merger.

The Merger

A. Repositioning of the Merging Fund portfolio prior to the Merger

The comparison of the Merging Fund and the Receiving Fund has revealed several differences in the investment objectives, principles and restrictions as described in Appendix 1. For that reason, the portfolio of the Merging Fund will be repositioned into the portfolio of the Receiving Fund prior to the Merger. The costs related to investment management decisions for managing the Merging Fund prior to the Merger, including the repositioning costs, estimated to be around 0.12% of the Net Asset Value of the Merging Fund, will be borne by the Merging Fund. **Shareholders who remain in the Merging Fund during the repositioning period will be subject to the repositioning costs.**

[1] i.e. companies which offer products and/or services that improve food management practices across the entire supply chain with the purpose of improving sustainability of the agricultural practices, natural resource efficiency, and affordability and quality of food.

[2] i.e. companies which offer products and/or services with active positive contribution to overcoming challenges related to three key dimensions of a clean environment which include (i) clean land, (ii) energy transition, and (iii) clean water.

To ensure that operational activities are completed on time, the repositioning will start on 12 October 2026, being one Business Day prior to the last day for redemptions of the Merging Fund. The goal is for the Merging Fund to mirror the portfolio of the Receiving Fund ahead of the Merger to avoid any merger-related trading activity in the Receiving Fund. Securities in markets where their transfer from the Merging Fund to the Receiving Fund is not possible or would result in an unfavorable transfer cost will be sold prior to the Merger. **Please note that the Merging Fund may need to deviate from its contractual investment objective, principles and restrictions during the repositioning period.**

B. <u>Merger Procedure</u>

On the Effective Date, the assets and liabilities of the Merging Fund will be transferred to the Receiving Fund. The Merging Fund will be dissolved without going into liquidation and will cease to exist on the Effective Date. On the Effective Date, Shareholders of the Merging Fund will become Shareholders of the Receiving Fund and their securities account will be credited automatically and free of any sales or other charge with the number of Shares in the relevant share class of the Receiving Fund denominated in the relevant currency in the Receiving Fund that corresponds to their previous investment in the same share class denominated in the same currency of the Merging Fund.

The number of Shares for each relevant share class of the Receiving Fund to be allocated to the Shareholders of the Merging Fund will be determined by multiplying the number of Shares in each relevant share class of the Merging Fund they hold by the relevant exchange ratio. The exchange ratio for each relevant share class is calculated by dividing the Net Asset Value per Share of such share class of the Merging Fund by the Net Asset Value per Share of the corresponding share class of the Receiving Fund on the Effective Date. The aggregate value of the Shares in the Receiving Fund credited to securities account of Shareholders will be equal to the aggregate value of the Shares in the Merging Fund held by them on the Effective Date.

The Merging Fund will not distribute any income for the distributing share classes for the period running from the last distribution date (i.e. 15 December 2025) to the Effective Date, such income (if any) will be included in the calculation of the Net Asset Value per Share of the Merging Fund for determining the exchange ratio on the Effective Date.

The costs and expenses associated with the Merger will be borne by the Management Company. The Merging Fund has no unamortized preliminary expenses. Apart from the costs related to investment management decisions (including repositioning) for managing the Merging Fund prior to the Merger, as mentioned in Section A "Repositioning of the Merging Fund portfolio prior to the Merger", no additional costs will be charged on the Merging Fund in connection with the Merger.

<u>Impact of the Merger to the PRU-Investment Choice</u>

As a result of the Merger, the reference fund of the PRU-Investment Choice will be changed from the Merging Fund to the Referencing Fund, and the name of the PRU-Investment Choice will also be changed to Allianz Clean Planet Fund (Code: ACP). For the material differences of the Merging Fund and Receiving Fund, please refer to **Appendix 1**.

A. <u>Suspension</u>

To facilitate the implementation of the Merger, **we will suspend all trading orders (including any redemption order and switching-out request) for the PRU-Investment Choice from 9 October 2026 to 22 October 2026.** No interest will be payable during the suspended period. All trading orders of the PRU-Investment Choice will resume on 23 October 2026.

B. <u>Unit Conversion</u>

The numbers of notional units of the PRU-Investment Choice will be converted by multiplying the original number of notional units held in the PRU-Investment Choice by the exchange ratio, which equals to the ratio of the net asset value per share of the Merging Fund calculated as of the Effective Date, divided by the net asset value per share of the Receiving Fund as at the Effective Date. Therefore, you may receive a different number of notional units of the PRU-Investment Choice after the Effective Date.

C. <u>Actions to take</u>

If you are not satisfied with the above change, you may choose to switch any of your existing notional unit(s) of the PRU-Investment Choice to other investment choice(s) available under your Policy(ies) by submitting a request to Prudential, free of charge, by either (i) submitting your request through myPrudential at our website www.prudential.com.hk **<u>by 7:00 pm on 8 October 2026</u>**; or (ii) submitting to and received by Prudential the duly signed and completed form available from your consultant or our customer service center, **<u>by 2:00 pm on 8 October 2026</u>** (collectively, the "**Unit Cut-off Times**"). Or else, you are not required to take any action for the changes described.

If you do not submit any instruction before the Unit Cut-off Times, your existing notional unit(s) of the PRU-Investment Choice will be automatically converted in accordance with the unit conversion arrangement mentioned in Section B "Unit Conversion" above.

For further information on the PRU-Investment Choice and other investment choice(s) available under the Policies and their corresponding reference fund(s), including fees and charges, investment objectives and risk factors, please refer to the offering documents of the Policies and the corresponding reference fund(s), which can be downloaded from our website at www.prudential.com.hk.

Should you have any inquiries, please do not hesitate to contact your consultant or our Customer Service Hotline at 2281 1333.

Thank you once again for your continued support.

Yours sincerely,

Prudential Hong Kong Limited

(This is a computer print out and no signature is required)

Appendix 1 – Material differences of the Merging Fund and Receiving Fund

	Before the Change	After the Change
	Merging Fund	**Receiving Fund**
PRU-Investment Choice		
Name and code of the Investment Choice	Allianz Food Security Fund (Code: AFS)	Allianz Clean Planet Fund (Code: ACP)
Reference Fund of the PRU-Investment Choice		
Name of the reference fund	Allianz Global Investors Fund – Allianz Food Security	Allianz Global Investors Fund – Allianz Clean Planet
Share class of the reference fund	AT (USD)	
Investment Objective	Long-term capital growth by investing in global Equity Markets with a focus on companies engaging in the area of food security in accordance with E/S characteristics. In this context, the Reference Fund invests in accordance with the SDG-Aligned Strategy.	Long-term capital growth by investing in global Equity Markets with a focus on companies with an engagement in the area of enabling a cleaner environment in accordance with E/S characteristics. In this context, the Reference Fund invests in accordance with the SDG-Aligned Strategy.
Permissible Asset Classes	Min. 70% of Reference Fund assets are invested in Equities with a focus on companies engaging in the area of food security. Companies engaging in the core theme of food security are companies which offer products and/or services that improve food management practices across the entire supply chain with the purpose of improving sustainability of the agricultural practices, natural resource efficiency, and affordability and quality of food as targeted by the following SDGs: a) SDG No. 2: Zero Hunger (e.g. end hunger, achieve food security and improved nutrition and promote sustainable agriculture) b) SDG No. 3: Good Health and Well-Being (e.g. ensure healthy lives and promote well-being for all at all ages) c) SDG No. 6: Clean Water and Sanitation (e.g. access to clean water and proper sanitation) d) SDG No. 13: Climate Action (e.g. take urgent action to combat climate change and its impacts) e) SDG No. 14: Life Below Water (e.g. conserve and sustainably use the oceans, seas and marine resources) f) SDG No. 15: Life on Land (e.g. sustainably manage forests, combat desertification, halt and reverse land degradation, halt biodiversity loss)	Min. 70% of Reference Fund assets are invested in Equities with a focus on companies with an engagement in the area of enabling a cleaner environment. Companies engaging in the area of enabling a cleaner environment are companies which offer products and/or services with active positive contribution to overcoming challenges related to three key dimensions of a clean environment which include the core themes (i) clean land, (ii) energy transition, and (iii) clean water as targeted by the following SDGs: a) SDG No. 2: Zero Hunger[3] b) SDG No. 3: Good health and well-being c) SDG No. 6: Clean water and sanitation d) SDG No. 7: Affordable and clean energy e) SDG No. 9: Industry, innovation and infrastructure f) SDG No. 11: Sustainable cities and communities g) SDG No. 12: Responsible consumption and production h) SDG No. 13: Climate action i) SDG No. 14: Life below water j) SDG No. 15: Life on land
	Reference Fund acts as a registered FPI.	

[3] The Reference Fund's investment focus on companies engaging in the area of enabling a cleaner environment would increase the availability of clean land with sustainable agriculture and aquaculture, resulting in an abundant food supply from sustainable sources and achieving the SDG of zero hunger.

Investment Focus	Global Equities with a focus on companies with an engagement in the area of food security in accordance with E/S characteristics.	Global Equities with a focus on companies with an engagement in the area of enabling a cleaner environment in accordance with E/S characteristics.
Binding Elements of the Investment Strategy incl. Exclusion Criteria	- Securities issued by issuers deriving more than 10% of their revenues from thermal coal extraction,	- Securities issued by issuers deriving more than 1% of their revenues from exploration, mining, extraction, distribution or refining of thermal coal,
		- Securities issued by issuers deriving more than 10% of their revenues from the exploration, extraction, distribution or refining of oil fuels, - Securities issued by issuers deriving more than 50% of their revenues from the exploration, extraction, manufacturing or distribution of gaseous fuels, - deriving more than 50% of their revenues from electricity generation with a GHG Intensity of more than 100g CO2 e/kWh,
Key Risk Factors	• Investment risk/general market risk • SDG-Aligned Strategy investment risk • Risk relating to food security industry • Emerging market risk • Currency risk • Company-specific risk • Derivatives risk • Risk related to distribution out of capital and distribution effectively out of capital • RMB risk	• Investment risk/general market risk • SDG-Aligned Strategy investment risk • Risk relating to industry with an engagement in the area of enabling a cleaner environment • Emerging market risk • Currency risk • Company-specific risk • Derivatives risk • Risk related to distribution out of capital and distribution effectively out of capital • RMB risk
Management Fee (All-in-Fee) p.a.	• 1.90% / 2.35% (actual / maximum)	• 1.90% / 2.35% (actual / maximum)

2026 年 9 月 11 日

PRUDENTIAL 保誠保險

Important Document
重要函件

親愛的保單持有人：

<u>有關：安聯糧食安全基金（編號：AFS）(「保誠投資選項」) 之變更</u>

重要提示：本通告乃重要文件，務請您即時處理。煩請詳閱本通告，如對本通告的內容有任何疑問，應徵詢獨立的專業意見。保誠保險有限公司〔「保誠」〕對本通告的內容的準確性承擔責任。

感謝您選擇保誠。

安聯糧食安全基金適用於雋珀投資計劃、雋賦投資計劃、「雋景」組合投資計劃、「雋景」整付保費投資計劃、「運籌」晉景投資計劃、「運籌智賞」投資計劃、俊傑尚盛計劃〔早前名稱為俊傑智選計劃〕、「運籌」智選保障計劃〔早前名稱為保誠運籌鑽石計劃、保誠運籌金計劃及保誠運籌銀計劃〕、「運籌」財智保障計劃、「投資創富」保障計劃、「運籌」優越投資計劃〔早前名稱為「運籌」盈豐投資計劃〕、尊尚退休寶計劃〔早前名稱為豐裕退休寶計劃及「退休寶」計劃〕、「投資寶」、「卓越人生」保障計劃、「極蓄」智選計劃、「運籌」萬全保障計劃及「運籌智富」投資計劃（統稱「**保單**」)。

除非本通告另有定義，本通告所載詞彙應與安聯環球投資基金日期為 2026 年 4 月的香港基金章程（「**基金章程**」) 所述者具有相同涵義。

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我們已於 2026 年 8 月 6 日發出客戶通知書，以通知　閣下有關保誠投資選項已於 2026 年 8 月 24 日起不再接受認購、任何定期保費 / 紅利分配指示及調配買入申請。隨後，我們亦接獲安聯環球投資基金(「**安聯投資**」) 董事會(「**董事會**」)通知，將安聯環球投資基金 - 安聯糧食安全基金(「**合併基金**」)(即保誠投資選項之現有參考基金)合併至安聯環球投資基金 - 安聯潔淨地球基金(「**接收基金**」)(即保誠投資選項之新參考基金)(以下稱為「合併」)，並將於 **2026 年 10 月 20 日**生效(「**生效日期**」)。

<u>合併的背景及理由</u>

安聯投資不斷檢討為投資者提供的投資機會，以確保產品滿足客戶的需要及目標。作為本次檢討的一部份，安聯投資認為將合併基金併入接收基金，將可精簡產品範圍，並透過匯集合併基金和接收基金的資產而產生規模經濟效益，為合併基金的股東提供更具成本效益及營運效率的投資選擇。

經過審慎考慮後，並根據安聯投資組織章程第 24 條，董事會作出結論，認為於生效日期把合併基金併入接收基金將符合股東的最佳利益。

截至 2026 年 7 月 31 日，合併基金的基金規模約為 2,830 萬美元，而接收基金的基金規模約為 3,450 萬美元。

<u>合併基金及接收基金的比較</u>

以下是合併基金與接收基金主要方面的概括比較。有關合併基金與接收基金之主要差異，請參閱附錄一。　閣下亦可參閱現時的基金章程及合併基金和接收基金的產品資料概要，以了解詳情。

1. 合併基金與接收基金均旨在透過投資於環球股票市場，以達致長期資本增值。

2. 合併基金與接收基金在香港均屬 ESG 基金，符合證監會日期為 2021 年 6 月 29 日的《致證監會認可單位信託及互惠基金的管理公司的通函 — 環境、社會及管治基金》所載規定。

3. 儘管合併基金與接收基金均為環球股票基金，惟兩者的投資重點有所不同。合併基金專注於在糧食安全 [1]領域從事業務的

[1] 即提供可改善整個供應鏈糧食管理實務措施的產品及/或服務的公司，這些產品及/或服務旨在改善農業實務措施的可持續發展、天然資源效率，以及糧食的可負擔程度和質素。

公司，而接收基金則專注於從事促進潔淨環境[2]的公司。合併基金與接收基金均採用符合 SDG 策略以達致投資目標；據此，Allianz Global Investors GmbH (「**管理公司**」) 識別並投資於所提供產品及 / 或服務，經管理公司根據量化及定性分析判斷，有助實現聯合國大會制定的一項或多項可持續發展目標 (「SDG」) 目標及 / 或歐盟分類規例目標 (定義見基金章程) 的公司，惟兩者所選的 SDG 目標有所不同。除合併基金所專注的 SDG 目標外，接收基金將額外專注於四項 SDG 指標，即第 7 項 SDG：經濟適用的清潔能源、第 9 項 SDG：產業創新和基礎設施、第 11 項 SDG：可持續城市和社區及第 12 項 SDG：負責任消費和生產。有關詳情請參閱附錄一。

4. 合併基金與接收基金均最多可將 50%的基金資產投資於新興市場。

5. 合併基金與接收基金均最多可將 10%的基金資產投資於具有吸收虧損特性的工具 (即應急可轉債)。

6. 合併基金與接收基金的衍生工具風險承擔淨額均為最多佔資產淨值的 50%。

7. 儘管合併基金與接收基金分別承受「糧食安全行業相關風險」及「從事促進潔淨環境行業的相關風險」等不同主要風險因素，惟兩者的風險取向相若。有關該等風險因素的詳情，請參閱合併基金與接收基金的產品資料概要。預期風險水平不會因合併而大幅增加。

8. 合併基金與接收基金的最高及現時單一行政管理費水平相同，分別為資產淨值的 2.35% (年率) 及 1.90% (年率)。

9. 根據本公司截至 2026 年 3 月 31 日止期間的最新未經審核半年度報告，合併基金與接收基金在半年度期間的持續收費比率均為資產淨值的 1.95%。此比率按合併基金與接收基金於該半年度期間產生的成本除以同期平均淨資產計算。

10. 合併基金與接收基金的基本貨幣均為美元。

11. 合併基金與接收基金的日常投資管理均由管理公司 (總部) 負責。

12. 合併基金與接收基金的交易頻率均為每日。合併基金與接收基金均在香港、德國、盧森堡及美國的銀行及交易所開門營業的每一日接受交易要求。

13. 相同派息政策適用於合併基金與接收基金。合併後，派息政策不會出現轉變。

合併

A. 在合併前重新配置合併基金的投資組合

合併基金與接收基金的比較揭示了附錄一所述投資目標、原則及限制的若干差異。因此，合併基金的投資組合將於合併前重新配置為接收基金的投資組合。於合併前管理合併基金的投資管理決策相關費用 (包括重新配置費用，估計約為合併基金資產淨值的 0.12%) 將由合併基金承擔。**在重新配置期間仍持有合併基金的股東將須承擔重新配置費用。**

為確保營運活動準時完成，重新配置將於 2026 年 10 月 12 日 (即合併基金最後贖回日前一個營業日) 開始。目標是讓合併基金於合併前複製接收基金的投資組合，以避免接收基金進行任何合併相關交易。倘若合併基金的證券無法轉移至接收基金，或轉移會導致不利的轉移成本，該等市場證券將於合併前出售。**請注意，在重新配置期間，合併基金可能需要偏離其訂明的投資目標、原則及限制。**

B. 合併程序

於生效日期，合併基金的資產及負債將轉移至接收基金。合併基金將在不進行清盤的情況下解散，並將於生效日期不再繼續存在。合併基金的股東將於生效日期成為接收基金的股東，而股東的證券帳戶將在毋須支付任何銷售費或其他費用的情況下，自動存入某個數量的接收基金以相關貨幣計價的接收基金相關股份類別股份，其價值相當於股東過往投資於合併基金以相同貨幣計價的相同股份類別的價值。

將向合併基金的股東分配的接收基金各個相關股份類別的股份數目，將以股東持有的合併基金各個相關股份類別的股份數目乘以相關換股比率計算。各個相關股份類別的換股比率是以在生效日期合併基金有關股份類別的每股資產淨值除以接收基金相應股份類別的每股資產淨值計算。存入股東的證券帳戶的接收基金股份總值將相等於合併基金的股東在生效日期所持有的合併基金股份總值。

於最後分派日 (即 2025 年 12 月 15 日) 至生效日期期間，合併基金將不會就收息股份類別分派任何收入，有關收入 (如有) 將被納入計算合併基金的每股資產淨值，以釐定於生效日期的換股比率。

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[2] 即提供產品及 / 或服務，以對克服有關潔淨環境三個關鍵方面的挑戰作出主動正面貢獻的公司，其中包括 (i) 清潔土地、(ii) 能源轉型，以及 (iii) 清潔飲水。

有關合併的費用及開支將由管理公司承擔。合併基金並無未攤銷的初期費用。除「A. 在合併前重新配置合併基金的投資組合」一節所述於合併前管理合併基金的投資管理決策相關費用（包括重新配置） 外，合併基金不會因合併而被收取額外費用。

合併對保誠投資選項之影響

合併完成後，保誠投資選項的參考基金將由合併基金變更為接收基金，保誠投資選項的名稱也將變更為安聯潔淨地球基金（編號：ACP）。有關合併基金與接收基金之主要差異詳情，請參閱附錄一。

A. 暫停交易

為配合合併的實施，**所有保誠投資選項之交易（包括任何贖回指示及轉出申請）將於 2026 年 10 月 9 日至 10 月 22 日暫停**，於暫停期內將不會支付任何利息。我們將於 2026 年 10 月 23 日起恢復保誠投資選項之交易。

B. 單位換算

保誠投資選項名義單位數目將按原有持有保誠投資選項名義單位數目乘以換股比率釐定。換股比率為於生效日期計算的合併基金每股資產淨值除以接收基金於生效日期的每股資產淨值。因此，於生效日期後，閣下可能會收到不同數目的保誠投資選項名義單位。

C. 可採取的行動

若 閣下不滿意是次變更， 閣下可選擇於(i) **2026 年 10 月 8 日下午 7 時前**透過本公司網站 www.prudential.com.hk 之 myPrudential 提交指示；或(ii) **2026 年 10 月 8 日下午 2 時前**遞交及保誠收妥已填妥及簽署之表格（該表格可透過閣下的顧問或客戶服務部索取）(統稱「**單位截止時間**」)，以轉換現有保誠投資選項名義單位至其他於保單下可供選擇之投資選項，而毋須繳付費用。否則，閣下毋須就上述變更採取任何行動。

若我們於單位截止時間前仍未收到任何指示， 閣下現時持有的保誠投資選項的名義單位將根據「B. 單位換算」一節所述安排自動轉換。

如欲查閱更多保誠投資選項及於保單下之其他投資選項及其相關參考基金的資料，包括費用及收費、投資目標及風險因素，請參閱相關保單及個別參考基金的銷售文件，該等銷售文件可於本公司網頁 www.prudential.com.hk 下載。

如有任何查詢，請聯絡您的顧問或致電客戶服務熱線 2281 1333。

感謝您一直以來的支持！

保誠保險有限公司　　謹啟

(此信件為電腦列印文件，毋需簽署)

附錄一 - 合併基金與接收基金之主要差異

	改動前 合併基金	改動後 接收基金
保誠投資選項		
投資選項名稱及編號	安聯糧食安全基金（編號：AFS）	安聯潔淨地球基金（編號： ACP）
保誠投資選項之參考基金		
參考基金之名稱	安聯環球投資基金 - 安聯糧食安全基金	安聯環球投資基金 - 安聯潔淨地球基金
參考基金之類別股份	AT (美元)	
投資目標	根據環境 / 社會特點投資於環球股票市場，並專注於在糧食安全領域從事業務的公司，以達致長期資本增值。 在此背景下，參考基金根據符合 SDG 策略作出投資。	根據環境 / 社會特點投資於環球股票市場，並專注於從事促進潔淨環境的公司，以達致長期資本增值。 在此背景下，參考基金根據符合 SDG 策略作出投資。
核准資產類別	參考基金最少將70%的資產投資於在糧食安全領域從事業務的公司的股票。從事糧食安全核心主題的公司，即提供可改善整個供應鏈糧食管理實務措施的產品及／或服務的公司，這些產品及／或服務旨在改善農業實務措施的可持續發展、天然資源效率，以及糧食的可負擔程度和質素，以下列SDG 為目標： a) 第2項SDG：零飢餓（例如：消除飢餓，實現糧食安全，改善營養狀況和促進可持續農業） b) 第3項SDG：良好健康與福祉（例如：確保健康的生活方式，促進各年齡段人群的福祉） c) 第6項SDG：清潔飲水和衛生設施（例如：為所有人提供清潔飲用水和適當環境衛生） d) 第13項SDG：氣候行動（例如：採取緊急行動應對氣候變化及其影響） e) 第14項SDG：水下生物（例如：保護和可持續利用海洋和海洋資源） f) 第15 項SDG：陸地生物（例如：可持續管理森林、防治荒漠化，制止和扭轉土地退化，遏制生物多樣性的喪失）	參考基金最少將70%的資產投資於股票，並專注於從事促進潔淨環境的公司，即提供產品及 / 或服務，以對克服有關潔淨環境三個關鍵方面的挑戰作出主動正面貢獻的公司，其中包括（i）清潔土地、(ii）能源轉型，以及（iii）清潔飲水，以下列SDG 為目標： a) 第2項SDG：零飢餓[3] b) 第3項SDG：良好健康與福祉 c) 第6項SDG：清潔飲水和衛生設施 d) 第7項SDG：經濟適用的清潔能源 e) 第9項SDG：產業創新和基礎設施 f) 第11項SDG：可持續城市和社區 g) 第12項SDG：負責任消費和生產 h) 第13項SDG：氣候行動 i) 第14項SDG：水下生物 j) 第15項SDG：陸地生物
	參考基金作為註冊FPI 行事。	
投資重點	根據環境 / 社會特點投資於環球股票，並專注於在糧食安全領域從事業務的公司。	根據環境 / 社會特點投資於環球股票，並專注於從事促進潔淨環境的公司。
投資策略的約束要素（包括排除準則）	- 超過 10%收益來自開採動力煤的發行機構所發行的證券；	- 超過 1%收益來自勘探、開採、提取、分銷或提煉動力煤的發行機構所發行的證券；
		- 超過 10%收益來自勘探、提取、分銷或提煉石油燃料的發行機構所發行的證券； - 超過 50%收益來自勘探、提取、製造或分銷氣體燃料的發行機構所發行的證券； - 超過 50%收益來自發電（造成的溫室氣體強度超過 100g CO2 e/kWh）
主要風險因素	• 投資風險 / 一般市場風險	• 投資風險 / 一般市場風險

[3] 參考基金的投資集中於從事促進潔淨環境的公司，可增加具可持續農業和水產養殖的清潔土地供應，令來自可持續來源的糧食供應充裕，從而達致零飢餓的 SDG。

	• 符合 SDG 策略投資風險 • 糧食安全行業相關風險 • 新興市場風險 • 貨幣風險 • 公司特定風險 • 衍生工具風險 • 與從資本分派及實際上從資本分派相關的風險 • 人民幣風險	• 符合SDG 策略投資風險 • 從事促進潔淨環境行業的相關風險 • 新興市場風險 • 貨幣風險 • 公司特定風險 • 衍生工具風險 • 與從資本分派及實際上從資本分派相關的風險 • 人民幣風險
管理費（單一行政管理費）年率	1.90% / 2.35%（實際 / 最高）	1.90% / 2.35%（實際 / 最高）