8 April 2026

PRUDENTIAL 保誠保險

Important Document
重要函件

Dear Valued Customer,

<u>Re: Proposed termination of BNP Paribas Funds Russia Equity (Code: PER) (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.

BNP Paribas Funds Russia Equity 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**").

****

Further to our customer notice issued on 20 March 2026 about the decision of the board of directors of BNP Paribas Funds ("**BNP**") to liquidate BNP Paribas Funds - BNP Paribas Funds Russia Equity (the "**Reference Fund**"), which is the reference fund of the PRU-Investment Choice, with effect from 4 May 2026 (the "**Liquidation Date**"). In view of the liquidation of the Reference Fund, we decided to terminate the PRU-Investment Choice, pursuant to the clause "Closure of investment choices" in the constitutive documents of the Policies (the "**Proposed Termination**"). Expenses related to the Proposed Termination will be borne by Prudential.

Please note that the PRU-Investment Choice is currently suspended for subscription, redemption and switching. No action can be taken in respect of your existing notional unit holdings in the PRU-Investment Choice. Any requests for dealing in the existing notional unit holdings in the PRU-Investment Choice will be rejected.

As mentioned in our notice dated 20 March 2026, the management company of the Reference Fund may commence to liquidate the Reference Fund's assets before the Liquidation Date. Please find below the arrangement after receiving the redemption proceeds from such liquidation.

(1) Redemption proceeds from the liquid assets

Following receipt of the redemption proceeds from the liquid assets of the Reference Fund (the "**Redemption Proceeds of Liquid Assets**"), we will calculate your share of proceeds on a pro-rata basis based on your notional units holding in the PRU-Investment Choice as at the Liquidation Date. The proceeds will then be allocated to your policy by way of units of investment choice(s) of your choice under the respective policies. You may choose any investment choice(s) available under your Policy(ies), free of charge, by submitting to Prudential the duly signed and completed "Appendix A - Reply Slip for the Special Arrangements for Redemption Proceeds on Liquidation of Asset from the reference fund of BNP Paribas Funds Russia Equity (Code：PER)" (the "**Reply Slip**"), as attached, on or before 2:00 pm on 28 April 2026 (the "**Cut-Off Time**").

If we do not receive any instruction from you via the Reply Slip by the Cut-Off Time, the Redemption Proceeds of Liquid Assets will be allocated to Schroder U.S. Dollar Money Fund (Code: SUD) (the "**Default Investment Choice**", free of charge.

The Default Investment Choice is a money market fund which has lower risk level than the PRU-Investment Choice. Please refer to the “Table 1 – Summary Information of the Default Investment Choice” below for details of the Default Investment Choice.

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

The allocation of the Redemption Proceeds of Liquid Assets will be completed within 7 working days upon receipt of those proceeds. The notional units of the PRU-Investment Choice that you hold will remain unchanged after such allocation.

(2) Redemption proceeds from the illiquid Russia assets

If there is any update on the arrangement on the distribution of redemption proceeds from the sale of the illiquid Russia assets (after deducting the associated banking and transaction costs), we will issue a notice informing you and distribute the proceeds in proportion to your notional unit holdings in the PRU-Investment Choice as at the Liquidation Date.

BNP will issue notices quarterly to update investors on the status of the disposal of illiquid Russian assets and whether subsequent distribution(s) will be made. We will provide you with updates from time to time if there are any update from BNP.

The Proposed Termination of PRU-Investment Choice will be completed once the Reference Fund’s termination process is completed.

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
(Part of Prudential plc (United Kingdom))

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

Table 1 – Summary Information of the Default Investment Choice

Items	Default Investment Choice
Name and code of the Default Investment Choice	Schroder U.S. Dollar Money Fund (Code: SUD)
Name of the corresponding reference fund	Schroder U.S. Dollar Money Fund
Asset class of the Default Investment Choice	Money Market
Manager of the corresponding reference fund	Schroder Investment Management (Hong Kong) Limited
Currency of the Default Investment Choice and the corresponding reference fund	USD
Share class of the corresponding reference fund	Accumulation USD
Investment objective and strategy of the corresponding reference fund	The reference fund aims to provide an investment medium for investors to enjoy the rates available from a managed portfolio of short term and high quality money market investments and seeks to offer returns in line with money market rates combined with a degree of security and ready availability of monies. The manager's policy will be to invest at least 70% of the reference fund's net asset value in a range of short-term deposits and high quality money market instruments and money market funds that are authorised by the SFC under 8.2 of the Code on Unit Trusts and Mutual Funds or regulated in a manner generally comparable with the requirements of the SFC and acceptable to the SFC. Money market instruments refer to securities normally dealt in on the money markets, for examples, government bills, certificates of deposit, commercial papers, short-term notes and bankers' acceptance etc. In assessing whether a money market instrument is of high quality, at a minimum, the credit quality and the liquidity profile of the money market instruments must be taken into account. Investments will be limited to US Dollar short-term deposits and US Dollar denominated high quality money market instruments with a remaining maturity of less than 397 days, or two years in the case of Government and other public securities, with a weighted average portfolio maturity not exceeding 60 days and a weighted average life not exceeding 120 days.
Annual management fee of the corresponding reference fund	0.25% per annum of the reference fund's net asset value

Appendix A - Reply Slip for the Special Arrangements for Redemption Proceeds on Liquidation of Assets from the reference fund of BNP Paribas Funds Russia Equity （Code：PER）

Please fill up the following and sign below, then email this reply slip to service@prudential.com.hk or mail to P.O. Box No. 28058, Gloucester Road Post Office, Hong Kong **by 2:00 pm on 28 April 2026**.

Policy Number : ____

Name of Policyowner : ____

To Life Policy Administration, Life Administration Department of Prudential Hong Kong Limited:

I understand and agree that your company will carry out the instruction on allocating the redemption proceeds on liquidation of assets from the reference fund BNP Paribas Funds Russia Equity (Code: PER) for the captioned policy:

Code for Investment Choice	**Investment Allocation (%)**
	%
	%
	%
	%
	%
	%
	%
	%
	%
	%
Total	100%

Signature of Policyowner : ______________________________

(It must be consistent with that in our record)

Date of Signature : ______________________________

Notes:

1. Please refer to the relevant Offering Documents (including without limitation Summary Information for Investment Choices) or Prudential's website www.prudential.com.hk for details of Investment Choice(s).

2. Please fill in the correct code for Investment Choice(s). For details, please refer to the Summary Information for Investment Choices.

3. Total Investment Allocation of all investment choices must be 100% with a maximum of 10 Investment Choices. The minimum investment allocation to each Investment Choice is 10% and the percentage must be an integer.

4. If you haven't updated RPQ with 1 year, derivative products are not available for your new Investment Choice.

5. If new Investment Choice involved derivative product and mismatched with your risk profile, please provide investment choice mismatch reason.

2026 年 4 月 8 日

Important Document
重要函件

親愛的保單持有人：

有關：建議終止法巴俄羅斯股票基金（編號：PER）(「保誠投資選項」)

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。

法巴俄羅斯股票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**」)。

****

根據我們於 2026 年 3 月 20 日發出的客戶通知有關法巴基金董事會 (「**法巴**」) 決定將於 **2026 年 5 月 4 日 (「清盤日期」)** 起把有關保誠投資選項之參考基金：法巴基金-法巴俄羅斯股票基金 (「**參考基金**」) 清盤。鑑於參考基金的清盤，我們決定將根據組成文件中的「終止保誠投資選項」條款，終止保誠投資選項 (「**建議終止**」)。保誠將承擔與建議終止的相關開支。

請注意，保誠投資選項目前仍暫停認購、贖回和轉換。您目前持有的保誠投資選項名義單位份仍無法進行任何操作。任何關於保誠投資選項名義單位的交易請求都將被拒絕。

如我們於 2026 年 3 月 20 日發出的通知所述，參考基金的管理公司可能在清盤日期之前開始清算參考基金的資產，以下為收到清盤贖回款項後的安排。

(1) 來自流動資產的清算款項

我們將於收到參考基金流動資產的清算款項 (「**流動資產清算款項**」) 後，根據您在清盤日期持有的保誠投資選項名義單位數量，按比例計算您應得的款項。我們將根據您相應保單內以投資選項名義單位形式分配該款項至您的保單。您可於 2026 年 4 月 28 日下午 2:00 或之前 (「**截止時間**」) 向保誠提交已正式簽署並填寫完整的「附件 A - 法巴俄羅斯股票基金（編號：PER）參考基金資產清算款項特別安排回覆單」(「**回覆單**」)，以免費選擇保單下的任何投資選項。

如在截止時間前我們沒有收到您透過回覆單發出的任何指示，則該筆流動資產清算款項將免費分配至施羅德美元貨幣基金（編號：SUD）(「**預設投資選項**」)。

預設投資選項是一隻貨幣市場基金，其風險較保誠投資選項為低。詳情請參閱「表 1 – 預設投資選項資訊簡介」。

如欲查閱更多保誠投資選項、預設投資選項及於保單下可供選擇之其他投資選擇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。

收到贖回款項後，我們將於 7 個工作天內完成分配流動資產清算款項。完成分配後，您持有的保誠投資選項名義單位數量將保持不變。

(2) 來自非流動性之俄羅斯資產的清算款項

如出售非流動性之俄羅斯資產的清算款項分配安排有任何更新（扣除相關的銀行和交易費用後），我們將向您發出通知，並按您在清盤日期持有的保誠投資選項名義單位按比例分配。

法巴將按季向投資者發佈非流動性之俄羅斯資產的處置情況以及是否會進行後續分配。如有任何更新，我們將適時向您發出通知。

保誠投資選項的建議終止將在參考基金完成終止程序後完成。

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
(保誠集團成員)

(此信件為電腦列印文件，毋需簽署)

表 1 – 預設投資選項資訊簡介

項目	預設投資選項
投資選項名稱及編號	施羅德美元金融基金（編號：SUD）
相關參考基金名稱	施羅德美元金融基金
預設投資選項資產類別	貨幣市場
相關參考基金經理	施羅德投資管理（香港）有限公司
預設投資選項及相關參考基金之貨幣	美元
相關參考基金之股份類別	累積美元
相關參考基金之投資目標及策略	參考基金旨在為投資者提供一個投資媒介，使該等投資者得以從備受管理的短期及優質金融市場投資項目的組合中賺取息率並尋求提供相當於金融市場利率的回報，除有一定程度的安全性外，更可隨時套現。經理人的政策為將參考基金的資產淨值至少 70%投資於多類型短期存款及優質金融市場票據及《單位信託及互惠基金守則》第 8.2 節所指獲證監會認可或以與證監會的規定大致相若的方式受到監管而且獲證監會接納的貨幣市場基金。金融市場票據指通常在金融市場上交易的證券，例如：政府票據、存款證、商業票據、短期票據及銀行承兌匯票等。在評估金融市場票據是否屬優質時，最低限度必須考慮有關金融市場票據的信貸質素及流通情況。 投資將限於美元短期存款和餘下屆滿期少於 397 天的美元優質金融市場票據，或如屬政府證券及其他公共證券，則餘下屆滿期少於兩年，投資組合的加權平均屆滿期不超過 60 天及其加權平均有效期不超過 120 天。
相關參考基金之管理費	每年 0.25%之參考基金資產淨值

附件 A - 法巴俄羅斯股票基金（編號：PER）參考基金資產清算款項特別安排回覆單

請填寫以下表格並於下方簽名，於 **2026 年 4 月 28 日下午 2 時前**將此回覆單電郵至 service@prudential.com.hk 或郵寄至香港告士打道郵局 GPO Box 28058。

保單號碼： ______________________________

保單持有人姓名： ______________________________

致保誠保險有限公司保單行政部, 個人壽險行政部:

我瞭解並同意，貴公司將依照下述保單指示，從法巴俄羅斯股票基金（編號：PER）參考基金資產清算款項分配至下述投資分配：

投資選項編號	投資分配 (%)
	%
	%
	%
	%
	%
	%
	%
	%
	%
	%
總額	100%

保單持有人簽名：______________________________

（必須與我們記錄一致）

簽名日期：______________________________

注意事項:

1. 請參閱相關銷售文件（包括但不限於投資選項簡介）或保誠網站 www.prudential.com.hk 了解投資選項資料。
2. 請填寫正確的投資選項編號，詳情請參閱投資選項簡介。
3. 所有投資選項的投資分配總額必須為 100%，最多可選擇 10 種投資選項。每種選項的投資百分比最少為 10%及必須為整數。
4. 如閣下最近 1 年未有更新風險承擔能力問卷，衍生產品將不適用於閣下之新投資選項。
5. 如新投資選項包含衍生產品而且與閣下風險承擔能力不符時，請提供錯配原因。