



Important Document

重要文件

Dear Valued Customer,

Re: Risk level update of the PRU-Investment Choices (as defined below)

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.

In view that the volatility and the risk level of investment choices may change from time to time, Prudential will review the risk levels of the investment choices regularly. According to our recent review, the risk level of the following investment choices will be increased with effect from **23 October 2026** (the "Effective Date").

Table 1: List of investment choices with risk level increase

#	Name of investment choices (individually, the "PRU-Investment Choice"; and collectively, the "PRU-Investment Choices")	Code	Current Risk level (before the Effective Date)	New Risk level (from the Effective Date)
1	AB FCP I Global High Yield Portfolio ^{1,2}	AHY	2	3 (up by one level)
2	AB FCP I Global High Yield Portfolio (Dis) ²	AHYX		
3	Allianz Income and Growth ^{1,2}	AIG		
4	Allianz Income and Growth (Dis) ²	AIGX		
5	Barings Global Balanced Fund ^{1,2}	BGB		
6	Barings Global Senior Secured Bond Fund ^{1,2}	BSS		
7	Barings Global Senior Secured Bond Fund (Dis) ²	BSSX		
8	Eastspring Investments Asian High Yield Bond Fund ^{1,2}	EAH		
9	Eastspring Investments Asian High Yield Bond Fund (Dis) ²	EAHX		
10	Eastspring Investments Global Market Navigator Fund ^{1,2}	EGM		
11	Fidelity Global Dividend Fund ^{1,2}	FGD		
12	Fidelity Global Multi Asset Income Fund ^{1,2}	FGM		
13	Fidelity Global Multi Asset Income Fund (Dis) ²	FGMX		

¹ The investment choice is available under 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.

² The investment choice is available under PRULink Opal Investment Plan and PRULink Empower Investment Plan.

#	Name of investment choices (individually, the “PRU-Investment Choice”; and collectively, the “PRU-Investment Choices”)	Code	Current Risk level (before the Effective Date)	New Risk level (from the Effective Date)
14	Fidelity US High Yield Fund ^{1,2}	FHY	2	3 (up by one level)
15	Fidelity US High Yield Fund (Dis) ²	FHYX		
16	Invesco Global High Yield Fund ^{1,2}	IHI		
17	Ninety One GSF Global Strategic Managed Fund ^{1,2}	IGM		
18	Schroder Global High Yield Fund ^{1,2}	SGH		
19	Schroder Global High Yield Fund (Dis) ²	SGHX		
20	BlackRock Global Allocation Fund ^{1, 3}	BGA		
21	Franklin Global Convertible Securities Fund ^{1,3}	TGS		
22	PRUmanaged Balanced Fund ^{1,3}	MBF		
23	PRUmanaged Growth Fund ^{1,3}	MGF		
24	BlackRock Asian Dragon Fund ^{1,2}	BDR	3	4 (up by one level)
25	Eastspring Investments Asian Equity Fund ^{1,2}	EAE		
26	Eastspring Investments Asian Low Volatility Equity Fund ^{1,2}	ELV		
27	Fidelity Asian Special Situations Fund ^{1,2}	FAS		
28	FSSA Asian Equity Plus Fund ^{1,2}	FAE		
29	Invesco Asia Opportunities Equity Fund ^{1,2}	IAO		
30	JPMorgan ASEAN Fund ^{1,2}	JAS		
31	JPMorgan Pacific Securities Fund ^{1,2}	JPS		
32	Templeton Asian Growth Fund ^{1,2}	TAG		
33	abrdn SICAV I Japanese Sustainable Equity Fund ^{1,2,3}	AJE		
34	Pacific (ex-Japan) Equity Fund ^{1,3}	PEF		

As a holder of the notional units of the PRU-Investment Choices, **please note that the updated risk level may not correspond to your result of suitability assessment (risk profile) which you have completed. You are therefore advised, at your sole discretion, to review the suitability of the PRU-Investment Choices by updating your risk profile by completing the risk profile questionnaire available from your consultant and review the existing notional units and premium allocation(s) / dividend allocation(s) under your policy(ies).**

There is no change to the name of the investment choices and their corresponding reference funds. The above changes also constitute no change in the fee structure, investment objective / strategy and management company of the reference funds. The existing notional units and premium allocation(s) / dividend allocation(s) under your policy(ies) will not be affected by the updated risk level. However, if the updated risk level(s) does not correspond to your risk profile or you have concern on the updated risk level, you may choose to switch your existing notional units of the PRU-Investment Choice(s) and redirect your premium allocation(s) / dividend allocation(s) to other investment choice(s) available under your policy(ies) by submitting a request to Prudential. You can arrange your request through

¹ The investment choice is available under 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.

² The investment choice is available under PRUlink Opal Investment Plan and PRUlink Empower Investment Plan.

³ The investment choice has been closed for new subscriptions, any regular premium(s)/dividend(s) allocation instructions and switching-in request.

myPrudential at our website www.prudential.com.hk or submit to Prudential the duly signed and completed form available from your consultant or our customer service center. Currently, you can opt for an unlimited number of switching of investment choice and change of premium allocation(s) / dividend allocation(s) for future contributions in Prudential investment-linked insurance plans without incurring switching charges. Or else, you are not required to take any action for the changes described.

For further information on the PRU-Investment Choice(s) and other investment choice(s) available under Prudential investment-linked insurance plans 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)

2026 年 9 月 24 日



Important Document
重要函件

親愛的保單持有人：

有關：保誠投資選項（定義見下文）之風險指數更新

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。

鑒於投資選項的波幅和風險指數可不時改變，保誠將定期評估投資選項的風險指數。根據我們最新之評估，以下投資選項的風險指數將於 **2026 年 10 月 23 日**（「生效日期」）起提高（即有關保誠投資選項的風險上升）。

表一：投資選項風險指數上升列表

#	投資選項名稱（統稱「保誠投資選項」）	編號	現有風險指數 （生效日期前）	新風險指數 （生效日期起）
1	AB FCP I 環球高收益基金 ^{1,2}	AHY	2	3 (上升一級)
2	AB FCP I 環球高收益基金 (分派) ²	AHYX		
3	安聯收益及增長基金 ^{1,2}	AIG		
4	安聯收益及增長基金 (分派) ²	AIGX		
5	霸菱環球均衡基金 ^{1,2}	BGB		
6	霸菱環球高級抵押債券基金 ^{1,2}	BSS		
7	霸菱環球高級抵押債券基金 (分派) ²	BSSX		
8	瀚亞投資亞洲高收益債券基金 ^{1,2}	EAH		
9	瀚亞投資亞洲高收益債券基金 (分派) ²	EAHX		
10	瀚亞投資全球通基金 ^{1,2}	EGM		
11	富達環球股息基金 ^{1,2}	FGD		
12	富達環球多元收益基金 ^{1,2}	FGM		
13	富達環球多元收益基金 (分派) ²	FGMX		
14	富達美元高收益基金 ^{1,2}	FHY		
15	富達美元高收益基金 (分派) ²	FHYX		
16	景順環球高收益債券基金 ^{1,2}	IHI		
17	晉達 GSF 環球策略管理基金 ^{1,2}	IGM		
18	施羅德環球高收益基金 ^{1,2}	SGH		

¹ 此投資選項適用於「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。

² 此投資選項適用於雋珀投資計劃、雋賦投資計劃。

#	投資選項名稱 (統稱「保誠投資選項」)	編號	現有風險指數 (生效日期前)	新風險指數 (生效日期起)
19	施羅德環球高收益基金 (分派) ²	SGHX	2	3 (上升一級)
20	貝萊德環球資產配置基金 ^{1,1}	BGA		
21	富蘭克林環球可換股證券基金 ^{1,3}	TGS		
22	「保誠薈萃」均衡基金 ^{1,3}	MBF		
23	「保誠薈萃」增長基金 ^{1,3}	MGF		
24	貝萊德亞洲巨龍基金 ^{1,2}	BDR	3	4 (上升一級)
25	瀚亞投資亞洲股票基金 ^{1,2}	EAE		
26	瀚亞投資亞洲低波幅股票基金 ^{1,2}	ELV		
27	富達亞洲特別機會基金 ^{1,2}	FAS		
28	首域盈信亞洲股本優點基金 ^{1,2}	FAE		
29	景順亞洲機遇股票基金 ^{1,2}	IAO		
30	摩根東協基金 ^{1,2}	JAS		
31	摩根太平洋證券基金 ^{1,2}	JPS		
32	鄧普頓亞洲增長基金 ^{1,2}	TAG		
33	安本基金日本可持續股票基金 ^{1,2,3}	AJE		
34	太平洋(日本除外)股票基金 ^{1,3}	PEF		

作為保誠投資選項名義單位的持有者，懇請注意更新後的風險指數可能與您的合適性評估 (風險承擔能力類型) 的結果不盡相符。我們建議您可自行考慮透過閣下的顧問再次填寫風險承擔能力問卷以更新閣下的風險承擔能力類型，並審視保單下現有名義單位和保費分配 / 紅利分配，藉此檢閱上述保誠投資選項的合適性。

投資選項及其參考基金名稱並沒有任何更改。此外，以上更改並不構成參考基金的費用結構、投資目標 / 政策及管理公司的變更。閣下保單內現有的名義單位及保費分配 / 紅利分配將不會因本次風險指數更新而受到影響。然而，若更新後的風險指數與閣下的風險承擔能力類型不相符，或閣下對調整後的風險指數有所顧慮，閣下可遞交指示至本公司，以轉換現有保誠投資選項之名義單位及重新分配閣下日後保費分配 / 紅利分配至閣下保單內其他可供選擇的投資選項。閣下可透過本公司網站 www.prudential.com.hk 之 myPrudential 安排相關指示，或透過閣下的顧問或客戶服務部索取表格並填妥及簽署交回本公司。現時，於各保誠投資相連壽險計劃下，閣下可不限次數選擇作出投資選項調配、轉換日後的保費分配或紅利分配，而毋須繳付調配費用。否則，閣下毋須就上述更新採取任何行動。

如欲查閱更多保誠投資選項及於保誠的投資相連壽險計劃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)

¹ 此投資選項適用於「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、「極薈」智選計劃、「運籌」萬全保障計劃及「運籌智富」投資計劃。

² 此投資選項適用於雋珀投資計劃、雋賦投資計劃。

³ 此投資選項現正暫停接受新認購、任何定期保費 / 紅利分配指示及調配買入申請。