13 February 2026

PRUDENTIAL 保誠保險

Important Document
重要函件

Dear Valued Customer,

Re: Change in respect of Schroder Hong Kong Equity Fund (Code: SHK), Schroder International Selection Fund - Hong Kong Equity (Code: SHKE), Schroder Global High Yield Fund (Code: SGH) and Schroder Global High Yield Fund (Dis) (Code: SGHX) (individually, the "PRU-Investment Choice"; and collectively, the "PRU-Investment Choices")

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.

Schroder Hong Kong Equity Fund and Schroder Global High Yield Fund are 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 (collectively, the "**Policies**").

Schroder Global High Yield Fund (Dis) is available under PRUlink Opal Investment Plan and PRUlink Empower Investment Plan.

Schroder International Selection Fund - Hong Kong Equity is available under PRUlink capital investment plan.

****

We have been informed by the board of directors of Schroder International Selection Fund ("**the Board**") the change to the investment objective or policy of (i) Schroder International Selection Fund - Hong Kong Equity, the reference fund of Schroder Hong Kong Equity Fund available under the Policies and the reference fund of Schroder International Selection Fund - Hong Kong Equity available under PRUlink capital investment plan; (ii) Schroder International Selection Fund – Global High Yield, the reference fund of Schroder Global High Yield Fund available under the Policies and the reference fund of Schroder Global High Yield Fund (Dis) available under PRUlink Opal Investment Plan and PRUlink Empower Investment Plan (individually, the "**Reference Fund**"; and collectively, the "**Reference Funds**"), with effect from **30 March 2026** (the "**Effective Date**").

A. Changes of investment objective of Schroder International Selection Fund - Hong Kong Equity

The reference fund's investment objective will be updated in order to reflect the change of target benchmark from FTSE Hong Kong (Net TR) index to FTSE MPF Hong Kong Index.

The existing target benchmark does not include Chinese stocks listed on The Stock Exchange of Hong Kong Limited (the "**Hong Kong Stock Exchange**"). However, given the rapid rise of Chinese companies over recent years they now make up most of the companies listed on the Hong Kong Stock Exchange and almost 80% of the market capitalisation. On this basis the Board does not believe that the current target benchmark sufficiently represents the Hong Kong stock market. The new target benchmark covers both Hong Kong companies as well as Chinese companies and will offer a full reflection of the Hong Kong stock market.

Please refer to the following table. New wording is shown in bold. Removed wording is shown as strikethrough text.

Investment Objective
The Fund aims to provide capital growth in excess of the ~~FTSE Hong Kong (Net TR) index~~ **FTSE MPF Hong Kong Index** after fees have been deducted over a three to five year period by investing in equity and equity related securities of companies listed on the Hong Kong Stock Exchange.
Benchmark
The Fund's performance should be assessed against its target benchmark being to exceed the ~~FTSE Hong Kong (Net TR) index~~ **FTSE MPF Hong Kong Index** and compared against the Morningstar Hong Kong Equity Category. The Fund's investment universe is expected to overlap to a limited extent with the components of the target benchmark. The comparator benchmark is only included for performance comparison purposes and does not determine how the Investment Manager invests the Fund's assets. The Investment Manager invests on a discretionary basis and is not limited to investing in accordance with the composition of the target benchmark. The Investment Manager will invest in companies or sectors not included in the target benchmark in order to take advantage of specific investment opportunities. The target benchmark has been selected because it is representative of the type of investments in which the Fund is likely to invest and it is, therefore, an appropriate target in relation to the return that the Fund aims to provide. The comparator benchmark has been selected because the Investment Manager believes that the benchmark is a suitable comparison for performance purposes given the Fund's investment objective and policy.

Save as disclosed above, (i) all other key features of the Reference Fund, including the fees chargeable in respect of the Reference Fund as stated in the Hong Kong offering documents, will remain the same; (ii) there will be no change to the risks applicable to the Reference Fund; and (iii) there will also be no material change in the operation and/or manner in which the Reference Fund is being managed as a result of the changes set out above. The changes are not expected to materially prejudice the rights or interests of existing investors.

The Reference Fund will bear any costs and expenses associated with the changes including legal, audit and regulatory charges, which are expected to be insignificant and are estimated to be approximately less than 0.01% of the net asset value of the Reference Fund as of 30 June 2025.

B. Changes of investment policy of Schroder International Selection Fund - Global High Yield

The reference fund's investment policy will change to increase the permitted level of investment in contingent convertible bonds ("**CoCos**"). The Board has also updated the investment policy to clarify that the Reference Fund's exposure to below investment grade bonds may be direct or indirect (including via credit default swaps and credit default swap indices).

Over time, CoCos have increased in popularity and issuance, and represent an increasing part of the Reference Fund's investment universe. The Board will therefore increase the permitted limit from up to 10% to up to 15% of the Reference Fund's net assets.

Please refer to the following table. New wording is shown in bold. Removed wording is shown as strikethrough text.

Investment policy
The Fund is actively managed and invests at least two-thirds of its assets **directly or indirectly (including via credit default swaps and credit default swap indices)** in fixed and floating rate securities that have a below investment grade credit rating (as measured by Standard & Poor's or any equivalent grade of other credit rating agencies). The securities may be denominated in various currencies and issued by governments, government agencies, supra-nationals and companies worldwide. The Fund may invest up to ~~10%~~**15%** of its assets in contingent convertible bonds. The Fund may also invest up to one-third of its assets directly or indirectly in other securities (including other asset classes), countries, regions, industries or currencies, Investment Funds, warrants and Money Market Investments, and hold cash (subject to the restrictions provided in Appendix I). The Fund may use derivatives, long and short, with the aim of achieving investment gains, reducing risk or managing the Fund more efficiently. The Fund may use leverage. The Fund maintains a higher overall sustainability score than the Bloomberg Global HYxCMBSxEMG index USD Hedged 2% cap, based on the Investment Manager's rating criteria. ~~More details on the investment process used to achieve this can be found in the Fund Characteristics section.~~

The Fund does not directly invest in certain activities, industries or groups of issuers above the limits listed under "Sustainability-Related Disclosure" on the Fund's webpage https://www.schroders.com/en-lu/lu/individual/fund-centre[1]

There are no other changes to the Reference Fund's investment style, investment philosophy, investment strategy, and the operation and/or manner in which the Reference Fund is being managed following these changes. All other key features of the Reference Fund, including the risk profile and fees, will remain the same.

****

As a holder of the notional units of the PRU-Investment Choice(s), if you do not wish to accept the change, you may choose to switch your existing notional units of the PRU-Investment Choice(s) and redirect your future premium allocation / dividend allocation to other investment choice(s) by submitting a request to Prudential. You can arrange your request through our website www.prudential.com.hk at myPrudential or submit to Prudential the duly signed 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 allocations or dividend allocations 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 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
(Part of Prudential plc (United Kingdom))

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

[1] This website has not been reviewed by the SFC.

2026 年 2 月 13 日

Important Document
重要函件

親愛的保單持有人：

有關：施羅德香港股票基金（編號：SHK）、施羅德環球基金系列 - 香港股票（編號：SHKE）、施羅德環球高收益基金（編號：SGH）及施羅德環球高收益基金（分派）（編號：SGHX）（「保誠投資選項」及統稱「該等保誠投資選項」）之變更

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。

施羅德香港股票基金及施羅德環球高收益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**」）。

施羅德環球高收益基金（分派）適用於雋珀投資計劃及雋賦投資計劃。

施羅德環球基金系列 - 香港股票適用於「鴻圖駿境」投資計劃。

****

我們已接獲施羅德環球基金系列董事（**董事**）通知，有關保誠投資選項之參考基金（i）施羅德環球基金系列 - 香港股票（即適用於保單之施羅德香港股票基金及適用於「鴻圖駿境」投資計劃之施羅德環球基金系列 - 香港股票的參考基金）; 及（ii）施羅德環球基金系列 - 環球高收益（即分別適用於保單及雋珀投資計劃及雋賦投資計劃之施羅德環球高收益基金及施羅德環球高收益基金（分派）的參考基金）（「**參考基金**」及統稱「**該等參考基金**」）的投資目標或政策之變更將於 **2026 年 3 月 30 日（「生效日期」）**起生效。

A. 施羅德環球基金系列 - 香港股票投資目標的變動

參考基金的投資目標將予更新，以反映目標基準由 FTSE Hong Kong (Net TR) index 更改為 FTSE MPF Hong Kong Index。

現有的目標基準並不包括在香港聯合交易所有限公司（「**香港聯交所**」）上市的中國股票。然而，鑑於近年中國公司迅速崛起，現時佔據了大多數在香港聯交所上市的公司，市值佔比接近 80%。據此，董事並不認為現有的目標基準足以代表香港股市。新的目標基準同時涵蓋香港公司和中國公司，將全面反映香港股市。

請參閱下表，新增的措辭字眼以粗體標示。刪除內容以刪除線標示。

投資目標
本基金旨在通過投資於香港聯交所上市公司的股本和股本相關證券，在三年至五年期內扣除費用後提供超過 ~~FTSE Hong Kong (Net TR) index~~ **FTSE MPF Hong Kong Index** 的資本增值。
基準
本基金的表現應按其目標基準評估，即超過 ~~FTSE Hong Kong (Net TR) index~~ **FTSE MPF Hong Kong Index** 及與 Morningstar Hong Kong Equity Category 作比較。本基金的投資領域預期與目標基準的成份有有限範圍的重疊。比較基準只作比較表現用途，並不決定投資經理如何投資本基金資產。投資經理可全權作出投資，並不限制於根據目標基準成份作出投資。為了受惠於特定投資機會，投資經理將投資於不包括在目標基準的公司或界別。 選擇目標基準是由於該基準代表本基金可能會投資的種類，因此該基準為本基金旨在提供的回報的適當目標。選擇比較基準是由於投資經理相信基於本基金的投資目標和策略，該基準適合用於比較本基金表現。

除上文所披露者外，(i) 參考基金的所有其他主要特點（包括於香港發售文件所述應就參考基金收取的費用）將維持不變；(ii) 參考基金所適用的風險將不會變更；及(iii) 參考基金的營運及 / 或管理方式亦將不會因上文所載的更改而有任何重大變更。預期更改不會對現有投資者的權利或權益造成重大損害。

參考基金將承擔與更改有關的任何費用及開支，包括法律、審計及監管的費用，預期有關費用及開支並不重大，估計約為少於參考基金於截至2025 年 6 月30 日的資產淨值的 0.01%。

B. 施羅德環球基金系列 - 環球高收益投資政策的變動

參考基金的投資政策將予更改，以提高對或有可轉換債券的允許投資水平。董事亦已更新投資政策，以澄清參考基金對低於投資級別債券的投資可為直接或間接（包括透過信貸違約掉期及信貸違約掉期指數）。

或有可轉換債券已隨著時間推移越來越普及，而發行規模亦隨之增大，在參考基金的投資領域中所佔比重亦日益增加。因此，董事將允許上限從參考基金的淨資產最多 10%提高至最多 15%。

請參閱下表，新增的措辭字眼以粗體標示。刪除內容以刪除線標示。

投資政策
本基金被積極管理及將最少三分之二的資產**直接或間接（包括透過信貸違約掉期及信貸違約掉期指數）**投資於信貸評級低於投資級別（按標準普爾的評級或其他信貸評級機構的任何同等評級）的定息和浮息證券。此等證券可由全球各地政府、政府機構、跨國組織和公司發行，並以各種貨幣定值。 本基金可將最多 ~~10%~~**15%**的資產投資於或有可轉換債券。 本基金亦可將不多於三分之一資產直接或間接投資於其他證券（包括其他資產類別）、國家、地區、行業或貨幣、投資基金、認股證及貨幣市場投資項目，和持有現金（受附件 I 所載的限制所規限）。 本基金可為達致投資增益、減低風險或更有效地管理本基金，運用長倉和短倉的衍生工具。本基金可以使用槓桿。 根據投資經理的評分標準，本基金比 Bloomberg Global HYxCMBSxEMG index USD Hedged 2% cap 維持較高的整體可持續評分。~~有關達致此目的所使用的投資過程，詳情請見基金特色一節。~~ 本基金不會直接投資於超過本基金網頁 https://www.schroders.com/enlu/lu/individual/fund-centre[1]下「可持續相關披露」中所列限制之若干活動、產業或發行人團體。

作出此等更改後，參考基金的投資風格、投資理念、投資策略，以及參考基金的營運及/或管理方式不會有任何其他變更。參考基金的所有其他主要特點（包括風險概況及費用）將維持不變。

****

作為保誠投資選項的名義單位持有者，若 閣下不希望接受是次更新，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/紅利分配至其他投資選項。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。

如欲查閱更多該等保誠投資選項及於保單下之其他投資選擇及其相關該等參考基金的資料，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
(保誠集團成員)

(此信件為電腦列印文件，毋需簽署)

[1] 此網站未經證監會審閱。