

雋宇投資保險計劃 (「計劃」)

親愛的客戶：

我們現在通知閣下計劃內提供的投資選擇**施羅德環球基金系列 - 香港股票基金 (「受影響投資選擇」)**之參考基金 (「參考基金」) 的一些變動。

更新參考基金的投資目標

根據施羅德環球基金系列的董事會 (「董事會」) 的通知，於 **2026 年 3 月 30 日** (「生效日」)，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。

背景資料和原因

參考基金的現有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，董事會並不認為參考基金現有的目標基準足以代表香港股市。參考基金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。

有關所作出的更改的完整詳情，請參閱本函件的附錄。

更改的影響

除上文所披露者外，(i) 參考基金的所有其他主要特點 (包括於參考基金的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。預期更改不會對參考基金的現有投資者的權利或權益造成重大損害。參考基金的香港發售文件將作出修訂，以反映上文所載的更改 / 更新。

有關更改的費用及開支

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%。

若閣下是受影響投資選擇的投資者，**如閣下接受上述變更，則毋須作任何行動**。如閣下不接受上述變更，閣下可(i) 轉換閣下現有受影響投資選擇之名義單位到計劃下的其他投資選擇，相關轉換將不會被收取轉換費；及 / 或 (ii) 將閣下未來於受影響投資選擇所作之投資選擇重新分配至計劃下的其他投資選擇，而我們不會就此徵收費用。

投資涉及風險。如欲了解計劃及其投資選擇之詳情，請參閱計劃之主要銷售刊物。有關計劃下的投資選擇之相應參考基金的詳情 (包括投資目標及政策、風險因素及收費)，請參閱參考基金之銷售說明書 (包括產品資料概要)，我們可應要求免費提供。

如您有任何垂詢，(香港) 請致電我們的客戶服務熱線(852) 2802 2812 (星期一至星期五上午九時正至下午五時半及星期六上午九時正至下午一時正，公眾假期除外) 或電郵至 cs@axa.com.hk；(澳門) 請致電我們的客戶服務熱線(853) 8799 2812 (星期一至星期五上午九時正至下午五時半，星期六、日及銀行假期除外)

或電郵至 ma.enquiry@axa.com.mo。

安盛金融保險（香港）有限公司 謹啟

本函乃電腦編印文件，毋須簽署。

附錄

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
參考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
參考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。參考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，並不決定參考基金的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參考基金可能會投資的種類，因此該基準為參考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參考基金的投資目標和策略，該基準適合用於比較參考基金表現。

11 February 2026

Pulsar Investment Insurance Plan (the “Scheme”)

Dear Valued Customer,

We would like to inform you of certain changes to the reference fund (the “**Reference Fund**”) of the investment option **Schroder International Selection Fund - Hong Kong Equity** (the “**Affected Investment Option**”) provided under the Scheme.

Update of Investment Objective of Reference Fund

As informed by the board of directors of Schroder International Selection Fund (the “**Board of Directors**”), on **30 March 2026** (the “**Effective Date**”) 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.

Background and rationale

The existing target benchmark of the Reference Fund 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 of Directors do not believe that the current target benchmark of the Reference Fund sufficiently represents the Hong Kong stock market. The new target benchmark of the Reference Fund covers both Hong Kong companies as well as Chinese companies and will offer a full reflection of the Hong Kong stock market.

Full details of the changes being made can be viewed in the Appendix to this letter.

Implication of the changes

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 its 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 of the Reference Fund. The Hong Kong offering documents of the Reference Fund will be revised to reflect the changes / updates as set out above.

Costs and expenses in respect of the changes

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.

If you are an investor of the Affected Investment Option, **no action is required if you accept the above changes**. If you do not accept the above changes, you may: (i) switch your existing notional units in the Affected Investment Option to other investment option(s) available under the Scheme free of switching fee; and/ or (ii) redirect your

future investment option allocation in the Affected Investment Option to other investment option(s) available under the Scheme free of charge.

Investment involves risk. For details regarding the Scheme and its investment options, please refer to the Principal Brochure of the Scheme. For details including the investment objectives and policies, risk factors and charges of the reference funds corresponding to the investment options of the Scheme, please refer to the offering documents (including the product key facts statements) of the reference funds, which are made available free of charge by us upon request.

If you have any queries, (for Hong Kong) please contact our Customer Service Hotline on (852) 2802 2812 (Monday to Friday from 9:00 am to 5:30 pm and Saturday from 9:00 am to 1:00 pm, except on public holidays) or email us at cs@axa.com.hk; (for Macau) please contact our Customer Service Hotline on (853) 8799 2812 (Monday to Friday from 9:00 am to 5:30 pm, except on Saturday, Sunday, and banking holidays) or email us at ma.enquiry@axa.com.mo.

Yours sincerely,

AXA China Region Insurance Company (Hong Kong) Limited

This is a computer-generated document. No signature is required.

Appendix

New wording is shown in bold. Removed wording is shown as strikethrough text.

Investment Objective
The Reference 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
<p>The Reference 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 Reference 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 of the Reference Fund invests the Reference 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.</p> <p>The target benchmark has been selected because it is representative of the type of investments in which the Reference Fund is likely to invest and it is, therefore, an appropriate target in relation to the return that the Reference 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 Reference Fund's investment objective and policy.</p>