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Investment-linked Insurance  
Signature III Investment Insurance Plan  
Polaris Investment Insurance Plan

# Investment options leaflet

**The respective Principal Brochures of Signature III Investment Insurance Plan (“Signature III”) and Polaris Investment Insurance Plan (“Polaris”) consist of the relevant Product Brochure, this Investment Options Leaflet and the relevant Product Key Facts Statement. This Investment Options Leaflet is issued and should be read in conjunction with the Product Brochure and the Product Key Facts Statement of the relevant plan.**

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### **Investment Risks that may be relevant to your investment**

Investment involves risks, including fluctuation of market price of investment. Past performance is not indicative of future performance. **It is important for you to know your risk tolerance level and the level of risks associated with your investment before making any investment decisions.**

The investment options available under **Signature III / Polaris (whichever is applicable)** can have very different features and risk profiles. Some may be of high risk. You are strongly recommended to read the offering documents of the respective reference funds carefully for the risks associated with the investment. Copies of the offering documents of the reference funds are made available by AXA China Region Insurance Company (Hong Kong) Limited (the “Company”).

In general, the performance of investment options will be affected by a number of risk factors:

#### **Market Risk**

The fund price of reference fund may fluctuate as a result of a variety of changes in the market and the economy, including but not limited to changes in interest rates, exchange rate, credit rating of the issuer or guarantor, inflation (including actual and outlook) and a general decline in the investment market as a whole.

#### **Counterparty Risk**

Investment may be subject to the credit risk and default risk of the issuer or guarantor.

#### **Liquidity Risk**

The reference fund may invest in instruments where the volume of transactions may fluctuate significantly depending on market sentiment. There is a risk that investments made by the reference fund may become less liquid in response to market developments or adverse investor perceptions.

#### **Currency Risk**

The reference fund that holds assets denominated in non-local currency is subject to the risk of exchange rate fluctuation.

## List of investment options available under Signature III / Polaris

**You should read the offering documents (including the product key facts statements) of the reference funds, which are available from the Company upon request, for details of the reference funds (including, without limitation, their investment objectives and policies, risk factors and charges).**

The investment performance of an investment option is calculated by reference to the investment performance of the relevant reference fund(s). You should refer to the product brochure of Signature III / Polaris (whichever is applicable) for the fees and charges of the relevant plan.

	Category	Name of investment option	Code (Signature III / Polaris)	Name of corresponding reference fund	Name of management company of reference fund	Share class of reference fund	Currency of investment option / reference fund	Dividend Distribution <sup>#</sup>
1	Short-term Bond and Money Market	Amundi Funds - Cash USD	28DCASH / 29DCASH	Amundi Funds - Cash USD	Amundi Luxembourg S.A.	A2(C)	USD	No dividend distribution
2	Short-term Bond and Money Market	AXA World Funds - Asian Short Duration Bonds	28AWASD / 29AWASD	AXA World Funds - Asian Short Duration Bonds	AXA Investment Managers Paris	A distribution monthly "st" (USD)	USD	Dividend Distribution
3	Short-term Bond and Money Market	AXA World Funds - Asian Short Duration Bonds A Dis st (CNH Hgd)	28AWASR / 29AWASR	AXA World Funds - Asian Short Duration Bonds	AXA Investment Managers Paris	A distribution monthly "st" (CNH Hedged 95%)	RMB	Dividend Distribution
4	Short-term Bond and Money Market	AXA World Funds - Asian Short Duration Bonds A Dis st (HKD Hgd)	28AWASH / 29AWASH	AXA World Funds - Asian Short Duration Bonds	AXA Investment Managers Paris	A distribution monthly "st" (HKD Hedged 95%)	HKD	Dividend Distribution
5	Short-term Bond and Money Market	AXA World Funds - Emerging Markets Short Duration Bonds	28AWEMS / 29AWEMS	AXA World Funds - Emerging Markets Short Duration Bonds	AXA Investment Managers Paris	A distribution monthly "st" (HKD Hedged 95%)	HKD	Dividend Distribution
6	Short-term Bond and Money Market	Fidelity Funds - Euro Cash Fund	28FIEUC / 29FIEUC	Fidelity Funds - Euro Cash Fund	FIL Investment Management (Luxembourg) S.A.	A - Acc	EUR	No dividend distribution
7	Short-term Bond and Money Market	Fidelity Funds - US Dollar Cash Fund	28FUSCA / 29FUSCA	Fidelity Funds - US Dollar Cash Fund	FIL Investment Management (Luxembourg) S.A.	A - Acc	USD	No dividend distribution
8	Fixed Income - Global	Architas Flexible Bond	28AHFBD / 29AHFBD	Architas Multi-Manager Global Managed Funds Unit Trust - Architas Flexible Bond	Architas Multi-Manager Europe Limited	R	USD	No dividend distribution

	Category	Name of investment option	Code (Signature III / Polaris)	Name of corresponding reference fund	Name of management company of reference fund	Share class of reference fund	Currency of investment option / reference fund	Dividend Distribution <sup>#</sup>
9	Fixed Income - Global	Architas Flexible Bond R Dis	28AHFBR / 29AHFBR	Architas Multi-Manager Global Managed Funds Unit Trust - Architas Flexible Bond	Architas Multi-Manager Europe Limited	R Distribution	USD	Dividend Distribution
10	Fixed Income - Global	AXA World Funds - Global Strategic Income	28AWGSB / 29AWGSB	AXA World Funds - Global Strategic Income	AXA Investment Managers Paris	A distribution monthly "st" (HKD Hedged 95%)	HKD	Dividend Distribution
11	Fixed Income - Global	Templeton Global Bond Fund	28TPGBL / 29TPGBL	Franklin Templeton Investment Funds - Templeton Global Bond Fund	Franklin Templeton International Services S.à r.l.	A (Acc)	USD	No dividend distribution
12	Fixed Income - Global	The Jupiter Global Fund - Jupiter Dynamic Bond	28JUJDB / 29JUJDB	The Jupiter Global Fund - Jupiter Dynamic Bond	Jupiter Asset Management International S.A.	L EUR Acc	EUR	No dividend distribution
13	Fixed Income - USD	AB FCP I - American Income Portfolio	28AFAIA / 29AFAIA	AB FCP I - American Income Portfolio	AllianceBernstein (Luxembourg) S.à r.l.	A2	USD	No dividend distribution
14	Fixed Income - USD	AB FCP I - American Income Portfolio AA	28ABAIA / 29ABAIA	AB FCP I - American Income Portfolio	AllianceBernstein (Luxembourg) S.à r.l.	AA	USD	Dividend Distribution
15	Fixed Income - USD	Fidelity Funds - US Dollar Bond Fund	28FIUSB / 29FIUSB	Fidelity Funds - US Dollar Bond Fund	FIL Investment Management (Luxembourg) S.A.	A	USD	Dividend Distribution
16	Fixed Income - USD	Fidelity Funds - US Dollar Bond Fund A-MCDIST(G)-GBP	28FIUSG / 29FIUSG	Fidelity Funds - US Dollar Bond Fund	FIL Investment Management (Luxembourg) S.A.	A-MCDIST(G)-GBP(hedged)	GBP	Dividend Distribution
17	Fixed Income - USD	Fidelity Funds - US Dollar Bond Fund A-MCDIST(G)-HKD	28FIUSH / 29FIUSH	Fidelity Funds - US Dollar Bond Fund	FIL Investment Management (Luxembourg) S.A.	A-MCDIST(G)-HKD	HKD	Dividend Distribution
18	Fixed Income - USD	Fidelity Funds - US Dollar Bond Fund A-MCDIST(G)-RMB	28FIUSR / 29FIUSR	Fidelity Funds - US Dollar Bond Fund	FIL Investment Management (Luxembourg) S.A.	A-MCDIST(G)-RMB(hedged)	RMB	Dividend Distribution
19	Fixed Income - HKD	Principal Life Style Fund - Principal Hong Kong Bond Fund	28RHKBO / 29RHKBO	Principal Life Style Fund - Principal Hong Kong Bond Fund	Principal Asset Management Company (Asia) Limited	Retail	HKD	No dividend distribution

	Category	Name of investment option	Code (Signature III / Polaris)	Name of corresponding reference fund	Name of management company of reference fund	Share class of reference fund	Currency of investment option / reference fund	Dividend Distribution <sup>#</sup>
20	Fixed Income - Inflation-Linked	AXA World Funds - Global Inflation Bonds	28AWGIB / 29AWGIB	AXA World Funds - Global Inflation Bonds	AXA Investment Managers Paris	A Capitalisation (USD Hedged 95%)	USD	No dividend distribution
21	Fixed Income - High Yield	AB FCP I - Global High Yield Portfolio	28AFHYA / 29AFHYA	AB FCP I - Global High Yield Portfolio	AllianceBernstein (Luxembourg) S.à r.l.	A2	USD	No dividend distribution
22	Fixed Income - High Yield	AB SICAV I - Sustainable Euro High Yield Portfolio	28AFEHY / 29AFEHY	AB SICAV I - Sustainable Euro High Yield Portfolio	AllianceBernstein (Luxembourg) S.à r.l.	A2	EUR	No dividend distribution
23	Fixed Income - High Yield	Amundi Funds - Euro High Yield Bond	28DBEHY / 29DBEHY	Amundi Funds - Euro High Yield Bond	Amundi Luxembourg S.A.	A2(C)	EUR	No dividend distribution
24	Fixed Income - High Yield	Amundi Funds - Euro High Yield Bond A2 Hgd MTD	28DBEH2 / 29DBEH2	Amundi Funds - Euro High Yield Bond	Amundi Luxembourg S.A.	A2 Hgd MTD	USD	Dividend Distribution
25	Fixed Income - High Yield	AXA World Funds - Global High Yield Bonds	28AWGHY / 29AWGHY	AXA World Funds - Global High Yield Bonds	AXA Investment Managers Paris	A distribution monthly "st" (USD)	USD	Dividend Distribution
26	Fixed Income - High Yield	AXA World Funds - Global High Yield Bonds A Dis st (HKD Hgd)	28AWGHH / 29AWGHH	AXA World Funds - Global High Yield Bonds	AXA Investment Managers Paris	A distribution monthly "st" (HKD Hedged 95%)	HKD	Dividend Distribution
27	Fixed Income - High Yield	AXA World Funds - US High Yield Bonds	28AWUHA / 29AWUHA	AXA World Funds - US High Yield Bonds	AXA Investment Managers Paris	A distribution monthly "st" (USD)	USD	Dividend Distribution
28	Fixed Income - High Yield	Barings Global Senior Secured Bond Fund G EUR Dist	28BGSSE / 29BGSSE	Barings Umbrella Fund plc - Barings Global Senior Secured Bond Fund	Baring International Fund Managers (Ireland) Limited	G EUR Hedged Dist Monthly	EUR	Dividend Distribution
29	Fixed Income - High Yield	Barings Global Senior Secured Bond Fund G GBP Dist	28BGSSG / 29BGSSG	Barings Umbrella Fund plc - Barings Global Senior Secured Bond Fund	Baring International Fund Managers (Ireland) Limited	G GBP Hedged Dist Monthly	GBP	Dividend Distribution

	Category	Name of investment option	Code (Signature III / Polaris)	Name of corresponding reference fund	Name of management company of reference fund	Share class of reference fund	Currency of investment option / reference fund	Dividend Distribution <sup>#</sup>
30	Fixed Income - High Yield	Barings Global Senior Secured Bond Fund G RMB Dist	28BGSSR / 29BGSSR	Barings Umbrella Fund plc - Barings Global Senior Secured Bond Fund	Baring International Fund Managers (Ireland) Limited	G RMB Hedged Dist Monthly	RMB	Dividend Distribution
31	Fixed Income - High Yield	Barings Global Senior Secured Bond Fund G USD Dist	28BGSSU / 29BGSSU	Barings Umbrella Fund plc - Barings Global Senior Secured Bond Fund	Baring International Fund Managers (Ireland) Limited	G USD Dist Monthly	USD	Dividend Distribution
32	Fixed Income - High Yield	JPMorgan Investment Funds - Global High Yield Bond Fund	28JFGHY / 29JFGHY	JPMorgan Investment Funds - Global High Yield Bond Fund	JPMorgan Asset Management (Europe) S.à r.l.	A (acc)	USD	No dividend distribution
33	Fixed Income - High Yield	UBS (Lux) Bond Fund - Euro High Yield (EUR)	28UEHYI / 29UEHYI	UBS (Lux) Bond Fund - Euro High Yield (EUR)	UBS Asset Management (Europe) S.A.	P-acc	EUR	No dividend distribution
34	Fixed Income - Global Emerging Markets	AB FCP I - Emerging Markets Debt Portfolio	28ABRMA / 29ABRMA	AB FCP I - Emerging Markets Debt Portfolio	AllianceBernstein (Luxembourg) S.à r.l.	AA	USD	Dividend Distribution
35	Fixed Income - Global Emerging Markets	abrdn SICAV I - Emerging Markets Bond Fund	28EGSEM / 29EGSEM	abrdn SICAV I - Emerging Markets Bond Fund	abrdn Investments Luxembourg S.A.	A - Acc	USD	No dividend distribution
36	Fixed Income - Global Emerging Markets	JPMorgan Funds - Emerging Markets Debt Fund	28JFEMD / 29JFEMD	JPMorgan Funds - Emerging Markets Debt Fund	JPMorgan Asset Management (Europe) S.à r.l.	A (acc)	USD	No dividend distribution
37	Fixed Income - Global Emerging Markets	Schroder International Selection Fund - Emerging Markets Debt Total Return	28SCIMD / 29SCIMD	Schroder International Selection Fund - Emerging Markets Debt Total Return	Schroder Investment Management (Europe) S.A.	A - Acc	USD	No dividend distribution
38	Fixed Income - Asia	BlackRock Global Funds - Asian Tiger Bond Fund	28MMAT2 / 29MMAT2	BlackRock Global Funds - Asian Tiger Bond Fund	BlackRock (Luxembourg) S.A.	A2	USD	No dividend distribution
39	Fixed Income - Asia	Fidelity Funds - Asia Pacific Strategic Income Fund	28FATRG / 29FATRG	Fidelity Funds - Asia Pacific Strategic Income Fund	FIL Investment Management (Luxembourg) S.A.	A-MCDIST(G)	USD	Dividend Distribution
40	Fixed Income - Asia	FTGF Western Asset Asian Opportunities Fund	28LMAOP / 29LMAOP	Franklin Templeton Global Funds plc - FTGF Western Asset Asian Opportunities Fund	Franklin Templeton International Services S.à r.l.	A Acc	USD	No dividend distribution

	Category	Name of investment option	Code (Signature III / Polaris)	Name of corresponding reference fund	Name of management company of reference fund	Share class of reference fund	Currency of investment option / reference fund	Dividend Distribution <sup>#</sup>
41	Fixed Income - Asia	FTGF Western Asset Asian Opportunities Fund A Dis (M) Plus	28LMWAO / 29LMWAO	Franklin Templeton Global Funds plc - FTGF Western Asset Asian Opportunities Fund	Franklin Templeton International Services S.à r.l.	A Dis (M) Plus	USD	Dividend Distribution
42	Fixed Income - Asia	Schroder International Selection Fund - Asian Bond Total Return	28SCIAF / 29SCIAF	Schroder International Selection Fund - Asian Bond Total Return	Schroder Investment Management (Europe) S.A.	A - Acc	USD	No dividend distribution
43	Fixed Income - Others	Franklin Floating Rate Fund plc	28TPFRA / 29TPFRA	Franklin Floating Rate Fund plc	Franklin Templeton International Services S.à r.l.	A (Acc)	USD	No dividend distribution
44	Fixed Income - Others	Principal Global Investors Funds - Preferred Securities Fund	28RGPSA / 29RGPSA	Principal Global Investors Funds - Preferred Securities Fund	Principal Global Investors (Ireland) Limited	USD A Accumulation	USD	No dividend distribution
45	Fixed Income - Others	Principal Global Investors Funds - Preferred Securities Fund D2 Inc	28RGPSD / 29RGPSD	Principal Global Investors Funds - Preferred Securities Fund	Principal Global Investors (Ireland) Limited	USD D2 Income	USD	Dividend Distribution
46	Fixed Income - Others	Principal Global Investors Funds - Preferred Securities Fund D2 Income Plus	28RGPSI / 29RGPSI	Principal Global Investors Funds - Preferred Securities Fund	Principal Global Investors (Ireland) Limited	D2 Income Plus	USD	Dividend Distribution
47	Fixed Income - Others	Principal Global Investors Funds - Preferred Securities Fund HKD D2 Income Plus	28RGPSH / 29RGPSH	Principal Global Investors Funds - Preferred Securities Fund	Principal Global Investors (Ireland) Limited	HKD D2 Income Plus	HKD	Dividend Distribution
48	Mixed Asset - Global	Architas Multi-Asset Balanced	28AHMAB / 29AHMAB	Architas Multi-Manager Global Managed Funds Unit Trust - Architas Multi-Asset Balanced	Architas Multi-Manager Europe Limited	R	USD	No dividend distribution
49	Mixed Asset - Global	Barings Global Balanced Fund	28BGLBF / 29BGLBF	Barings International Umbrella Fund - Barings Global Balanced Fund	Baring International Fund Managers (Ireland) Limited	A Acc	USD	No dividend distribution
50	Mixed Asset - Global	BlackRock Global Funds - Global Allocation Fund	28MMGA / 29MMGA	BlackRock Global Funds - Global Allocation Fund	BlackRock (Luxembourg) S.A.	A2	USD	No dividend distribution
51	Mixed Asset - Global	BlackRock Global Funds - Global Multi-Asset Income Fund	28MMGMI / 29MMGMI	BlackRock Global Funds - Global Multi-Asset Income Fund	BlackRock (Luxembourg) S.A.	A6	USD	Dividend Distribution
52	Mixed Asset - Global	BlackRock Global Funds - Global Multi-Asset Income Fund A6 Hgd EUR	28MMGME / 29MMGME	BlackRock Global Funds - Global Multi-Asset Income Fund	BlackRock (Luxembourg) S.A.	A6 Hedged EUR	EUR	Dividend Distribution

	Category	Name of investment option	Code (Signature III / Polaris)	Name of corresponding reference fund	Name of management company of reference fund	Share class of reference fund	Currency of investment option / reference fund	Dividend Distribution <sup>#</sup>
53	Mixed Asset - Global	BlackRock Global Funds - Global Multi-Asset Income Fund A8 Hgd GBP	28MMGMG / 29MMGMG	BlackRock Global Funds - Global Multi-Asset Income Fund	BlackRock (Luxembourg) S.A.	A8 Hedged GBP	GBP	Dividend Distribution
54	Mixed Asset - Global	BlackRock Global Funds - Global Multi-Asset Income Fund A8 Hgd RMB	28MMGMR / 29MMGMR	BlackRock Global Funds - Global Multi-Asset Income Fund	BlackRock (Luxembourg) S.A.	A8 Hedged RMB	RMB	Dividend Distribution
55	Mixed Asset - Global	Schroder International Selection Fund - Global Multi-Asset Income	28SGMAI / 29SGMAI	Schroder International Selection Fund - Global Multi-Asset Income	Schroder Investment Management (Europe) S.A.	A - Acc	USD	No dividend distribution
56	Mixed Asset - Global	Schroder International Selection Fund - Multi-Asset Growth and Income A HKD MF	28SCGIH / 29SCGIH	Schroder International Selection Fund - Multi-Asset Growth and Income	Schroder Investment Management (Europe) S.A.	A HKD Dis MF	HKD	Dividend Distribution
57	Mixed Asset - Global	Schroder International Selection Fund - Multi-Asset Growth and Income A USD MF2	28SCGIU / 29SCGIU	Schroder International Selection Fund - Multi-Asset Growth and Income	Schroder Investment Management (Europe) S.A.	A USD Dis MF2	USD	Dividend Distribution
58	Mixed Asset - Asia	Invesco Asia Asset Allocation Fund	28IABAL / 29IABAL	Invesco Funds, SICAV - Invesco Asia Asset Allocation Fund	Invesco Management S.A.	A - Acc	USD	No dividend distribution
59	Mixed Asset - Asia	JPMorgan Funds - Asia Pacific Income Fund	28JFAPI / 29JFAPI	JPMorgan Funds - Asia Pacific Income Fund	JPMorgan Asset Management (Europe) S.à r.l.	A (acc)	USD	No dividend distribution
60	Mixed Asset - Emerging Markets	Schroder International Selection Fund - Emerging Markets Multi-Asset	28SCEMA / 29SCEMA	Schroder International Selection Fund - Emerging Markets Multi-Asset	Schroder Investment Management (Europe) S.A.	A Dis MF	USD	Dividend Distribution
61	Mixed Asset - Europe	UBS (Lux) Key Selection SICAV - European Growth and Income (EUR)	28UEGIE / 29UEGIE	UBS (Lux) Key Selection SICAV - European Growth and Income (EUR)	UBS Asset Management (Europe) S.A.	P-8%-mdist	EUR	Dividend Distribution
62	Mixed Asset - US	Allianz Global Investors Fund - Allianz Income and Growth	28AZSIG / 29AZSIG	Allianz Global Investors Fund - Allianz Income and Growth	Allianz Global Investors GmbH	AM Distribution	USD	Dividend Distribution
63	Mixed Asset - US	Allianz Global Investors Fund - Allianz Income and Growth AM Dis (H2-EUR)	28AZSIE / 29AZSIE	Allianz Global Investors Fund - Allianz Income and Growth	Allianz Global Investors GmbH	AM Distribution (H2-EUR)	EUR	Dividend Distribution
64	Mixed Asset - US	Allianz Global Investors Fund - Allianz Income and Growth AM Dis (H2-RMB)	28AZSIR / 29AZSIR	Allianz Global Investors Fund - Allianz Income and Growth	Allianz Global Investors GmbH	AM Distribution (H2-RMB)	RMB	Dividend Distribution

	Category	Name of investment option	Code (Signature III / Polaris)	Name of corresponding reference fund	Name of management company of reference fund	Share class of reference fund	Currency of investment option / reference fund	Dividend Distribution <sup>#</sup>
65	Mixed Asset - US	Allianz Global Investors Fund - Allianz Income and Growth AM Dis (HKD)	28AZSIH / 29AZSIH	Allianz Global Investors Fund - Allianz Income and Growth	Allianz Global Investors GmbH	AM Distribution (HKD)	HKD	Dividend Distribution
66	Mixed Asset - US	Franklin Income Fund A (Mdis) USD	28TPFIH / 29TPFIH	Franklin Templeton Investment Funds - Franklin Income Fund	Franklin Templeton International Services S.à r.l.	A (Mdis) USD	USD	Dividend Distribution
67	Mixed Asset - US	Franklin Income Fund A (Mdis) HKD	28TPFIH / 29TPFIH	Franklin Templeton Investment Funds - Franklin Income Fund	Franklin Templeton International Services S.à r.l.	A (Mdis) HKD	HKD	Dividend Distribution
68	Mixed Asset - US	Franklin Income Fund A (Mdirc) RMB-H1	28TPFIR / 29TPFIR	Franklin Templeton Investment Funds - Franklin Income Fund	Franklin Templeton International Services S.à r.l.	A (Mdirc) RMB-H1	RMB	Dividend Distribution
69	Mixed Asset - US	Janus Henderson Balanced Fund	28JBLA1 / 29JBLA1	Janus Henderson Capital Funds plc - Janus Henderson Balanced Fund	Janus Henderson Investors Europe S.A.	A2	USD	No dividend distribution
70	Mixed Asset - US	UBS US Growth and Income (USD) A HKD-8%-mdist	28UHGIH / 29UHGIH	UBS (HK) Fund Series - US Growth and Income (USD)	UBS Asset Management (Hong Kong) Limited	A HKD-8%-mdist	HKD	Dividend Distribution
71	Mixed Asset - US	UBS US Growth and Income (USD) A RMB-8%-mdist	28UHGIH / 29UHGIH	UBS (HK) Fund Series - US Growth and Income (USD)	UBS Asset Management (Hong Kong) Limited	A RMB hedged-8%-mdist	RMB	Dividend Distribution
72	Equity - Global	AB SICAV I - Low Volatility Equity Portfolio	28AFLVE / 29AFLVE	AB SICAV I - Low Volatility Equity Portfolio	AllianceBernstein (Luxembourg) S.à r.l.	A	USD	No dividend distribution
73	Equity - Global	AB SICAV I - Sustainable Global Thematic Portfolio	28AFGGA / 29AFGGA	AB SICAV I - Sustainable Global Thematic Portfolio	AllianceBernstein (Luxembourg) S.à r.l.	AX	USD	No dividend distribution
74	Equity - Global	abrdrn SICAV I - Global Sustainable Equity Fund	28EGWEQ / 29EGWEQ	abrdrn SICAV I - Global Sustainable Equity Fund	abrdrn Investments Luxembourg S.A.	A - Acc	USD	No dividend distribution
75	Equity - Global	Architas E.P.I.C. Global Equity Opportunities Fund	28AHGEO / 29AHGEO	Architas Multi-Manager Global Managed Funds Unit Trust - E.P.I.C. Global Equity Opportunities Fund	Architas Multi-Manager Europe Limited	R	USD	No dividend distribution
76	Equity - Global	Architas Flexible Equity	28AHFEQ / 29AHFEQ	Architas Multi-Manager Global Managed Funds Unit Trust - Architas Flexible Equity	Architas Multi-Manager Europe Limited	R	USD	No dividend distribution

	Category	Name of investment option	Code (Signature III / Polaris)	Name of corresponding reference fund	Name of management company of reference fund	Share class of reference fund	Currency of investment option / reference fund	Dividend Distribution <sup>#</sup>
77	Equity - Global	BlackRock Global Funds - Sustainable Global Dynamic Equity Fund	28MMDEU / 29MMDEU	BlackRock Global Funds - Sustainable Global Dynamic Equity Fund	BlackRock (Luxembourg) S.A.	A2	USD	No dividend distribution
78	Equity - Global	BlackRock Global Funds - Systematic Global Equity High Income Fund	28MMGEY / 29MMGEY	BlackRock Global Funds - Systematic Global Equity High Income Fund	BlackRock (Luxembourg) S.A.	A6	USD	Dividend Distribution
79	Equity - Global	BlackRock Global Funds - Systematic Global Equity High Income Fund A6 Hgd GBP	28MMGEG / 29MMGEG	BlackRock Global Funds - Systematic Global Equity High Income Fund	BlackRock (Luxembourg) S.A.	A6 Hedged GBP	GBP	Dividend Distribution
80	Equity - Global	BlackRock Global Funds - Systematic Global Equity High Income Fund A8 Hgd RMB	28MMGER / 29MMGER	BlackRock Global Funds - Systematic Global Equity High Income Fund	BlackRock (Luxembourg) S.A.	A8 Hedged RMB	RMB	Dividend Distribution
81	Equity - Global	Fidelity Funds - Global Thematic Opportunities Fund	28FINTF / 29FINTF	Fidelity Funds - Global Thematic Opportunities Fund	FIL Investment Management (Luxembourg) S.A.	A - Acc	USD	No dividend distribution
82	Equity - Global	FTGF ClearBridge Global Growth Leaders Fund	28LMCGG / 29LMCGG	Franklin Templeton Global Funds plc - FTGF ClearBridge Global Growth Leaders Fund	Franklin Templeton International Services S.à r.l.	A Acc	USD	No dividend distribution
83	Equity - Global	Ninety One Global Strategy Fund - Global Franchise Fund	28VGFRA / 29VGFRA	Ninety One Global Strategy Fund - Global Franchise Fund	Ninety One Luxembourg S.A.	A Acc	USD	No dividend distribution
84	Equity - Global	Ninety One Global Strategy Fund - Global Strategic Equity Fund	28VGSEQ / 29VGSEQ	Ninety One Global Strategy Fund - Global Strategic Equity Fund	Ninety One Luxembourg S.A.	A Acc	USD	No dividend distribution
85	Equity - Global	Pictet - Global Megatrend Selection	28PGMES / 29PGMES	Pictet - Global Megatrend Selection	Pictet Asset Management (Europe) S.A.	P USD	USD	No dividend distribution
86	Equity - Global	PineBridge Global Funds - PineBridge Global Focus Equity Fund	28NGLFE / 29NGLFE	PineBridge Global Funds - PineBridge Global Focus Equity Fund	PineBridge Investments Ireland Limited	A	USD	No dividend distribution
87	Equity - Global	PineBridge Global Funds - PineBridge Global Focus Equity Fund ADC	28NGLFD / 29NGLFD	PineBridge Global Funds - PineBridge Global Focus Equity Fund	PineBridge Investments Ireland Limited	ADC	USD	Dividend Distribution
88	Equity - Global Small-Mid	Templeton Global Smaller Companies Fund	28TPSCF / 29TPSCF	Franklin Templeton Investment Funds - Templeton Global Smaller Companies Fund	Franklin Templeton International Services S.à r.l.	A (Acc)	USD	No dividend distribution

	Category	Name of investment option	Code (Signature III / Polaris)	Name of corresponding reference fund	Name of management company of reference fund	Share class of reference fund	Currency of investment option / reference fund	Dividend Distribution <sup>#</sup>
89	Equity - Europe	BlackRock Global Funds - Euro-Markets Fund	28MMMMU / 29MMMMU	BlackRock Global Funds - Euro-Markets Fund	BlackRock (Luxembourg) S.A.	A2	USD	No dividend distribution
90	Equity - Europe	BlackRock Global Funds - European Fund	28MMEUF / 29MMEUF	BlackRock Global Funds - European Fund	BlackRock (Luxembourg) S.A.	A2	EUR	No dividend distribution
91	Equity - Europe	Fidelity Funds - European Dynamic Growth Fund	28FEDYG / 29FEDYG	Fidelity Funds - European Dynamic Growth Fund	FIL Investment Management (Luxembourg) S.A.	A	EUR	Dividend Distribution
92	Equity - Europe	Fidelity Funds - European Growth Fund	28FIEUM / 29FIEUM	Fidelity Funds - European Growth Fund	FIL Investment Management (Luxembourg) S.A.	A	EUR	Dividend Distribution
93	Equity - Europe	Franklin Mutual European Fund	28TPEUA / 29TPEUA	Franklin Templeton Investment Funds - Franklin Mutual European Fund	Franklin Templeton International Services S.à r.l.	A (Acc)	USD	No dividend distribution
94	Equity - Europe	Schroder International Selection Fund - Euro Equity	28SEURE / 29SEURE	Schroder International Selection Fund - Euro Equity	Schroder Investment Management (Europe) S.A.	A - Acc	EUR	No dividend distribution
95	Equity - Europe	Templeton European Insights Fund	28TPEUI / 29TPEUI	Franklin Templeton Investment Funds - Templeton European Insights Fund	Franklin Templeton International Services S.à r.l.	A (Acc)	USD	No dividend distribution
96	Equity - Europe Small-Mid	Janus Henderson Horizon Fund - Pan European Smaller Companies Fund	28HHPES / 29HHPES	Janus Henderson Horizon Fund - Pan European Smaller Companies Fund	Janus Henderson Investors Europe S.A.	A2	EUR	No dividend distribution
97	Equity - US	Fidelity Funds - America Fund	28FIAM2 / 29FIAM2	Fidelity Funds - America Fund	FIL Investment Management (Luxembourg) S.A.	A	USD	Dividend Distribution
98	Equity - US	Franklin U.S. Opportunities Fund	28TPUSO / 29TPUSO	Franklin Templeton Investment Funds - Franklin U.S. Opportunities Fund	Franklin Templeton International Services S.à r.l.	A (Acc)	USD	No dividend distribution
99	Equity - US	UBS (Lux) Equity SICAV - USA Growth (USD)	28UUSAG / 29UUSAG	UBS (Lux) Equity SICAV - USA Growth (USD)	UBS Asset Management (Europe) S.A.	P-acc	USD	No dividend distribution
100	Equity - US Small-Mid	AB SICAV I - US Small and Mid-Cap Portfolio	28AFUSM / 29AFUSM	AB SICAV I - US Small and Mid-Cap Portfolio	AllianceBernstein (Luxembourg) S.à r.l.	A	USD	No dividend distribution
101	Equity - US Small-Mid	FTGF Royce US Small Cap Opportunity Fund	28LMRUS / 29LMRUS	Franklin Templeton Global Funds plc - FTGF Royce US Small Cap Opportunity Fund	Franklin Templeton International Services S.à r.l.	A Acc	USD	No dividend distribution

	Category	Name of investment option	Code (Signature III / Polaris)	Name of corresponding reference fund	Name of management company of reference fund	Share class of reference fund	Currency of investment option / reference fund	Dividend Distribution <sup>#</sup>
102	Equity - US Small-Mid	Schroder International Selection Fund - US Small & Mid-Cap Equity	28SCIUS / 29SCIUS	Schroder International Selection Fund - US Small & Mid-Cap Equity	Schroder Investment Management (Europe) S.A.	A - Acc	USD	No dividend distribution
103	Equity - Japan	Janus Henderson Horizon Fund - Japan Opportunities Fund	28HHJAP / 29HHJAP	Janus Henderson Horizon Fund - Japan Opportunities Fund	Janus Henderson Investors Europe S.A.	A2	USD	No dividend distribution
104	Equity - Japan	JPMorgan Japan (Yen) Fund	28JFJUS / 29JFJUS	JPMorgan Japan (Yen) Fund	JPMorgan Funds (Asia) Limited	(acc) - USD (hedged)	USD	No dividend distribution
105	Equity - Japan	Schroder International Selection Fund - Japanese Equity	28SJAEQ / 29SJAEQ	Schroder International Selection Fund - Japanese Equity	Schroder Investment Management (Europe) S.A.	A USD Hedged Acc	USD	No dividend distribution
106	Equity - Global Emerging Markets	AB FCP I - Emerging Markets Growth Portfolio	28AFRMA / 29AFRMA	AB FCP I - Emerging Markets Growth Portfolio	AllianceBernstein (Luxembourg) S.à r.l.	A	USD	No dividend distribution
107	Equity - Global Emerging Markets	Amundi Funds - Emerging Markets Equity Focus	28DEEID / 29DEEID	Amundi Funds - Emerging Markets Equity Focus	Amundi Luxembourg S.A.	A2(C)	USD	No dividend distribution
108	Equity - Global Emerging Markets	Barings Global Emerging Markets Fund	28BGEMF / 29BGEMF	Barings Emerging Markets Umbrella Fund - Barings Global Emerging Markets Fund	Baring International Fund Managers (Ireland) Limited	A Inc	USD	Dividend Distribution
109	Equity - Global Emerging Markets	JPMorgan Funds - Emerging Markets Opportunities Fund	28JFEMO / 29JFEMO	JPMorgan Funds - Emerging Markets Opportunities Fund	JPMorgan Asset Management (Europe) S.à r.l.	A (acc)	USD	No dividend distribution
110	Equity - Global Emerging Markets	Schroder International Selection Fund - Global Emerging Market Opportunities	28SIGMA / 29SIGMA	Schroder International Selection Fund - Global Emerging Market Opportunities	Schroder Investment Management (Europe) S.A.	A - Acc	USD	No dividend distribution
111	Equity - Global Emerging Markets	Templeton Frontier Markets Fund	28TPFMU / 29TPFMU	Franklin Templeton Investment Funds - Templeton Frontier Markets Fund	Franklin Templeton International Services S.à r.l.	A (Acc)	USD	No dividend distribution
112	Equity - Global Emerging Markets	UBS (Lux) Equity SICAV - Global Emerging Markets Opportunity (USD)	28UEGEM / 29UEGEM	UBS (Lux) Equity SICAV - Global Emerging Markets Opportunity (USD)	UBS Asset Management (Europe) S.A.	P-acc	USD	No dividend distribution
113	Equity - Africa & Middle East	Franklin MENA Fund	28TPMUA / 29TPMUA	Franklin Templeton Investment Funds - Franklin MENA Fund	Franklin Templeton International Services S.à r.l.	A (Acc)	USD	No dividend distribution
114	Equity - BIC	Schroder International Selection Fund - BIC (Brazil, India, China)	28SBRIC / 29SBRIC	Schroder International Selection Fund - BIC (Brazil, India, China)	Schroder Investment Management (Europe) S.A.	A - Acc	USD	No dividend distribution

	Category	Name of investment option	Code (Signature III / Polaris)	Name of corresponding reference fund	Name of management company of reference fund	Share class of reference fund	Currency of investment option / reference fund	Dividend Distribution <sup>#</sup>
115	Equity - EMEA	Fidelity Funds - Emerging Europe, Middle East and Africa Fund	28FEEUA / 29FEEUA	Fidelity Funds - Emerging Europe, Middle East and Africa Fund	FIL Investment Management (Luxembourg) S.A.	A - Acc	USD	No dividend distribution
116	Equity - Latin America	Amundi Funds - Latin America Equity	28DEQLA / 29DEQLA	Amundi Funds - Latin America Equity	Amundi Luxembourg S.A.	A2(C)	USD	No dividend distribution
117	Equity - Latin America	BlackRock Global Funds - Latin American Fund	28MMMLA / 29MMMLA	BlackRock Global Funds - Latin American Fund	BlackRock (Luxembourg) S.A.	A2	USD	No dividend distribution
118	Equity - Latin America	PineBridge Global Funds - PineBridge Latin America Equity Fund	28NLAEF / 29NLAEF	PineBridge Global Funds - PineBridge Latin America Equity Fund	PineBridge Investments Ireland Limited	A	USD	No dividend distribution
119	Equity - ASEAN	Barings ASEAN Frontiers Fund	28BPACF / 29BPACF	Barings International Umbrella Fund - Barings ASEAN Frontiers Fund	Baring International Fund Managers (Ireland) Limited	A Inc	USD	Dividend Distribution
120	Equity - ASEAN	Fidelity Funds - ASEAN Fund	28FIASD / 29FIASD	Fidelity Funds - ASEAN Fund	FIL Investment Management (Luxembourg) S.A.	A - Acc	USD	No dividend distribution
121	Equity - Asia Pacific	abrdrn SICAV I - Asian Smaller Companies Fund	28EGASC / 29EGASC	abrdrn SICAV I - Asian Smaller Companies Fund	abrdrn Investments Luxembourg S.A.	A - Acc	USD	No dividend distribution
122	Equity - Asia Pacific	BlackRock Global Funds - Asian Growth Leaders Fund	28MMAGA / 29MMAGA	BlackRock Global Funds - Asian Growth Leaders Fund	BlackRock (Luxembourg) S.A.	A2	USD	No dividend distribution
123	Equity - Asia Pacific	Fidelity Funds - Asia Equity ESG Fund	28FSEDA / 29FSEDA	Fidelity Funds - Asia Equity ESG Fund	FIL Investment Management (Luxembourg) S.A.	A - Acc	USD	No dividend distribution
124	Equity - Asia Pacific	Fidelity Funds - Asia Pacific Dividend Fund	28FAGIA / 29FAGIA	Fidelity Funds - Asia Pacific Dividend Fund	FIL Investment Management (Luxembourg) S.A.	A	USD	Dividend Distribution
125	Equity - Asia Pacific	Fidelity Funds - Asian Special Situations Fund	28FISSA / 29FISSA	Fidelity Funds - Asian Special Situations Fund	FIL Investment Management (Luxembourg) S.A.	A - Acc	USD	No dividend distribution
126	Equity - Asia Pacific	Fidelity Funds - Pacific Fund	28FEPAD / 29FEPAD	Fidelity Funds - Pacific Fund	FIL Investment Management (Luxembourg) S.A.	A	USD	Dividend Distribution
127	Equity - Asia Pacific	FSSA Asia Opportunities Fund	28FSAIN / 29FSAIN	First Sentier Investors Global Umbrella Fund plc - FSSA Asia Opportunities Fund	First Sentier Investors (Ireland) Limited	I	USD	No dividend distribution

	Category	Name of investment option	Code (Signature III / Polaris)	Name of corresponding reference fund	Name of management company of reference fund	Share class of reference fund	Currency of investment option / reference fund	Dividend Distribution <sup>#</sup>
128	Equity - Asia Pacific	Invesco Asia Opportunities Equity Fund	28IAOEF / 29IAOEF	Invesco Funds, SICAV - Invesco Asia Opportunities Equity Fund	Invesco Management S.A.	A - Acc	USD	No dividend distribution
129	Equity - Asia Pacific	Janus Henderson Horizon Fund - Asian Dividend Income Fund	28HHADI / 29HHADI	Janus Henderson Horizon Fund - Asian Dividend Income Fund	Janus Henderson Investors Europe S.A.	A2	USD	No dividend distribution
130	Equity - Asia Pacific	JPMorgan Asia Equity High Income Fund	28JFAEH / 29JFAEH	JPMorgan Asia Equity High Income Fund	JPMorgan Funds (Asia) Limited	(mth) - HKD	HKD	Dividend Distribution
131	Equity - Asia Pacific	PineBridge Global Funds - PineBridge Asia ex Japan Small Cap Equity Fund	28NAJSC / 29NAJSC	PineBridge Global Funds - PineBridge Asia ex Japan Small Cap Equity Fund	PineBridge Investments Ireland Limited	A	USD	No dividend distribution
132	Equity - Asia Pacific	Schroder International Selection Fund - Emerging Asia	28SCEAF / 29SCEAF	Schroder International Selection Fund - Emerging Asia	Schroder Investment Management (Europe) S.A.	A - Acc	USD	No dividend distribution
133	Equity - Asia Pacific	Templeton Asian Growth Fund	28TPASG / 29TPASG	Franklin Templeton Investment Funds - Templeton Asian Growth Fund	Franklin Templeton International Services S.à r.l.	A (Acc)	USD	No dividend distribution
134	Equity - Asia Pacific	Templeton Asian Smaller Companies Fund	28TPSMA / 29TPSMA	Franklin Templeton Investment Funds - Templeton Asian Smaller Companies Fund	Franklin Templeton International Services S.à r.l.	A (Acc)	USD	No dividend distribution
135	Equity - Asia Pacific	Value Partners High-Dividend Stocks Fund	28VPHDS / 29VPHDS	Value Partners High-Dividend Stocks Fund	Value Partners Hong Kong Limited	A1	USD	No dividend distribution
136	Equity - Greater China	JPMorgan Funds - Greater China Fund	28JFGCH / 29JFGCH	JPMorgan Funds - Greater China Fund	JPMorgan Asset Management (Europe) S.à r.l.	A (acc)	USD	No dividend distribution
137	Equity - Greater China	Schroder International Selection Fund - Greater China	28SCIGC / 29SCIGC	Schroder International Selection Fund - Greater China	Schroder Investment Management (Europe) S.A.	A - Acc	USD	No dividend distribution
138	Equity - China	Barings Hong Kong China Fund	28BHKCF / 29BHKCF	Barings International Umbrella Fund - Barings Hong Kong China Fund	Baring International Fund Managers (Ireland) Limited	A Inc	USD	Dividend Distribution
139	Equity - China	BlackRock Global Funds - China Fund	28MMCFU / 29MMCFU	BlackRock Global Funds - China Fund	BlackRock (Luxembourg) S.A.	A2	USD	No dividend distribution
140	Equity - China	ChinaAMC Investment Trust - ChinaAMC China Focus Fund	28CFCUA / 29CFCUA	ChinaAMC Investment Trust - ChinaAMC China Focus Fund	China Asset Management (Hong Kong) Limited	USD Units	USD	No dividend distribution

	Category	Name of investment option	Code (Signature III / Polaris)	Name of corresponding reference fund	Name of management company of reference fund	Share class of reference fund	Currency of investment option / reference fund	Dividend Distribution <sup>#</sup>
141	Equity - China	Fidelity Funds - China Focus Fund	28FICFA / 29FICFA	Fidelity Funds - China Focus Fund	FIL Investment Management (Luxembourg) S.A.	A	USD	Dividend Distribution
142	Equity - China	FSSA China Growth Fund	28FSCGR / 29FSCGR	First Sentier Investors Global Umbrella Fund plc - FSSA China Growth Fund	First Sentier Investors (Ireland) Limited	I	USD	No dividend distribution
143	Equity - China	Janus Henderson Horizon Fund - China Opportunities Fund	28HHCHI / 29HHCHI	Janus Henderson Horizon Fund - China Opportunities Fund	Janus Henderson Investors Europe S.A.	A2	USD	No dividend distribution
144	Equity - China	Schroder International Selection Fund - China Opportunities	28SICOU / 29SICOU	Schroder International Selection Fund - China Opportunities	Schroder Investment Management (Europe) S.A.	A - Acc	USD	No dividend distribution
145	Equity - China	Templeton China Opportunities Fund	28TPCOP / 29TPCOP	Franklin Templeton Fund Series - Templeton China Opportunities Fund	Franklin Templeton Investments (Asia) Limited	A (Acc)	USD	No dividend distribution
146	Equity - Hong Kong	Principal Life Style Fund - Principal Hong Kong Equity Fund	28RHKEQ / 29RHKEQ	Principal Life Style Fund - Principal Hong Kong Equity Fund	Principal Asset Management Company (Asia) Limited	Retail	HKD	No dividend distribution
147	Equity - Hong Kong	Schroder International Selection Fund - Hong Kong Equity	28SCHKO / 29SCHKO	Schroder International Selection Fund - Hong Kong Equity	Schroder Investment Management (Europe) S.A.	A - Acc	HKD	No dividend distribution
148	Equity - Brazil	BNP Paribas Funds Brazil Equity	28BNPPB / 29BNPPB	BNP Paribas Funds Brazil Equity	BNP Paribas Asset Management Luxembourg	Classic Cap	USD	No dividend distribution
149	Equity - Germany	Fidelity Funds - Germany Fund	28FAGFA / 29FAGFA	Fidelity Funds - Germany Fund	FIL Investment Management (Luxembourg) S.A.	A - Acc	EUR	No dividend distribution
150	Equity - India	AB SICAV I - India Growth Portfolio	28AFEGU / 29AFEGU	AB SICAV I - India Growth Portfolio	AllianceBernstein (Luxembourg) S.à r.l.	A	USD	No dividend distribution
151	Equity - Indonesia	Fidelity Funds - Indonesia Fund	28FIIOD / 29FIIOD	Fidelity Funds - Indonesia Fund	FIL Investment Management (Luxembourg) S.A.	A	USD	Dividend Distribution
152	Equity - Korea	Barings Korea Feeder Fund	28BKFEF / 29BKFEF	Barings Korea Feeder Fund	Baring International Fund Managers (Ireland) Limited	A Acc	USD	No dividend distribution
153	Equity - Taiwan	Schroder International Selection Fund - Taiwanese Equity	28SCITC / 29SCITC	Schroder International Selection Fund - Taiwanese Equity	Schroder Investment Management (Europe) S.A.	A - Acc	USD	No dividend distribution

	Category	Name of investment option	Code (Signature III / Polaris)	Name of corresponding reference fund	Name of management company of reference fund	Share class of reference fund	Currency of investment option / reference fund	Dividend Distribution <sup>#</sup>
154	Equity - Thailand	Fidelity Funds - Thailand Fund	28FITHD / 29FITHD	Fidelity Funds - Thailand Fund	FIL Investment Management (Luxembourg) S.A.	A	USD	Dividend Distribution
155	Equity - Vietnam	JPMorgan Vietnam Opportunities (acc) - USD	28JFVIO / 29JFVIO	JPMorgan Vietnam Opportunities	JPMorgan Funds (Asia) Limited	(acc) - USD	USD	No dividend distribution
156	Sector Equity - Health Care	AXA World Funds - People & Planet Equity	28AWFLE / 29AWFLE	AXA World Funds - People & Planet Equity	AXA Investment Managers Paris	A Capitalisation (USD)	USD	No dividend distribution
157	Sector Equity - Health Care	BlackRock Global Funds - World Healthscience Fund	28MMHSO / 29MMHSO	BlackRock Global Funds - World Healthscience Fund	BlackRock (Luxembourg) S.A.	A2	USD	No dividend distribution
158	Sector Equity - Health Care	Janus Henderson Global Life Sciences Fund	28JGLSF / 29JGLSF	Janus Henderson Capital Funds plc - Janus Henderson Global Life Sciences Fund	Janus Henderson Investors Europe S.A.	A2	USD	No dividend distribution
159	Sector Equity - Biotechnology	Franklin Biotechnology Discovery Fund	28TPBDA / 29TPBDA	Franklin Templeton Investment Funds - Franklin Biotechnology Discovery Fund	Franklin Templeton International Services S.à r.l.	A (Acc)	USD	No dividend distribution
160	Sector Equity - Technology	AB SICAV I - International Technology Portfolio	28AFITA / 29AFITA	AB SICAV I - International Technology Portfolio	AllianceBernstein (Luxembourg) S.à r.l.	A	USD	No dividend distribution
161	Sector Equity - Technology	AXA World Funds - Digital Economy A Cap	28AWFDE / 29AWFDE	AXA World Funds - Digital Economy	AXA Investment Managers Paris	A Capitalisation (USD)	USD	No dividend distribution
162	Sector Equity - Technology	AXA World Funds - Digital Economy A Cap (HKD Hgd)	28AWFDH / 29AWFDH	AXA World Funds - Digital Economy	AXA Investment Managers Paris	A Capitalisation (HKD Hedged 95%)	HKD	No dividend distribution
163	Sector Equity - Technology	Janus Henderson Horizon Fund - Global Technology Leaders Fund	28HHGTE / 29HHGTE	Janus Henderson Horizon Fund - Global Technology Leaders Fund	Janus Henderson Investors Europe S.A.	A2	USD	No dividend distribution
164	Sector Equity - Technology	Pictet - Digital	28PDCOU / 29PDCOU	Pictet - Digital	Pictet Asset Management (Europe) S.A.	P USD	USD	No dividend distribution

	Category	Name of investment option	Code (Signature III / Polaris)	Name of corresponding reference fund	Name of management company of reference fund	Share class of reference fund	Currency of investment option / reference fund	Dividend Distribution <sup>#</sup>
165	Sector Equity - Consumer Goods	Pictet - Premium Brands	28PPBRU / 29PPBRU	Pictet - Premium Brands	Pictet Asset Management (Europe) S.A.	P EUR	EUR	No dividend distribution
166	Sector Equity - Ecology	BNP Paribas Funds Clean Energy Solutions	28BNPET / 29BNPET	BNP Paribas Funds Clean Energy Solutions	BNP Paribas Asset Management Luxembourg	Classic USD Cap	USD	No dividend distribution
167	Sector Equity - Ecology	Schroder International Selection Fund - Global Climate Change Equity	28SGCCU / 29SGCCU	Schroder International Selection Fund - Global Climate Change Equity	Schroder Investment Management (Europe) S.A.	A - Acc	USD	No dividend distribution
168	Sector Equity - Energy	BlackRock Global Funds - World Energy Fund	28MMMEN / 29MMMEN	BlackRock Global Funds - World Energy Fund	BlackRock (Luxembourg) S.A.	A2	USD	No dividend distribution
169	Sector Equity - Energy	Schroder International Selection Fund - Global Energy	28SGENG / 29SGENG	Schroder International Selection Fund - Global Energy	Schroder Investment Management (Europe) S.A.	A - Acc	USD	No dividend distribution
170	Sector Equity - Alternative Energy	BlackRock Global Funds - Sustainable Energy Fund	28MMMNE / 29MMMNE	BlackRock Global Funds - Sustainable Energy Fund	BlackRock (Luxembourg) S.A.	A2	USD	No dividend distribution
171	Sector Equity - Alternative Energy	Pictet - Clean Energy Transition	28PFCEU / 29PFCEU	Pictet - Clean Energy Transition	Pictet Asset Management (Europe) S.A.	P USD	USD	No dividend distribution
172	Sector Equity - Natural Resources	BlackRock Global Funds - World Mining Fund	28MMMWM / 29MMMWM	BlackRock Global Funds - World Mining Fund	BlackRock (Luxembourg) S.A.	A2	USD	No dividend distribution
173	Sector Equity - Natural Resources	Pictet - Timber	28PFTUS / 29PFTUS	Pictet - Timber	Pictet Asset Management (Europe) S.A.	P USD	USD	No dividend distribution
174	Sector Equity - Precious Metals	BlackRock Global Funds - World Gold Fund	28MMMGM / 29MMMGM	BlackRock Global Funds - World Gold Fund	BlackRock (Luxembourg) S.A.	A2	USD	No dividend distribution
175	Sector Equity - Precious Metals	Schroder International Selection Fund - Global Gold	28SGGOL / 29SGGOL	Schroder International Selection Fund - Global Gold	Schroder Investment Management (Europe) S.A.	A - Acc	USD	No dividend distribution
176	Sector Equity - Real Estate	AXA World Funds - Europe Real Estate	28AWFEA / 29AWFEA	AXA World Funds - Europe Real Estate	AXA Investment Managers Paris	A Capitalisation (EUR)	EUR	No dividend distribution

	Category	Name of investment option	Code (Signature III / Polaris)	Name of corresponding reference fund	Name of management company of reference fund	Share class of reference fund	Currency of investment option / reference fund	Dividend Distribution <sup>#</sup>
177	Sector Equity - Real Estate	Janus Henderson Global Real Estate Equity Income Fund	28JRUA2 / 29JRUA2	Janus Henderson Capital Funds plc - Janus Henderson Global Real Estate Equity Income Fund	Janus Henderson Investors Europe S.A.	A2	USD	No dividend distribution
178	Sector Equity - Real Estate	Janus Henderson Horizon Fund - Asia- Pacific Property Income Fund	28HHAPP / 29HHAPP	Janus Henderson Horizon Fund - Asia- Pacific Property Income Fund	Janus Henderson Investors Europe S.A.	A2	USD	No dividend distribution
179	Sector Equity - Real Estate	Janus Henderson Horizon Fund - Asia- Pacific Property Income Fund A5m	28HHAPU / 29HHAPU	Janus Henderson Horizon Fund - Asia- Pacific Property Income Fund	Janus Henderson Investors Europe S.A.	A5m	USD	Dividend Distribution
180	Sector Equity - Real Estate	Janus Henderson Horizon Fund - Global Property Equities Fund	28HHGPE / 29HHGPE	Janus Henderson Horizon Fund - Global Property Equities Fund	Janus Henderson Investors Europe S.A.	A4	USD	Dividend Distribution
181	Sector Equity - Infrastructure	Morgan Stanley Investment Funds QuantActive Global Infrastructure Fund	28JGINF / 29JGINF	Morgan Stanley Investment Funds - Morgan Stanley Investment Funds QuantActive Global Infrastructure Fund	MSIM Fund Management (Ireland) Limited	A	USD	No dividend distribution
182	Thematic Funds	BNP Paribas Funds Aqua	28BNPFA / 29BNPFA	BNP Paribas Funds Aqua	BNP Paribas Asset Management Luxembourg	Classic RH USD MD Distribution	USD	Dividend Distribution
183	Thematic Funds	Pictet - Security	28PSECU / 29PSECU	Pictet - Security	Pictet Asset Management (Europe) S.A.	P USD	USD	No dividend distribution
184	Thematic Funds	Pictet - Water	28PWATU / 29PWATU	Pictet - Water	Pictet Asset Management (Europe) S.A.	P EUR	EUR	No dividend distribution

**Notes:**

# Some of the investment options available under **Signature III / Polaris** are linked to the share class of the corresponding reference funds which aims to pay dividend regularly. Such investment options are marked as “Dividend Distribution” under this column. For details of the arrangement of dividend payout (including the options available to you to receive dividend payout), please refer to the section **Valuation and Unit Pricing of an Investment Option** of the relevant Product Brochure.

Additional Information: The subscription fee, switching fee or redemption fee (if any) as set out in the offering documents of the reference funds are not applicable to the respective investment options.

This Investment Options Leaflet is issued by AXA China Region Insurance Company (Hong Kong) Limited.

For any inquiries and complaints in relation to the relevant plan or our services, please contact us by telephone (852) 2802 2812, fax (852) 2598 7623 or email [cs@axa.com.hk](mailto:cs@axa.com.hk).

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January 2026

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18 December 2025

## Polaris Investment Insurance Plan (the “Scheme”)

Dear Valued Customer,

We would like to inform you of certain changes to the reference funds (each the “**Reference Fund**” and collectively the “**Reference Funds**”) of the following investment options (the “**Affected Investment Options**”) provided under the Scheme.

<b>Affected Investment Option</b>	<b>Reference Fund</b>
1) AXA World Funds - Asian Short Duration Bonds	1) AXA World Funds - Asian Short Duration Bonds
2) AXA World Funds - Asian Short Duration Bonds A Dis st (CNH Hgd)	2) AXA World Funds - Asian Short Duration Bonds
3) AXA World Funds - Asian Short Duration Bonds A Dis st (HKD Hgd)	3) AXA World Funds - Asian Short Duration Bonds
4) AXA World Funds - Digital Economy A Cap	4) AXA World Funds - Digital Economy
5) AXA World Funds - Digital Economy A Cap (HKD Hgd)	5) AXA World Funds - Digital Economy
6) AXA World Funds - Emerging Markets Short Duration Bonds	6) AXA World Funds - Emerging Markets Short Duration Bonds
7) AXA World Funds - Europe Real Estate	7) AXA World Funds - Europe Real Estate
8) AXA World Funds - Global High Yield Bonds	8) AXA World Funds - Global High Yield Bonds
9) AXA World Funds - Global High Yield Bonds A Dis st (HKD Hgd)	9) AXA World Funds - Global High Yield Bonds
10) AXA World Funds - Global Inflation Bonds	10) AXA World Funds - Global Inflation Bonds
11) AXA World Funds - Global Strategic Income	11) AXA World Funds - Global Strategic Income
12) AXA World Funds - People & Planet Equity	12) AXA World Funds - People & Planet Equity
13) AXA World Funds - US High Yield Bonds	13) AXA World Funds - US High Yield Bonds

### Change of management company and investment manager for Reference Funds

As informed by AXA World Funds, its board of directors (the “**Board**”) have decided to introduce a number of changes to the offering documents of AXA World Funds, as a result of the contemplated restructuring of AXA Investment Managers (“**AXA IM**”) and of the consequences arising therefrom on the Management Company (as defined hereinafter) and investment manager of the Reference Funds.

After entering into exclusive negotiations on 1 August 2024, AXA S.A. has agreed to sell AXA IM, AXA’s investment management business, to BNP Paribas (“**BNPP**”) (the “**Transaction**”).

The Transaction is taking place in two stages:

- on 1 July 2025, the ultimate controlling shareholder of AXA Investment Managers Paris S.A (“**AXA IM Paris**” or the “**Management Company**”) changed from AXA S.A. to BNP Paribas S.A.;
- on **31 December 2025** (the “**Effective Date**”), AXA IM Paris will be merged into BNP Paribas Asset Management Europe (“**BNPP AM**”), some entities belonging to AXA IM that are involved in the management of AXA World Funds will be merged into their corresponding entities within BNPP AM or the BNPP group (this part of the Transaction being referred to as the “**Migration**”).

Details of the impacts of the Migration in relation to the Reference Funds are provided below.

The Board confirms that, from a practical standpoint, the Migration will not result in any disruption to the operational flows currently in place and will not cause any additional costs to the investors of the Reference Funds.

The costs incurred in connection with the Migration will be borne by the Management Company.

## **1. Change of the Management Company for Reference Funds**

As a result of the Migration, AXA IM Paris will be absorbed and replaced by BNPP AM as of the Effective Date (the “**Management Company Change**”). BNPP AM will therefore assume the role of management company of the Reference Funds with all associated rights, obligations, and responsibilities transferring by operation of law. BNPP AM is a company incorporated under the laws of France.

The Management Company Change will have no material impacts for the Reference Funds or its investors. In particular, BNPP AM will ensure the continuity of current activity and operability in relation to the management of the Reference Funds, that will continue to apply at the same high standard that the Reference Funds and its investors have come to expect following the Migration. Accordingly, the current policies of AXA IM Paris will continue to apply. Furthermore, the decision-making authority in relation to the Reference Funds is maintained at equivalent levels with the same key management structure, operational workflows continue uninterrupted, and client contacts and service standards are maintained at their current high levels.

Consequently, it is expected that on the Effective Date, the day-to-day management of the Reference Funds will continue without any diminution in quality or effectiveness and without material impacts on the investment process, objectives, strategies, risk management or risk profiles of the Reference Funds. For the avoidance of doubt, the ESG methodologies implemented by AXA IM Paris, which may diverge from the ones of BNPP AM, will continue to be implemented by BNPP AM for the Reference Funds after the Effective Date. Moreover, there will be no change to the level of fees payable by the Reference Funds, the investors nor costs in managing the Reference Funds. It is not expected that the investors will be materially prejudiced as a result of the Management Company Change.

As a result of the change of Management Company, the name of management company of reference fund of the Affected Investment Options as described in the Investment Options Leaflet of the Scheme will be changed from **AXA Investment Managers Paris** to **BNP Paribas Asset Management Europe** with effect from the Effective Date.

The Investment Options Leaflet of the Scheme will be updated to reflect the above change.

## **2. Change of investment manager for AXA World Funds - Europe Real Estate**

At present, AXA Real Estate Investment Managers SGP acts as the investment manager of AXA World Funds – Europe Real Estate. As a result of the Migration, BNP Paribas Real Estate Investment Management France will replace AXA Real Estate Investment Managers SGP to manage the Reference Fund (the “**Investment Manager Change**”) with effect from the Effective Date. BNP Paribas Real Estate Investment Management France is a company incorporated under the laws of France.

The Investment Manager Change will have no material impacts on the Reference Fund or its investors, for the same reasons as outlined above and in particular there will be no changes to the investment process, objectives, strategies, risk management or risk profiles of the Reference Fund. Moreover, there will be no change to the level of fees payable by the Reference Fund, its investors nor costs in managing the Reference Fund. It is not

expected that the investors will be materially prejudiced as a result of the Investment Manager Change.

As also reflected above, the new entities will, where applicable, continue to implement the AXA IM ESG methodologies, for the Reference Fund, which may diverge from the ones of BNPP AM, after the Effective Date

The Management Company Change and Investment Manager Change will have no material impacts on the investment of the investors of Reference Funds and do not entail any increase of fees. It will take effect on the Effective Date. Save as changes described above, there will be no change to the key features (including the investment objectives and policies) of and risks applicable to the Reference Funds. There will be no change in the operation and/or manner in which the Reference Funds are managed as a result of the Management Company Change and Investment Manager Change.

If you are an investor of any Affected Investment Options, **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(s) 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(s) 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](mailto: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](mailto:ma.enquiry@axa.com.mo).

Yours sincerely,

AXA China Region Insurance Company (Bermuda) Limited  
(Incorporated in Bermuda with limited liability)

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15 May 2026

**THIS NOTICE CONTAINS IMPORTANT INFORMATION THAT REQUIRES YOUR IMMEDIATE ATTENTION. SHOULD YOU HAVE ANY QUERY ABOUT THIS NOTICE, PLEASE SEEK INDEPENDENT PROFESSIONAL ADVICE. AXA CHINA REGION INSURANCE COMPANY (HONG KONG) LIMITED (THE "COMPANY") ACCEPTS THE RESPONSIBILITY FOR THE ACCURACY OF THE INFORMATION CONTAINED IN THIS NOTICE.**

## **Polaris Investment Insurance Plan (the "Scheme")**

Dear Valued Customer,

### **Change of reference fund for BlackRock Global Funds - Asian Growth Leaders Fund (the "Affected Investment Option")**

As informed by BlackRock Global Funds, its board of directors (the "**Board**") has decided to undertake a merger by absorption of the reference fund of the Affected Investment Option, **BlackRock Global Funds - Asian Growth Leaders Fund** (the "**Merging Reference Fund**"), into the **BlackRock Global Funds - Asian Dragon Fund** (the "**Receiving Reference Fund**") (the "**Reference Fund Merger**") with effect from **10 July 2026** (the "**Effective Date**"). This decision has been made in accordance with article 28 of the articles of association of BlackRock Global Funds and in compliance with article 1(20)(a) of the law of 17 December 2010 on undertakings for collective investment, as amended.

As a result of the Reference Fund Merger, the reference fund corresponding to the Affected Investment Option, which is available under the Scheme, will be changed from the Merging Reference Fund to the Receiving Reference Fund with effect from the Effective Date.

#### **Background and rationale for the Reference Fund Merger**

The proposed Reference Fund Merger represents a strategic consolidation designed to enhance investors outcomes and operational efficiency. Over time, the portfolio holdings and risk profiles of the Merging Reference Fund and Receiving Reference Fund have converged, creating natural synergies that support this combination. The Receiving Reference Fund is a style-flexible Asian ex-Japan equity-focused Fund that, in the opinion of the investment adviser of the Merger Reference Fund and Receiving Reference Fund (the "**Investment Adviser**"), is better positioned to deliver long-term performance by capturing alpha opportunities across varying market environments.

As at 29 April 2026, the fund size of the Merging Reference Fund is USD 534,102,165 and the Receiving Reference Fund is USD 846,350,186. The Receiving Reference Fund will benefit from enhanced scale, improved investor visibility, and greater potential for sales momentum.

Operationally, the Reference Fund Merger will enable the Investment Adviser to allocate resources more efficiently, allowing concentration of efforts on the Receiving Reference Fund, whilst enabling research analysts to focus on alpha generation and idea development.

The Receiving Reference Fund's track record will be preserved, ensuring continuity for existing investors whilst providing investors in the Merging Reference Fund, as well as new investors, with access to a more robust and strategically focused investment proposition.

Considering the above, the Board therefore believes that it is in the interest of investors to merge the Merging Reference Fund into the Receiving Reference Fund.

#### Comparison of the key features of the Merging Reference Fund and the Receiving Reference Fund

The investment policies of both funds are closely aligned, with comparable geographic exposures, sector allocations, and investment approaches. As such, the Reference Fund Merger is not expected to materially alter the overall risk-return profile for the investors. The Receiving Reference Fund will continue to be managed according to its current investment objective and policy after the Reference Fund Merger.

The main differences relate to the Merging Reference Fund's explicit emphasis on growth-oriented companies and its ability to directly invest via the QFI regime and/or via the Stock Connect up to 30% of assets in the People's Republic of China, compared with a 20% limit in the Receiving Reference Fund. The expected portion of net asset value subject to securities lending is 7% for the Merging Reference Fund and 11% for the Receiving Reference Fund. These variations are not expected to significantly impact the investors, as both strategies remain actively managed against the same benchmark, within the same regional scope, and with similar flexibility to capture opportunities across Asia ex-Japan equities.

The base currency of both the Merging Reference Fund and the Receiving Reference Fund is USD.

The risk profiles of the Merging Reference Fund and the Receiving Reference Fund are comparable as the key risks applicable to the Merging Reference Fund and the Receiving Reference Fund as set out in their product key facts statement are the same.

#### Procedural aspects and other key features of the Reference Fund Merger

With effect from 11 May 2026, the Merging Reference Fund is no longer allowed to be marketed to the public in Hong Kong and shall not accept subscription from new investors. Existing shareholders of the Merging Reference Fund may request for subscriptions for additional shares or conversions into shares of other classes within the Merging Reference Fund before 6 July 2026 (the **"Cut-Off Point"**).

In order to implement the procedures needed for the Reference Fund Merger in an orderly and timely manner, the Board has decided that the subscriptions (including subscriptions from existing regular saver shareholders), redemptions and conversions of shares of the Merging Reference Fund and the Receiving Reference Fund will no longer be accepted or processed during four (4) business days as from the Cut-Off Point (the **"Freeze Period"**). After the Cut-Off Point, dealing in the Merging Reference Fund will be suspended up to and including the Effective Date. The Receiving Reference Fund will resume dealings after the Freeze Period.

The Reference Fund Merger shall become effective between the Receiving Reference Fund and the Merging Reference Fund and vis-à-vis third parties on the Effective Date, at which time all assets and liabilities of the Merging Reference Fund will be transferred to the Receiving Reference Fund. The Merging Reference Fund will cease to exist as a result of the Reference Fund Merger and thereby will be dissolved without going into liquidation on the Effective Date.

Shareholders holding shares of the Merging Reference Fund on the Effective Date will automatically receive shares of the corresponding class of shares in the Receiving Reference Fund (the **"New Shares"**), and participate in the results of the Receiving Reference Fund as from such date. The number of New Shares to be allocated to shareholders of the Merging Reference Fund will be determined by multiplying the number of shares held in the

relevant class of the Merging Reference Fund by the relevant share exchange ratio. The share exchange ratios in respect of the relevant share class of the Merging Reference Fund will be determined, on a per share class basis, by dividing the net asset value per share calculated as of the Effective Date by the net asset value per share of the corresponding share class, expressed in USD, in the Receiving Reference Fund as at same date.

Shareholders' attention is drawn to the fact that from 22 June 2026 and until the Effective Date (the "**Preparation Period**") (i.e. 22 June 2026 to 10 July 2026), the Investment Adviser will begin managing the portfolio of the Merging Reference Fund in preparation for the Reference Fund Merger.

For the purpose of the Reference Fund Merger, certain assets held by the Merging Reference Fund may not be transferred in kind to the Receiving Reference Fund due to market or regulatory limitations, such as contract for differences, total return swap, and investment in the Stock Connects, India and Taiwan. In such circumstances, the Investment Adviser will, acting in the best interests of investors, either (i) dispose of such assets and hold the resulting cash until it is transferred to the Receiving Reference Fund on the Effective Date, or (ii) dispose of such assets and reinvest the proceeds in transferable equity securities that are eligible to be transferred to the Receiving Reference Fund on the Effective Date.

As a result of these portfolio adjustments, and notwithstanding that the Investment Adviser will seek, where possible and subject to the market conditions, to manage the portfolio in an orderly manner, the Merging Reference Fund may temporarily deviate from its investment objective and policy and may not comply with the applicable diversification limits during the Preparation Period.

For the avoidance of doubt, investors of the Merging Reference Fund who (i) redeem after the start of the Preparation Period (i.e. 22 June 2026) (on or prior to the Cut-Off Point) or (ii) remain in the Merging Reference Fund after the Cut-Off Point will bear their pro-rata share of the transaction costs related to the realization/adjustment of the portfolio prior to the Effective Date, which is expected to be around USD 3 million (approximately 0.56% of the net asset value of the Merging Reference Fund).

From the Effective Date and for a short period thereafter (which is expected to be around 10 calendar days from the Effective Date) (the "**Implementation Period**"), the Receiving Reference Fund will proceed, as soon as reasonably practicable, with the reinvestment of the cash (and/or the disposal of other liquid assets) transferred by the Merging Reference Fund on the Effective Date. While the Investment Adviser will seek to implement the Receiving Reference Fund's investment strategy promptly, it may be the case that, during this limited period, the Receiving Reference Fund is temporarily unable to fully comply with the diversification limits and the investment objective and policy described in the prospectus of the Receiving Reference Fund. Shareholders of the Receiving Reference Fund, including shareholders of the Merging Reference Fund transferred to the Receiving Reference Fund on the Effective Date, will bear their pro-rata share of the transaction costs related to the reinvestment of the cash and/or the disposal of other liquid assets, which is expected to be around USD 1.73 million (approximately 0.20% of the net asset value of the Receiving Reference Fund), once all assets have been transferred to the Receiving Reference Fund.

## Impact on the Scheme

### 1. Change of reference fund for the Affected Investment Option

As a result of the Reference Fund Merger, the reference fund of the Affected Investment Option will be changed from the Merging Reference Fund to the Receiving Reference Fund from the Effective Date (the "**Reference Fund Replacement**"). From the Effective Date, the unit price and investment performance of

the Affected Investment Option will be determined by the Company with reference to the price and investment performance of the Receiving Reference Fund. The name of the Affected Investment Option will also be renamed as **BlackRock Global Funds - Asian Dragon Fund** from the Effective Date.

For a summary of changes to the Affected Investment Option due to the Reference Fund Replacement, please refer to the Appendix to this notice. The Investment Options Leaflet of the Scheme will be updated to reflect the above changes.

Please note that: (i) the pricing arrangements of the Affected Investment Option remain unchanged as a result of the Reference Fund Replacement; (ii) expenses relating to the Reference Fund Replacement will be borne by the Company; and (iii) as the unit price of the Affected Investment Option immediately before the Reference Fund Replacement is different from that upon the Reference Fund Replacement, the number of notional units of the Affected Investment Option held by you will be adjusted accordingly upon the Reference Fund Replacement such that the total value of notional units of the Affected Investment Option held by you will not change as a result of the Reference fund Replacement.

## 2. Special dealing arrangement and actions to be taken

As the Merging Reference Fund will not accept the redemption and subscription request from its existing shareholders after the Cut-Off Point, **please note the following special dealing arrangement and take necessary action as you may deem fit:**

- (1) Selection of the Affected Investment Option in your new investment option allocation instruction, for the purpose of allocating the premium you contribute and/or bonuses awarded to your policy (if any), shall not be allowed with effect from **26 May 2026, 4pm** until the Effective Date (inclusive) unless your current investment option allocation instruction has included the Affected Investment Option.
- (2) Switching notional units into the Affected Investment Option is not allowed for all policyholders with effect from **26 May 2026, 4pm** until the Effective Date (inclusive).
- (3) If you hold existing notional units in the Affected Investment Option and if you want to redeem or switch out your notional units in the Affected Investment Option before the Reference Fund Replacement, you can submit your instruction to us, free of charge, to redeem your existing notional units in the Affected Investment Option <sup>^</sup> or switch your existing notional units in the Affected Investment Option to other investment option(s) under the Scheme, free of charge, at anytime up to 12:00 noon (for paper submission) or 4:00pm (for online submission) on **3 July 2026**.
- (4) If you have selected the Affected Investment Option under the Scheme in your current investment option allocation instruction with respect to your premium / bonuses to be awarded (if any) under the Scheme, and you want to redirect your future investment option allocation in the Affected Investment Option to other investment option(s) available under the Scheme free of charge before the Reference Fund Replacement, you must submit your instruction to us, free of charge, at anytime up to 12:00 noon (for paper submission) or 4:00pm (for online submission) on **2 July 2026**.

<sup>^</sup>Your instruction to withdraw the proceeds of redemption from your account will be subject to the requirement of minimum account balance and early encashment charge (if applicable).

After the Reference Fund Replacement, dealing of Affected Investment Option will resume to normal on 13 July 2026.

**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 (including the Receiving Reference Fund), 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](mailto: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](mailto:ma.enquiry@axa.com.mo).

Yours sincerely,

AXA China Region Insurance Company (Hong Kong) Limited

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### Appendix - Summary of changes of Affected Investment Option due to the Reference Fund Replacement

	Before the Effective Date	From the Effective Date
<b>Name of investment option</b>	BlackRock Global Funds - Asian Growth Leaders Fund	BlackRock Global Funds - Asian Dragon Fund
<b>Name of corresponding reference fund</b>	BlackRock Global Funds - Asian Growth Leaders Fund	BlackRock Global Funds - Asian Dragon Fund
<b>Name of management company of reference fund</b>	BlackRock (Luxembourg) S.A.	BlackRock (Luxembourg) S.A.
<b>Share class of reference fund</b>	A2	A2
<b>Currency of investment option / reference fund</b>	USD	USD
<b>Investment objective of reference fund</b>	To maximise total return by investing at least 70% of the reference fund's total assets in stocks of companies based in, or with the majority of their business in, Asia, excluding Japan.	
<b>Investment policy of reference fund</b>	<p>The reference fund may also invest in emerging markets (such as India, South Korea and Taiwan).</p> <p>Subject to applicable regulatory restrictions and internal guidelines, the remaining 30% may be invested in financial instruments of companies or issuers of any size in any sector of the economy globally such as equity securities consistent with the reference fund's objective and cash.</p> <p>The reference fund's expected total maximum investment in debt instruments with loss-absorption features, including but not limited to contingent convertible bonds, will be less than 30% of its net asset value. These instruments may be subject to contingent write-down or contingent conversion to ordinary shares on the occurrence of trigger event(s).</p> <p>The reference fund may use derivatives for hedging, efficient portfolio management and investment purposes.</p>	
	The reference fund is a QFI Access Fund and a Stock Connect Fund and may invest directly up to 30% in aggregate of its total assets in the PRC by investing via the QFI regime and/or via the Stock Connects.	The reference fund is a QFI Access Fund and a Stock Connect Fund and may invest directly up to 20% in aggregate of its total assets in the PRC by investing via the QFI regime and/or via the Stock Connects.
	<p>The reference fund places emphasis on sectors and "leading" companies that, in the opinion of the Investment Adviser, exhibit growth investment characteristics, such as above-average growth rates in earnings or sales and high or improving returns on capital. Such companies may also have attained or exhibited potential to attain above average market share in the geography they operate, or in one or more products or services within its principal sector.</p> <p>As the reference fund is an equity fund, it does not anticipate investing more than 10% of its net asset value in debt securities issued and/or guaranteed by any single sovereign currently</p>	/

	<p>rated non-investment grade*.</p> <p><i>* Debt securities which are unrated or rated, at the time of purchase, BB+ (Standard &amp; Poor's or equivalent rating) or lower by at least one recognised rating agency or, in the opinion of the management company of the reference fund, and, where applicable, based on the internal credit quality assessment procedure of the management company, are of comparable quality.</i></p>	
<b>Management fee of reference fund</b>	Up to 1.5% of net asset value per annum	Up to 1.5% of net asset value per annum
<b>Ongoing charges of reference fund<sup>#</sup></b>	1.83% of net asset value per annum	1.83% of net asset value per annum
<b>Code</b>	29MMAGA	29MMADU
<b>Additional information</b>	Notes 1 and 2	Notes 1 and 2

<sup>#</sup> The ongoing charges figure is based on the costs and expenses for the 12-month period ended 31 March 2026 to reflect the most up-to-date figures prior to the Reference Fund Merger.

**You should read the offering documents (including the product key facts statements) of the reference funds, which are available from the Company upon request, for details of the reference funds (including, without limitation, their investment objectives and policies, risk factors and charges).**

Notes:

- 1) The corresponding reference fund may be subject to other fees and charges which will be deducted and reflected in the price of the corresponding reference fund.
- 2) The subscription fee, switching fee and redemption fee (if any) as set out in the offering documents of the corresponding reference fund are not applicable to the investment option.

20 May 2026

## Polaris 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 **BlackRock Global Funds - Sustainable Global Dynamic Equity Fund** (the “**Affected Investment Option**”) provided under the Scheme.

### Renaming and changes to the investment objectives and policy of Reference Fund

As informed by BlackRock Global Funds, with effect from **24 June 2026** (the “**Effective Date**”), the investment objective and policy of the Reference Fund will be updated to increase the fund’s investment adviser’s ability to generate attractive and competitive returns across different environments. Additionally, the Reference Fund will be renamed to **BlackRock Global Funds - Global Dynamic Equity Fund**.

The investment objective and policy of the Reference Fund have been amended to remove all the Reference Fund’s ESG commitments and as a result of these changes, the Reference Fund will be reclassified from Article 8 to Article 6 under the meaning of the Sustainable Financial Disclosure Regulation. Furthermore, the Reference Fund will no longer classify as compliant with the rules of the Autorité des Marchés Financiers regarding sustainable investing.

The Reference Fund will also no longer be classified as an ESG fund in Hong Kong pursuant to the Securities and Futures Commission (“**SFC**”)’s “Circular to management companies of SFC-authorized unit trusts and mutual funds –ESG funds” issued by the SFC dated 29 June 2021, as may be revised from time to time, and will no longer be subject to ESG investment policy risk.

The amendments described in this notice will not result in any increase to the fees and expenses borne by the Reference Fund and/or its investors. The associated fees and expenses (e.g., mailing costs) will be paid by the management company of the Reference Fund out of the annual service charge charged to the Reference Fund.

As a result of the change of name of the Reference Fund, the name of the investment option and the name of the corresponding reference fund **BlackRock Global Funds - Sustainable Global Dynamic Equity Fund** as described in the Investment Options Leaflet of the Scheme will be changed to **BlackRock Global Funds - Global Dynamic Equity Fund** with effect from the Effective Date. The Investment Options Leaflet of the Scheme will be updated to reflect the above changes.

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](mailto: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](mailto:ma.enquiry@axa.com.mo).

Yours sincerely,

AXA China Region Insurance Company (Hong Kong) Limited

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## **Polaris Investment Insurance Plan (the “Scheme”)**

Dear Valued Customer,

### **Withdrawal of authorization and termination of Architas Flexible Bond and Architas Flexible Bond R Dis (each an “Affected Investment Option” and collectively the “Affected Investment Options”)**

As informed by Architas Multi-Manager Europe Limited, the manager (the “**Manager**”) of Architas Multi-Manager Global Managed Funds Unit Trust (the “**Trust**”), the board of directors (the “**Board**”) of the Manager intends to wind up and terminate **Architas Multi-Manager Global Managed Funds Unit Trust - Architas Flexible Bond**, the reference fund (the “**Reference Fund**”) of the Affected Investment Options offered by the Scheme.

#### **Background and rationale for the termination of the Reference Fund**

In accordance with Clause 19.1(d)(v) of the trust deed of the Trust and paragraph 4(v) under the section headed “Termination” in its prospectus, the Manager can terminate a fund under the Trust if the Manager, acting in good faith, in its discretion, considers termination appropriate based on reasonable grounds and pursuant to applicable law and regulation.

The Board has resolved that unitholders of the Reference Fund (the “**Unitholders**”) who have not redeemed their holding of units in the Reference Fund (“**Units**”) by **30 June 2026** (the “**Final Dealing Day**”) will have these Units compulsorily redeemed on the Final Dealing Day. The Reference Fund will be terminated on the Final Dealing Day after all the Units have been compulsorily redeemed.

The reason for the termination of the Reference Fund is that the current assets under management (which amounted to approximately EUR 12 million as of 24 April 2026) no longer make the Reference Fund commercially viable.

Small funds face a number of operating difficulties as they are unable to benefit from economies of scale. This may lead to problems in buying and selling assets at a reasonable price, which in turn may lead to compromised investment performance and proportionally higher costs. Following consideration of the available options, the Manager believes it is in the best interest of all Unitholders to terminate the Reference Fund, liquidate all of the underlying assets and return the proceeds to Unitholders.

As of 30 September 2025, the ongoing charges figures of the classes R(USD) and R Distribution (USD), which are the classes of the Reference Fund for the Affected Investment Options, Architas Flexible Bond and Architas Flexible Bond R Dis, respectively, are both 1.45%. The ongoing charges figures are based on expenses for the year ended 30 September 2025. These figures may vary from year to year.

The Manager, working with the trustee and administrator of the Trust, has established appropriate provisions

for the costs associated with the termination and subsequent withdrawal of the authorization of the Reference Fund from the Securities and Futures Commission of Hong Kong (“SFC”) to cover any estimated or contingent liabilities of the Reference Fund (such as audit fees, annual regulatory fees, annual legal fees, small, unaccrued miscellaneous expenses), which are estimated to be in the amount of HK\$480,000. The provisions have been deducted from the Reference Fund’s net asset value over a period of time and will be included in the Reference Fund’s net asset value calculated for the Final Dealing Day (i.e. the Reference Fund will bear the cost of making such provisions). There are no unamortized preliminary expenses of the Reference Fund.

From 1 May 2026, the Reference Fund is no longer allowed to be marketed to the public in Hong Kong and shall not accept subscription from new investors. To ensure that Unitholders in the Reference Fund are treated fairly, the Manager, during the period between 26 June 2026 (i.e. 4 days before the Final Dealing Day) and the Final Dealing Day and, where it believes it is in the best interests of Unitholders in the Reference Fund, reserves the right to sell the assets of the Reference Fund and hold cash. The Manager will apply to the SFC for withdrawal of authorization of the Reference Fund following the termination of the Reference Fund.

### **Impact on the Scheme**

As a result of the termination of the Reference Fund, we have decided to terminate the Affected Investment Options and apply to withdraw the authorization of the Affected Investment Options from the SFC with effect from **30 June 2026** (the “**Effective Date**”). Pursuant to the “Investment Option Deletion” provision of the policy document of the Scheme, the Company has the right at any time to determine that an investment option will cease to be made available under the Scheme. Expenses related to the withdrawal of authorization and termination of the Affected Investment Options will be borne by the Company.

The Investment Options Leaflet of the Scheme will be updated to reflect the above changes.

### **Please note the following important information and take necessary action as you may deem fit:**

- (1) Selection of the Affected Investment Option(s) in your new investment option allocation instruction, for the purpose of allocating the premium you contribute and/or bonuses awarded to your policy (if any) to the Affected Investment Option(s), shall not be allowed **with immediate effect** unless your current investment option allocation instruction has included the Affected Investment Option(s).
- (2) Switching notional units into the Affected Investment Option(s) is not allowed **with immediate effect**.
- (3) In respect of your existing notional units in the Affected Investment Option(s), you can submit your instruction to redeem such units in the Affected Investment Option(s) (the “**Redemption Instruction**”)<sup>^</sup> or switch such units in the Affected Investment Option(s) to other investment option(s) under the Scheme (the “**Switch-out Instruction**”), free of charge, at any time up to **12:00 noon** (for paper submission) or **4:00 pm** (for online submission) **on 29 June 2026** (the “**Cut-off Time**”). If we do not receive any Redemption Instruction or Switch-out Instruction from you by the Cut-off Time, we will redeem for and on your behalf all your existing notional units (if any) in the Affected Investment Option(s) at the unit price as of the **Effective Date** and the proceeds of such redemption will then be applied to allocate notional units in the substitute investment option **Fidelity Funds - US Dollar Cash Fund** (the “**Substitute Investment Option**”), free of charge, as soon as practicable.

<sup>^</sup>Your instruction to withdraw the proceeds of redemption from your account will be subject to the requirement of minimum account balance and early encashment charge (if applicable).

- (4) If you have selected the Affected Investment Option(s) under the Scheme in your current investment option

allocation instruction with respect to your premium / bonuses to be awarded (if any) under the Scheme, you can submit instruction to us anytime to redirect your future investment option allocation in the Affected Investment Option(s) to other investment option(s) available under the Scheme free of charge. If we do not receive your instruction for your future investment option allocation regarding the Affected Investment Option(s) by **12:00 noon** (for paper submission) or **4:00 pm** (for online submission) **on 18 June 2026**, your premium / bonuses to be awarded (if any) which would have been applied for allocation in the Affected Investment Option(s) according to your current investment option allocation instruction will be applied for allocation in the Substitute Investment Option starting from 22 June 2026, free of charge, so that your premium / bonuses to be awarded (if any) will continually be invested.

Details of the Substitute Investment Option are as follows:

<b>Name of investment option</b>	Fidelity Funds - US Dollar Cash Fund
<b>Code</b>	29FUSCA
<b>Name of corresponding reference fund</b>	Fidelity Funds - US Dollar Cash Fund
<b>Category</b>	Short-term Bond and Money Market
<b>Share Class of reference fund</b>	A-ACC
<b>Currency of investment option / reference fund</b>	USD
<b>Name of management company of reference fund</b>	FIL Investment Management (Luxembourg) S.A.

**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 including the Substitute Investment Option, 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](mailto: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](mailto:ma.enquiry@axa.com.mo).

Yours sincerely,

AXA China Region Insurance Company (Hong Kong) Limited

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