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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.

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 (Bermuda) 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 [#]
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 - ACT Emerging Markets Short Duration Bonds Low Carbon	28AWEMS / 29AWEMS	AXA World Funds - ACT Emerging Markets Short Duration Bonds Low Carbon	AXA Investment Managers Paris	A distribution monthly “st” (HKD Hedged 95%)	HKD	Dividend Distribution
3	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
4	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
5	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
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 [#]
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 Bonds	28AWGSB / 29AWGSB	AXA World Funds - Global Strategic Bonds	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 [#]
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 [#]
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 Fund Management (Luxembourg) 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 [#]
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	28MMMGA / 29MMMGA	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 [#]
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 Fund Management (Luxembourg) 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 [#]
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 (Mdir) RMB-H1	28TPFIR / 29TPFIR	Franklin Templeton Investment Funds - Franklin Income Fund	Franklin Templeton International Services S.à r.l.	A (Mdir) 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	abrdn SICAV I - Global Sustainable Equity Fund	28EGWEQ / 29EGWEQ	abrdn SICAV I - Global Sustainable Equity Fund	abrdn 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 [#]
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	Ninety One Global Strategy Fund - Global Franchise Fund	28VGFR / 29VGFR	Ninety One Global Strategy Fund - Global Franchise Fund	Ninety One Luxembourg S.A.	A Acc	USD	No dividend distribution
83	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
84	Equity - Global	Pictet - Global Megatrend Selection	28PGMES / 29PGMES	Pictet - Global Megatrend Selection	Pictet Asset Management (Europe) S.A.	P USD	USD	No dividend distribution
85	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
86	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
87	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
88	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

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89	Equity - Europe	BlackRock Global Funds - European Fund	28MMEUF / 29MMEUF	BlackRock Global Funds - European Fund	BlackRock (Luxembourg) S.A.	A2	EUR	No dividend distribution
90	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
91	Equity - Europe	Fidelity Funds - European Growth Fund	28FIEUM / 29FIEUM	Fidelity Funds - European Growth Fund	FIL Investment Management (Luxembourg) S.A.	A	EUR	Dividend Distribution
92	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
93	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
94	Equity - Europe Small-Mid	Janus Henderson Horizon Fund - Pan European Smaller Companies Fund	28HH PES / 29HH PES	Janus Henderson Horizon Fund - Pan European Smaller Companies Fund	Janus Henderson Investors Europe S.A.	A2	EUR	No dividend distribution
95	Equity - Europe Small-Mid	Templeton European Small-Mid Cap Fund	28TPESC / 29TPESC	Franklin Templeton Investment Funds - Templeton European Small-Mid Cap Fund	Franklin Templeton International Services S.à r.l.	A (Acc)	USD	No dividend distribution
96	Equity - US	Fidelity Funds - America Fund	28FIAM2 / 29FIAM2	Fidelity Funds - America Fund	FIL Investment Management (Luxembourg) S.A.	A	USD	Dividend Distribution
97	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
98	Equity - US	FTGF ClearBridge US Aggressive Growth Fund	28LMCBU / 29LMCBU	Franklin Templeton Global Funds plc - FTGF ClearBridge US Aggressive Growth 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 Fund Management (Luxembourg) 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 [#]
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 Fund Management (Luxembourg) 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 [#]
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	abrdn SICAV I - Asian Smaller Companies Fund	28EGASC / 29EGASC	abrdn SICAV I - Asian Smaller Companies Fund	abrdn 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 Pacific Dividend Fund	28FAGIA / 29FAGIA	Fidelity Funds - Asia Pacific Dividend Fund	FIL Investment Management (Luxembourg) S.A.	A	USD	Dividend Distribution
124	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
125	Equity - Asia Pacific	Fidelity Funds - Pacific Fund	28FEPAD / 29FEPAD	Fidelity Funds - Pacific Fund	FIL Investment Management (Luxembourg) S.A.	A	USD	Dividend Distribution
126	Equity - Asia Pacific	Fidelity Funds - Sustainable Asia Equity Fund	28FSEDA / 29FSEDA	Fidelity Funds - Sustainable Asia Equity Fund	FIL Investment Management (Luxembourg) S.A.	A - Acc	USD	No 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 [#]
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 [#]
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 - China	ZEAL Voyage China Fund	28ZVCFA / 29ZVCFA	ZEAL Voyage China Fund	Zeal Asset Management Limited	Acc	HKD	No dividend distribution
147	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
148	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
149	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
150	Equity - Germany	Fidelity Funds - Germany Fund	28FAGFA / 29FAGFA	Fidelity Funds - Germany Fund	FIL Investment Management (Luxembourg) S.A.	A - Acc	EUR	No dividend distribution
151	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
152	Equity - Indonesia	Fidelity Funds - Indonesia Fund	28FIIOD / 29FIIOD	Fidelity Funds - Indonesia Fund	FIL Investment Management (Luxembourg) S.A.	A	USD	Dividend Distribution
153	Equity - Korea	Barings Korea Feeder Fund	28BKFEF / 29BKFEF	Barings Korea Feeder Fund	Baring International Fund Managers (Ireland) Limited	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 [#]
154	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
155	Equity - Thailand	Fidelity Funds - Thailand Fund	28FITHD / 29FITHD	Fidelity Funds - Thailand Fund	FIL Investment Management (Luxembourg) S.A.	A	USD	Dividend Distribution
156	Equity - Vietnam	JPMorgan Vietnam Opportunities (acc) - USD	28JFVIO / 29JFVIO	JPMorgan Vietnam Opportunities (acc) - USD	JPMorgan Funds (Asia) Limited	(acc) - USD	USD	No dividend distribution
157	Sector Equity - Health Care	AXA World Funds - Longevity Economy	28AWFLE / 29AWFLE	AXA World Funds - Longevity Economy	AXA Investment Managers Paris	A Capitalisation (USD)	USD	No dividend distribution
158	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
159	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
160	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
161	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
162	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
163	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
164	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

	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 [#]
165	Sector Equity - Technology	Pictet - Digital	28PDCOU / 29PDCOU	Pictet - Digital	Pictet Asset Management (Europe) S.A.	P USD	USD	No dividend distribution
166	Sector Equity - Consumer Goods	Pictet - Premium Brands	28PPBRU / 29PPBRU	Pictet - Premium Brands	Pictet Asset Management (Europe) S.A.	P EUR	EUR	No dividend distribution
167	Sector Equity - Ecology	BNP Paribas Funds Energy Transition	28BNPET / 29BNPET	BNP Paribas Funds Energy Transition	BNP Paribas Asset Management Luxembourg	Classic USD Cap	USD	No dividend distribution
168	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
169	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
170	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
171	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
172	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
173	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
174	Sector Equity - Natural Resources	Pictet - Timber	28PFTUS / 29PFTUS	Pictet - Timber	Pictet Asset Management (Europe) S.A.	P USD	USD	No dividend distribution
175	Sector Equity - Precious Metals	BlackRock Global Funds - World Gold Fund	28MMMG M / 29MMMG M	BlackRock Global Funds - World Gold Fund	BlackRock (Luxembourg) S.A.	A2	USD	No dividend distribution
176	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

	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 [#]
177	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
178	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
179	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
180	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
181	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
182	Sector Equity - Infrastructure	Morgan Stanley Investment Funds Global Infrastructure Fund	28JGINF / 29JGINF	Morgan Stanley Investment Funds - Morgan Stanley Investment Funds Global Infrastructure Fund	MSIM Fund Management (Ireland) Limited	A	USD	No dividend distribution
183	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
184	Thematic Funds	Pictet - Security	28PSECU / 29PSECU	Pictet - Security	Pictet Asset Management (Europe) S.A.	P USD	USD	No dividend distribution
185	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.

Please refer to the URL relevant to your plan below to view the offering documents and other information of the reference funds corresponding to the investment options:

Signature III: <https://www.axa.com.hk/en/downloads/investment/signature-iii-investment-insurance-plan>

Polaris: <https://www.axa.com.hk/en/downloads/investment/polaris-investment-insurance-plan>

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

For any inquiries and complaints in relation to the relevant plan or our services, please contact us by telephone (853) 8799 2812, fax (853) 2878 0022 or email ma.enquiry@axa.com.mo.

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September 2024

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First Addendum to Investment Options Leaflet for Signature III Investment Insurance Plan / Polaris Investment Insurance Plan

This first addendum should be read in conjunction with and forms part of the investment options leaflet for Signature III Investment Insurance Plan / Polaris Investment Insurance Plan dated September 2024 (the “Investment Options Leaflet”).

1. **Change of name of management company “UBS Fund Management (Luxembourg) S.A.” of certain reference funds**

With immediate effect, all references to “UBS Fund Management (Luxembourg) S.A.” in the column “Name of management company of reference fund” of the Investment Options Leaflet shall be changed to “UBS Asset Management (Europe) S.A.”.

2. **Withdrawal of authorization and termination of investment option “ZEAL Voyage China Fund”**

With immediate effect, the information in relation to the investment option “ZEAL Voyage China Fund” on page 14 of the Investment Options Leaflet shall be deleted in its entirety.

3. **The name of (i) the investment option “AXA World Funds - Longevity Economy” and (ii) its corresponding reference fund**

With immediate effect, the name of (i) the investment option “AXA World Funds - Longevity Economy” and (ii) its corresponding reference fund on page 15 of the Investment Options Leaflet shall be changed to “AXA World Funds - People & Planet Equity”.

4. **The names of (i) the investment option “Morgan Stanley Investment Funds Global Infrastructure Fund” and (ii) its corresponding reference fund “Morgan Stanley Investment Funds - Morgan Stanley Investment Funds Global Infrastructure Fund”**

With immediate effect, the names of (i) the investment option “Morgan Stanley Investment Funds Global Infrastructure Fund” and (ii) its corresponding reference fund “Morgan Stanley Investment Funds - Morgan Stanley Investment Funds Global Infrastructure Fund” on page 17 of the Investment Options Leaflet shall be changed to “Morgan Stanley Investment Funds QuantActive Global Infrastructure Fund” and “Morgan Stanley Investment Funds - Morgan Stanley Investment Funds QuantActive Global Infrastructure Fund” respectively.

5. With immediate effect, due to the deletion of the information in relation to the investment option as described in paragraph 2 of this first addendum, all investment options subsequent to the investment option described in paragraph 2 of this first addendum shall be re-numbered accordingly.

6. Except as amended by this first addendum, the Investment Options Leaflet remains in full force and effect.

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

January 2025

26 February 2025

Signature III 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 **Fidelity Funds - Sustainable Asia Equity Fund** (the “**Affected Investment Option**”) provided under the Scheme.

Change of name of Reference Fund

As informed by Fidelity Funds, they have decided to change the name of the Reference Fund from **Fidelity Funds - Sustainable Asia Equity Fund** to **Fidelity Funds - Asia Equity ESG Fund** with effect from 28 March 2025 (the “**Effective Date**”).

The name change is designed to deliver consistency across the fund range of Fidelity Funds and does not impact the investment objective or policy of the Reference Fund, which will continue be classified as a ESG fund in Hong Kong¹.

¹ Pursuant to the SFC’s Circular to management companies of SFC-authorised unit trusts and mutual funds – ESG funds dated 29 June 2021, as may be revised from time to time.

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 **Fidelity Funds - Sustainable Asia Equity Fund** as described in the Investment Options Leaflet of the Scheme will be changed to **Fidelity Funds - Asia Equity ESG Fund** with effect from the Effective Date.

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

Additional exclusions to be applied across the Reference Fund

The Reference Fund will apply Paris-aligned Benchmark exclusions in addition to its current ESG exclusions.

Paris-aligned Benchmark exclusions typically exclude fossil fuel companies, high carbon emitters and companies which violate environmental standards. The exclusions are designed to support the transition to a low-carbon economy and climate change mitigation.

If you are an investor of the Affected Investment Option, **no action is required if you accept the above change**. If you do not accept the above change, 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.

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

Yours sincerely,

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

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

22 April 2025

Signature III 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 **AXA World Funds - ACT Emerging Markets Short Duration Bonds Low Carbon** (the “**Affected Investment Option**”) provided under the Scheme.

Reshaping of the investment objective, strategy and management process, and renaming of Reference Fund

The board of directors of AXA World Funds has decided to reshape the Reference Fund’s investment objective, strategy and management process in order to (i) remove the “low carbon” feature/focus from its investment objective and selection process, (ii) accordingly rename the Reference Fund as “**AXA World Funds - Emerging Markets Short Duration Bonds**” in order to comply with the ESMA guidelines on fund’s name using Environmental, Social and Governance (**ESG**) or sustainability-related terms and (iii) update its ESG approach as described below. These changes will take effect on **21 May 2025** (the “**Effective Date**”).

The investment objective of the Reference Fund will be revised as follows, with amendments shown in bold and underlined:

“Objective

To seek performance, in USD, from an actively managed short duration emerging debt securities portfolio ~~whose carbon footprint, measured as carbon intensity, is at least 30% lower than that of the index composed of 75% J. P. Morgan Corporate Emerging Market Bond Index Broad Diversified + 25% J. P. Morgan Emerging Market Bond Index Global Diversified (the “Benchmark”). As a secondary ‘extra-financial objective’, the water intensity of the portfolio aims also at being at least 30% lower than the Benchmark.”~~

For details on the changes to the Reference Fund’s investment strategy, please refer to the “Investment Objective and Strategy” section in its Key Facts Statement, which will be amended in due course.

In addition, the main amendments to the SFDR annex of the Reference Fund will be as follows:

- the Reference Fund will no longer invest in issuers considering their carbon intensity and their water intensity but rather in issuer considering the ESG scores (i.e. internal scoring methodology based on both external data provided by external provider and internal fundamental analysis, providing a standardized and holistic view on the performance of issuers on ESG factors and enable to both promote environmental and social factors and further incorporate ESG risks and opportunities in the investment decision);
- the sustainability indicator used by the Reference Fund to measure the attainment of each of the environmental or social characteristics promoted will consequently be the weighted average ESG score of the Reference Fund and that of the benchmark;
- principal adverse impacts will additionally be mitigated by stewardship policies; and
- as a binding element, the Reference Fund will always outperform the ESG score of the benchmark, both ESG scores of the Reference Fund and the benchmark being calculated on a weighted average basis.

As a result of the above changes, ESG consideration will no longer be a key investment focus of the Reference Fund, and hence, the Reference Fund will no longer be classified as an ESG fund in Hong Kong pursuant to the Securities and Futures Commission's circular to management companies of SFC-authorised unit trusts and mutual funds – ESG funds dated 29 June 2021, as may be revised from time to time. Moreover, the Reference Fund will no longer be exposed to low carbon emission concentration risk, and will be exposed to ESG risk with lesser extent.

However, it is not anticipated that the above changes will have a material impact on (i) the risk profile and (ii) the portfolio composition of the Reference Fund. Except for the above changes themselves, there are no other changes in (i) the manner in which the Reference Fund is being managed; and (ii) the level of fees payable by the Reference Fund and its shareholders or costs in managing the Reference Fund. It is not expected that its shareholders will be materially prejudiced as a result of the above changes.

All of the costs incurred in connection with the above changes will be borne by the management company of the Reference Fund from the applied service fee which is currently charged at a fixed rate based on the Reference Fund's net asset value. For the avoidance of doubt, portfolio rebalancing is not required for implementing the above changes. There will not be any additional costs to be borne by the Reference Fund and/or its shareholders in connection with the above changes.

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 **AXA World Funds - ACT Emerging Markets Short Duration Bonds Low Carbon** as described in the Investment Options Leaflet of the Scheme will be changed to **AXA World Funds - Emerging Markets Short Duration Bonds** with effect from the Effective Date.

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

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.

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

Yours sincerely,

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

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07 May 2025

Signature III Investment Insurance Plan (the “Scheme”)

Dear Valued Customer,

We would like to inform you of certain change to the reference fund (the “**Reference Fund**”) of the investment option **BNP Paribas Funds Energy Transition** (the “**Affected Investment Option**”) provided under the Scheme.

Change of name of Reference Fund

As informed by the board of directors of BNP Paribas Funds, the name of the Reference Fund will be amended from **BNP Paribas Funds Energy Transition** to **BNP Paribas Funds Clean Energy Solutions**, effective **21 May 2025** (the “**Effective Date**”), to better reflect the nature of the investment strategy.

The change above will have no impact on (i) the portfolio composition, (ii) the way the Reference Fund is managed, and (iii) the risk profile.

The change above will not result in any increment in fees level or costs in managing the Reference Fund. In addition, no costs or expenses will be incurred in connection with the change. The change would not materially change the features and overall risk profile of the Reference Fund. There would be no change in the operations or the manner in which the Reference Fund is being managed. Further, the change would not materially prejudice the rights of interest of the existing investors of 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 **BNP Paribas Funds Energy Transition** as described in the Investment Options Leaflet of the Scheme will be changed to **BNP Paribas Funds Clean Energy Solutions** with effect from the Effective Date.

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

If you are an investor of the Affected Investment Option, **no action is required if you accept the above change**. If you do not accept the above change, 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.

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

Yours sincerely,

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

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12 August 2025

Signature III 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.

Affected Investment Option	Reference Fund
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 - Emerging Markets Short Duration Bonds	4) AXA World Funds - Emerging Markets Short Duration Bonds
5) AXA World Funds - Global High Yield Bonds	5) AXA World Funds - Global High Yield Bonds
6) AXA World Funds - Global High Yield Bonds A Dis st (HKD Hgd)	6) AXA World Funds - Global High Yield Bonds
7) AXA World Funds - Global Strategic Bonds	7) AXA World Funds - Global Strategic Bonds
8) AXA World Funds - People & Planet Equity	8) AXA World Funds - People & Planet Equity
9) AXA World Funds - US High Yield Bonds	9) AXA World Funds - US High Yield Bonds

As informed by the board of directors of AXA World Funds (the “**Board**”), they have decided to introduce a number of changes to the Hong Kong Offering Memorandum and/or the Product Key Facts Statements (“**KFS**”), effective **8 September 2025** (the “**Effective Date**”), to enable the Board to look after the interests of its shareholders more effectively.

1. Investments in subordinated debts by certain Reference Funds

To provide greater flexibility for capturing market opportunities, the Board has decided enabling the following Reference Funds to invest in subordinated debts (including perpetual bonds for the relevant Reference Fund). The expected aggregate maximum exposure in respect of each of these Reference Funds to debt instruments with loss-absorption features (“**LAP**”) (such as contingent convertible bonds (“**CoCos**”), subordinated debts, external total loss-absorbing capacity debt instruments, debt instruments classified as Additional Tier 1 / Tier 2 capital instruments under the resolution regime for financial institution, etc.) is also added as set out below for clarification in compliance with the Hong Kong local regulatory requirements. LAP may be subject to contingent write-down or contingent conversion to ordinary shares on the occurrence of trigger event(s), upon which the investment manager of the Reference Funds will assess the suitability of any new instrument and will hold or divest of the same as appropriate.

Name of the Reference Fund	Expected aggregate maximum exposure to LAP (% of net assets)	Exposure limit on subordinated debts (% of net assets)
AXA World Funds - Asian Short Duration Bonds	up to 50%	up to 50%
AXA World Funds - Emerging Markets Short Duration Bonds	up to 30%	up to 30%
AXA World Funds - Global High	up to 25%	up to 25%

Yield Bonds		
AXA World Funds - US High Yield Bonds	up to 25%	up to 25%

For the avoidance of doubt, there is no change to the exposure limit on CoCos for these Reference Funds.

As a consequence of the above changes, “subordinated debts risk” has been added in the “Risk Factors” sub-section of the “Sub-Fund Descriptions” section in respect of these Reference Funds in the Hong Kong Offering Memorandum of AXA World Funds. “Risks associated with investment in debt instruments with loss-absorption features” and “Subordinated debts risk” as set out below are highlighted as key risk factors in the KFS of AXA World Funds - Emerging Markets Short Duration Bonds and AXA World Funds - Asian Short Duration Bonds, in light of the potential substantial exposure to LAP and subordinated debts for these Reference Funds.

“Risks associated with investments in debt instruments with loss-absorption features: The Sub-Fund may invest in LAP which are subject to greater risks when compared to traditional debt instruments as such instruments are typically subject to the risk of being written down or converted to ordinary shares upon the occurrence of trigger event(s) (e.g. when the issuer is near or at the point of non-viability or when the issuer’s capital ratio falls to a specified level), which are likely to be outside of the issuer’s control. Such trigger events are complex and difficult to predict and may result in a significant or total reduction in the value of such instruments.

In the event of the activation of a trigger, there may be potential price contagion and volatility to the entire asset class. LAP may also be exposed to liquidity, valuation and sector concentration risk.”

“Subordinated debts risk: The Sub-Fund may invest in subordinated debts, including perpetual debts that have no maturity date. Subordinated debt is debt which, in the case of insolvency of the issuer, ranks after senior debts in relation to repayment. Because subordinated debt is repayable after senior debts have been re-paid, the chance of receiving any repayment on insolvency is reduced and therefore subordinated debt represents a greater risk to the investor. These securities generally have a lower rating than senior debt issued by the same issuer.

Depending on the jurisdiction of the issuer, a financial regulator with supervisory authority may use statutory powers and deem the issuer of subordinated debt to have reached a point of non-viability, meaning that public intervention would be necessary. Under such conditions, some subordinated debt securities may absorb losses prior to bankruptcy.

The liquidity for such investments in stressed market environments may be limited, negatively impacting the price they may be sold at, which in turn may negatively impact the Sub-Fund’s performance.”

2. Amendment to the investment objective and strategy of “AXA World Funds - People & Planet Equity”

The Board has decided to (i) amend the objective and investment strategy of the Reference Fund to harmonize them across the equity funds of the same range applying an impact approach with a streamlined description and better reflect its environmental, social and governance (**ESG**) approach and (ii) remove the exposure limit for the Reference Fund to invest up to 20% of its net assets in money market funds and bank deposits for greater flexibility.

The major changes in the revised “Investment Objective and Strategy” section in the KFS of the Reference Fund will read as follows, with amendments shown in bold and underlined:

“Objective

To seek both long-term growth of your investment, in USD, from an actively managed listed equity and equity-related securities portfolio, and a sustainable investment objective to advance the United Nations Sustainable Development Goals (SDGs) by investing into companies whose ~~business models and/or operational practices~~products and services are aligned with targets defined by one or more SDGs and that address climate change, protect biodiversity and/or foster social progress, and by applying an impact approach.

Investment Strategy

~~The Sub-Fund invests in large, medium and small sized companies in developed and emerging markets (the “Investment Universe”).~~

~~Specifically, at all times the~~The Sub-Fund invests at least two-thirds of its net assets in equities and equity-related securities worldwide of listed companies ~~that demonstrate a strategic commitment to making products, supplying services and/or introducing and maintaining operational behaviour which provides innovative, impactful and commercial solutions to multiple environmental and/or social challenges (such as energy transition, protection of~~ any market capitalization (the “Investment Universe”) that address climate change, protect biodiversity, and foster social progress).

~~The Sub-Fund is not subject to any limitation on the portion of its net assets that may be invested in any one country or region.~~

~~The Sub-Fund may also invest up to 20% of its net assets in money market instruments, money market funds and bank deposits.~~

The Sub-Fund may invest up to 10% of net assets in China A Shares listed in the Shanghai Hong-Kong Stock Connect.

The Sub-Fund may invest up to one-third of its net assets in money market instruments.

The Sub-Fund may invest up to 10% of net assets in collective investment schemes structured as UCITS and/or UCIs that are classified as Articles 9 SFDR products (excluding money market funds) (as defined and described in the Hong Kong Offering Memorandum)."

For full details of the changes, please refer to the offering documents of the Reference Fund.

For the avoidance of doubt, ESG consideration will continue to be a key investment focus of the Reference Fund, and hence, the Reference Fund will remain to be classified as an ESG fund in Hong Kong pursuant to the Securities and Futures Commission (SFC)'s circular to management companies of SFC-authorised unit trusts and mutual funds – ESG funds dated 29 June 2021, as may be revised from time to time.

3. Renaming and amendment to the investment strategy of “AXA World Funds - Global Strategic Bonds”

The Board has decided to (i) rename the Reference Fund as “Global Strategic Income” in order to greater reflect the focus on income and (ii) amend the investment strategy of the Reference Fund in order to enable the Reference Fund to invest in perpetual bonds (i.e. bonds without maturity date) up to 15% of its net assets.

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 **AXA World Funds - Global Strategic Bonds** as described in the Investment Options Leaflet of the Scheme will be changed to **AXA World Funds - Global Strategic Income** with effect from

the Effective Date. The Investment Options Leaflet of the Scheme will be updated to reflect such changes.

It is not anticipated that the changes described in this notice will have an impact on (i) the risk profiles and (ii) the portfolio composition of the Reference Funds. Except for the above changes themselves, there are no other changes in (i) the manner in which the Reference Funds are being managed; and (ii) the level of fees payable by the Reference Funds and their shareholders or costs in managing the Reference Funds. It is not expected that the shareholders of the Reference Funds will be materially prejudiced as a result of the above changes.

All of the costs incurred in connection with the above changes will be borne by the management company of Reference Funds from the applied service fee which is currently charged at a fixed rate based on the respective Reference Funds' net asset value. For the avoidance of doubt, portfolio rebalancing is not required for implementing the above changes. There will not be any additional costs to be borne by these Reference Funds and/or their shareholders in connection with the above changes.

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; (for Macau) please contact our Customer Service Hotline on (853) 8799 2812 (Monday to Friday from 9:00 am to 5:30 pm, except on Saturday, Sunday, and banking holidays) or email us at ma.enquiry@axa.com.mo.

Yours sincerely,

AXA China Region Insurance Company (Bermuda) Limited
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15 August 2025

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 (BERMUDA) LIMITED (THE “COMPANY”) ACCEPTS THE RESPONSIBILITY FOR THE ACCURACY OF THE INFORMATION CONTAINED IN THIS NOTICE.

Signature III Investment Insurance Plan (the “Scheme”)

Dear Valued Customer,

Change of reference fund for FTGF ClearBridge US Aggressive Growth Fund

We would like to inform you that the reference fund corresponding to the investment option **FTGF ClearBridge US Aggressive Growth Fund** (the “**Affected Investment Option**”), which is available under the Scheme, will be changed on the Effective Date (as defined below).

As informed by the management company of the Reference Fund (the “**Manager**”), there is a proposal to merge the reference fund of the Affected Investment Option, **Franklin Templeton Global Funds plc - FTGF ClearBridge US Aggressive Growth Fund** (the “**Merging Reference Fund**”), into **Franklin Templeton Global Funds plc - FTGF ClearBridge Global Growth Leaders Fund** (the “**Receiving Reference Fund**”) (the “**Reference Fund Merger**”) with effect from 31 October 2025 (the “**Effective Date**”) subject to the approval of the Reference Fund Merger in the extraordinary general meeting to be held on 3 October 2025 (the “**EGM**”).

Rationale for the Reference Fund Merger

As at 30 June 2025, the fund size of the Merging Reference Fund was approximately USD 180.33 million, and the fund size of the Receiving Reference Fund was approximately USD 41.76 million.

The Reference Fund Merger is being proposed for a variety of reasons outlined below. Following a strategic review by the investment manager of the Merging Reference Fund (the “**Investment Manager**”) in consultation with the Manager, it has been determined that:

- Since inception of the Receiving Reference Fund, it has delivered investors a superior investment return to date. Generally, the Receiving Reference Fund has achieved a higher return of around 68% when compared to the Merging Reference Fund as at 30 June 2025.
- The Receiving Reference Fund typically has over 50% exposure to US equities. Whilst there is some difference between the Receiving Reference Fund and Merging Reference Fund, when looking at where revenue is generated for the underlying portfolio companies, they are materially similar. Therefore, both funds are similarly exposed to the strength of the US economy. As a result, the Reference Fund Merger offers investors access to a fund (the Receiving Reference Fund) which has better long-term prospects with better historical returns whilst maintaining similar exposure to the US economic strength.
- The Reference Fund Merger will increase the assets of Receiving Reference Fund, resulting in all investors in the Receiving Reference Fund (including shareholders in the Merging Reference Fund after the Reference Fund Merger) benefiting from economies of scale. It is hoped that a larger pool of assets in the Receiving Reference Fund post-Reference Fund Merger should help to reduce the operating and administrative costs of the Receiving Reference Fund over time. The Manager believes that the Receiving Reference Fund is a better long-term prospect for shareholders, as it is anticipated that the Receiving

Reference Fund will have the potential to grow significantly in the future.

- In the opinion of the Manager, the Reference Fund Merger is in the best interest to the shareholders of the Merging Reference Fund and Receiving Reference Fund.

Key aspects of the Reference Fund Merger and its Impact to the shareholders of the Merging Reference Fund

Following the Reference Fund Merger, the Merging Reference Fund shall be dissolved without going to liquidation since its holdings will be merged into the Receiving Reference Fund on the Effective Date. If shareholders of the Merging Reference Fund participate in the Reference Fund Merger, they will become shareholders of the Receiving Reference Fund on 3 November 2025 (Irish Time).

There is a risk that significant redemption in the Merging Reference Fund may occur prior to the Reference Fund Merger, which may reduce the assets received by the Receiving Reference Fund through the Reference Fund Merger. To protect the interests of remaining shareholders, a dilution adjustment mechanism may also be adopted by the Merging Reference Fund.

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 from 22 July 2025. Existing shareholders of the Merging Reference Fund will not be able to buy, switch or sell (redeem) shares in the Merging Reference Fund after 5:00 p.m. on 28 October 2025 (Hong Kong Time) (the “**Last Dealing Deadline**”).

On the Effective Date, shareholders of the Merging Reference Fund will receive corresponding shares in the Receiving Reference Fund (“**New Shares**”) that are, as nearly as is practicable, equal in value to the shares that they own in the Merging Reference Fund.

The number of New Shares to be allocated to shareholders of the Merging Reference Fund will be based on the respective net asset value per share of the Merging Reference Fund and Receiving Reference Fund as at the Effective Date and will be determined by multiplying the number of shares held in the relevant class of the Merging Reference Fund by the exchange ratio. The exchange ratio for each class will be calculated by dividing the net asset value per share of such class in the Merging Reference Fund calculated on the Effective Date by the net asset value per share in the corresponding share class in the Receiving Reference Fund calculated at the same time on the Effective Date.

There are no unamortised preliminary expenses relating to the Merging Reference Fund and Receiving Reference Fund. The Manager will bear all the costs and expenses of the Reference Fund Merger. This includes any legal, advisory and administrative costs, as well as rebalancing costs and costs associated with the transfer of assets and subsequent liquidation of the Merging Reference Fund.

Impact to the Scheme

1. Change of reference fund of Affected Investment Option

If the Reference Fund Merger is not approved in the EGM, the reference fund of the Affected Investment Option will remain as the Merging Reference Fund. We will inform you of this situation through notices published on the AXA website.

If the Reference Fund Merger is approved in the EGM, 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**”) as a result of the Reference Fund Merger. 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 **FTGF ClearBridge Global Growth Leaders Fund** from the Effective Date.

Both the Merging Reference Fund and Receiving Reference Fund share similar investment objective (i.e. to generate long-term capital appreciation), management team (i.e. Franklin Templeton International Services S.à r.l. acts as the Manager for the Merging Reference Fund and Receiving Reference Fund and ClearBridge Investments, LLC acts as the Investment Manager for the Merging Reference Fund and Receiving Reference Fund), risk management process (i.e. the Merging Reference Fund and Receiving Reference Fund share the same risk management process), comparable risk profiles (i.e. the Merging Reference Fund and Receiving Reference Fund share similar levels of risk) and fees and expenses. As of 30 June 2025, 6.8% of the Merging Reference Fund’s portfolio is invested in securities already held in common with the Receiving Reference Fund.

However, there are certain differences between the Merging Reference Fund and Receiving Reference Fund, which you should consider carefully. Although the Merging Reference Fund and Receiving Reference Fund both share the same investment objective, the Merging Reference Fund invests principally in common stocks of US companies that are listed or traded on regulated markets in the United States whereas the Receiving Reference Fund invests principally in equity securities that are listed or traded on regulated markets located anywhere in the world. Furthermore, certain key risks, such as the risk of emerging markets, apply only to the Receiving Reference Fund and not to the Merging Reference Fund. Conversely, risks like debt securities risk, US markets risk, and smaller company risk are only applicable to the Merging Reference Fund. Please see the offering documents of Franklin Templeton Global Funds plc for the above risk descriptions.

For a summary of changes of the Affected Investment Option due to the Reference Fund Replacement, please refer to the Appendix to this notice.

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 Last Dealing Deadline, **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 bonuses awarded to your policy (if any), shall not be allowed with immediate effect 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 immediate effect 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 Effective Date, you can submit your instruction to us, free of charge, to redeem your existing notional units in the Affected Investment Option [^] 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 **27 October 2025**.
- (4) If you have selected the Affected Investment Option under the Scheme in your current investment option allocation instruction with respect to the 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 Effective Date, 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 **27 October 2025**.

[^]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 3 November 2025.

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

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; (for Macau) please contact our Customer Service Hotline on (853) 8799 2812 (Monday to Friday from 9:00 am to 5:30 pm, except on Saturday, Sunday, and banking holidays) or email us at ma.enquiry@axa.com.mo.

Yours sincerely,

AXA China Region Insurance Company (Bermuda) 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
Name of investment option	FTGF ClearBridge US Aggressive Growth Fund	FTGF ClearBridge Global Growth Leaders Fund
Name of corresponding reference fund	Franklin Templeton Global Funds plc - FTGF ClearBridge US Aggressive Growth Fund	Franklin Templeton Global Funds plc - FTGF ClearBridge Global Growth Leaders Fund
Name of management company of reference fund	Franklin Templeton International Services S.à r.l.	Franklin Templeton International Services S.à r.l.
Share class of reference fund	A Acc	A Acc
Currency of investment option / reference fund	USD	USD
Investment objective and policy of reference fund	The reference fund's investment objective is to generate long-term capital appreciation. <u>The reference fund invests at least 70% of its net asset value in common stocks of US Companies which are listed or traded on regulated markets in the United States and that the Investment Manager believes are experiencing, or have potential to experience, growth of earnings and/or cash flow that exceed the average earnings and/or cash flow growth rate of companies having securities included in the S&P 500 Index. The reference fund may invest a maximum of its net asset value 20% in securities of non-US issuers or non-US companies, including American depositary receipts and global depositary receipts.</u> The reference fund may invest in companies of any size. <u>Companies invested in generally may be expected to benefit from new technologies, techniques, products or services or cost-reducing measures, and may be affected by changes in management, capitalisation or asset deployment, government regulations or other external circumstances.</u> <u>The Investment Manager focuses its stock selection for the reference fund on the diversified group of emerging growth companies that may have passed their "start-up" phase and show positive earnings and the prospect of achieving significant profit gains in the two to three years after the reference fund acquires their stocks.</u> <u>The reference fund may be leveraged as a result of investment in derivatives. However,</u>	The reference fund's investment objective is to generate long-term capital appreciation. <u>The reference fund invests at least 80% of its net asset value in equity securities that are listed or traded on regulated markets located anywhere in the world. Up to 25% of the reference fund's net asset value may be invested in equity securities of issuers located in emerging market countries. The reference fund's exposure to Russian securities will not exceed 15% of the reference fund's net asset value.</u> The reference fund may invest in companies of any size. <u>The reference fund invests primarily in common stocks and preferred stocks that, in the Investment Manager's opinion, appear to offer above average growth potential and trade at a significant discount to the Investment Manager's assessment of their intrinsic value. It is not expected that the reference fund will concentrate in any particular industry or geographical area.</u> <u>The reference fund may be leveraged as a result of investment in derivatives. The reference fund may be leveraged to up to 50% of its net asset value (as calculated using the commitment approach) as a result of its use of derivatives.</u>

	<u>in accordance with the UCITS regulations, the reference fund will not be leveraged in excess of 100% of its net asset value (as calculated using the commitment approach).</u> The reference fund is categorised as Article 8 financial product pursuant to the Sustainable Finance Disclosure Regulation ((EU) 2019/2088). <u>The reference fund may invest in aggregate up to 30% of its net asset value in convertible securities, preferred stocks, warrants (max 5% of its net asset value) and Rule 144A securities, money market instruments and mortgage-backed or asset-backed securities, which are listed or traded on regulated markets in the United States.</u>	The reference fund is categorised as Article 8 financial product pursuant to the Sustainable Finance Disclosure Regulation ((EU) 2019/2088) <u>No more than 5% of the reference fund's net asset value will be invested in warrants. To manage capital flows, the reference fund may hold cash or invest in money market instruments.</u>
Management fee of reference fund	1.30% of net asset value per annum	1.30% of net asset value per annum
Total Expense Ratio[#]	1.80% of net asset value per annum	1.80% of net asset value per annum
Code	28LMCBU	28LMCGG
Additional information	Notes 1 and 2	Notes 1 and 2

[#]The TER is calculated by dividing the total expenses by the average net asset value for the twelve months ended 31 December 2024.

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.

28 October 2025

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 (BERMUDA) LIMITED (THE “COMPANY”) ACCEPTS THE RESPONSIBILITY FOR THE ACCURACY OF THE INFORMATION CONTAINED IN THIS NOTICE.

Signature III Investment Insurance Plan (the “Scheme”)

Dear Valued Customer,

Change of reference fund for Templeton European Small-Mid Cap Fund

We would like to inform you that the reference fund corresponding to the investment option **Templeton European Small-Mid Cap Fund** (the “**Affected Investment Option**”), which is available under the Scheme, will be changed with effect from **16 January 2026** (the “**Effective Date**”).

As informed by Franklin Templeton Investment Funds, its board of directors (the “**Board of Directors**”) has decided to merge the reference fund of the Affected Investment Option, **Franklin Templeton Investment Funds - Templeton European Small-Mid Cap Fund** (the “**Merging Reference Fund**”), into **Franklin Templeton Investment Funds - Templeton European Insights Fund** (the “**Receiving Reference Fund**”) (the “**Reference Fund Merger**”) with effect from the Effective Date.

Background and rationale for the Reference Fund Merger

The Merging Reference Fund was launched in December 2001 and on 29 September 2025, it was valued at USD 97,319,250. The relatively small size and reduced future demand makes it economically unattractive to run as an independent entity. The Receiving Reference Fund was launched in January 1999 and on 29 September 2025, it was valued at USD 235,940,905.

Based on the above and below mentioned information, the Board of Directors has decided, in accordance with Article 66(4) of the Luxembourg law of 17 December 2010 on undertakings for collective investment, as amended from time to time and Article 28 of the articles of incorporation of Franklin Templeton Investment Funds, as amended from time to time, to merge the Merging Reference Fund into the Receiving Reference Fund.

Reference Fund Merger procedure

To facilitate the Reference Fund Merger, the Merging Reference Fund is no longer allowed to be marketed to the public in Hong Kong and shall not accept subscriptions from new investors with effect from 15 October 2025. Existing shareholders of the Merging Reference Fund will not be permitted to purchase additional shares, redeem, switch or transfer their holdings of shares in the Merging Reference Fund after 4:00 p.m. (Hong Kong time) on 9 January 2026 (the “**Dealing Deadline**”). Following the merger of the reference funds, shares in the Receiving Reference Fund are available for redemption, switching and transfer starting from 19 January 2026.

On the Effective Date, the Merging Reference Fund will transfer all its assets and liabilities (“**Net Assets**”) to the Receiving Reference Fund. The Net Assets of the Merging Reference Fund will be valued as of the Effective Date in accordance with the valuation principles of the offering documents of Franklin Templeton Investment Funds. There are no outstanding unamortized preliminary expenses in relation to the Merging Reference Fund and the

Receiving Reference Fund.

Approximately four (4) business days prior to the Effective Date, the portfolio of the Merging Reference Fund will be rebalanced to mirror the holdings of the Receiving Reference Fund. The portfolio of the Merging Reference Fund may not remain in compliance with its original investment policy during the rebalancing exercise. In the best interests of investors, it is expected that a substantial portion of the Merging Reference Fund's portfolio will be transferred in kind to the Receiving Reference Fund's portfolio on the Effective Date. The actual portion of assets transferred in kind and sold for cash, if applicable, may be different depending on the market conditions on or around the Effective Date.

On the Effective Date, shareholders of the Merging Reference Fund will automatically become shareholders of the Receiving Reference Fund and will receive shares of the corresponding share class in the Receiving Reference Fund ("**New Shares**"). 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 exchange ratio. The exchange ratio for each class will be calculated by dividing the net asset value per share of such class in the Merging Reference Fund calculated on the Effective Date by the net asset value per share in the corresponding share class in the Receiving Reference Fund calculated at the same time on the Effective Date.

While the number of New Shares of the Receiving Reference Fund received may differ from what a shareholder had in the Merging Reference Fund, the aggregate value of the New Shares of the Receiving Reference Fund to be issued to a shareholder of the Merging Reference Fund on the Effective Date will be equal to the aggregate value of the shares of the Merging Reference Fund held by such shareholder on the Effective Date, subject to rounding adjustments.

The expenses incurred in connection with the Reference Fund Merger (including legal, accounting, custody and other administration costs) will be borne by the management company of the Merging Reference Fund, while the transaction cost (which are anticipated to be approximately 0.10% of the Merging Reference Fund's net asset value as at 29 September 2025) associated with the disposal of any investments of the Merging Reference Fund will be borne by the Merging Reference Fund. The actual transaction costs may vary depending on market liquidity, fund size, and other factors at the time of Reference Fund Merger. **Shareholders of the Merging Reference Fund who submit a valid request to redeem, switch or transfer their shares of the Merging Reference Fund no later than the Dealing Deadline will not have to bear the transaction costs associated with the disposal of any investments that would not be appropriate for the investment policy of the Receiving Reference Fund.**

Impact to the Scheme

1. Change of reference fund of 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 **Templeton European Insights Fund** from the Effective Date.

The Merging Reference Fund's investment objective is capital appreciation by investing principally in equity

and equity-related securities of small and mid-cap companies incorporated or having their principal business activities in European countries. The Environmental, Social, and Governance (“**ESG**”) factors are also an integral component of its fundamental investment research and decision process. Whereas the Receiving Reference Fund’s investment objective is also capital appreciation, which it seeks to achieve primarily through a policy of investing in equity securities of companies of any market capitalization incorporated or having their principal business activities in European countries. ESG factors are also an integral component of its fundamental investment research and decision process.

Because both the Merging Reference Fund and the Receiving Reference Fund share similar investment objectives (i.e. capital appreciation), the fundamental analysis approach to investing, management company (i.e. both the Merging Reference Fund and the Receiving Reference Fund have the same management company, i.e. Franklin Templeton International Services S.à r.l.), risk management process (i.e. both the Merging Reference Fund and the Receiving Reference Fund share the same risk management process), comparable risk profiles (i.e. the Merging Reference Fund and the Receiving Reference Fund share similar levels of risk), fees and expenses and target investor profiles, the Board of Directors believes that it is in the best interests of investors to merge the Merging Reference Fund and the Receiving Reference Fund and focus on a single portfolio. It is anticipated that the Reference Funds Merger and focusing on a single portfolio shall bring additional savings to investors. As of 29 September 2025, 46% of the Merging Reference Fund’s portfolio is invested in securities already held in common with the Receiving Reference Fund.

There are certain differences between the Merging Reference Fund and the Receiving Reference Fund, which you should consider carefully. While both the Merging Reference Fund and the Receiving Reference Fund share the same investment objective of capital appreciation, they differ in their target investments. The Merging Reference Fund focuses on small and mid-cap companies that are incorporated or having their principal business activities in European countries, whereas the Receiving Reference Fund invests broadly across companies of all market capitalizations provided they are incorporated or having their principal business activities in European countries. The Merging Reference Fund and the Receiving Reference Fund are managed by different investment management teams, as Franklin Templeton Investment Management Limited is the investment manager of the Merging Reference Fund while Franklin Templeton Investment Management Limited and Franklin Templeton Investments Corp. are the investment managers of the Receiving Reference Fund. Furthermore, certain risks (e.g. structured notes risk) apply only to the Receiving Reference Fund but not to the Merging Reference Fund. Conversely, risks like growth stocks risk and warrants risk are only applicable to the Merging Reference Fund.

For a summary of changes of the Affected Investment Option due to the Reference Fund Replacement, please refer to the Appendix to this notice.

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 Last Dealing Deadline, **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 bonuses awarded to your policy (if any), shall not be allowed with immediate effect 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 immediate effect 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 Effective Date, you can submit your instruction to us, free of charge, to redeem your existing notional units in the Affected Investment Option [^] 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 **8 January 2026**.
- (4) If you have selected the Affected Investment Option under the Scheme in your current investment option allocation instruction with respect to the 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 Effective Date, 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 **8 January 2026**.

[^]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 19 January 2026.

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

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; (for Macau) please contact our Customer Service Hotline on (853) 8799 2812 (Monday to Friday from 9:00 am to 5:30 pm, except on Saturday, Sunday, and banking holidays) or email us at ma.enquiry@axa.com.mo.

Yours sincerely,

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

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

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

	Before the Effective Date	From the Effective Date
Name of investment option	Templeton European Small-Mid Cap Fund	Templeton European Insights Fund
Name of corresponding reference fund	Franklin Templeton Investment Funds - Templeton European Small-Mid Cap Fund	Franklin Templeton Investment Funds - Templeton European Insights Fund
Name of management company of reference fund	Franklin Templeton International Services S.à r.l.	Franklin Templeton International Services S.à r.l.
Share class of reference fund	A (Acc)	A (Acc)
Currency of investment option / reference fund	USD	USD
Category of investment option	Equity - Europe Small-Mid	Equity - Europe
Investment objective and policy of reference fund	<u>Investment objective</u> The reference fund's investment objective is capital appreciation. <u>Investment policy</u> The reference fund seeks to achieve its investment objective by investing principally in equity and equity-related securities (including warrants and convertible securities) of small and mid-cap European companies. In selecting equity investments, the investment manager of the reference fund employs an active, bottom-up fundamental research process to search for individual securities believed to possess superior risk-return characteristics. The reference fund principally invests its net assets in the securities of issuers incorporated or having their principal business activities in European countries and which have a market capitalisation at the time of initial purchase within the range of the market capitalisations of companies included in the MSCI Europe Small-Mid Cap Index. Once a security qualifies for initial purchase, it continues to qualify for additional purchases as long as it is held by the reference fund. The investment manager of the reference fund also considers ESG factors as an integral component of its fundamental investment research and decision process. The Environmental and/or Social characteristics (within the meaning of Article 8 of the SFDR) promoted by the reference fund are detailed in the section "SFDR PRE-CONTRACTUAL	<u>Investment objective</u> The reference fund's investment objective is capital appreciation. <u>Investment policy</u> The reference fund seeks to achieve its objective primarily through a policy of investing in equity securities of companies of any market capitalization incorporated or having their principal business activities in European countries. The investment manager of the reference fund also considers ESG factors as an integral component of its fundamental investment research and decision process. The Environmental and/or Social characteristics (within the meaning of Article 8 of the SFDR) promoted by the reference fund are detailed in the section "SFDR PRE-CONTRACTUAL DISCLOSURE ANNEXES". For the avoidance of doubt, the reference fund is not classified as an ESG fund, pursuant to the "Circular to management companies of SFC authorized unit trusts and mutual funds - ESG funds" issued by the SFC on 29 June 2021. Since the investment objective is more likely to be achieved through an investment policy that is flexible and adaptable, the reference fund may seek investment opportunities in other types of transferable securities, such as preferred stock and securities convertible into common stock of any such issuers as described above. The reference fund may also

	DISCLOSURE ANNEXES”. For the avoidance of doubt, the reference fund is not classified as an ESG fund, pursuant to the “Circular to management companies of SFC authorized unit trusts and mutual funds - ESG funds” issued by the SFC on 29 June 2021. Since the investment objective is more likely to be achieved through an investment policy that is flexible and adaptable, the reference fund may also seek investment opportunities in other types of transferable securities, which do not fulfil the requirements set out above. The reference fund may also utilise financial derivative instruments for hedging and efficient portfolio management. These financial derivative instruments may include, inter alia, swaps, currency forwards, futures contracts (including futures based on equity, equity index, interest rate and currency), equity and equity index options, equity-linked notes, as well as options (including covered calls and warrants).	invest to a lesser extent in structured notes such as equity-linked notes. The reference fund may further utilize financial derivative instruments for hedging and efficient portfolio management. These financial derivative instruments may include, inter alia, futures contracts (including futures based on equity, equity index, interest rate and currency), forwards as well as options (such as equity options and equity index options dealt on Regulated Markets). Use of financial derivative instruments may result in negative exposure in a specific asset class, yield curve/duration or currency. For the purpose of generating additional capital or income or for reducing costs or risks, the reference fund may engage in securities lending transactions for up to 50% of its net assets, in a manner that is consistent with its investment policy. For the avoidance of doubt, any securities lending will be an ancillary activity of the reference fund only.
Management fee of reference fund	1.50% of net asset value per annum	1.50% of net asset value per annum
Ongoing charges figures of reference fund (comprising all incurred fees including the synthetic cost of holding underlying sub-funds)*	1.91% of net asset value per annum	1.84% of net asset value per annum
Code	28TPESC	28TPEUI
Additional information	Notes 1 and 2	Notes 1 and 2

The ongoing charges figures stated above are based on the reference fund’s actual expenses, and represent the total expenses charged to the reference fund expressed as a percentage of the reference fund’s average net asset value for the 12 months ended 31 December 2024.

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.