

investment-linked insurance




**nova investment
insurance plan**

**orion investment
insurance plan**

investment options leaflet





The respective Principal Brochures of Nova Investment Insurance Plan (“Nova”) and Orion Investment Insurance Plan (“Orion”) consist of the Product Brochure, this Investment Options Leaflet and the 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 **Nova or Orion** (whichever is applicable) can have very different features and risk profiles. Some may be of high risk. You are strongly recommended to read the offering documents of the respective reference funds carefully for the risks associated with the investment. Copies of the offering documents of the reference funds are made available by AXA China Region Insurance Company (Hong Kong) Limited (the “Company”).

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

Market Risk

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

Counterparty Risk

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

Liquidity Risk

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

Currency Risk

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

List of investment options available under Nova and Orion

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 Nova or Orion (whichever is applicable) for the fees and charges of the relevant plan.

	Category	Name of investment option	Nova Code	Orion Code	Name of corresponding reference fund	Name of management company of reference fund	Share class of reference fund	Currency of investment option/ reference fund
1	Short-term Bond and Money Market	Fidelity Funds - Euro Cash Fund	3FIEUC	1FIEUC	Fidelity Funds - Euro Cash Fund	FIL Investment Management (Luxembourg) S.A.	A - Acc	EUR
2	Short-term Bond and Money Market	Fidelity Funds - US Dollar Cash Fund	3FUSCA	1FUSCA	Fidelity Funds - US Dollar Cash Fund	FIL Investment Management (Luxembourg) S.A.	A - Acc	USD
3	Global Bond	AB FCP I - American Income Portfolio	3AFAIA	1AFAIA	AB FCP I - American Income Portfolio	AllianceBernstein (Luxembourg) S.à r.l.	A2	USD
4	Global Bond	Architas Flexible Bond	3AHFBD	1AHFBD	Architas Multi-Manager Global Managed Funds Unit Trust - Architas Flexible Bond	Architas Multi-Manager Europe Limited	R	USD
5	Global Bond	Fidelity Funds - US Dollar Bond Fund	3FIUSB	1FIUSB	Fidelity Funds - US Dollar Bond Fund	FIL Investment Management (Luxembourg) S.A.	A	USD
6	Global Bond	Schroder International Selection Fund - Euro Bond	3SIEBD	1SIEBD	Schroder International Selection Fund - EURO Bond	Schroder Investment Management (Europe) S.A.	A - Acc	EUR
7	Global Bond	Schroder International Selection Fund - Global Inflation Linked Bond	3SCIIA	1SCIIA	Schroder International Selection Fund - Global Inflation Linked Bond	Schroder Investment Management (Europe) S.A.	A - Acc	EUR
8	Global Bond	Templeton Global Bond Fund	3TPGBL	1TPGBL	Franklin Templeton Investment Funds - Templeton Global Bond Fund	Franklin Templeton International Services S.à r.l.	A (Acc)	USD
9	Global Bond	Templeton Global Total Return Fund	3TPGRA	1TPGRA	Franklin Templeton Investment Funds - Templeton Global Total Return Fund	Franklin Templeton International Services S.à r.l.	A (Acc)	USD

	Category	Name of investment option	Nova Code	Orion Code	Name of corresponding reference fund	Name of management company of reference fund	Share class of reference fund	Currency of investment option/ reference fund
10	Emerging Markets / High Yield Bond	AB FCP I - Global High Yield Portfolio	3AFHYA	1AFHYA	AB FCP I - Global High Yield Portfolio	AllianceBernstein (Luxembourg) S.à r.l.	A2	USD
11	Emerging Markets / High Yield Bond	Fidelity Funds - Asian High Yield Fund	3FAHYU	1FAHYU	Fidelity Funds - Asian High Yield Fund	FIL Investment Management (Luxembourg) S.A.	A - Acc	USD
12	Emerging Markets / High Yield Bond	FTGF Western Asset Asian Opportunities Fund	3LMAOP	1LMAOP	Franklin Templeton Global Funds plc - FTGF Western Asset Asian Opportunities Fund	Franklin Templeton International Services S.à r.l.	A - Acc	USD
13	Emerging Markets / High Yield Bond	Pictet - Global Emerging Debt	3PGEDU	1PGEDU	Pictet - Global Emerging Debt	Pictet Asset Management (Europe) S.A.	P USD	USD
14	Emerging Markets / High Yield Bond	Schroder International Selection Fund - Asian Bond Total Return	3SCIAF	1SCIAF	Schroder International Selection Fund - Asian Bond Total Return	Schroder Investment Management (Europe) S.A.	A - Acc	USD
15	Emerging Markets / High Yield Bond	Schroder International Selection Fund - Emerging Markets Debt Total Return	3SCIMD	1SCIMD	Schroder International Selection Fund - Emerging Markets Debt Total Return	Schroder Investment Management (Europe) S.A.	A - Acc	USD
16	Mixed Asset	Architas Multi-Asset Balanced	3AHMAB	1AHMAB	Architas Multi-Manager Global Managed Funds Unit Trust - Architas Multi-Asset Balanced	Architas Multi-Manager Europe Limited	R	USD
17	Mixed Asset	BlackRock Global Funds - Global Allocation Fund	3MMMGA	1MMMGA	BlackRock Global Funds - Global Allocation Fund	BlackRock (Luxembourg) S.A.	A2	USD
18	Mixed Asset	Janus Henderson Balanced Fund	3JBLA1	1JBLA1	Janus Henderson Capital Funds plc - Janus Henderson Balanced Fund	Janus Henderson Investors Europe S.A.	A2	USD
19	Global Equity	AB SICAV I - Sustainable Global Thematic Portfolio	3AFGGA	1AFGGA	AB SICAV I - Sustainable Global Thematic Portfolio	AllianceBernstein (Luxembourg) S.à r.l.	AX	USD
20	Global Equity	Architas Flexible Equity	3AHFEQ	1AHFEQ	Architas Multi-Manager Global Managed Funds Unit Trust - Architas Flexible Equity	Architas Multi-Manager Europe Limited	R	USD
21	Global Equity	BlackRock Global Funds - Sustainable Global Dynamic Equity Fund	3MMDEU	1MMDEU	BlackRock Global Funds - Sustainable Global Dynamic Equity Fund	BlackRock (Luxembourg) S.A.	A2	USD

	Category	Name of investment option	Nova Code	Orion Code	Name of corresponding reference fund	Name of management company of reference fund	Share class of reference fund	Currency of investment option/ reference fund
22	Global Equity	Templeton Global Smaller Companies Fund	3TPSCF	1TPSCF	Franklin Templeton Investment Funds - Templeton Global Smaller Companies Fund	Franklin Templeton International Services S.à r.l.	A (Acc)	USD
23	Regional Equity - Europe	Fidelity Funds - European Growth Fund	3FIEUM	1FIEUM	Fidelity Funds - European Growth Fund	FIL Investment Management (Luxembourg) S.A.	A	EUR
24	Regional Equity - Europe	Templeton European Insights Fund	3TPEUI	1TPEUI	Franklin Templeton Investment Funds - Templeton European Insights Fund	Franklin Templeton International Services S.à r.l.	A (Acc)	USD
25	US Equity	Franklin U.S. Opportunities Fund	3TPUSO	1TPUSO	Franklin Templeton Investment Funds - Franklin U.S. Opportunities Fund	Franklin Templeton International Services S.à r.l.	A (Acc)	USD
26	Other Emerging Market Equity	AB FCP I - Emerging Markets Growth Portfolio	3AFRMA	1AFRMA	AB FCP I - Emerging Markets Growth Portfolio	AllianceBernstein (Luxembourg) S.à r.l.	A	USD
27	Other Emerging Market Equity	Barings Eastern Europe Fund	3BEAEE	1BEAEE	Barings International Umbrella Fund - Barings Eastern Europe Fund	Baring International Fund Managers (Ireland) Limited	A Inc	USD
28	Other Emerging Market Equity	BlackRock Global Funds - Latin American Fund	3MMMLA	1MMMLA	BlackRock Global Funds - Latin American Fund	BlackRock (Luxembourg) S.A.	A2	USD
29	Other Emerging Market Equity	Fidelity Funds - Emerging Europe, Middle East and Africa Fund	3FEEUA	1FEEUA	Fidelity Funds - Emerging Europe, Middle East and Africa Fund	FIL Investment Management (Luxembourg) S.A.	A - Acc	USD
30	Other Emerging Market Equity	BNP Paribas Funds Brazil Equity	3BNPPB	1BNPPB	BNP Paribas Funds Brazil Equity	BNP Paribas Asset Management Luxembourg	Classic Cap	USD
31	Other Emerging Market Equity	Pictet - Russian Equities [#]	3PRUSS	1PRUSS	Pictet - Russian Equities	Pictet Asset Management (Europe) S.A.	P USD	USD
32	Other Emerging Market Equity	Schroder International Selection Fund - BIC (Brazil, India, China)	3SBRIC	1SBRIC	Schroder International Selection Fund - BIC (Brazil, India, China)	Schroder Investment Management (Europe) S.A.	A - Acc	USD
33	Other Emerging Market Equity	Schroder International Selection Fund - Global Emerging Market Opportunities	3SIGMA	1SIGMA	Schroder International Selection Fund - Global Emerging Market Opportunities	Schroder Investment Management (Europe) S.A.	A - Acc	USD

	Category	Name of investment option	Nova Code	Orion Code	Name of corresponding reference fund	Name of management company of reference fund	Share class of reference fund	Currency of investment option/ reference fund
34	Regional Equity - Asia Pacific	Barings ASEAN Frontiers Fund	3BPACF	1BPACF	Barings International Umbrella Fund - Barings ASEAN Frontiers Fund	Baring International Fund Managers (Ireland) Limited	A Inc	USD
35	Regional Equity - Asia Pacific	Fidelity Funds - Asia Equity ESG Fund	3FSEDA	1FSEDA	Fidelity Funds - Asia Equity ESG Fund	FIL Investment Management (Luxembourg) S.A.	A - Acc	USD
36	Regional Equity - Asia Pacific	Fidelity Funds - Asia Pacific Dividend Fund	3FAGIA	1FAGIA	Fidelity Funds - Asia Pacific Dividend Fund	FIL Investment Management (Luxembourg) S.A.	A	USD
37	Regional Equity - Asia Pacific	Fidelity Funds - Asian Special Situations Fund	3FISSA	1FISSA	Fidelity Funds - Asian Special Situations Fund	FIL Investment Management (Luxembourg) S.A.	A - Acc	USD
38	Regional Equity - Asia Pacific	Templeton Asian Growth Fund	3TPASG	1TPASG	Franklin Templeton Investment Funds - Templeton Asian Growth Fund	Franklin Templeton International Services S.à r.l.	A (Acc)	USD
39	Greater China Equity	Barings Hong Kong China Fund	3BHKCF	1BHKCF	Barings International Umbrella Fund - Barings Hong Kong China Fund	Baring International Fund Managers (Ireland) Limited	A Inc	USD
40	Greater China Equity	BlackRock Global Funds - China Fund	3MMCFU	1MMCFU	BlackRock Global Funds - China Fund	BlackRock (Luxembourg) S.A.	A2	USD
41	Greater China Equity	Fidelity Funds - China Focus Fund	3FICFA	1FICFA	Fidelity Funds - China Focus Fund	FIL Investment Management (Luxembourg) S.A.	A	USD
42	Greater China Equity	FSSA China Growth Fund	3FSCGR	1FSCGR	First Sentier Investors Global Umbrella Fund plc - FSSA China Growth Fund	First Sentier Investors (Ireland) Limited	I	USD
43	Greater China Equity	Schroder International Selection Fund - China Opportunities	3SICOU	1SICOU	Schroder International Selection Fund - China Opportunities	Schroder Investment Management (Europe) S.A.	A - Acc	USD
44	Greater China Equity	Schroder International Selection Fund - Greater China	3SCIGC	1SCIGC	Schroder International Selection Fund - Greater China	Schroder Investment Management (Europe) S.A.	A - Acc	USD
45	Greater China Equity	Schroder International Selection Fund - Hong Kong Equity	3SCHKO	1SCHKO	Schroder International Selection Fund - Hong Kong Equity	Schroder Investment Management (Europe) S.A.	A - Acc	HKD

	Category	Name of investment option	Nova Code	Orion Code	Name of corresponding reference fund	Name of management company of reference fund	Share class of reference fund	Currency of investment option/ reference fund
46	Japan Equity	Janus Henderson Horizon Fund - Japan Opportunities Fund	3HHJAP	1HHJAP	Janus Henderson Horizon Fund - Japan Opportunities Fund	Janus Henderson Investors Europe S.A.	A2	USD
47	Single Country Equity - Asia Pacific	AB SICAV I - India Growth Portfolio	3AFEGU	1AFEGU	AB SICAV I - India Growth Portfolio	AllianceBernstein (Luxembourg) S.à r.l.	A	USD
48	Single Country Equity - Asia Pacific	Fidelity Funds - Indonesia Fund	3FIOD	1FIOD	Fidelity Funds - Indonesia Fund	FIL Investment Management (Luxembourg) S.A.	A	USD
49	Single Country Equity - Asia Pacific	Fidelity Funds - Thailand Fund	3FITHD	1FITHD	Fidelity Funds - Thailand Fund	FIL Investment Management (Luxembourg) S.A.	A	USD
50	Single Country Equity - Asia Pacific	Schroder International Selection Fund - Taiwanese Equity	3SCITC	1SCITC	Schroder International Selection Fund - Taiwanese Equity	Schroder Investment Management (Europe) S.A.	A - Acc	USD
51	Sector Equity - Health Care	BlackRock Global Funds - World Healthscience Fund	3MMHSO	1MMHSO	BlackRock Global Funds - World Healthscience Fund	BlackRock (Luxembourg) S.A.	A2	USD
52	Sector Equity - Communications	Pictet - Digital	3PDCOU	1PDCOU	Pictet - Digital	Pictet Asset Management (Europe) S.A.	P USD	USD
53	Sector Equity - Technology	AB SICAV I - International Technology Portfolio	3AFITA	1AFITA	AB SICAV I - International Technology Portfolio	AllianceBernstein (Luxembourg) S.à r.l.	A	USD
54	Sector Equity - Consumer Goods	Pictet - Premium Brands	3PPBRU	1PPBRU	Pictet - Premium Brands	Pictet Asset Management (Europe) S.A.	P EUR	EUR
55	Sector Equity - Ecology	Schroder International Selection Fund - Global Climate Change Equity	3SGCCU	1SGCCU	Schroder International Selection Fund - Global Climate Change Equity	Schroder Investment Management (Europe) S.A.	A - Acc	USD
56	Sector Equity - Energy	BlackRock Global Funds - World Energy Fund	3MMMEN	1MMMEN	BlackRock Global Funds - World Energy Fund	BlackRock (Luxembourg) S.A.	A2	USD
57	Sector Equity - Energy	Schroder International Selection Fund - Global Energy	3SGENG	1SGENG	Schroder International Selection Fund - Global Energy	Schroder Investment Management (Europe) S.A.	A - Acc	USD

	Category	Name of investment option	Nova Code	Orion Code	Name of corresponding reference fund	Name of management company of reference fund	Share class of reference fund	Currency of investment option/ reference fund
58	Sector Equity - Alternative Energy	BlackRock Global Funds - Sustainable Energy Fund	3MMMNE	1MMMNE	BlackRock Global Funds - Sustainable Energy Fund	BlackRock (Luxembourg) S.A.	A2	USD
59	Sector Equity - Alternative Energy	Pictet - Clean Energy Transition	3PFCEU	1PFCEU	Pictet - Clean Energy Transition	Pictet Asset Management (Europe) S.A.	P USD	USD
60	Sector Equity - Natural Resources	BlackRock Global Funds - World Mining Fund	3MMMWM	1MMMWM	BlackRock Global Funds - World Mining Fund	BlackRock (Luxembourg) S.A.	A2	USD
61	Sector Equity - Natural Resources	Pictet - Timber	3PFTUS	1PFTUS	Pictet - Timber	Pictet Asset Management (Europe) S.A.	P USD	USD
62	Sector Equity - Precious Metals	BlackRock Global Funds - World Gold Fund	3MMMGM	1MMMGM	BlackRock Global Funds - World Gold Fund	BlackRock (Luxembourg) S.A.	A2	USD
63	Sector Equity - Precious Metals	Schroder International Selection Fund - Global Gold	3SGGOL	1SGGOL	Schroder International Selection Fund - Global Gold	Schroder Investment Management (Europe) S.A.	A - Acc	USD
64	Sector Equity - Real Estate	Janus Henderson Global Real Estate Equity Income Fund	3JRUA2	1JRUA2	Janus Henderson Capital Funds plc - Janus Henderson Global Real Estate Equity Income Fund	Janus Henderson Investors Europe S.A.	A2	USD
65	Thematic Funds	Pictet - Security	3PSECU	1PSECU	Pictet - Security	Pictet Asset Management (Europe) S.A.	P USD	USD
66	Thematic Funds	Pictet - Water	3PWATU	1PWATU	Pictet - Water	Pictet Asset Management (Europe) S.A.	P EUR	EUR

Notes:

This investment option is closed for dealing (allocation, cancellation, switching). Selection of this investment option in your new investment option allocation instruction, for the purpose of allocating the premium you contribute and/or the bonuses awarded to your policy (if any) to this investment option, is not allowed unless your current investment option allocation instruction has included this investment option.

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 visit <https://www.axa.com.hk/en/fund-prices> and select your plan to view the offering documents and other information related to the reference funds corresponding to the investment options.

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

For any inquiries and complaints in relation to this product 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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March 2026

30 March 2026

Nova Investment Insurance Plan (the “Scheme”)

Dear Valued Customer,

Closure of investment option

Following our recent review, we have decided to close the investment option **Templeton Global Total Return Fund** (the “**Affected Investment Option**”) provided under the Scheme, which is linked to the reference fund **Franklin Templeton Investment Funds - Templeton Global Total Return Fund**, with effect from **30 June 2026** (the “**Effective Date**”).

Impact on your policy

From the Effective Date, the following restrictions will apply to the Affected Investment Option:

- (i) Switching notional units into the Affected investment Option is not allowed.
- (ii) If your current investment option allocation instruction does not include the Affected Investment Option, you cannot invest any premium you contribute and/or bonuses awarded to your policy (if any) into the Affected Investment Option and you cannot select the Affected Investment Option when revising the instruction.

If you hold existing units in the Affected Investment Option or your current investment option allocation instruction includes the Affected Investment Option, please note the following:

- (i) If you hold existing notional units in the Affected Investment Option, your holdings are not affected. You may continue to hold them, switch them to other investment option(s) under the Scheme or withdraw your account value by cancelling your existing notional units in the Affected Investment Option subject to the terms and conditions of your policy.
- (ii) If your current investment option allocation instruction includes the Affected Investment Option, any regular premium you contribute and/or the bonuses awarded to your policy (if any) can still be allocated to the Affected Investment Option until you change your instruction. Please contact us if you wish to retain the Affected Investment Option in your investment option allocation instruction while making any change(s) to the instruction. Additionally, please contact us if you wish to allocate lump sum premium to the Affected Investment Option.

Note : Bonuses, regular premium and/or lump-sum premium contributions may not apply to your Scheme. Switching and withdrawal may be subject to fees and charges. For details, please refer to the principal brochure of the Scheme and your policy.

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

If you have any queries, (for Hong Kong) please contact our Customer Service Hotline on (852) 2802 2812 (Monday

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

Yours sincerely,

AXA China Region Insurance Company (Hong Kong) Limited

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20 May 2026

Nova Investment Insurance Plan (the “Scheme”)

Dear Valued Customer,

We would like to inform you of certain changes to the reference fund (the “**Reference Fund**”) of the investment option **BlackRock Global Funds - Sustainable Global Dynamic Equity Fund** (the “**Affected Investment Option**”) provided under the Scheme.

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

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

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

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

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

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

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

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

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

Yours sincerely,

AXA China Region Insurance Company (Hong Kong) Limited

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Nova Investment Insurance Plan (the “Scheme”)

Dear Valued Customer,

Withdrawal of authorization and termination of Architas Flexible Bond (the “Affected Investment Option”)

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

Background and rationale for the termination of the Reference Fund

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

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

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

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

As of 30 September 2025, the ongoing charges figure of the class R(USD) of the Reference Fund is 1.45%. The ongoing charges figure is based on expenses for the year ended 30 September 2025. This figure may vary from year to year.

The Manager, working with the trustee and administrator of the Trust, has established appropriate provisions for the costs associated with the termination and subsequent withdrawal of the authorization of the Reference Fund from the Securities and Futures Commission of Hong Kong (“**SFC**”) to cover any estimated or contingent

liabilities of the Reference Fund (such as audit fees, annual regulatory fees, annual legal fees, small, unaccrued miscellaneous expenses), which are estimated to be in the amount of HK\$480,000. The provisions have been deducted from the Reference Fund's net asset value over a period of time and will be included in the Reference Fund's net asset value calculated for the Final Dealing Day (i.e. the Reference Fund will bear the cost of making such provisions). There are no unamortized preliminary expenses of the Reference Fund.

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

Impact on the Scheme

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

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

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

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

- (4) If you have selected the Affected Investment Option under the Scheme in your current investment option allocation instruction with respect to your premium / bonuses to be awarded (if any) under the Scheme, you can submit instruction to us anytime to redirect your future investment option allocation in the Affected Investment Option to other investment option(s) available under the Scheme free of charge. If we do not receive your instruction for your future investment option allocation regarding the Affected Investment

Option by **12:00 noon** (for paper submission) or **4:00 pm** (for online submission) **on 18 June 2026**, your premium / bonuses to be awarded (if any) which would have been applied for allocation in the Affected Investment Option according to your current investment option allocation instruction will be applied for allocation in the Substitute Investment Option starting from 22 June 2026, free of charge, so that your premium / bonuses to be awarded (if any) will continually be invested.

Details of the Substitute Investment Option are as follows:

Name of investment option	Fidelity Funds - US Dollar Cash Fund
Code	3FUSCA
Name of corresponding reference fund	Fidelity Funds - US Dollar Cash Fund
Category	Short-term Bond and Money Market
Share Class of reference fund	A-ACC
Currency of investment option / reference fund	USD
Name of management company of reference fund	FIL Investment Management (Luxembourg) S.A.

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

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

Yours sincerely,

AXA China Region Insurance Company (Hong Kong) Limited

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