



AIA Hong Kong

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Memo

Attn: All Business Partners

From: Anne Weedon

Dept: Partnership Distribution

Date: 20 November 2012

Total page: 4 + Client Notice Sample

Subject: (Ref: A121135)

Morgan Stanley Investment Funds 美元流動性基金“AX”(代號 NUN/NUD) 停止運作事宜
Termination of Morgan Stanley Investment Funds – US Dollar Liquidity Fund “AX” (Code NUN/NUD)

根據摩根士丹利投資管理有限公司（該“基金公司”）的通知，該基金公司建議對 Morgan Stanley Investment Funds 美元流動性基金（該「連繫基金」）實施重組。友邦香港亦決定自 2012 年 12 月 24 日（「生效日」）起終止 Morgan Stanley Investment Funds 美元流動性基金“AX”(代號 NUN/NUD)（該「撤銷投資選擇」），並於 2012 年 12 月 20 日（「終止日」）起因營運理由不再接受任何於該「撤銷投資選擇」的認購及權益。

對保單持有人的影響：

- A 若保單持有人選擇調配至有關計劃所提供的其他投資選擇或重整往後保費的分配，必須根據下列方式向友邦香港提交已填妥之申請，程序如表一所示：

表一	手續	程序	截止日期
調配現有「撤銷投資選擇」之單位	由該投資選擇調配至有關計劃所提供的其他投資選擇。	在「投資連繫式計劃服務申請表」之「調配申請」一欄內填寫所需資料及簽署，並把填妥之申請表遞交給友邦香港。	2012 年 12 月 20 日 下午 4 時正
重整往後保費分配	更改投資分配至有關計劃所提供的其他投資選擇。	在「投資連繫式計劃服務申請表」之「更改投資分配」一欄內填寫所需資料及簽署，並把填妥之申請表遞交給友邦香港。	2012 年 12 月 14 日 下午 4 時正

- B 「終止日」後，該撤銷投資選擇將不再適用於所有友邦香港投資連繫壽險計劃。

若保單持有人於「終止日」仍未作出任何指示，友邦香港會將保單持有人現有該「撤銷投資選擇」之單位及/或其往之供款自動調配至另一選擇，即**聯博-環球債券基金“A2”**（代號 B01/B1N/B1D）（該「預設選擇」）。

敬請留意「預設選擇」乃通過其連繫基金間接投資於環球債券市場。因此風險水平可能與該「撤銷投資選擇」不同，該「撤銷投資選擇」通過其連繫基金間接投資於貨幣市場。詳情請參閱投資選擇的連繫基金的銷售文件。

- C 於「終止日」起，有關該「撤銷投資選擇」之各「權益」之安排如下：

I. 連繫基金之股息公佈及分配

由於該「撤銷投資選擇」將停止運作及往後該「連繫基金」撤銷認可之考慮，友邦香港決定於「生效日」後以支票方式支付連繫基金之股息給保單持有人。

II. 賞金 (包括開戶賞金及特別賞金)

根據相關的保單契約，由該「撤銷投資選擇」將停止運作所衍生的任何賞金，友邦香港將行使在相關的合約中的權利，選擇另一投資選擇即「預設選擇」並分配相關數目之單位至戶口內。



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III. 保單費用回贈

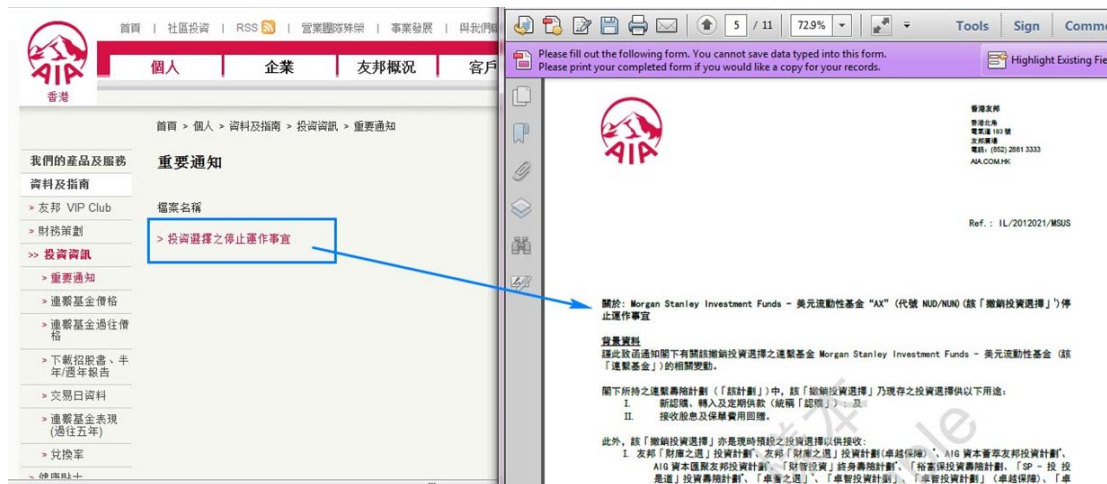
根據相關的保單契約，由該「撤銷投資選擇」將停止運作所衍生的保單費用回贈，友邦香港將行使在相關的合約中的權利，選擇另一投資選擇即「預設選擇」並分配相關數目之單位至戶口內。

IV. 平均成本法

因該「連繫基金」撤銷認可所導致該「撤銷投資選擇」之停止運作，除非保單持有人接受將新供款轉入「預設選擇」，否則友邦香港將不會接受保單持有人使用在相關的保單契約內平均成本機制下所轉入之供款。

就上述之安排，友邦香港將承擔所有有關之費用並且會向該些投資選擇的持有人發出日期為 2012 年 11 月 20 日的客戶通訊，在此附上該客戶通訊樣本以供參考。

與此同時，該客戶通訊樣本亦可透過友邦香港的網站查閱，www.aia.com.hk → 個人 → 資料及指南 → 投資資訊 → 重要通知



請將以上訊息傳予相關合資格業務代表。如有任何疑問，請致電保險及理財顧問熱線 3972 8899。



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As advised by Morgan Stanley Investment Management Limited (the "Fund House"), the Fund House proposes to implement a re-structuring of Morgan Stanley Investment Funds – US Dollar Liquidity Fund (the "Underlying Fund"). Consequentially, AIA Hong Kong will terminate Morgan Stanley Investment Funds – US Dollar Liquidity Fund "AX" (the "Defunct Investment Option") effective from 24 December 2012 (the "Effective Date"). Before this termination, AIA Hong Kong will have to cease accepting the Subscriptions and all future Entitlements into the Defunct Investment Option after 20 Dec 2012 (the "Closure Date") for operational reasons.

Policyholder may take actions:

- A) Should policyholder elect to switch out to other investment options or reallocate future premium, a duly completed request to AIA Hong Kong should be submitted in the following manner stipulated under Table 1:

Table 1	Action	Procedure	Deadline of request submission
Switching out request for existing units of the Defunct Investment Option	Switch out from the Defunct Investment Option and switch into other investment options available under the relevant ILAS.	Fill in the "Switching Out Request" section of the "Request for Investment-Linked Plan Services" form and submit the duly completed and signed form to AIA Hong Kong.	16:00 on 20 Dec 2012
Reallocation request for future premiums	Change investment allocation to other investment options available under the relevant ILAS.	Fill in the "Change Investment Allocation" section of the "Request for Investment-Linked Plan Services" form and submit the duly completed and signed form to AIA Hong Kong.	16:00 on 14 Dec 2012

- B) After the Closure Date, the Defunct Investment Option will be no longer available for the relevant ILAS.

If there is no instruction received by us on or before the date and time set out in Table 1 above, all existing units of and the future premiums towards the Defunct Investment Option will be automatically allocated to another investment option, namely, **AllianceBernstein – Global Bond Portfolio "A2" (Code B01/B1N/B1D) (the "Default Option")** after the Closure Date.

Please take note that the Default Option is an investment option indirectly investing in global bond market through the corresponding underlying fund. Thus it can inherit different performance and risk behaviours as compared to the Defunct Investment Option which indirectly invests in money market instruments through the corresponding underlying fund. Please refer to the offering documents of the underlying fund linked with the Default Option for details.

- C) After the Closure Date, the following shall apply to each of the Entitlements relevant to the Defunct Investment Option:

I. Declaration and payment of dividends of the underlying funds

For the reason that the Defunct Investment Option will be terminated following the withdrawal of authorization of the Underlying Fund, AIA Hong Kong has decided that any dividends declared in respect of an underlying fund after the Effective Date shall be made payable to policyholder by cheque.

II. Bonuses (including Start up bonus, loyalty bonus and any special bonus)

Where such bonus(es) become(s) payable under the relevant policy contract subsequent to the termination of the Defunct Investment Option, AIA Hong Kong shall exercise our right under the relevant contract to elect an alternate investment option, namely, the Default Option and allocate the relevant number of units into the account.



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III. Policy fee refund

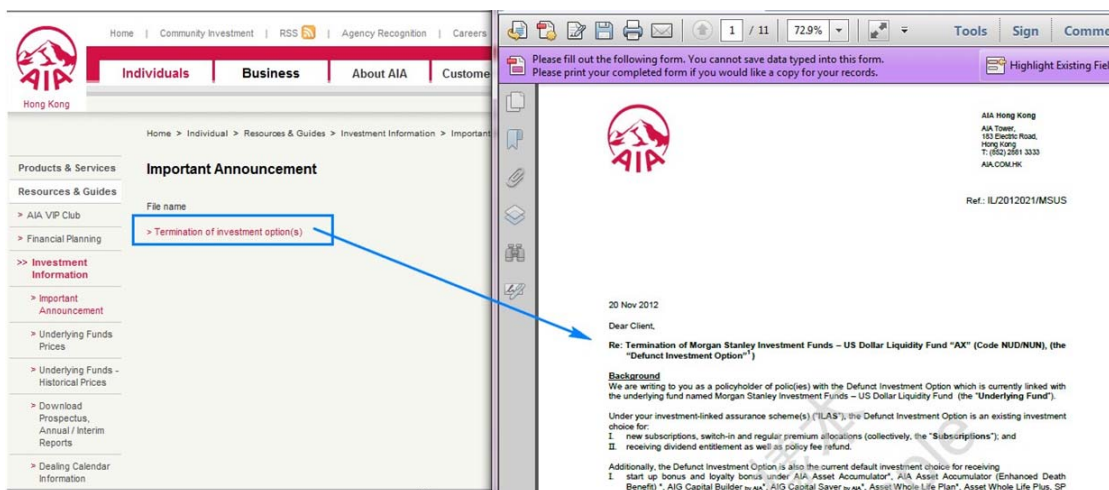
Where there is a refund of policy fee subsequent to the termination of the Defunct Investment Option, AIA Hong Kong shall exercise our right under the relevant policy contract to elect an alternate investment option, namely, the Default Option and allocate the relevant number of units into the account.

IV. Dollar cost averaging

Where policyholders have elected the dollar cost averaging facility under the relevant policy contract and the Defunct Investment Option shall be terminated following the withdrawal of the Underlying Fund, AIA Hong Kong shall not accept new contributions towards the dollar cost averaging facility unless policyholder agree that such contributions shall be made towards the Default Option.

The costs for the above mentioned arrangements will be fully borne by AIA Hong Kong and we will dispatch client notice dated 20 November 2012 to the above Investment Option holders regarding the abovementioned changes. The Client Notice sample is attached for your reference.

Meanwhile, the Client Notice sample is also posted to www.aia.com.hk → Individuals → Resources and Guides → Investment Information → Important Announcement.



Kindly please convey the above message to all your fellow qualified Technical Representative. For enquiries, please feel free to call our Brokerage & IFA Hotline 3972 8899.

Best regards,

Anne Weedon

Vice President and Head of Partnership Distribution

備註：於這通告內所提及的「友邦香港」或「友邦」或「公司」或「我們」是指美國友邦保險（百慕達）有限公司。

Note: “AIA Hong Kong” or “AIA” or “Company” or “We” as used herein refers to American International Assurance Company (Bermuda) Limited.