

**AIA Hong Kong**

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Ref.: IL/2012022/M06M08

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26 November, 2012

Dear Client,

Re: Changes of investment objectives of Fidelity Funds – Asian Special Situations Fund “A” and Fidelity Funds – China Consumer Fund “A-ACC”(collectively, the “Investment Options”)

We received notice from fund manager that with effect from **3 December, 2012** (“**Effective Day**”), certain clarifications will be made to the investment objectives of Fidelity Funds – Asian Special Situations Fund and Fidelity Funds – China Consumer Fund (collectively, the “**Underlying Funds**”) to allow fund manager greater flexibility of investing in China markets as the manager sees fit. Consequentially, AIA will amend the investment objectives of the Investment Options which are linked to the respective Underlying Funds from the Effective Day as below:

Affected investment options name	Code	New investment objective	Existing investment objective
Fidelity Funds – Asian Special Situations Fund “A”	M06	Invests principally in special situations stocks and smaller growth companies in Asia, excluding Japan. Special situations stocks generally have valuations which are attractive in relation to net assets or earnings potential with additional factors which may have a positive influence on the share price. Up to 25% of the portfolio can consist of investments other than special situations stocks and smaller growth companies. The underlying fund may invest its net assets directly in China A and B Shares.	Invests principally in special situations stocks and smaller growth companies in Asia, excluding Japan. Special situations stocks generally have valuations which are attractive in relation to net assets or earnings potential with additional factors which may have a positive influence on the share price. Up to 25% of the portfolio can consist of investments other than special situations stocks and smaller growth companies.
Fidelity Funds – China Consumer Fund “A-ACC”	M08	The investment option aims to achieve long-term capital growth through investing primarily in equity securities of companies having their head office or exercising a predominant part of their activities in China or Hong Kong. These companies are involved in the development, manufacture or sales of goods or services to consumers in China. The underlying fund may invest its net assets directly in China A and B Shares.	The investment option aims to achieve long-term capital growth through investing primarily in equity securities of companies having their head office or exercising a predominant part of their activities in China or Hong Kong. These companies are involved in the development, manufacture or sales of goods or services to consumers in China.

Please note that if you have concern on the changes of the above investment objectives, you may elect to switching-out the existing units of the respective Investment Options to other investment options under your relevant investment linked assurance scheme(s) **with fee and charge** stated in the relevant scheme product brochure(s) (the "**Brochures**"). You may also elect to change the future premium allocation upon your request **without** fee and charge. Please refer to the Brochures for details.

We are committed to providing you with professional and quality services. Should you have any queries, please contact our AIA representatives, your broker or your financial adviser.

Yours faithfully,

American International Assurance Company (Bermuda) Limited
This is a computer print out and signature is not required

The above investment options are applicable to AIA Asset Accumulator*, AIA Asset Accumulator (Enhanced Death Benefit) *, AIG Capital Builder by AIA*, AIG Capital Saver by AIA*, Asset Whole Life Plan*, Asset Whole Life Plus, Better Tomorrow Investment Savings Plan*, Leisure Years Retirement Savings Plan*, SP - Investment Accumulator*, Treasure Accumulator*, Treasure Advantage, Treasure Advantage (Enhanced Protection), Treasure Master*, Treasure Master Select, Wealth FlexiProtector and Wiz Kid Education Savings Plan* only.

* Investment Linked Assurance Schemes "ILAS" that are not available for new subscription, cannot continue to be marketed to the public in Hong Kong.

Remarks: "We", "Our", "Company" or "AIA" refers to American International Assurance Company (Bermuda).

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親愛的客戶:

關於: 有關富達基金 - 亞洲特別機會基金 “A” 和富達基金 - 中國消費動力基金 “A類別股份-累積” (統稱「投資選擇」)更改投資目標之事宜

我們收到基金經理通知, 由 2012 年 12 月 3 日 (“生效日”) 起, 富達基金 - 亞洲特別機會基金及富達基金 - 中國消費動力基金 (該「**連繫基金**」) 將澄清其投資目標, 目的是為了讓基金經理可於其認為適合的情況下, 更靈活地投資於中國市場。就上述澄清, 友邦將於生效日起更改以下兩項連繫至相關連繫基金之「投資選擇」的投資目標如下:

受影響投資選擇名稱	基金代號	新的投資目標	現有投資目標
富達基金 - 亞洲特別機會基金 “A”	M06	首要投資於亞洲特別機會股份和小型增長公司 (日本除外)。特別機會股份一般在資產淨值的估價較為吸引; 或其盈利潛質加上其他因素, 對股價有正面影響。特別機會股份及小型增長公司以外的投資項目, 可佔投資組合最多不超過25%。 基金可把其淨資產直接投資於中國A股及B股。	首要投資於亞洲特別機會股份和小型增長公司 (日本除外)。特別機會股份一般在資產淨值的估價較為吸引; 或其盈利潛質加上其他因素, 對股價有正面影響。特別機會股份及小型增長公司以外的投資項目, 可佔投資組合最多不超過25%。
富達基金 - 中國消費動力基金 “A類別股份-累積”	M08	此投資選擇旨在主要投資於總公司設於中國 或香港, 或在這些地區經營主要業務的公司的股票 證券, 以締造長線資本增長。這些公司從事發展、製造或銷售貨品的業務, 或向中國消費者提供服務。 基金可把其淨資產直接投資於中國A股及B股。	此投資選擇旨在主要投資於總公司設於中國 或香港, 或在這些地區經營主要業務的公司的股票 證券, 以締造長線資本增長。這些公司從事發展、製造或銷售貨品的業務, 或向中國消費者提供服務。

如閣下對上述更改投資目標之事宜有任何疑慮, 閣下可選擇調配現有「投資選擇」之單位到其他投資選擇, 當中涉及的**費用及收費**於相關投資連繫壽險計劃中列明。閣下亦可以選擇更改往後保費的分配, 該要求**無**任何費用及收費。詳情請參閱產品小冊子。

我們專誠為閣下提供專業及優質的服務。如有任何查詢，請聯絡友邦的業務代表、您的經紀或您的財務顧問。

美國友邦保險(百慕達)有限公司謹啟

2012 年 11 月 26 日

此乃經由電腦發出之函件，故毋須簽署。

上述適用於友邦「財庫之選」投資計劃*、友邦「財庫之選」投資計劃(卓越保障)*、AIG 資本薈萃友邦投資計劃*、AIG 資本匯聚友邦投資計劃*、「財智投資」終身壽險計劃*、「裕富保投資壽險計劃」、「美好明天」投資儲蓄計劃*、「優悠歲月」退休儲蓄計劃*、「SP – 投投是道」投資壽險計劃*、「卓薈之選」*、「卓智投資計劃」、「卓智投資計劃」(卓越保障)、「卓達之選」*、「卓達智富」、「財富萬用保」及「智多升」升學儲蓄計劃*。

*不接受新認購之申請的投資連繫壽險計劃，且均不能於香港公開銷售。

註：「我們」或「友邦」是指美國友邦保險（百慕達）有限公司。