

**AIA WEALTH FUNDS**  
(the “Fund”)

**AIA CORPORATE BOND FUND**  
**AIA GOVERNMENT BOND FUND**  
(each a “Sub-Fund”, collectively the “Sub-Funds”)

**Notice to Unitholders**

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**This document is important and requires your immediate attention. If you are in any doubt about the contents of this document, you should seek independent professional advice.**

AIA Investment Management HK Limited (the “**Manager**”), the investment manager of the Fund, accepts full responsibility for the accuracy of the information contained in this document at the date of publication and confirms, having made all reasonable enquiries, that to the best of its knowledge and belief there are no other facts the omission of which would make any statement misleading.

Unless otherwise stated, capitalised terms used in this document shall have the same meaning as defined in the Explanatory Memorandum of the Fund dated November 2020 (the “**Explanatory Memorandum**”).

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12 March 2021

Dear Unitholders,

We are writing to inform you of certain changes to the Sub-Funds.

**Change of Investment Policy**

Currently, the debt securities in which each of the Sub-Funds may invest are required to meet the minimum credit requirement of at least BBB+ by Standard & Poor’s or Baa1 by Moody’s or BBB+ by Dagong Global Credit Rating Co., Ltd or equivalent rating as rated by other internationally recognised credit rating agencies or PRC credit rating agencies (“**Minimum Credit Rating Requirement**”). With a view to provide greater flexibility for investment and to broaden each of the Sub-Funds’ investment universe, with effect from **12 April 2021** (the “**Effective Date**”), the Minimum Credit Rating Requirement will be changed to “at least BBB by Standard & Poor’s or Baa2 by Moody’s or equivalent rating as rated by other internationally recognised credit rating agencies or PRC credit rating agencies”.

As a result of the change in Minimum Credit Rating Requirement, each of the Sub-Funds may invest in debt securities which are of lower credit quality than it is previously permitted, which may lead to an increase in the overall risk profile of each of the Sub-Funds, in particular the Sub-Funds may be subject to an increased credit risk.

There will be no change to the fee level or cost in managing the Sub-Funds following the implementation of the change in Minimum Credit Rating Requirement. Other than the ability to invest in debt securities which are of lower credit quality than it is previously permitted, there will be no change in the operation and/or manner in which the Sub-Funds are being managed. The Unitholders’ rights or interests will also not be materially prejudiced as a result of the implementation of the proposed change.

The change in Minimum Credit Rating Requirement of the Sub-Funds as described above does not require Unitholders’ approval. Costs and/or expenses associated with this change will be borne by the

Manager.

If you do not agree with the change in Minimum Credit Rating Requirement, you may redeem your Units or switch to any other sub-funds of the Fund free of redemption charge and free of switching fee (as the case may be) before 5 p.m. (Hong Kong time) on 9 April 2021 in accordance with the provisions of the Explanatory Memorandum. Please note that we will not impose any charges in respect of your redemption and/or switching instructions. However, your bank or financial adviser may charge you additional fees or expenses at their own discretion in respect of such instructions and they may apply different procedures from what is stated in the Explanatory Memorandum.

### **Change of the Manager's Website**

Please note that the website of the Manager has been changed from <https://www.aia.com/en/aimhk.html><sup>1</sup> to <https://investment.aia.com/hk/index.html><sup>1</sup>.

### **Availability of Documents**

The above changes will be reflected in the Explanatory Memorandum and the Product Key Facts Statements of the Sub-Funds. The Explanatory Memorandum and the Product Key Facts Statements will also be enhanced to include concentration risk as a relevant risk for the Sub-Funds, and other miscellaneous, administrative and general amendments. The updated offering documents will be published on the Manager's website at <https://investment.aia.com/hk/index.html><sup>1</sup> on or around the Effective Date. The updated offering documents will also be available for inspection free of charge during normal working hours at the Manager's offices at Unit 1203, 12/F Kerry Centre, 683 King's Road, Quarry Bay, Hong Kong.

### **Enquiries**

If you have any questions relating to the above, please contact the Manager at Unit 1203, 12/F Kerry Centre, 683 King's Road, Quarry Bay, Hong Kong or by telephone at +852 3406 7633.

We would like to take this opportunity to thank you for your valuable support. We look forward to be of continued service to you.

Yours faithfully,

For and on behalf of  
**AIA Investment Management HK Limited**

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<sup>1</sup> This website has not been reviewed or authorised by the SFC.

友邦財富基金系列  
(「本基金」)

友邦企業債券基金  
友邦政府債券基金  
(個別及統稱「子基金」)

單位持有人通知書

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此乃重要文件，務須閣下即時垂注。如閣下對本文件的內容有任何疑問，應尋求獨立專業的意見。

本基金投資經理友邦投資管理香港有限公司（「**基金經理**」）願就本文件所載資料於刊發日期的準確性承擔全部責任，並在作出一切合理查詢後確認，據其所深知及確信，並無遺漏其他事實，致使任何陳述有所誤導。

除非另有訂明，否則本文件所用的詞彙應具有與本基金日期為2020年11月的說明書（「**說明書**」）所界定者相同的涵義。

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親愛的單位持有人：

吾等謹致函通知閣下對子基金的若干更改。

### **投資政策的更改**

目前，各子基金可投資的債務證券需符合最低為標準普爾的 BBB+或穆迪的 Baa1 或大公國際資信評估有限公司的 BBB+或其他國際認可信貸評級機構或中國信貸評級機構的同等評級之最低信貸評級要求（「**最低信貸評級要求**」）。為提供更高的投資靈活性及擴大各子基金的投資範圍，自 **2021年4月12日**（「**生效日期**」）起，最低信貸評級要求將更改為「最低為標準普爾的 BBB 或穆迪的 Baa2 或其他國際認可信貸評級機構或中國信貸評級機構的同等評級」。

由於最低信貸評級要求的更改，各子基金可投資於其信貸質素低於以往准許的債務證券，這可能導致各子基金的整體風險概況上升，尤其是各子基金可能會承受更高的信貸風險。

最低信貸評級要求的更改落實後，管理子基金的費用水平或成本將維持不變。除投資於其信貸質素低於以往准許的債務證券之能力外，將不會改變子基金的營運及／或管理方式。單位持有人的權利或利益亦不會因為落實建議更改而受到實質損害。

上文所載有關子基金的最低信貸評級要求的更改毋須單位持有人的批准。與此更改有關的成本及／或開支將由基金經理承擔。

若閣下不同意最低信貸評級要求的更改，閣下可於 2021 年 4 月 9 日下午 5 時正（香港時間）前，根據說明書的條文贖回閣下的單位或轉入本基金的任何其他子基金，毋須支付贖回費用及轉換費（視乎情況而定）。請注意，我們將不會就閣下的贖回及／或轉換指示徵收任何收費。然而，閣下的銀行或財務顧問可能酌情就該等指示向閣下徵收額外費用或開支，並可能應用有別於說明書所載的程序。

## 基金經理的網站的更改

請注意，基金經理的網站已由 <https://www.aia.com/en/aimhk.html><sup>1</sup> 更改為 <https://investment.aia.com/hk/index.html><sup>1</sup>。

## 文件之提供

以上更改將於說明書及子基金的產品資料概要中反映。說明書及產品資料概要亦將會加強，以載入集中風險（作為子基金的相關風險）及其他雜項、行政和一般修訂。已更新的銷售文件將於生效日期或前後在基金經理的網站 <https://investment.aia.com/hk/index.html><sup>1</sup> 公布。已更新的銷售文件亦可於一般辦公時間內在基金經理的辦事處免費查閱，地址為香港鰂魚涌英皇道 683 號嘉里中心 12 樓 1203 室。

## 查詢

閣下如對上文有任何疑問，請聯絡基金經理，地址為香港鰂魚涌英皇道 683 號嘉里中心 12 樓 1203 室，或致電+852 3406 7633。

謹此感謝閣下的寶貴支持，我們期待為閣下繼續服務。

代表  
友邦投資管理香港有限公司

謹啟  
2021 年 3 月 12 日

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<sup>1</sup>此網站並未經證監會審閱或認可。