

«Client\_Name»  
«Address1»  
«Address2»  
«Address3»  
«Address4»  
«Address5»  
«Address6»

September 2016

Dear Policyholder

**Policy Number: «Plan\_No»**

**Notification of changes to the underlying fund of R62 Allianz GEM Equity High Dividend**

**THIS DOCUMENT IS IMPORTANT AND REQUIRES YOUR IMMEDIATE ATTENTION.  
IF IN DOUBT PLEASE SEEK PROFESSIONAL ADVICE.**

We are writing to you as an investor in the above named fund.

We have been informed by Allianz Global Investors Fund (“the Company”) that the underlying fund will be subject to changes to the Investment Objective and Principles which are detailed below. These are effective from **03 October 2016 (the “Effective Date”)**.

**Change of the Investment Objective & Investment Principles of the underlying fund**

The Company confirmed the present and new approach as follows:

	<b>Before the Effective Date</b>	<b>From the Effective Date</b>
<b>Mirror Fund Name and Code</b>	R62 Allianz GEM Equity High Dividend	R62 Allianz GEM Equity High Dividend <b>(unchanged)</b>
<b>Underlying Fund Name</b>	Allianz GEM Equity High Dividend	Allianz GEM Equity High Dividend <b>(unchanged)</b>
<b>Investment Objective of the underlying fund</b>	The investment policy is geared towards long-term capital growth by investing Fund's assets in global emerging equity markets by focusing on equities with a potential dividend yield above the market average.	The investment policy is geared towards long term capital growth by investing Fund's assets in global emerging equity markets by focusing on equities which will result in a portfolio of investments with a potential dividend yield above the market average when the portfolio is considered as a whole.

<b>Investment Principles of the underlying fund</b>	At least 70% of the Fund's assets are invested in Equities of companies whose registered offices are in an Emerging Market country or that generate a predominant share of their sales and/or profits in an Emerging Market country , with a potential dividend yield above the market average.	At least 70% of the Fund's assets are invested in equities of companies (i) whose registered offices are in any emerging market country or in any country that is part of the MSCI Emerging Markets Index or (ii) that generate a predominant share of their sales and / or profits in any emerging market country or in any country that is part of the MSCI Emerging Markets Index, which will result in a portfolio of investments with a potential dividend yield above the market average when the portfolio is considered as a whole.
---	---	---

There are no other changes to the underlying fund of the R62 Allianz GEM Equity High Dividend.

**You do not need to take any action as a result of this letter** if you wish to remain invested in this fund. You can however choose to switch to a different investment from the range available to you should you wish to do so, and no Friends Provident International charges will arise from this transaction.

Fact sheets are available, through the Fund Centre section of our website for the alternative funds available to you (<http://www.fpinternational.sg>). Full details on the underlying funds into which the Friends Provident International fund range invests can be found in the fund prospectuses, which are also available through the Fund Centre.

**We recommend that you seek the advice of your usual financial adviser before making any investment decisions.**

If you have any questions regarding the information in this letter in connection with your policy with us, please contact our enquiries team, by either phone or email.

Singapore Enquiries Team: + 65 6320 1088

Email: [singapore.enquiries@fpiom.com](mailto:singapore.enquiries@fpiom.com)

Yours sincerely

International Funds & Investments  
Friends Provident International Limited

