

Investment Guide

Investment-linked
Assurance Scheme
Series



This Investment Guide is applicable to the following investment-linked assurance schemes issued by Chow Tai Fook Life Insurance Company Limited:

1. Legend 2 and “We Shine” Protection Linked Plan (“We Shine”) (such schemes are currently available for insurance policy applications).
2. Cheers Plus, Oscar, Legend, Cheers Investment Life Insurance Plan, Columbus, “Wealth Accumulator” Plus, Wealth Partner and “Wealth Smart” Premier (such schemes are no longer available for insurance policy applications).

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Legend 2 and “We Shine” Protection Linked Plan

(such schemes are currently available for insurance policy applications)

Cheers Plus, Oscar, Legend, Cheers Investment Life Insurance Plan, Columbus, “Wealth Accumulator” Plus, Wealth Partner and “Wealth Smart” Premier

(such schemes are no longer available for insurance policy applications)

Investment Guide – First Addendum

This addendum shall form part of the Investment Guide (publication date: January 2025) and is to be issued and read in conjunction with the relevant Principal Brochure and Product Key Facts Statement.

The Principal Brochure consists of the Investment Guide and the Product Guide.

Change to the name of the following investment choice and the name of corresponding underlying fund on P.12 under the category “Equity - Asia Pacific”:

Code of investment choice	(Before 28 February 2025)		(On or after 28 February 2025)	
	Name of investment choice	Name of corresponding underlying fund	Name of investment choice	Name of corresponding underlying fund
F 179	BNP Paribas Funds Sustainable Asia ex-Japan Equity (Classic USD Capitalisation Shares)	BNP Paribas Funds Sustainable Asia ex-Japan Equity	BNP Paribas Funds Asia ex-Japan Equity (Classic USD Capitalisation Shares)	BNP Paribas Funds Asia ex-Japan Equity

Change to the name of the following investment choice and the name of corresponding underlying fund on P.10 under the category “Equity - Europe”:

Code of investment choice	(Before 24 March 2025)		(On or after 24 March 2025)	
	Name of investment choice	Name of corresponding underlying fund	Name of investment choice	Name of corresponding underlying fund
F 206	Invesco Funds - Invesco Sustainable Pan European Structured Equity Fund (USD Hedged Acc “A” Shares)	Invesco Funds - Invesco Sustainable Pan European Structured Equity Fund	Invesco Funds - Invesco Sustainable Pan European Systematic Equity Fund (USD Hedged Acc “A” Shares)	Invesco Funds - Invesco Sustainable Pan European Systematic Equity Fund

Change to the name of the following investment choice and the name of corresponding underlying fund on P.23 under the category “Equity - Sector / Theme”:

Code of investment choice	(Before 24 March 2025)		(On or after 24 March 2025)	
	Name of investment choice	Name of corresponding underlying fund	Name of investment choice	Name of corresponding underlying fund
INVENE	Invesco Energy Transition Fund (“A” Shares)	Invesco Funds - Invesco Energy Transition Fund	Invesco Energy Transition Enablement Fund (“A” Shares)	Invesco Funds - Invesco Energy Transition Enablement Fund

Legend 2 and “We Shine” Protection Linked Plan

(such schemes are currently available for insurance policy applications)

Cheers Plus, Oscar, Legend, Cheers Investment Life Insurance Plan, Columbus, “Wealth Accumulator” Plus, Wealth Partner and “Wealth Smart” Premier

(such schemes are no longer available for insurance policy applications)

Investment Guide – Second Addendum

This addendum shall form part of the Investment Guide (publication date: January 2025) and is to be issued and read in conjunction with the relevant Principal Brochure, Product Key Facts Statement and the following addendum.

- the first addendum to the Investment Guide dated February 2025.

The Principal Brochure consists of the Investment Guide and the Product Guide.

Change to the name of the following investment choice and the name of corresponding underlying fund on P.11 under the category “Equity - Asia Pacific”:

Code of investment choice	(Before 28 March 2025)		(On or after 28 March 2025)	
	Name of investment choice	Name of corresponding underlying fund	Name of investment choice	Name of corresponding underlying fund
F50	Fidelity Funds - Sustainable Asia Equity Fund (“A” Shares)	Fidelity Funds - Sustainable Asia Equity Fund	Fidelity Funds - Asia Equity ESG Fund (“A” Shares)	Fidelity Funds - Asia Equity ESG Fund

Change to the name of the following investment choice and the name of corresponding underlying fund on P.10 under the category “Equity - Europe”:

Code of investment choice	(Before 28 March 2025)		(On or after 28 March 2025)	
	Name of investment choice	Name of corresponding underlying fund	Name of investment choice	Name of corresponding underlying fund
FIBLUA	Fidelity Funds - Sustainable Europe Equity Fund (“A” Shares)	Fidelity Funds - Sustainable Europe Equity Fund	Fidelity Funds - Europe Equity ESG Fund (“A” Shares)	Fidelity Funds - Europe Equity ESG Fund

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Important Notes:

- 1. The investment-linked assurance scheme (the “Scheme”) is an insurance policy issued by Chow Tai Fook Life Insurance Company Limited (“CTF Life”). Your investments are subject to the credit risk of CTF Life.**
- 2. As part of your death benefit is linked to the performance of the Investment Choices you selected from time to time, your death benefit is subject to investment risks and market fluctuations. The death benefit payable may not be sufficient for your individual needs.**
- 3. All premiums you pay towards the Scheme, and any investments made by CTF Life in the underlying funds corresponding to the investment choices you selected, will become and remain part of the assets of CTF Life. I.e., you are not investing in the underlying funds of the investment choices and you do not have any rights or ownership over any of those assets. Your recourse is against CTF Life only. The allocations of the units of investment choice(s) to your policy are notional and are solely for the purpose of determining the account value of your policy.**
- 4. Your return on investments is calculated by CTF Life with reference to the performance of the underlying funds corresponding to the investment choices selected by you. The return of investments under the Scheme shall be subject to the charges of the Scheme and may be lower than the return of the corresponding SFC-authorized fund.**
- 5. The investment choices available under the Scheme can have very different features and risk profiles. Some may be of high risk. Please read the offering documents of the underlying funds involved, which will be made available upon request or downloaded at our website: www.ctflife.com.hk.**
- 6. The underlying fund of certain investment choice(s) is classified as derivative fund, and its net derivative exposure may be more than 50% of the underlying fund’s net asset value. Please note that derivative fund would be indicated as “Derivative fund*” in the column of Supplementary Information under section “List of Investment Choices made available under Cheers Plus, Legend, Oscar, Legend 2, “We Shine”, Cheers Investment Life Insurance Plan, Columbus, “Wealth Accumulator” Plus, Wealth Partner and “Wealth Smart” Premier”. This type of investment choice is only suitable for clients who understand the complicated structure of derivative product and associated risks, and you may incur significant loss of principal if investing in this type of investment choice. Please read the offering documents of the underlying funds involved, which will be made available upon request or can be downloaded at our website: www.ctflife.com.hk. You are strongly advised to exercise caution in relation to such investment choice.**
- 7. The Scheme is designed to be held for a long term period. Early termination, surrender and partial withdrawal of the policy, suspension of or reduction in premium (if applicable) may result in a significant loss of investment and premiums paid, and will affect the death benefit and bonuses (if applicable). Poor performance of underlying funds may further magnify your investment losses, while all charges are still deductible.**
- 8. With no premium contribution during the period of contribution interruption / premium holiday (if applicable), the value of the Scheme may be significantly reduced due to fees and charges, and additional premium for optional rider(s) (if any and applicable), which are still deductible during the period of contribution interruption / premium holiday, and your entitlement to bonuses may also be affected.**
- 9. Investment involves risk. You should not purchase the Scheme unless you understand it and your consultant has explained to you how it is suitable for you. The final decision is yours.**

Important Notes: (Continue)

10. The investment choice ended with “(Dis)” in its name (the “Investment Choice (Cash Distribution)”) linked to the share class of the corresponding underlying fund which aims to distribute cash dividend on a regular basis. Investment Choice (Cash Distribution) are made available to Legend and Legend 2. If you choose to invest in the Investment Choice(s) (Cash Distribution), you will receive cash dividend if CTF Life receives such dividend from the underlying fund(s) of the Investment Choice(s) (Cash Distribution). Please note:

- (i) There is no guarantee that the underlying fund of an Investment Choice (Cash Distribution) will distribute cash dividend, distribute fixed amount of cash dividend or distribute cash dividend at a periodic frequency. The amount of cash dividend paid is in no way an indication, a forecast or a projection of cash dividends to be paid in the future.
- (ii) Underlying fund of Investment Choice (Cash Distribution) may at its discretion, according to their dividend policy, (a) pay cash dividend out of the capital of the underlying fund; or (b) pay cash dividend out of gross investment income while paying or charging all or part of the underlying fund’s expenses and fees out of or to the capital of the underlying fund, resulting in an increase in distributable income for payment of cash dividend by the underlying fund and hence, the underlying funds may effectively pay cash dividend out of capital.
- (iii) Payment of cash dividend out of capital amounts to a return or withdrawal of part of the original investment or from any capital gains attributable to that original investment. Such payments of cash dividend will result in an immediate decrease in the net asset value per unit of the underlying funds, and may result in an immediate reduction of the unit price of the Investment Choice (Cash Distribution).
- (iv) In comparison to investment choice(s) that reinvest dividend, Investment Choice(s) (Cash Distribution) pay out cash dividend and hence, may reduce the account value of the policy. This may in turn (i) reduce the death benefit and surrender value payable, (ii) lead to the reduction of applicable bonuses, and (iii) lead to the policy termination when the account value is insufficient to cover the relevant policy charges. If the account value is reduced to zero or below, the policy will be terminated.
- (v) You should not select the Investment Choices (Cash Distribution) unless you understand them, and your consultant has explained to you how they are suitable to you.

General Risk

You should note that the investment returns provided will be subject to various risk factors, including, without limitation, normal market and currency risks. Some or all of the risk factors may adversely affect the investment choice(s)' performance and their ability to achieve their investment objectives. There is no assurance that the investment choices will achieve their respective investment objectives. You should carefully consider the risk factors relating to investment in an investment choice in light of your own financial circumstances, knowledge, experience and other personal circumstances, and should seek independent professional advice if necessary.

Please refer to the offering documents of the relevant underlying funds for details of their investment objectives and risk factors.

1. Investment involves risks, and the value of your investments may go up as well as down. Investment returns are not guaranteed. Past performance is not indicative of future performance. Each investment choice is subject to market and interest rate fluctuations and to the risks inherent in all investments. Some investment choices offered under the Scheme may involve assets denominated in foreign currencies, and this may entail additional risks as the result of exchange rate fluctuations.
2. The return you will receive on an investment in fixed income instruments will depend on (i) interest rate returns and foreign currency exchange rates, both of which may fluctuate; and (ii) the credit standing of the issuers which cannot be guaranteed.
3. Transactions in derivatives may be used to meet its investment objectives. The use of such instruments, as well as techniques, may increase the volatility of an underlying fund's net asset value. Its degree of risk may therefore be greater than in the case with conventional securities.
4. The prospects for economic growth in a number of smaller and emerging markets may be considerable, and these markets may have the potential to provide greater returns on equity than mature markets. However, there are risks from political, economic, and market factors in smaller and emerging markets which may result in significant risks involved in investing in them, and may expose the underlying funds investing in these markets to significant losses.
5. Investment that focuses on certain industries can be significantly affected by events relating to those industries, such as international political and economic developments, taxation and government regulations. It is important to understand that underlying funds that are thematic or sectoral in nature may be more volatile than underlying funds that are diversified.
6. Higher yield investment generally incurs a greater degree of risk than lower yield investment, such as, but not limited to, credit risks, normal market and currency risks.
7. The Scheme is not suitable for all investors. You should understand the details of the Scheme and consider your investment objectives and other personal circumstances before you invest in it.
8. Certain investment choices are linked to underlying funds that may make dividend payments out of the underlying fund's income and / or capital. The payment of distributions out of capital represents a return or withdrawal of part of the amount investors originally invested and / or capital gains attributable to the original investment. Any distributions involving payment of distributions out of the underlying fund's capital may result in an immediate decrease in the net asset value per share and may reduce the capital available for the underlying fund for future investment and capital growth.

This Investment Guide aims to provide you with information about the investment choices that are available to you under the Scheme. The Scheme is classified as “Class C - linked long term business” plan under the Insurance Ordinance. It is offered by CTF Life, an insurance company authorized under the Insurance Ordinance in Hong Kong.

The Principal Brochure consists of this Investment Guide and the Product Guide. Please read the Investment Guide in conjunction with the Product Guide, Illustration Document and the Product Key Facts Statement before you apply for the Scheme. For details of the underlying funds, please refer to the relevant offering documents.

For more details about the Scheme and to obtain the relevant documents including offering documents, notices, announcements, financial reports and other documents of the underlying funds, please visit our website at www.ctflife.com.hk. Should you require further information or service, please do not hesitate to contact your consultant or our customer service hotline at 2866 8898.

The offering document does not constitute as part of your contract. Please refer to the policy document for the terms and conditions.

Investment Choices

The investment choices are offered by CTF Life under the Scheme. The investment choices are respectively linked to underlying funds. CTF Life will be investing the premium received from you into the underlying funds corresponding to the investment choices selected by you for CTF Life’s asset liability management.

Dividends of Underlying Funds

Dividends may be (1) reinvested and allocated to your policy as additional notional units of the relevant investment choice equal to the amount of dividend distributed, or (2) distributed to the owners in cash if the Investment Choice (Cash Distribution) is selected.

If a dividend is declared for the underlying fund of an investment choice other than Investment Choice (Cash Distribution) while the policy is still in force, CTF Life will reinvest the dividend amount in the form of additional notional units into the investment choice. We will allocate such notional unit(s) within 12 business days upon the receipt of such dividend from the underlying fund by CTF Life. However, this allocation may be delayed due to any exceptional circumstances which is beyond the control of CTF Life as set out in the section of Exceptional Circumstances of the Investment Guide. If reinvestment is not feasible in the case of policy surrender, termination, switching-out, or other circumstances, we will pay the dividend to the owner by cheque or other means which will not affect your entitlement to the payment of dividend payout. The dividend amount reinvested will form part of the account value and may be subject to applicable fees and charges. Please refer to the offering documents of the underlying fund of your selected Investment Choice for further details of the dividend policy of the underlying fund.

For dividends declared in respect of the underlying fund of an Investment Choice (Cash Distribution), please refer to the section of Distribution Policy of Investment Choice (Cash Distribution).

Distribution Policy of Investment Choice (Cash Distribution)

Cash dividend

When an underlying fund of an Investment Choice (Cash Distribution) declares dividend on a date, we will record the number of notional units of the Investment Choice (Cash Distribution) the owner is entitled to in the policy on that date. This date is referred to as the record date (“Record Date”). Such Record Date shall be the same day as the day that the dividend is declared by the underlying fund corresponding to the Investment Choice (Cash Distribution).

The dividend amount (rounded to the nearest two decimal places) to be distributed for each Investment Choice (Cash Distribution) in a policy is determined as follows:

$$\begin{array}{c} \text{The number of notional units of the Investment Choice (Cash Distribution) held by the owner on} \\ \text{the Record Date} \\ \times \\ \text{The dividend amount per notional unit of the Investment Choice (Cash Distribution)} \end{array}$$

The dividend amount per notional unit of the Investment Choice (Cash Distribution) will be in the exact dividend amount per unit in the currency declared by the underlying fund of the Investment Choice (Cash Distribution). Any remaining balance of the dividend after rounding will be borne or absorbed by CTF Life.

Entitlement to cash dividend

The owners holding notional units of the Investment Choice (Cash Distribution) on the Record Date are entitled to receive cash dividend given the dividend declared and becomes payable by the corresponding underlying fund and the policy is still in force on the Record Date. For the avoidance of doubt, any (1) cancellation of your policy during the cooling-off period, (2) termination of your policy or (3) cancellation of the relevant notional units of the Investment Choice (Cash Distribution) as a result of switching or partial withdrawal, subsequent to the Record Date, will not affect the entitlement to the cash dividend and the amount of cash dividend previously paid to you (if any) will not be clawed back from your policy.

Frequency of distribution

The frequency of distribution of an Investment Choice (Cash Distribution) will be the same as the frequency of distribution of its underlying fund. Cash dividend of an Investment Choice (Cash Distribution) will be distributed to you after payment of dividend from its underlying fund is received by CTF Life.

Payment of cash dividend

Early redemption charge does not apply to the cash dividend distributed from the Investment Choice(s) (Cash Distribution). If you hold notional units of an Investment Choice (Cash Distribution) on the Record Date and dividend is declared by its underlying fund, we will normally pay you the cash dividend you are entitled to within 12 business days upon receipt of the cash dividend from the underlying fund of the Investment Choice (Cash Distribution) by CTF Life. CTF Life may extend the payment period due to any exceptional circumstance which is beyond CTF Life’s control, and payment will be carried out as soon as practicable after cessation of such event. No interest on the cash dividend will be paid to the owners by CTF Life in respect of the period between the Record Date and the date of payment.

Payment of cash dividend will be made in Hong Kong Dollars by autopay or other payment methods offered by CTF Life at the time of payment. For Legend 2, you may also elect to receive the dividends in the policy currency by filling a written request in our prescribed form subject to our approval. We will convert the cash dividend denominated in the currency of the Investment Choice(s) (Cash Distribution) into Hong Kong Dollars or US Dollars upon request and agreed by us for US Dollars policy at the prevailing exchange rate as determined by CTF Life from time to time in good faith and a commercially reasonable manner and it may be subject to foreign exchange risks in the process of currency conversion. There is no handling fee and charge imposed by CTF Life in respect of the dividend payment method or currency conversion. Any charges incurred in connection with currency conversion or payment of cash dividends by autopay or any payment method shall be borne by you and will be deducted from the proceeds of dividends.

CTF Life reserves the right to amend the distribution policy and the related administration arrangement of Investment Choice (Cash Distribution) subject to the prior regulatory approval and by giving not less than one month's prior written notice (or such shorter notice period in accordance with the relevant regulatory requirements) to the owners.

The amount of dividend paid by the Investment Choice (Cash Distribution) and the dividend composition information of the underlying fund for the last 12 months and will be made available upon request and on our website. Please refer to www.ctflife.com.hk/cash-dividend-fund/en/ for further information.

Valuation of Investment Choices

We will calculate all the allocation (e.g. the allocation of premium) and cancellation of notional units (e.g. surrender) to / from the investment choice(s) at unit price.

All of the investment choices have no bid-offer spread. As there is no bid-offer spread, both the bid price and the offer price of an investment choice is equal to the unit price of the same investment choice.

The unit price of a unit of each investment choice on a valuation date will be the same as the offer price of the unit or share of that underlying fund on that valuation date and in the currency of that underlying fund.

A valuation date of an investment choice is equal to every working day. In the event of the occurrence of any exceptional circumstances, beyond CTF Life's reasonable control which renders it impracticable to carry out a transaction on a particular valuation date, we shall have the discretion to decide another applicable valuation date to determine unit price and / or the net asset value of an investment choice.

Underlying fund units are currently bought and sold on every working day subject to valuation policy of the underlying fund, and on a forward-pricing basis. For further details about the underlying funds and the manager of the underlying funds (including details of fees and charges, investment restrictions and borrowing power, dividends, valuations, unit price calculations and other features), please refer to the relevant offering documents of the underlying funds, which are made available by CTF Life.

Exceptional Circumstances

CTF Life reserves the right to delay carrying out the valuation and the processing of requests to allocate, cancel or switch notional units of investment choice(s) for switching request or payment of surrender value, partial withdrawal amount, death proceeds (including suicide proceeds), maturity benefit or cash dividend distributed from the Investment Choice(s) (Cash Distribution) caused by exceptional circumstances beyond CTF Life's control. The exceptional circumstances include, without limitation, the closure of or suspension of dealings on a major stock exchange, unexpected government intervention in foreign exchange, and suspension of valuation of, or dealing in any underlying investments of an investment choice. No interest shall be paid by CTF Life in respect of any delays in payments due to such exceptional circumstances.

List of Investment Choices made available under Cheers Plus, Legend, Oscar, Legend 2, “We Shine”, Cheers Investment Life Insurance Plan, Columbus, “Wealth Accumulator” Plus, Wealth Partner and “Wealth Smart” Premier.

You should read the offering documents of underlying funds, which are made available from CTF Life upon request for details of the underlying funds (including, without limitation, their investment objectives and policies, risk factors and charges).

Code of investment choice	Name of investment choice	Name of corresponding underlying fund	Name of Management Company of corresponding underlying fund	Share Class of corresponding underlying fund	Currency of investment choice	Currency of corresponding underlying fund	Supplementary Information
Equity – Global							
F273	BlackRock Global Funds - Systematic Global Equity High Income Fund (A2 Shares)	BlackRock Global Funds - Systematic Global Equity High Income Fund	BlackRock (Luxembourg) S.A.	Class A2	USD	USD	
F174	Fidelity Funds - Global Dividend Fund (A-Acc-USD)	Fidelity Funds - Global Dividend Fund	FIL Investment Management (Luxembourg) S.A.	Class A-Acc	USD	USD	
FIINFA	Fidelity Funds - Global Thematic Opportunities Fund (“A” Shares)	Fidelity Funds - Global Thematic Opportunities Fund	FIL Investment Management (Luxembourg) S.A.	Class A	USD	USD	
F216	Invesco Global Consumer Trends Fund (“A” Shares)	Invesco Funds - Invesco Global Consumer Trends Fund	Invesco Management S.A.	A-Acc Shares	USD	USD	
F78	Ninety One GSF Global Strategic Equity Fund (A-Acc Shares)	Ninety One Global Strategy Fund - Global Strategic Equity	Ninety One Luxembourg S.A.	A-Acc Shares	USD	USD	
F228	PineBridge Global Funds - PineBridge Global Focus Equity Fund - Class A USD	PineBridge Global Funds - PineBridge Global Focus Equity Fund	PineBridge Investments Ireland Limited	Class A Units	USD	USD	

Code of investment choice	Name of investment choice	Name of corresponding underlying fund	Name of Management Company of corresponding underlying fund	Share Class of corresponding underlying fund	Currency of investment choice	Currency of corresponding underlying fund	Supplementary Information
Equity - North America							
F199	abrdrn SICAV I - North American Smaller Companies Fund (A Acc USD)	abrdrn SICAV I - North American Smaller Companies Fund	abrdrn Investments Luxembourg S.A.	Class A Acc USD	USD	USD	
FIAMFA	Fidelity Funds - America Fund ("A" Shares)	Fidelity Funds - America Fund	FIL Investment Management (Luxembourg) S.A.	Class A	USD	USD	
F194	BNP Paribas Funds US Mid Cap (Classic USD - Capitalisation Shares)	BNP Paribas Funds US Mid Cap	BNP PARIBAS ASSET MANAGEMENT Luxembourg	Classic USD - Capitalisation	USD	USD	
F254	T. Rowe Price US Large Cap Growth Equity Fund - Class A USD	T. Rowe Price US Large Cap Growth Equity Fund - Class A USD	T. Rowe Price (Luxembourg) Management S.à r.l.	Class A	USD	USD	
F255	T. Rowe Price US Smaller Companies Equity Fund - Class A USD	T. Rowe Price Funds SICAV - US Smaller Companies Equity Fund	T. Rowe Price (Luxembourg) Management S.à r.l.	Class A	USD	USD	

Equity - Europe							
F190	Allianz Global Investors Fund - Allianz European Equity Dividend (AT-Acc)	Allianz Global Investors Fund - Allianz European Equity Dividend	Allianz Global Investors GmbH	Class AT Acc	EUR	EUR	
F196	Barings Europe Select Trust (Class A USD Acc)	Barings Europe Select Trust	Baring Fund Managers Limited	Class A Acc	USD	USD	
F156	Barings German Growth Trust (Class A GBP Acc)	Barings German Growth Trust	Baring Fund Managers Limited	Class A Acc	GBP	GBP	

Code of investment choice	Name of investment choice	Name of corresponding underlying fund	Name of Management Company of corresponding underlying fund	Share Class of corresponding underlying fund	Currency of investment choice	Currency of corresponding underlying fund	Supplementary Information
FIBLUA	Fidelity Funds - Sustainable Europe Equity Fund ("A" Shares)	Fidelity Funds - Sustainable Europe Equity Fund	FIL Investment Management (Luxembourg) S.A.	Class A	EUR	EUR	
FIEGFA	Fidelity Funds - European Growth Fund ("A" Shares)	Fidelity Funds - European Growth Fund	FIL Investment Management (Luxembourg) S.A.	Class A	EUR	EUR	
F206	Invesco Funds - Invesco Sustainable Pan European Structured Equity Fund (USD Hedged Acc "A" Shares)	Invesco Funds - Invesco Sustainable Pan European Structured Equity Fund	Invesco Management S.A.	"A" Shares	USD	USD	
F209	The Jupiter Global Fund - Jupiter European Growth (Class L Acc USD)	The Jupiter Global Fund - Jupiter European Growth	Jupiter Asset Management International S.A.	Class L Acc	USD	USD	

Equity - Asia Pacific

F94	abrln SICAV I - Asia Pacific Sustainable Equity Fund (A Acc USD)	abrln SICAV I - Asia Pacific Sustainable Equity Fund	abrln Investments Luxembourg S.A.	Class A Acc USD	USD	USD	
F93	abrln SICAV I - Asian Smaller Companies Fund (A Acc USD)	abrln SICAV I - Asian Smaller Companies Fund	abrln Investments Luxembourg S.A.	Class A Acc USD	USD	USD	
F81	Allianz Global Investors Fund - Allianz Little Dragons (A-Dis)	Allianz Global Investors Fund - Allianz Little Dragons	Allianz Global Investors GmbH	Class A Dis	USD	USD	
F85	Allianz Global Investors Fund - Allianz Total Return Asian Equity (A-Dis)	Allianz Global Investors Fund - Allianz Total Return Asian Equity	Allianz Global Investors GmbH	Class A Dis	USD	USD	

Code of investment choice	Name of investment choice	Name of corresponding underlying fund	Name of Management Company of corresponding underlying fund	Share Class of corresponding underlying fund	Currency of investment choice	Currency of corresponding underlying fund	Supplementary Information
F148	Barings International Umbrella Fund - Barings ASEAN Frontiers Fund (Class A)	Barings International Umbrella Fund - Barings ASEAN Frontiers Fund	Baring International Fund Managers (Ireland) Limited	Class A Inc	USD	USD	
F205	BlackRock Global Funds - Asian Growth Leaders Fund (A2 Shares)	BlackRock Global Funds - Asian Growth Leaders Fund	BlackRock (Luxembourg) S.A.	A2 Shares	USD	USD	
FIASEF	Fidelity Funds - ASEAN Fund ("A" Shares)	Fidelity Funds - ASEAN Fund	FIL Investment Management (Luxembourg) S.A.	Class A	USD	USD	
FIAPFA	Fidelity Funds - Asia Pacific Dividend Fund ("A" Shares)	Fidelity Funds - Asia Pacific Dividend Fund	FIL Investment Management (Luxembourg) S.A.	Class A	USD	USD	
FIASSF	Fidelity Funds - Asian Special Situations Fund ("A" Shares)	Fidelity Funds - Asian Special Situations Fund	FIL Investment Management (Luxembourg) S.A.	Class A	USD	USD	
F59	Fidelity Funds - Emerging Asia Fund ("A-Acc-USD" Shares)	Fidelity Funds - Emerging Asia Fund	FIL Investment Management (Luxembourg) S.A.	Class A-Acc	USD	USD	
FIPACA	Fidelity Funds - Pacific Fund ("A" Shares)	Fidelity Funds - Pacific Fund	FIL Investment Management (Luxembourg) S.A.	Class A	USD	USD	
F50	Fidelity Funds - Sustainable Asia Equity Fund ("A" Shares)	Fidelity Funds - Sustainable Asia Equity Fund	FIL Investment Management (Luxembourg) S.A.	Class A	USD	USD	

Code of investment choice	Name of investment choice	Name of corresponding underlying fund	Name of Management Company of corresponding underlying fund	Share Class of corresponding underlying fund	Currency of investment choice	Currency of corresponding underlying fund	Supplementary Information
F202	FSSA Asian Growth Fund (Class I Acc)	First Sentier Investors Global Umbrella Fund plc - FSSA Asian Growth Fund	First Sentier Investors (Ireland) Limited	Class I Acc	USD	USD	
F261	HSBC Evolving Asia Equity Fund (Class AC-USD)	HSBC Collective Investment Trust - HSBC Evolving Asia Equity Fund	HSBC Investment Funds (Hong Kong) Limited	Class AC-USD	USD	USD	
INVAEC	Invesco Asian Equity Fund ("A" Shares)	Invesco Funds - Invesco Asian Equity Fund	Invesco Management S.A.	A-AD Shares	USD	USD	
F77	Ninety One GSF Asian Equity Fund (A-Inc Shares)	Ninety One Global Strategy Fund - Asian Equity Fund	Ninety One Luxembourg S.A.	A-Inc Shares	USD	USD	
F238	Janus Henderson Horizon Asian Dividend Income Fund - A2 Acc USD	Janus Henderson Horizon Fund - Asian Dividend Income Fund	Janus Henderson Investors Europe S.A.	Accumulation Share Classes (Class A2)	USD	USD	
F179	BNP Paribas Funds Sustainable Asia ex-Japan Equity (Classic USD Capitalisation Shares)	BNP Paribas Funds Sustainable Asia ex-Japan Equity	BNP PARIBAS ASSET MANAGEMENT Luxembourg	Classic USD-Capitalisation	USD	USD	
F252	PineBridge Asia ex Japan Small Cap Equity Fund - Class A USD	PineBridge Global Funds - PineBridge Asia ex Japan Small Cap Equity Fund	PineBridge Investments Ireland Limited	Class A Units	USD	USD	
TEMASG	Templeton Asian Growth Fund ("A-Acc" Shares)	Franklin Templeton Investment Funds - Templeton Asian Growth Fund	Franklin Templeton International Services S.à r.l	A (acc) Shares	USD	USD	
F168	Templeton Asian Smaller Companies Fund ("A-Acc" Shares)	Franklin Templeton Investment Funds - Templeton Asian Smaller Companies Fund	Franklin Templeton International Services S.à r.l	A (acc) Shares	USD	USD	

Code of investment choice	Name of investment choice	Name of corresponding underlying fund	Name of Management Company of corresponding underlying fund	Share Class of corresponding underlying fund	Currency of investment choice	Currency of corresponding underlying fund	Supplementary Information
F176	Value Partners Classic Fund (C Units)	Value Partners Classic Fund	Value Partners Limited	C Units	USD	USD	
F177	Value Partners High-Dividend Stocks Fund (Class A1)	Value Partners High-Dividend Stocks Fund	Value Partners Limited	Class A1	USD	USD	

Equity - Greater China

F161	abrln SICAV I - All China Sustainable Equity Fund (A Acc USD)	abrln SICAV I - All China Sustainable Equity Fund	abrln Investments Luxembourg S.A.	Class A Acc USD	USD	USD	
FICFFA	Fidelity Funds - China Focus Fund ("A" Shares)	Fidelity Funds - China Focus Fund	FIL Investment Management (Luxembourg) S.A.	Class A	USD	USD	
F100	Barings Hong Kong China Fund	Barings International Umbrella Fund - Barings Hong Kong China Fund	Baring International Fund Managers (Ireland) Limited	Class A Inc	USD	USD	
F235	BlackRock Global Funds - Systematic China A-Shares Opportunities Fund (A2 Shares)	BlackRock Global Funds - Systematic China A-Shares Opportunities Fund	BlackRock (Luxembourg) S.A.	Class A2	USD	USD	
F129	BlackRock Global Funds - China Fund (A2 Shares)	BlackRock Global Funds - China Fund	BlackRock (Luxembourg) S.A.	Class A2	USD	USD	
F144	CCB International Fund Series - CCB International - China Policy Driven Fund	CCB International Fund Series - CCB International - China Policy Driven Fund	CCB International Asset Management Limited	-	HKD	HKD	

Code of investment choice	Name of investment choice	Name of corresponding underlying fund	Name of Management Company of corresponding underlying fund	Share Class of corresponding underlying fund	Currency of investment choice	Currency of corresponding underlying fund	Supplementary Information
F237	FSSA China Growth Fund - (Class I Acc)	First Sentier Investors Global Umbrella Fund plc - FSSA China Growth Fund	First Sentier Investors (Ireland) Limited	Class I	USD	USD	
F203	FSSA China Focus Fund - (Class I Acc)	First Sentier Investors Global Umbrella Fund plc - FSSA China Focus Fund	First Sentier Investors (Ireland) Limited	Class I Acc	USD	USD	
F197	Fidelity Funds - China Consumer Fund (A-Acc-USD)	Fidelity Funds - China Consumer Fund	FIL Investment Management (Luxembourg) S.A.	Class A-Acc	USD	USD	
F120	Fidelity Funds - China Innovation Fund ("A-ACC-HKD" Shares)	Fidelity Funds - China Innovation Fund	FIL Investment Management (Luxembourg) S.A.	Class A-Acc	HKD	HKD	
F119	Janus Henderson Horizon Fund - China Opportunities Fund	Janus Henderson Horizon Fund - China Opportunities Fund	Janus Henderson Investors Europe S.A.	Class A	USD	USD	Derivative fund*
F225	JPMorgan China Pioneer A-Share Fund	JPMorgan China Pioneer A-Share Fund	JPMorgan Funds (Asia) Ltd.	Accumulative	USD	USD	
F193	Haitong Greater China Vision Fund - Class A (HKD)	Haitong Greater China Vision Fund	Haitong International Investment Managers Limited	Class A (HKD)	HKD	HKD	
INVGCH	Invesco Greater China Equity Fund ("A" Shares)	Invesco Funds - Invesco Greater China Equity Fund	Invesco Management S.A.	A-Acc Shares	USD	USD	
F169	Invesco China New Perspective Equity Fund - Class A (Acc - HK\$) Shares	Invesco China New Perspective Equity Fund	Invesco Management S.A.	A-Acc Shares	HKD	HKD	

Code of investment choice	Name of investment choice	Name of corresponding underlying fund	Name of Management Company of corresponding underlying fund	Share Class of corresponding underlying fund	Currency of investment choice	Currency of corresponding underlying fund	Supplementary Information
F140	JPMorgan Funds - Greater China Fund (A-Acc Shares)	JPMorgan Funds - Greater China Fund	JPMorgan Asset Management (Europe) S.à r.l.	A-Acc Shares	USD	USD	
F246	Matthews Asia Funds - China Discovery Fund (Class A Acc USD)	Matthews Asia Funds - China Discovery Fund	Matthews International Capital Management, LLC	Class A Acc USD	USD	USD	
F105	BNP Paribas Funds China Equity (Classic Capitalisation Shares)	BNP Paribas Funds China Equity	BNP PARIBAS ASSET MANAGEMENT Luxembourg	Classic - Capitalisation	USD	USD	
F134	Principal Life Style Fund - Principal China Equity Fund	Principal Life Style Fund - Principal China Equity Fund	Principal Asset Management Company (Asia) Limited	HKD - Acc	HKD	HKD	
F230	Schroder China Equity Alpha Fund (A-Acc Shares)	Schroder Umbrella Fund II - Schroder China Equity Alpha Fund	Schroder Investment Management (Hong Kong) Limited	Class A Acc	USD	USD	
F67	Schroder International Selection Fund ("ISF") - Greater China Fund (A1-Acc Shares)	Schroder International Selection Fund - Greater China	Schroder Investment Management (Luxembourg) S.A.	A1-Acc Shares	USD	USD	
F175	Value Partners Intelligent Funds - China Convergence Fund	Value Partners Intelligent Funds - China Convergence Fund	Value Partners Limited	Class A	USD	USD	
F204	Value Partners China Greenchip Fund Limited (Class A)	Value Partners China Greenchip Fund Limited	Value Partners Limited	Class A	HKD	HKD	

Code of investment choice	Name of investment choice	Name of corresponding underlying fund	Name of Management Company of corresponding underlying fund	Share Class of corresponding underlying fund	Currency of investment choice	Currency of corresponding underlying fund	Supplementary Information
Equity - Japan							
F219	abrln SICAV I - Japanese Sustainable Equity Fund (A Acc Hedged USD)	abrln SICAV I - Japanese Sustainable Equity Fund	abrln Investments Luxembourg S.A.	Class A Acc Hedged USD	USD	USD	
F200	abrln SICAV I - Japanese Smaller Companies Sustainable Equity Fund (A Acc JPY)	abrln SICAV I - Japanese Smaller Companies Sustainable Equity Fund	abrln Investments Luxembourg S.A.	Class A Acc JPY	JPY	JPY	
F211	abrln SICAV I - Japanese Smaller Companies Sustainable Equity Fund (A Acc Hedged USD)	abrln SICAV I - Japanese Smaller Companies Sustainable Equity Fund	abrln Investments Luxembourg S.A.	Class A Acc Hedged USD	USD	USD	
FIJafa	Fidelity Funds - Japan Value Fund ("A" Shares)	Fidelity Funds - Japan Value Fund	FIL Investment Management (Luxembourg) S.A.	Class A	JPY	JPY	

Code of investment choice	Name of investment choice	Name of corresponding underlying fund	Name of Management Company of corresponding underlying fund	Share Class of corresponding underlying fund	Currency of investment choice	Currency of corresponding underlying fund	Supplementary Information
Equity - Asia Pacific Single Market							
F154	abrdrn SICAV I - Indian Equity Fund (A Acc USD)	abrdrn SICAV I - Indian Equity Fund	abrdrn Investments Luxembourg S.A.	Class A Acc USD	USD	USD	
F82	Allianz Global Investors Fund - Allianz Hong Kong Equity (A-Dis)	Allianz Global Investors Fund - Allianz Hong Kong Equity	Allianz Global Investors GmbH	Class A Dis	USD	USD	
F150	Barings International Umbrella Fund - Barings Australia Fund (Class A)	Barings International Umbrella Fund - Barings Australia Fund	Baring International Fund Managers (Ireland) Limited	Class A Inc	USD	USD	
F101	Barings Korea Feeder Fund	Barings Korea Feeder Fund	Baring International Fund Managers (Ireland) Limited	Class A Acc	USD	USD	
FIAUSA	Fidelity Funds - Australian Diversified Equity Fund ("A" Shares)	Fidelity Funds - Australian Diversified Equity Fund	FIL Investment Management (Luxembourg) S.A.	Class A	AUD	AUD	
FIIFFA	Fidelity Funds - India Focus Fund ("A" Share)	Fidelity Funds - India Focus Fund	FIL Investment Management (Luxembourg) S.A.	Class A	USD	USD	
F143	JPMorgan Funds - Taiwan Fund (A-Acc Shares)	JPMorgan Funds - Taiwan Fund	JPMorgan Asset Management (Europe) S.à r.l.	A-Acc Shares	USD	USD	
F229	PineBridge Global Funds - PineBridge India Equity Fund - Class A USD	PineBridge Global Funds - PineBridge India Equity Fund	PineBridge Investments Ireland Limited	Class A Units	USD	USD	

Code of investment choice	Name of investment choice	Name of corresponding underlying fund	Name of Management Company of corresponding underlying fund	Share Class of corresponding underlying fund	Currency of investment choice	Currency of corresponding underlying fund	Supplementary Information
F135	Principal Life Style Fund - Principal Hong Kong Equity Fund	Principal Life Style Fund - Principal Hong Kong Equity Fund	Principal Asset Management Company (Asia) Limited	HKD - Acc	HKD	HKD	
F66	Schroder International Selection Fund ("ISF") - Hong Kong Equity Fund (A1-Acc Shares)	Schroder International Selection Fund - Hong Kong Equity	Schroder Investment Management (Luxembourg) S.A.	A1-Acc Shares	HKD	HKD	
F126	Schroder International Selection Fund ("ISF") - Taiwanese Equity (A1-Acc Shares)	Schroder International Selection Fund - Taiwanese Equity	Schroder Investment Management (Luxembourg) S.A.	A1-Acc Shares	USD	USD	
F178	Value Partners Taiwan Fund	Value Partners Taiwan Fund	Value Partners Hong Kong Limited	Class A	USD	USD	

Equity - Emerging Market

F270	Barings Eastern Europe Fund	Barings International Umbrella Fund - Barings Eastern Europe Fund	Baring International Fund Managers (Ireland) Limited	Class A Inc	USD	USD	
F155	abrdn SICAV I - Latin American Equity Fund (A Acc USD)	abrdn SICAV I - Latin American Equity Fund	abrdn Investments Luxembourg S.A.	Class A Acc USD	USD	USD	
F102	Barings Eastern Europe (SP) Fund ^{A#}	Barings Global Umbrella Fund - Barings Eastern Europe (SP) Fund	Baring International Fund Managers (Ireland) Limited	Class A Inc	USD	USD	
F122	BlackRock Global Funds - Emerging Europe Fund (A2 Shares) ^{y#}	BlackRock Global Funds - Emerging Europe Fund	BlackRock (Luxembourg) S.A.	Class A2	USD	USD	

Code of investment choice	Name of investment choice	Name of corresponding underlying fund	Name of Management Company of corresponding underlying fund	Share Class of corresponding underlying fund	Currency of investment choice	Currency of corresponding underlying fund	Supplementary Information
F274	BlackRock Global Funds - Emerging Markets Ex-China Fund (A2 Shares)	BlackRock Global Funds - Emerging Markets Ex-China Fund	BlackRock (Luxembourg) S.A.	Class A2	USD	USD	
F131	BlackRock Global Funds - Latin American Fund (A2 Shares)	BlackRock Global Funds - Latin American Fund	BlackRock (Luxembourg) S.A.	Class A2	USD	USD	
FIEEME	Fidelity Funds - Emerging Europe, Middle East and Africa Fund ("A-Acc-USD" Shares)	Fidelity Funds - Emerging Europe, Middle East and Africa Fund	FIL Investment Management (Luxembourg) S.A.	Class A-Acc	USD	USD	
FIEMEA	Fidelity Funds - Emerging Markets Fund ("A" Shares)	Fidelity Funds - Emerging Markets Fund	FIL Investment Management (Luxembourg) S.A.	Class A	USD	USD	
F60	Franklin MENA Fund ("A-Acc" Shares)	Franklin Templeton Investment Funds - Franklin MENA Fund	Franklin Templeton International Services S.à r.l	A (acc) Shares	USD	USD	
F137	BNP Paribas Funds Brazil Equity (Classic Capitalisation Shares)	BNP Paribas Funds Brazil Equity	BNP PARIBAS ASSET MANAGEMENT Luxembourg	Classic - Capitalisation	USD	USD	
F180	BNP Paribas Funds Russia Equity (Classic USD Capitalisation Shares) ^{^#}	BNP Paribas Funds Russia Equity	BNP PARIBAS ASSET MANAGEMENT Luxembourg	Classic USD - Capitalisation	USD	USD	
F68	Schroder International Selection Fund ("ISF") - BIC (Brazil, India, China) Fund (A1-Acc Shares)	Schroder International Selection Fund ("ISF") - BIC (Brazil, India, China)	Schroder Investment Management (Luxembourg) S.A.	A1-Acc Shares	USD	USD	
TEMBRC	Templeton BRIC Fund ("A-Acc" Shares)	Franklin Templeton Investment Funds - Templeton BRIC Fund	Franklin Templeton International Services S.à r.l	A (acc) Shares	USD	USD	

Code of investment choice	Name of investment choice	Name of corresponding underlying fund	Name of Management Company of corresponding underlying fund	Share Class of corresponding underlying fund	Currency of investment choice	Currency of corresponding underlying fund	Supplementary Information
F266	T. Rowe Price Frontier Markets Equity Fund - Class A USD	T. Rowe Price Funds SICAV - Frontier Markets Equity Fund	T. Rowe Price (Luxembourg) Management S.à r.l.	Class A	USD	USD	
TEMEAE	Templeton Eastern Europe Fund ("A-Acc" Shares) [#]	Franklin Templeton Investment Funds - Templeton Eastern Europe Fund	Franklin Templeton International Services S.à r.l.	A (acc) Shares	EUR	EUR	
TEMEME	Templeton Emerging Markets Fund ("A-Acc" Shares)	Franklin Templeton Investment Funds - Templeton Emerging Markets Fund	Franklin Templeton International Services S.à r.l.	A (acc) Shares	USD	USD	
TEMLAT	Templeton Latin America Fund ("A-Dis" Shares)	Franklin Templeton Investment Funds - Templeton Latin America Fund	Franklin Templeton International Services S.à r.l.	A (Ydis) Shares	USD	USD	

Equity - Sector / Theme

F164	abrln SICAV I - Global Innovation Equity Fund (A Acc USD)	abrln SICAV I - Global Innovation Equity Fund	abrln Investments Luxembourg S.A.	Class A Acc USD	USD	USD	
F234	Allianz Global Artificial Intelligence (AT-Acc (USD))	Allianz Global Investors Fund - Allianz Global Artificial Intelligence	Allianz Global Investors GmbH	Accumulation Shares (Class AT)	USD	USD	
F191	Allianz Global Investors Fund - Allianz Global Hi-Tech Growth (A-Dis)	Allianz Global Investors Fund - Allianz Global Hi-Tech Growth	Allianz Global Investors GmbH	Class A Dis	USD	USD	
F263	Allianz Pet and Animal Wellbeing (AT-Acc USD)	Allianz Global Investors Fund - Allianz Pet and Animal Wellbeing	Allianz Global Investors GmbH	Accumulation Shares (Class AT)	USD	USD	

Code of investment choice	Name of investment choice	Name of corresponding underlying fund	Name of Management Company of corresponding underlying fund	Share Class of corresponding underlying fund	Currency of investment choice	Currency of corresponding underlying fund	Supplementary Information
F272	Barings Investment Umbrella Fund - Barings Global Agriculture Fund (Class A USD Hedged Acc)	Barings Investment Umbrella Fund - Barings Global Agriculture Fund	Baring Fund Managers Limited	Class A USD Hedged Acc	USD	USD	
F256	BlackRock Global Funds - Future of Transport Fund (A2 Shares)	BlackRock Global Funds - Future of Transport Fund	BlackRock (Luxembourg) S.A.	Class A2	USD	USD	
F132	BlackRock Global Funds - Nutrition Fund (A2 Shares)	BlackRock Global Funds - Nutrition Fund	BlackRock (Luxembourg) S.A.	Class A2	USD	USD	
F265	BlackRock Global Funds - Next Generation Technology Fund (Class A2)	BlackRock Global Funds - Next Generation Technology Fund	BlackRock (Luxembourg) S.A.	Class A2	USD	USD	
F257	BlackRock Global Funds - Sustainable Energy Fund (A2 Shares)	BlackRock Global Funds - Sustainable Energy Fund	BlackRock (Luxembourg) S.A.	Class A2	USD	USD	
F89	BlackRock Global Funds - World Energy Fund (A2 Shares)	BlackRock Global Funds - World Energy Fund	BlackRock (Luxembourg) S.A.	Class A2	USD	USD	
F221	BlackRock Global Funds - World Financials Fund (A2 Shares)	BlackRock Global Funds - World Financials Fund	BlackRock (Luxembourg) S.A.	Class A2	USD	USD	
F90	BlackRock Global Funds - World Gold Fund (A2 Shares)	BlackRock Global Funds - World Gold Fund	BlackRock (Luxembourg) S.A.	Class A2	USD	USD	

Code of investment choice	Name of investment choice	Name of corresponding underlying fund	Name of Management Company of corresponding underlying fund	Share Class of corresponding underlying fund	Currency of investment choice	Currency of corresponding underlying fund	Supplementary Information
F201	BlackRock Global Funds - World Healthscience Fund (A2 Shares)	BlackRock Global Funds - World Healthscience Fund	BlackRock (Luxembourg) S.A.	A2 Shares	USD	USD	
F91	BlackRock Global Funds - World Mining Fund (A2 Shares)	BlackRock Global Funds - World Mining Fund	BlackRock (Luxembourg) S.A.	Class A2	USD	USD	
F264	BNP Paribas Funds Energy Transition - Classic (USD) (Cap)	BNP Paribas Funds - BNP Paribas Funds Energy Transition	BNP PARIBAS ASSET MANAGEMENT Luxembourg	Classic USD - Capitalisation	USD	USD	
FIFINA	Fidelity Funds - Global Financial Services Fund ("A" Shares)	Fidelity Funds - Global Financial Services Fund	FIL Investment Management (Luxembourg) S.A.	Class A	EUR	EUR	
FITECA	Fidelity Funds - Global Technology Fund ("A" Shares)	Fidelity Funds - Global Technology Fund	FIL Investment Management (Luxembourg) S.A.	Class A	EUR	EUR	
F223	First Sentier Global Listed Infrastructure Fund - (Class I)	First Sentier Investors Global Umbrella Fund plc – First Sentier Global Listed Infrastructure Fund	First Sentier Investors (Ireland) Limited	Class I	USD	USD	
TEMBIO	Franklin Biotechnology Discovery Fund ("A-Acc" Shares)	Franklin Templeton Investment Funds - Franklin Biotechnology Discovery Fund	Franklin Templeton International Services S.à r.l	A (acc) Shares	USD	USD	
F224	Franklin Technology Fund (Class A (acc))	Franklin Templeton Investment Funds - Franklin Technology Fund	Franklin Templeton International Services S.à r.l	Class A (acc) USD	USD	USD	
F258	Invesco China Health Care Equity Fund (A (USD Hgd) - Acc Shares)	Invesco Funds - Invesco China Health Care Equity Fund	Invesco Management S.A.	Class A (USD hedged) accumulation - USD	USD	USD	

Code of investment choice	Name of investment choice	Name of corresponding underlying fund	Name of Management Company of corresponding underlying fund	Share Class of corresponding underlying fund	Currency of investment choice	Currency of corresponding underlying fund	Supplementary Information
INVENE	Invesco Energy Transition Fund ("A" Shares)	Invesco Funds - Invesco Energy Transition Fund	Invesco Management S.A.	A-Acc Shares	USD	USD	
INVHEL	Invesco Global Health Care Innovation Fund ("A" Shares)	Invesco Funds - Invesco Global Health Care Innovation Fund	Invesco Management S.A.	A-AD Shares	USD	USD	
INVLAN	Invesco Global Income Real Estate Securities Fund ("A" Shares)	Invesco Funds - Invesco Global Income Real Estate Securities Fund	Invesco Management S.A.	A-Acc Shares	USD	USD	
F251	Ninety One GSF Global Franchise Fund (A Acc USD Hdg (Port - AC))	Ninety One Global Strategy Fund - Global Franchise Fund	Ninety One Luxembourg S.A.	Class A Acc USD Hedged (Portfolio - AC)	USD	USD	
F75	Ninety One GSF Global Gold Fund (A-Inc Shares)	Ninety One Global Strategy Fund - Global Gold Fund	Ninety One Luxembourg S.A.	A-Inc Shares	USD	USD	
F249	Janus Henderson Global Life Sciences Fund - Class A Acc	Janus Henderson Capital Funds plc - Janus Henderson Global Life Sciences Fund	Janus Henderson Investors Europe S.A.	Class A Acc	USD	USD	
F213	Janus Henderson Horizon Fund - Pan European Property Equities Fund (Class A Hedged USD)	Janus Henderson Horizon Fund - Pan European Property Equities Fund	Janus Henderson Investors Europe S.A.	Class A Hedged USD	USD	USD	
F250	Janus Henderson Horizon Global Property Equities Fund - A2 Acc USD	Janus Henderson Horizon Fund - Global Property Equities Fund	Janus Henderson Investors Europe S.A.	Accumulation Share Classes (Class A2)	USD	USD	
F139	JPMorgan Funds - Global Natural Resources Fund (A-Acc Shares)	JPMorgan Funds - Global Natural Resources Fund	JPMorgan Asset Management (Europe) S.à r.l.	A-Acc Shares	USD	USD	

Code of investment choice	Name of investment choice	Name of corresponding underlying fund	Name of Management Company of corresponding underlying fund	Share Class of corresponding underlying fund	Currency of investment choice	Currency of corresponding underlying fund	Supplementary Information
F195	BNP Paribas Funds Consumer Innovators (Classic USD Capitalisation Shares)	BNP Paribas Funds Consumer Innovators	BNP PARIBAS ASSET MANAGEMENT Luxembourg	Classic USD Capitalisation	USD	USD	
F69	Schroder International Selection Fund ("ISF") - Global Climate Change Equity Fund (A1-Acc Shares)	Schroder International Selection Fund - Global Climate Change Equity	Schroder Investment Management (Luxembourg) S.A.	A1-Acc Shares	USD	USD	
F245	The Jupiter Global Fund - Jupiter Financial Innovation (Class L Acc USD HSC)	The Jupiter Global Fund - Jupiter Financial Innovation	Jupiter Asset Management International S.A.	Class L Acc USD HSC	USD	USD	

Fixed Income - Global

F103	Barings Global Bond Fund	Barings International Umbrella Fund - Barings Global Bond Fund	Baring International Fund Managers (Ireland) Limited	Class A Inc	USD	USD	
F271	Barings Umbrella Fund plc - Barings Global Senior Secured Bond Fund (Tranche G USD Acc)	Barings Umbrella Fund plc - Barings Global Senior Secured Bond Fund	Baring International Fund Managers (Ireland) Limited	Tranche G USD Acc	USD	USD	
F166	BlackRock Global Funds - Global Corporate Bond Fund (A2 Shares)	BlackRock Global Funds - Global Corporate Bond Fund	BlackRock (Luxembourg) S.A.	Class A2	USD	USD	
F167	BlackRock Global Funds - Global High Yield Bond Fund (A2 Shares)	BlackRock Global Funds - Global High Yield Bond Fund	BlackRock (Luxembourg) S.A.	Class A2	USD	USD	

Code of investment choice	Name of investment choice	Name of corresponding underlying fund	Name of Management Company of corresponding underlying fund	Share Class of corresponding underlying fund	Currency of investment choice	Currency of corresponding underlying fund	Supplementary Information
F157	BlackRock Global Funds - US Dollar High Yield Bond Fund - Hedged (AUD) (A2 Shares)	BlackRock Global Funds - US Dollar High Yield Bond Fund	BlackRock (Luxembourg) S.A.	Class A2	AUD	AUD	
F262	HSBC Global Lower Carbon Bond (Class AC)	HSBC Global Investment Funds - Global Lower Carbon Bond	HSBC Investment Funds (Luxembourg) S.A.	Class AC	USD	USD	
F112	PIMCO Total Return Bond Fund (Class E Accumulation)	PIMCO Funds: Global Investors Series Plc - Total Return Bond Fund	PIMCO Funds: Global Investors Series plc	Class E Accumulation	USD	USD	Derivative fund*
F267	T. Rowe Price Global High Income Bond Fund - Class A USD	T. Rowe Price Funds SICAV - Global High Income Bond Fund	T. Rowe Price (Luxembourg) Management S.à r.l.	Class A	USD	USD	
F226	PIMCO Global Bond Fund (Class E Acc)	PIMCO Funds: Global Investors Series Plc - Global Bond Fund	PIMCO Global Advisors (Ireland) Limited	E Class Share (Acc)	USD	USD	Derivative fund*
F227	PIMCO Global High Yield Bond Fund (Class E Acc)	PIMCO Funds: Global Investors Series Plc - Global High Yield Bond Fund	PIMCO Global Advisors (Ireland) Limited	E Class Share (Acc)	USD	USD	
F215	Principal Global Investors Funds - Preferred Securities Fund (A-Acc-USD)	Principal Global Investors Funds - Preferred Securities Fund	Principal Global Investors (Ireland) Limited	A Acc USD	USD	USD	
F72	Schroder International Selection Fund ("ISF") - Global Inflation Linked Bond Fund (A1-Acc Shares)	Schroder International Selection Fund - Global Inflation Linked Bond	Schroder Investment Management (Luxembourg) S.A.	A1-Acc Shares	EUR	EUR	Derivative fund*

Code of investment choice	Name of investment choice	Name of corresponding underlying fund	Name of Management Company of corresponding underlying fund	Share Class of corresponding underlying fund	Currency of investment choice	Currency of corresponding underlying fund	Supplementary Information
F127	Templeton Global Bond Fund ("A-Acc" Shares)	Franklin Templeton Investment Funds - Templeton Global Bond Fund	Franklin Templeton International Services S.à r.l	A (acc) Shares	USD	USD	
F128	Templeton Global Total Return Fund ("A-Acc" Shares)	Franklin Templeton Investment Funds - Templeton Global Total Return Fund	Franklin Templeton International Services S.à r.l	A (acc) Shares	USD	USD	Derivative fund*
F253	T. Rowe Price Diversified Income Bond Fund - Class A USD	T. Rowe Price Funds SICAV - Diversified Income Bond Fund	T. Rowe Price (Luxembourg) Management S.à r.l.	Class A	USD	USD	
F208	The Jupiter Global Fund - Jupiter Dynamic Bond (Class L Acc USD)	The Jupiter Global Fund - Jupiter Dynamic Bond	Jupiter Asset Management International S.A.	Class L Acc	USD	USD	

Fixed Income - US

F172	Allianz Global Investors Fund - Allianz US High Yield (AT-Acc Shares)	Allianz Global Investors Fund - Allianz US High Yield	Allianz Global Investors GmbH	Class AT Acc	USD	USD	
F236	BlackRock Global Funds - US Dollar Short Duration Bond Fund (A2 Shares)	BlackRock Global Funds - US Dollar Short Duration Bond Fund	BlackRock (Luxembourg) S.A.	Class A2	USD	USD	

Fixed Income - Asia Pacific

F121	BlackRock Global Funds - Asian Tiger Bond Fund (A2 Shares)	BlackRock Global Funds - Asian Tiger Bond Fund	BlackRock (Luxembourg) S.A.	Class A2	USD	USD	
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Code of investment choice	Name of investment choice	Name of corresponding underlying fund	Name of Management Company of corresponding underlying fund	Share Class of corresponding underlying fund	Currency of investment choice	Currency of corresponding underlying fund	Supplementary Information
F173	Fidelity Funds - Asian High Yield Fund (A-Acc-USD)	Fidelity Funds - Asian High Yield Fund	FIL Investment Management (Luxembourg) S.A.	Class A-Acc	USD	USD	
F260	HSBC Asian High Yield Bond Fund (Class AC-USD)	HSBC Investment Funds Trust - HSBC Asian High Yield Bond Fund	HSBC Investment Funds (Hong Kong) Limited	Class AC-USD	USD	USD	
F240	Invesco Asian Flexible Bond Fund (A-Acc Shares)	Invesco Funds - Invesco Asian Flexible Bond Fund	Invesco Management S.A.	Class A Accumulation	USD	USD	
F241	Invesco Belt and Road Bond Fund (A(USD)-Acc)	Invesco Trust Series - Invesco Belt and Road Bond Fund	Invesco Hong Kong Limited	Class A Accumulation	USD	USD	
F158	JPMorgan Asian Total Return Bond Fund (Acc Shares)	JPMorgan Asian Total Return Bond Fund	JPMorgan Asset Management (Europe) S.à r.l.	Acc Shares	USD	USD	
F107	BNP Paribas Funds Sustainable Asian Cities Bond (Classic USD Capitalisation Shares)	BNP Paribas Funds Sustainable Asian Cities Bond	BNP PARIBAS ASSET MANAGEMENT Luxembourg	Classic - Capitalisation	USD	USD	
F71	Schroder International Selection Fund - Asian Bond Total Return (A1-Acc Shares)	Schroder International Selection Fund - Asian Bond Total Return	Schroder Investment Management (Luxembourg) S.A.	A1-Acc Shares	USD	USD	
F146	Schroder International Selection Fund ("ISF") - Hong Kong Dollar Bond (A1-Acc Shares)	Schroder International Selection Fund - Hong Kong Dollar Bond	Schroder Investment Management (Luxembourg) S.A.	A1-Acc Shares	HKD	HKD	

Code of investment choice	Name of investment choice	Name of corresponding underlying fund	Name of Management Company of corresponding underlying fund	Share Class of corresponding underlying fund	Currency of investment choice	Currency of corresponding underlying fund	Supplementary Information
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Fixed Income - Greater China

F259	HSBC All China Bond Fund (Class AC-USD)	HSBC Collective Investment Trust - HSBC All China Bond Fund	HSBC Investment Funds (Hong Kong) Limited	Class AC-USD	USD	USD	
F239	Income Partners Managed Volatility High Yield Bond Fund - Class 2G Acc (USD Hedged)	Income Partners Strategy Fund - Income Partners Managed Volatility High Yield Bond Fund	Income Partners Asset Management (HK) Limited	Class 2G USD-Hedged (Accumulation)	USD	USD	

Fixed Income - Emerging Market

F162	abrnd SICAV I - Emerging Markets Bond Fund (A Acc USD)	abrnd SICAV I - Emerging Markets Bond Fund	abrnd Investments Luxembourg S.A.	Class A Acc USD	USD	USD	
F92	BlackRock Global Funds - Emerging Markets Local Currency Bond Fund (A2 Shares)	BlackRock Global Funds - Emerging Markets Local Currency Bond Fund	BlackRock (Luxembourg) S.A.	Class A2	USD	USD	Derivative fund*
F110	BNP Paribas Funds Emerging Bond Opportunities (Classic Capitalisation Shares)	BNP Paribas Funds Emerging Bond Opportunities	BNP PARIBAS ASSET MANAGEMENT Luxembourg	Classic - Capitalisation	USD	USD	

Mixed Asset - Global

F192	Allianz Global Investors Fund - Allianz Income and Growth (AT-Acc)	Allianz Global Investors Fund - Allianz Income and Growth	Allianz Global Investors GmbH	Class AT Acc	USD	USD	
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Code of investment choice	Name of investment choice	Name of corresponding underlying fund	Name of Management Company of corresponding underlying fund	Share Class of corresponding underlying fund	Currency of investment choice	Currency of corresponding underlying fund	Supplementary Information
F130	BlackRock Global Funds - Global Allocation Fund (A2 Shares)	BlackRock Global Funds - Global Allocation Fund	BlackRock (Luxembourg) S.A.	Class A2	USD	USD	
F218	BNP Paribas A Fund Dynamic Portfolio (Classic USD - Cap)	BNP Paribas A Fund - BNP Paribas A Fund Dynamic Portfolio	BNP PARIBAS ASSET MANAGEMENT Luxembourg	Classic USD - Cap	USD	USD	
F222	Fidelity Funds - Global Multi Asset Income Fund ("A-Acc-USD" Shares)	Fidelity Funds - Global Multi Asset Income Fund	FIL Investment Management (Luxembourg) S.A.	Class A-ACC-USD	USD	USD	
F80	Ninety One GSF Global Strategic Managed Fund (A-Acc Shares)	Ninety One Global Strategy Fund - Global Strategic Managed Fund	Ninety One Luxembourg S.A.	A-Acc Shares	USD	USD	
F248	PineBridge Global Dynamic Asset Allocation Fund - Class A USD	PineBridge Global Funds - PineBridge Global Dynamic Asset Allocation Fund	PineBridge Investments Ireland Limited	Class A Units	USD	USD	
TEMINC	Templeton Global Income Fund ("A-Acc" Shares)	Franklin Templeton Investment Funds - Templeton Global Income Fund	Franklin Templeton International Services S.à r.l	A (acc) Shares	USD	USD	
F198	Schroder International Selection Fund ("ISF") - Global Multi-Asset Income (A1-Acc Shares)	Schroder International Selection Fund - Global Multi-Asset Income	Schroder Investment Management (Luxembourg) S.A.	A1-Acc Shares	USD	USD	

Code of investment choice	Name of investment choice	Name of corresponding underlying fund	Name of Management Company of corresponding underlying fund	Share Class of corresponding underlying fund	Currency of investment choice	Currency of corresponding underlying fund	Supplementary Information
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Mixed Asset - Europe

F220	Allianz Global Investors Fund - Allianz Europe Income and Growth (AT-Acc (H2-USD))	Allianz Global Investors Fund - Allianz Europe Income and Growth	Allianz Global Investors GmbH	Accumulation Shares (Class AT)	USD	USD	
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Mixed Asset - Asia Pacific

F84	Allianz Global Investors Fund - Allianz Asia Pacific Income (A-Dis)	Allianz Global Investors Fund - Allianz Asia Pacific Income	Allianz Global Investors GmbH	Class A Dis	USD	USD	
F87	Allianz Global Investors Fund - Allianz Oriental Income (A-Dis)	Allianz Global Investors Fund - Allianz Oriental Income	Allianz Global Investors GmbH	Class A Dis	USD	USD	
F214	JPMorgan Funds - Asia Pacific Income Fund (A-Acc-USD)	JPMorgan Funds - Asia Pacific Income Fund	JPMorgan Asset Management (Europe) S.à r.l.	A (acc) - USD	USD	USD	

Mixed Asset - Greater China

F242	JPMorgan China Income Fund (Acc Shares)	JPMorgan China Income Fund	JPMorgan Funds (Asia) Ltd.	(acc) class	USD	USD	
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Mixed Asset - Emerging Markets

F70	Schroder International Selection Fund ("ISF") - Global Emerging Market Opportunities Fund (A1-Acc Shares)	Schroder International Selection Fund - Global Emerging Market Opportunities	Schroder Investment Management (Luxembourg) S.A.	A1-Acc Shares	USD	USD	
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Code of investment choice	Name of investment choice	Name of corresponding underlying fund	Name of Management Company of corresponding underlying fund	Share Class of corresponding underlying fund	Currency of investment choice	Currency of corresponding underlying fund	Supplementary Information
Money Market - USD							
F184	Amundi Funds - Cash USD (A2 USD (C))	Amundi Funds - Cash USD	Amundi Luxembourg S.A.	A2 USD (C)	USD	USD	
F113	Fidelity Funds - US Dollar Cash Fund ("A-Acc-USD" Shares)	Fidelity Funds - US Dollar Cash Fund	FIL Investment Management (Luxembourg) S.A.	Class A-Acc	USD	USD	

Investment Choices (Cash Distribution)

(applicable to Legend and Legend 2)

List of the Investment Choices (Cash Distribution)

Code of investment choice (Cash Distribution)	Name of investment choice (Cash Distribution)	Name of corresponding underlying fund	Name of Management Company of corresponding underlying fund	Share Class of corresponding underlying fund	Currency of investment choice (Cash Distribution)	Currency of corresponding underlying fund	Supplementary Information
Fixed Income - Emerging Market							
T002	BNP Paribas Funds Emerging Bond Opportunities (Classic MD) (USD) (Dis)	BNP Paribas Funds Emerging Bond Opportunities	BNP PARIBAS ASSET MANAGEMENT Luxembourg	Classic MD	USD	USD	
Equity – Asia Pacific							
T014	Invesco Asian Equity Fund (Class A monthly distribution-1 - USD) (Dis)	Invesco Funds - Invesco Asian Equity Fund	Invesco Management S.A.	Class A monthly distribution-1 - USD	USD	USD	N/A
Equity – Sector / Theme							
T008	BlackRock Global Funds - Future of Transport Fund (A10 Shares) (Dis)	BlackRock Global Funds - Future of Transport Fund	BlackRock (Luxembourg) S.A.	Class A10	USD	USD	
Equity – Global							
T009	BlackRock Global Funds - Systematic Global Equity High Income Fund (A6 Shares) (Dis)	BlackRock Global Funds - Systematic Global Equity High Income Fund	BlackRock (Luxembourg) S.A.	Class A6	USD	USD	
T011	BNP Paribas Funds Aqua (Classic RH USD MD) (Dis)	BNP Paribas Funds - BNP Paribas Funds Aqua	BNP Paribas ASSET MANAGEMENT Luxembourg	Classic RH USD MD	USD	USD	N/A

Code of investment choice (Cash Distribution)	Name of investment choice (Cash Distribution)	Name of corresponding underlying fund	Name of Management Company of corresponding underlying fund	Share Class of corresponding underlying fund	Currency of investment choice (Cash Distribution)	Currency of corresponding underlying fund	Supplementary Information
T015	Invesco Global Equity Income Fund (Class A monthly distribution-1 - USD) (Dis)	Invesco Funds - Invesco Global Equity Income Fund	Invesco Management S.A.	Class A monthly distribution-1 - USD	USD	USD	N/A

Mixed Asset - Global

T010	abrdrn SICAV I – Diversified Income Fund (Class A MInc USD) (Dis)	abrdrn SICAV I - Diversified Income Fund	abrdrn Investments Luxembourg S.A.	Class A MInc USD	USD	USD	N/A
T001	Allianz Global Investors Fund - Allianz Income and Growth - Class AM (USD) (Dis)	Allianz Global Investors Fund - Allianz Income and Growth	Allianz Global Investors GmbH	Class AM (USD) Dis.	USD	USD	
T003	PineBridge Global Funds - PineBridge Global Dynamic Asset Allocation Fund - Class ADC (USD) (Dis)	PineBridge Global Funds - PineBridge Global Dynamic Asset Allocation Fund	PineBridge Investments Ireland Limited	Class ADC Units	USD	USD	
T016	WMF III SICAV – Wellington Multi-Asset High Income Fund (USD A M4 Distributing Unhedged) (Dis)	Wellington Management Funds (Luxembourg) III SICAV - Wellington Multi-Asset High Income Fund	Wellington Luxembourg S.à r.l.	USD A M4 Distributing Unhedged	USD	USD	N/A

Code of investment choice (Cash Distribution)	Name of investment choice (Cash Distribution)	Name of corresponding underlying fund	Name of Management Company of corresponding underlying fund	Share Class of corresponding underlying fund	Currency of investment choice (Cash Distribution)	Currency of corresponding underlying fund	Supplementary Information
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Fixed Income - Asia Pacific

T005	HSBC Asian High Yield Bond (Class AM2-USD) (Dis)	HSBC Investment Funds Trust - HSBC Asian High Yield Bond Fund	HSBC Investment Funds (Hong Kong) Limited	Class AM2-USD	USD	USD	
T013	HSBC Global Investment Funds - India Fixed Income (Class AM2) (Dis)	HSBC Global Investment Funds - India Fixed Income	HSBC Investment Funds (Luxembourg) S.A.	Class AM2	USD	USD	N/A

Fixed Income - Global

T007	Baring Umbrella Fund plc - Barings Global Senior Secured Bond Fund (Tranche G USD Dist Monthly) (Dis)	Barings Umbrella Fund plc - Barings Global Senior Secured Bond Fund	Baring International Fund Managers (Ireland) Limited	Tranche G USD Dist Monthly	USD	USD	
T012	Fidelity Funds - US Dollar Bond Fund (Class A-MCDIST(G)-USD) (Dis)	Fidelity Funds - US Dollar Bond Fund	FIL Investment Management (Luxembourg) S.A.	Class A-MCDIST(G)-USD	USD	USD	N/A
T006	T. Rowe Price Global High Income Bond Fund - Class Ax USD (Dis)	T. Rowe Price Funds SICAV - Global High Income Bond Fund	T. Rowe Price (Luxembourg) Management S.à r.l.	Class Ax	USD	USD	

Supplementary Information

- * It denotes an underlying fund with a net derivative exposure of more than 50% of its net asset value, i.e. a “Derivative fund”, which is correspondingly linked to an investment choice.
- ^ This investment choice is not available for subscription, redemption and switching. Any instructions relating to subscriptions, redemptions and switchings of notional units in this investment choice will not be accepted.
- # This investment choice is not applicable to Legend 2 and “We Shine”.

Additional Information

- The subscription fee, redemption fee and / or switching fee levied by the underlying fund are waived.
- For more information of the underlying funds, please refer to the respective offering documents.