

(中文節譯文)

<Name>

<Address 1>

<Address 2>

<Address 3>

<County>

<Postcode>

<Country>

<姓名>

<地址 1>

<地址 2>

<地址 3>

<縣>

<郵遞區號>

<國家>

16 December 2024

2024 年 12 月 16 日

Dear Investor

親愛的投資人

**Changes to M&G (Lux) Optimal Income Fund,
a sub-fund of M&G (Lux) Investment Funds 1 (the "Company")**

M&G 收益優化基金之變更，

M&G (Lux) 投資基金(1) (下稱「本公司」) 之一檔子基金

Defined terms used in this letter have the same meaning as in the Prospectus, unless otherwise defined hereafter.

除非下文另有定義，否則本函中使用之定義詞彙與公開說明書中之意涵相同。

I am writing to inform you of our plans to introduce an additional Environmental, Social and Governance ("ESG") feature to the Fund. Effective from 16 January 2025 (the "**Effective Date**"), the Fund will no longer be able to invest in poorer ESG performers, or "**ESG laggards**". Companies classified as ESG laggards are based on MSCI (ESG rating of B or CCC) unless the Investment Manager's in-house ESG assessment takes a different view.

謹以此函通知您，我們計劃為基金納入一項額外之環境、社會及治理（「ESG」）特色。自 2025 年 1 月 16 日（「生效日期」）起，本基金將無法再投資於 ESG 表現較差之公司或「落後之 ESG 公司」。被歸類為落後之 ESG 公司，除非投資管理機構之內部 ESG 評估持不同觀點，係基於 MSCI（ESG 評等為 B 或 CCC）。

(中譯文僅供參考，與原文相較不盡完整，亦有歧異，如有疑義應以英文本為準。)

The change will be reflected from the Effective Date in the Fund's Sustainability-Related Disclosures, which include details on ESG features applicable to the Fund and are available on the Fund's page on the M&G website.

此項變更將自基金永續發展相關揭露之生效日期起反映，其中包括適用於基金之 ESG 特徵之詳細資訊，並得於 M&G 網站上之基金頁面查閱。

The Fund's Investment Objective, Investment Policy and Investment Approach will remain unchanged and the Fund will retain its categorisation as Article 8 under the Sustainable Finance Disclosure Regulation ("SFDR"). The change will not result in any immediate changes to the portfolio, and there will be no material change to the Fund's liquidity and risk profile.

基金之投資目標、投資政策及投資方法將保持不變，且基金將保留歐盟永續財務揭露規則（「SFDR」）第 8 條之分類。此項變更不會導致投資組合立即發生任何變化，基金之流動性及風險狀況亦不會發生重大變化。

Why is the change happening?

為何發生此變更？

The change will further enhance the Fund's ESG characteristics whilst retaining its ability to make the most of the flexibility allowed by its Investment Strategy as it continues to seek exposure to optimal income streams for its Shareholders.

此變更將進一步增強基金之 ESG 特徵，同時保持其於繼續為股東尋求最佳收益來源之同時，充分利用其投資策略所允許之靈活性之能力。

Legal and administration costs associated with the changes

與變更相關之法律及行政成本

All legal and administration costs associated with the changes will be borne by M&G.

與施行變更相關之所有法律及行政費用將由 M&G 承擔。

continued overleaf

續背頁

(中譯文僅供參考，與原文相較不盡完整，亦有歧異，如有疑義應以英文本為準。)

Making changes to your investment

更改您的投資

You may sell your investment, or switch it to another sub-fund of the Company, free of charge, at any point subject to our terms and conditions.

根據我們的條款及條件，您得於任何時候免費出售您的投資，或將其轉換至本公司之另一檔子基金。

For more information

更多資訊

If you are in any doubt as to the action to be taken or require further information, please do not hesitate to contact your usual M&G contact or, for operational queries, our **Customer Services** team by email at **csmandg@caceis.com** or by telephone on +352 2605 9944. We are open from 09:00 to 18:00 CET Monday to Friday. For security and to improve the quality of our service we may record and monitor telephone calls.

若您對於需要採取之行動有任何疑惑或需要更多資訊，請隨時聯絡您常用之 M&G 聯絡人，或者，若有操作疑問，請發送電子郵件至 **csmandg@caceis.com** 或致電+352 2605 9944 以聯絡我們的**客戶服務團隊**。時間為週一 09:00 至週五 18:00 (歐洲中部時間)。為了安全並提高我們的服務品質，我們可能會對電話進行錄音及監控。

Please be aware that we are not in a position to give you investment advice. If you are uncertain as to how the changes may affect you, you should consult a financial adviser.

請注意，我們無法為您提供投資建議。若您不確定這些變更會對您產生什麼影響，您應該諮詢財務顧問。

Yours Sincerely

您誠摯地



Laurence Mumford
Chair, M&G (Lux) Investment Funds 1
Laurence Mumford
M&G (Lux)投資基金(1)之主席