

This statement provides you with key information about this product.

This statement is part of the Hong Kong offering documents.

You should not invest in this product based on this statement alone.

Quick facts

Management Company:	FIL Investment Management (Luxembourg) S.à r.l.		
Investment Manager:	FIL Fund Management Limited (Bermuda, internal delegation)		
Sub-investment manager(s):	Internal and/or external sub-delegation to one or more Sub-investment managers as described in “The Sub-investment managers” section under “Management and Governance” of the Prospectus (~Note) ~ Note: The list of all Sub-investment managers having managed all or part of the assets of each fund over the last six or twelve months will be published in the annual and semi-annual financial reports.		
Depository:	Brown Brothers Harriman (Luxembourg) S.C.A.		
Ongoing charges over a year[^]:	Class A-Euro:	1.90%	Class A-ACC-USD: 1.90%
	Class A-ACC-Euro:	1.90%	Class Y-ACC-Euro: 1.05%
	[^] Unless otherwise stated, the ongoing charges figure represents the ongoing expenses based on the annual financial report for the year ended 30 April 2025. This figure may vary from year to year.		
Dealing frequency:	Daily		
Base currency:	Euro		
Dividend policy*:	<u>Class A</u> Subject to the Board’s discretion, dividends are declared annually, normally on the first business day of August. The Board expects to recommend distribution of substantially all of the net income of the share class. <u>Class A-ACC & Class Y-ACC</u> No dividends will be paid for accumulating shares. The shares accumulate all interest and other income earned. * Unless otherwise stated, dividends will not be paid out of capital and/or effectively out of capital.		
Financial year end of this fund:	30 April		
Minimum investment:		<u>Initial Investment</u>	<u>Subsequent Investment</u>
	Class A	USD 2,500	USD 1,000
	Class Y	USD 2,500	USD 1,000

What is this product?

Fidelity Funds is an open-ended investment company established in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (CSSF).

Objectives and investment policy

- The fund is an Equity fund and aims to achieve capital growth over the long term.
- The fund invests at least 70% of its assets in equities of companies from anywhere in the world.
- A minimum of 80% of the fund's investments are used to meet the environmental or social characteristics promoted by the fund. The fund promotes environmental and social characteristics by investing in equities of companies that are involved in the design, manufacture, or sale of products and services used in connection with health care, medicine or biotechnology.
- The fund employs a primarily 'thematic' investment strategy to achieve its investment objectives, which includes investing in economic themes that are expected to contribute to a sustainable economy. In addition to theme selection, fundamental research is conducted on individual issuers. As part of the research process, environmental, social and governance characteristics are considered. The factors considered relevant will vary between different issuers and industries and are integrated into investment decisions.
- The Investment Manager may consider environmental, social and governance (ESG) ratings and other ESG criteria when assessing investment risks and opportunities.
- The Investment Manager supplements the study of financial results of potential investments with additional qualitative and quantitative non-financial analysis including sustainability risks and will factor them into investment decision making and risk monitoring to the extent they represent potential or actual material risks and/or opportunities to maximise long-term risk-adjusted returns:
 - "Qualitative assessments" will be by reference, but not limited, to case studies, environmental, social and governance impacts associated with issuers, product safety documents, customer reviews, company visits or data from proprietary models and local intelligence.
 - "Quantitative assessments" will be by reference to ESG ratings which may be an internal rating assigned by the Investment Manager primarily using Fidelity ESG Ratings or from external providers including but not limited to MSCI, relevant data in third-party certificates or labels, assessment reports on carbon footprints, or percentage of economic activities of issuers generated from ESG-relevant activities. Fidelity ESG Ratings are a proprietary ESG rating system developed by Fidelity's research analysts to assess individual issuers. The ratings score issuers on an A-E scale on sector-specific factors, which include relevant principal adverse impact indicators and a trajectory forecast based on an assessment of expected change of an issuer's sustainability characteristics over time. The ratings are based on fundamental bottom-up research and assessment using criteria specific to the industry of each issuer relevant to material ESG issues. The Fidelity ESG ratings methodology takes into account environmental, social and governance factors. Environmental characteristics including carbon intensity, carbon emissions, energy efficiency, water and waste management, biodiversity, while social characteristics include product safety, supply chain, health and safety and human rights.
- ESG ratings and associated ESG data are maintained on a research platform operated by the Investment Manager. The provision and sourcing of ESG data is reviewed on a regular basis to ensure its continuing suitability, adequacy and effectiveness for the ongoing assessment of sustainability risks.
- Fidelity considers the exclusion of issuers from the investment universe based on specific ESG criteria, and has established the following exclusion framework. The fund is subject to controversial weapons exclusions, which include, but are not limited to, biological, chemical, incendiary weapons, non-detectable fragments, blinding lasers, cluster munitions, landmines and nuclear weapons for non-signatories of the Treaty on the Non-Proliferation of Nuclear Weapons. The fund adheres to further exclusions such as tobacco production, thermal coal (subject to transition criteria), norms-based exclusions as well as exclusions relating to sovereign issuers on the Financial Action Task Force (FATF) blacklist. The fund applies further exclusions in addition to those mentioned above through additional negative screening. The additional negative screening includes issuers which have exposure, or ties, to: (i) controversial weapons (depleted uranium and nuclear weapons); (ii) production of conventional weapons (a weapon of warfare which is not nuclear, chemical or biological in nature); (iii) production and distribution of semi-automatic weapons intended for sale to civilians; (iv) tobacco-related activities; (v) thermal coal extraction and power generation subject to additional transition criteria; (vi) extraction of oil sands; (vii) extraction of arctic oil and gas; or (viii) sovereign exclusions in addition to those on the FATF blacklist. Negative screening of sovereign issuers is based on the Investment Manager's internal sovereign exclusion framework which concentrates on three principles relating to governance, respect for human rights and foreign policy. Sovereigns failing to meet the standards of the framework are identified based on a proprietary assessment. To support this assessment, the Investment Manager makes reference to international recognised indicators such as the FATF blacklist, the World Bank's Worldwide Governance Indicators and UN Security Council sanctions. The Investment Manager may apply revenue thresholds for more refined screens and has the discretion to implement additional sustainable requirements and exclusions.
- Through the investment management process, the Investment Manager aims to ensure that investee companies follow good governance practices.
- The fund may invest in securities of issuers with low but improving ESG profiles. These issuers may be on an improving trajectory or demonstrate potential for improvement through the implementation and execution of a formal engagement plan.
- In actively managing the fund, the Investment Manager considers growth and valuation metrics, company financials, return on capital, cash flows and other measures, as well as company management, industry, economic conditions, and other factors.

- The Investment Manager will use the MSCI AC World Health Care Index (the “Benchmark”), a broad market index that does not take into account ESG characteristics for the purposes of investment selection, risk monitoring and performance comparison. The fund invests in securities of the Benchmark, however, the management of the fund is discretionary, therefore the fund may invest in securities not included in the Benchmark, and its performance over any period may or may not deviate significantly from that of the Benchmark.
- The fund may use derivatives for hedging and for efficient portfolio management.
- The fund will not invest more than 10% of their net asset value in securities issued by or guaranteed by any single country (including its government, a public or local authority of that country) with a credit rating below investment grade.
- The fund will not engage extensively in securities lending, repurchase and reverse repurchase transactions.

Use of derivatives/investment in derivatives

The fund’s net derivative exposure may be up to 50% of its net asset value.

What are the key risks?

Investment involves risks. Please refer to the Hong Kong offering documents for details including the risk factors.

Risk to Capital and Income (Investment Risk)

- The assets of the fund are subject to fluctuations in value. There is no guarantee of repayment of principal and you may not get back the original amount invested. Past performance is no guarantee of future performance.

Sustainable Investing

- To the extent the fund weighs ESG or sustainability criteria in choosing investments, it may underperform the market or other funds that invest in similar assets but do not apply sustainability criteria. Sustainable characteristics used in the fund’s investment policy may result in the fund foregoing opportunities to buy certain securities when it might otherwise be advantageous to do so and/or selling securities due to their sustainable characteristics when it might be disadvantaged to do so. As such, the application of ESG criteria may restrict the ability of the fund to acquire or dispose of its investments at a price and time that it wishes to do so, and may therefore result in a loss to the fund.
- The ESG characteristics of securities may change over time, which may in some cases require the Investment Manager disposing of such securities when it might be disadvantageous to do so from a financial perspective only. This may lead to a fall in the value of the fund.
- The use of ESG criteria may also result in the fund being concentrated in companies with ESG focus and its value may be volatile when compared to other funds having a more diversified portfolio of investments.
- There is a lack of standardised taxonomy of ESG evaluation methodology and the way in which different ESG funds will apply ESG criteria may vary, as there are not yet commonly agreed principles and metrics for assessing the sustainable characteristics of investments of ESG funds.
- While the fund, in selecting investments, may use a proprietary ESG scoring process that is based partially on third party data, such data may be incomplete, inaccurate or unavailable. As a result, there is a risk that the Investment Manager may incorrectly assess a security or issuer.
- Evaluation of sustainable characteristics of the securities and selection of securities may involve the Investment Manager’s subjective judgment. As a result, there is a risk that the relevant sustainable characteristics may not be applied correctly or that the fund could have indirect exposure to issuers who do not meet the relevant sustainable characteristics, and sustainable characteristics of a security can change over time.
- In making its proxy voting decisions consistent with ESG criteria, exclusionary criteria, the fund may not always be consistent with maximising an issuer’s short-term performance.

Thematic Focus Risk

- The fund’s investments in specific themes may not achieve the desired results under all circumstances and market conditions. Investors should note that the thematic investment approach adopted may result in the fund being more volatile than a fund which invests in more diversified types of investments.
- The fund may invest in the healthcare sector and may have greater exposures to the market, liquidity, tax, legal, regulatory, and economic risks of those sectors than a fund which diversifies across a number of sectors. This may result in lower liquidity of the fund’s assets and/or a higher volatility of the net asset value than a fund that diversifies across more sectors.
- The market value of securities of issuers in the healthcare sector will be adversely affected by factors such as rising costs of medical products and services, pricing pressure, extensive government regulation, restrictions on government reimbursement for medical expenses, costs associated with obtaining and protecting patents, product liability and other claims, changes in technologies and other market developments.

Equities

- The fund's investment in equities securities may fluctuate, sometimes dramatically, in response to the activities and results of individual companies or because of general market and economic conditions or other events including changes in investment sentiment, political and economic conditions and issuer-specific factors.

Foreign Currency Risk

- The fund's assets may be denominated in currencies other than the base currency of the fund. Also, a class of shares may be designated in a currency other than the base currency of the fund. Fluctuations in the exchange rates between these currencies and the base currency as well as changes in exchange rate controls may adversely affect the fund's net asset value.

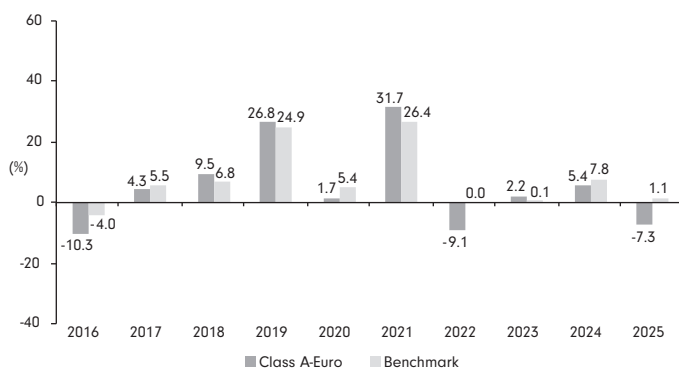
Concentration Risk

- The fund's investments are concentrated in a relatively small number of investments or issuers. The value of the fund may be more volatile than that of a fund having a more diverse portfolio of investments.

Financial Derivative Instruments

- The fund's net derivative exposure may be up to 50% of its net asset value. The use of derivatives may give rise to liquidity risk, counterparty credit risk, volatility risk, valuations risks and over-the-counter transaction risk at times. The leverage element/component of a derivative can result in a loss significantly greater than the amount invested in the financial derivative instrument by the fund. Exposure to financial derivative instruments may lead to a high risk of significant loss by the fund.

How has the fund performed?



The performance during the years prior to 2022 was achieved under circumstances that may no longer apply as the investment objective was changed in 2022.

- Past performance information is not indicative of future performance. Investors may not get back the full amount invested.
- The computation basis of the performance is based on the calendar year end, NAV-to-NAV, with dividend reinvested.
- These figures show by how much the Class A-Euro increased or decreased in value during the calendar year being shown. Performance data has been calculated in Euro including ongoing charges and excluding any subscription fees and redemption fees you might have to pay.
- Fund launch date: 2000
- Class A-Euro launch date: 2000
- Class A-Euro is selected as the most appropriate representative share class as it has the longest track record and is denominated in the fund's reference currency.
- The Benchmark is the MSCI AC World Health Care Index.

Is there any guarantee?

This fund does not have any guarantees. You may not get back the full amount of money you invested.

What are the fees and charges?

Charges which may be payable by you

You have to pay the following fees when dealing in shares of the fund:

Subscription Fee	Class A – Up to 5.25% of NAV Class Y – 0%
Switching Fee	Generally up to 1% of NAV, except if you are switching from one class with no subscription fee into a class with subscription fee, you will have to pay for a switching fee of up to the full subscription fee of the class to be switched into
Redemption Fee	N/A

Ongoing fees payable by the fund

The following expenses will have to be paid out of the fund. They affect you because they reduce the return you get on your investments:

Management Fee*	Class A – Up to 1.50% p.a. of NAV Class Y – Up to 0.80% p.a. of NAV
Depository Fee	Varies from 0.003% to 0.35% of NAV
Performance Fee	N/A
Administration Fee	Up to 0.35% of NAV

* The management fee can be increased to a maximum annual rate of 2% of the net asset value of the fund. In the event of such increase, not less than 3 months' notice will be given to you.

Other Fees

You may have to pay other fees when dealing in shares of the fund. Any other fees and charges are described in the Hong Kong offering documents. You should note that some fees may be increased, up to a specified permitted maximum, by giving shareholders at least one month's prior notice. For details, please refer to the Hong Kong offering documents.

Additional Information

- You generally buy, redeem or switch shares at the fund's next-determined net asset value after we receive your request, directly or via a distributor, in good order at or before 5.00 p.m. Hong Kong time on a dealing day, being the fund's dealing cut-off time. Before placing your orders, please check with your distributor for the distributor's internal dealing cut-off time (which may be earlier than the fund's dealing cut-off time).
- The net asset value of this fund is calculated and the price of shares is published each business day. Net asset value of the fund (other than Class A) will be published in the South China Morning Post and the Hong Kong Economic Times. Net asset value of Class A will be published on www.fidelity.com.hk *.
- Investors may also obtain the past performance information of the fund's representative share class and (if applicable) other share classes offered to Hong Kong investors from www.fidelity.com.hk *.
- Investors may obtain information on the intermediaries from the Fidelity Investor Hotline: +852 2629 2629.
- Additional information in relation to fund's ESG focus, methodologies and policies is available at <https://www.fidelity.lu/funds/factsheet/LU0261952419/tab-disclosure#SFDR-disclosure> * and <https://fidelityinternational.com/sustainable-investing-framework/> *.

Important

If you are in doubt, you should seek professional advice. The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

* The website has not been reviewed by the SFC and may contain information of funds not authorised by the SFC.

本概要提供本基金的重要資料，
是香港發行文件的一部份。
請勿單憑本概要作投資決定。

資料便覽

管理公司：	FIL Investment Management (Luxembourg) S.à r.l.		
投資經理：	FIL Fund Management Limited (百慕達，內部委派)		
次投資經理：	一名或多名獲轉授職能的內部及/或外部次投資經理，詳情載於認購章程「管理及管治」的「次投資經理」一節（~附註） ~ 附註：在過去六個月或十二個月管理每項基金全部或部份資產的所有次投資經理名單將刊載於年度及半年度財務報告。		
保管人：	Brown Brothers Harriman (Luxembourg) S.C.A.		
全年經常性開支比率 [^] ：	A類別股份-歐元：	1.90%	A類別股份-累積-美元：1.90%
	A類別股份-累積-歐元：	1.90%	Y類別股份-累積-歐元：1.05%
	[^] 除非另有註明，否則經常性開支比率是根據截至2025年4月30日止年度的年度財務報告所刊載的經常性開支計算。該比率每年均可能有所變動。		
交易頻密程度：	每日		
基本貨幣：	歐元		
股息政策*：	<p>A類別股份</p> <p>在董事會酌情決定下，每年股息一般於8月首個營業日宣派。董事會預期將建議分派該股份類別的幾乎所有淨收益。</p> <p>A類別股份-累積及Y類別股份-累積</p> <p>累積股份不會分派股息，該類股份累積所有利息和其他收益。</p> <p>* 除非另有註明，否則股息將不會從資本中撥付及/或實際上從資本中撥付。</p>		
財政年度終結日：	4月30日		
最低投資額：		首次投資額	再次投資額
	A類別股份	2,500美元	1,000美元
	Y類別股份	2,500美元	1,000美元

本基金是甚麼產品？

富達基金是在盧森堡成立的開放式投資公司，並受盧森堡金融業監察委員會 (Commission de Surveillance du Secteur Financier (CSSF)) 監管。

目標及投資政策

- 本基金是一項股票基金，旨在實現長線資本增長。
- 基金將最少70%的資產投資於世界各地的公司的股票。
- 基金最少80%的投資將用作符合基金所推動的環境或社會特徵。基金透過投資於從事設計、製造或銷售與健康護理、醫藥或生物科技有關的產品和服務之公司的股票，以推動環境和社會特徵。
- 基金主要採用「主題」投資策略以實現其投資目標，其中包括投資於有望促進可持續發展經濟的經濟主題。除主題選擇外，基金亦會對個別發行機構進行基本因素研究，並會考慮環境、社會及管治特徵，作為研究流程的一部份。相關考慮因素將因不同發行機構及行業而有所不同，並將納入投資決策中。
- 投資經理在評估投資風險和機會時可能會考慮環境、社會和管治 (ESG) 評級和其他ESG準則。

- 除了研究潛在投資的財務業績外，投資經理還會輔以其他質化和量化非財務分析，包括可持續發展風險，並將有關分析納入投資決策及風險監控流程，以顯示其代表的潛在或實際重大風險及/或機會，從而盡量提高經長期風險調整的回報：
 - 「質化評估」將參考(但不限於)案例研究、與發行機構有關的環境、社會及管治影響、產品安全文件、客戶評論、公司考察或從專有模型和當地研究組織取得的數據。
 - 「量化評估」將參考投資經理主要使用富達ESG評級作出的內部評級，或外部供應商（包括但不限於MSCI）的ESG評級、第三方證書或標籤、碳足跡評估報告，或發行機構從ESG相關活動所產生的經濟活動百分率等相關數據進行評估。富達ESG評級是由富達的研究分析師創建的專有ESG評級系統，用作評估個別發行機構。該評級系統按A至E評分，取決於發行機構的特定行業因素（包括相關的主要不利影響指標），以及基於對發行機構的可持續發展特徵隨時間變更的預期評估而作出的走勢預測。該評級根據由下而上的基本因素研究和評估，使用各發行機構所處行業與重大ESG議題有關之標準。富達ESG評級方法會考慮環境、社會及管治因素。環境特徵包括碳濃度、碳排放、能源效益、水資源和廢物管理、生物多樣性；而社會特徵包括產品安全、供應鏈、健康和 safety 以及人權。
- ESG評級和相關ESG資料仍屬於投資經理營運的研究平台。富達定期審查ESG資料的提供和來源，確保其對可持續發展風險持續評估的持續適用性、充分性和有效性。
- 富達根據特定的ESG準則考慮將發行機構排除在投資範圍之外，並建立以下排除框架。基金須受爭議性武器排除所規限，其中包括但不限於生物、化學、燃燒武器、不可探測碎片、致盲激光、集束彈藥、地雷和《核不擴散條約》非簽署國的核武。基金遵守進一步的排除，例如煙草生產、動力煤（須遵守過渡準則）、規範基礎的篩選，以及與金融行動特別工作組（FATF）黑名單上的主權發行機構有關的排除。除上述透過額外負面篩選排除之外，基金採取進一步排除。額外負面篩選包括投資於或涉及以下範疇的發行機構：(i) 爭議性武器（貧化鈾及核武）；(ii) 生產常規武器（不屬於核武、化學或生物武器性質之戰爭武器）；(iii) 生產及分銷擬向平民出售之半自動武器；(iv) 與煙草有關的活動；(v) 動力煤開採及發電（須遵守額外過渡準則）；(vi) 油砂開採；(vii) 北極石油和天然氣開採；或(viii) FATF黑名單上的主權發行機構以外之主權排除。主權發行機構的負面篩選是基於投資經理的內部主權排除框架，該框架集中於與管治、尊重人權和外交政策有關的三項原則。根據專有評估識別出不符合該框架標準的主權發行機構。為支持進行有關評估，投資經理參考多項國際公認的指標，例如FATF黑名單、世界銀行的全球管治指標及聯合國安理會制裁名單。投資經理可設置收入門檻，以進一步細化篩選，並有權酌情實施額外的可持續發展要求和排除情況。
- 透過投資管理流程，投資經理旨在確保被投資公司遵循良好的管治規範。
- 基金可投資於具有較遜色但持續改善ESG狀況之發行機構的證券。該等發行機構的走勢可能正在改善，或可透過實施及執行正式的互動協作計劃而展現其具有改善潛力。
- 在主動管理基金的過程中，投資經理會考慮增長和估值指標、公司財務狀況、資本回報率、現金流和其他指標，以及公司管理、行業、經濟狀況和其他因素。
- 投資經理將使用MSCI AC World Health Care指數（「基準」）作投資選擇、風險監控及表現比較用途，這是一項不考慮ESG特徵的廣泛市場指數。基金投資於構成基準的證券。然而，基金的管理屬全權委託，因此基金可能投資於並非構成基準的證券，而基金在任何期間的表現可能會或可能不會嚴重偏離基準的表現。
- 基金可使用衍生工具以進行對沖及有效率的投資組合管理。
- 基金將不可把其超過10%的資產淨值，投資於由任何單一國家（包括該國政府、公共機構或當地機關）發行或擔保，而信貸評級低於投資級別的證券。
- 基金將不會廣泛進行證券借貸、回購及反向回購協議交易。

使用衍生工具/投資於衍生工具

基金的衍生工具風險承擔淨額最高為其資產淨值的50%。

本基金有哪些主要風險？

投資涉及風險。有關詳情(包括風險因素)請參閱香港發行文件。

資本及收益的風險(投資風險)

- 基金的資產須承受價值波動。恕不保證閣下可獲償還本金。閣下可能無法收回最初的投資金額。基金過去的表現並非未來業績的保證。

可持續發展投資

- 在基金選擇投資時權衡ESG或可持續發展準則的情況下，其表現可能低於市場或其他投資於類似資產但不採用可持續發展準則的基金。基金的投資政策所採用的可持續發展特徵，可能會導致基金錯失良機，未能買入若干有望造好的證券，及/或基於證券的可持續發展特徵而被迫在不利時機出售證券。因此，ESG準則的應用可能會限制基金按照其屬意的價格和時間購入或出售其投資的能力，因此可能導致基金蒙受損失。
- 證券的ESG特徵可能會隨著時間而改變，在某些情況下，投資經理可能須被迫在不利時機（單從財務角度來看）出售該等證券，導致基金的價值下跌。
- 使用ESG準則亦可能導致基金集中投資於專注ESG的公司，而其價值可能會比其他具有更多元化投資組合的基金價值波動。

- 由於並無公認的原則和指標以評估ESG基金投資項目的可持續發展特徵，因此ESG評估方法缺乏標準化的分類法，不同ESG基金採用ESG準則的方式可能有所不同。
- 雖然基金在選擇投資時，可能會使用部份基於第三方資料的專有ESG評分程序，惟這些資料可能不完整、不準確或未能提供，因此會構成投資經理可能對證券或發行機構作出錯誤評估的風險。
- 評估證券的可持續發展特徵及證券選擇可能涉及投資經理的主觀判斷。因此，存在可能無法正確應用相關的可持續發展特徵，或基金可能間接投資於不符合相關可持續發展特徵的發行機構的風險，而且證券的可持續發展特徵可隨時間而改變。
- 在作出符合ESG排除準則的代理投票決定時，基金可能並不總遵循發行機構短期表現最大化原則。

焦點主題風險

- 基金在特定主題的投資可能無法在所有情況及市況下均取得預期的成果。投資者應注意，採取主題投資方針可能導致基金的波幅高於分散投資在不同類型投資項目的基金。
- 基金可投資於健康護理業，因此承受有關行業的市場、流動性、稅務、法律、監管及經濟風險可能高於分散投資在多個行業的基金。這可能導致基金的資產流動性低於及/或資產淨值的波幅高於分散投資在較多行業的基金。
- 健康護理業公司的證券市值將受到多項因素的負面影響，例如醫療產品及服務的成本增加、定價壓力、廣泛的政府規例、政府醫療開支賠償限制、獲取和保護專利權的相關成本、產品責任與其他索償、技術變動，以及其他市場發展。

股票

- 基金的股票證券投資可能受個別公司的活動和業績，或一般市場和經濟狀況或其他事件(包括投資情緒、政治和經濟狀況改變，以及特定發行機構因素)影響而反覆波動，而且波幅有時可能十分顯著。

外幣風險

- 基金的資產可能以非基本貨幣計算。此外，基金的某類別股份可能指定以非基本貨幣計值。這些貨幣與基本貨幣之間的匯率波動，以及外匯管制變動可能會對基金的資產淨值造成負面影響。

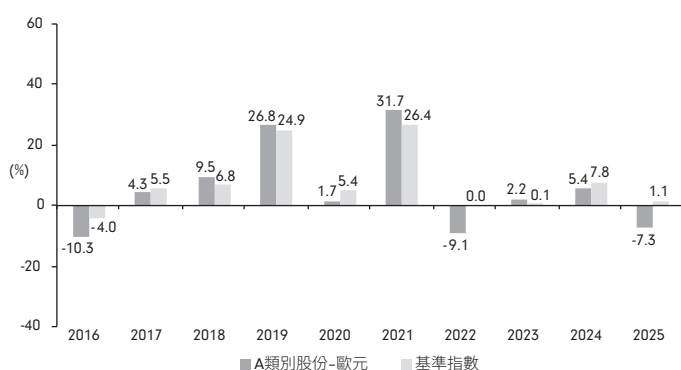
集中度風險

- 基金的投資集中於數目相對較少的投資項目或發行機構。基金價值的波幅可能高於其他具有更多元化投資組合的基金。

金融衍生工具

- 基金的衍生工具風險承擔淨額最高為其資產淨值的50%。偶爾使用衍生工具可能會引發流動性風險、交易對手信貸風險、波幅風險、估值風險及場外交易市場交易風險。衍生工具的槓桿元素/成份可能導致基金所蒙受的損失顯著高於其投資於該金融衍生工具的金額。投資於金融衍生工具可能導致基金須承受錄得重大損失的高風險。

本基金過往的業績表現如何？



2022年之前的各年業績表現是於不再適用的情況下達到，因投資目標已於2022年作出修訂。

- 往績並非預測日後業績表現的指標。投資者未必能取回全部投資本金。
- 基金業績表現以曆年末的資產淨值作為比較基礎，股息會滾存再作投資。
- 有關數據顯示 A 類別股份-歐元在有關曆年內的價值升跌幅度。業績表現以歐元計算，當中反映出經常性開支，但不包括閣下可能須支付的認購費和贖回費。
- 基金推出日期：2000 年
- A 類別股份-歐元推出日期：2000 年
- A 類別股份-歐元獲選為最適合的股份類別代表，因其擁有最長過往紀錄及以基金報價貨幣計值。
- 基準為 MSCI AC World Health Care 指數。

本基金有否提供保證？

本基金並不提供任何保證。閣下未必能取回投資本金。

投資本基金涉及哪些費用及收費？

閣下或須繳付的收費

閣下就基金股份交易須繳付以下費用：

認購費	A類別股份-最高為資產淨值的5.25% Y類別股份-0%
轉換費	一般最高為資產淨值的1%，但由毋須支付認購費的股份類別轉至其他須支付認購費的股份類別，須繳付的轉換費最高將相當於擬轉入股份類別的全部認購費
贖回費	不適用

基金持續繳付的費用

以下收費將從基金總值中扣除，閣下的投資回報將會因而減少：

管理費*	A類別股份-每年最高為資產淨值的1.50% Y類別股份-每年最高為資產淨值的0.80%
保管費	由資產淨值的0.003%至0.35%不等
表現費	不適用
行政費	最高為資產淨值的0.35%

* 每年管理費最高可上調至基金資產淨值的2%，閣下將在有關費用調整前最少三個月收到通知。

其他費用

基金股份交易或須繳付其他費用。所有其他費用及收費詳情載於香港發行文件。請注意，在向股東發出最少一個月事先通知後，部份費用最高可上調至指定的許可上限。詳情請參閱香港發行文件。

其他資料

- 在基金交易截止時間，即交易日下午五時(香港時間)或之前經我們收妥由閣下直接或透過分銷商提出的認購、贖回或轉換要求，一般按隨後釐定的股份價格執行。閣下在提出有關要求之前，應向分銷商查詢其內部交易截止時間(可能早於基金交易的截止時間)。
- 本基金在每個營業日計算資產淨值及公佈股份價格。基金資產淨值(A類別股份除外)將刊登於南華早報及香港經濟日報。A類別股份的資產淨值將於www.fidelity.com.hk *發佈。
- 投資者亦可於www.fidelity.com.hk *下載基金的股份類別代表及(如適用)可供香港投資者認購的其他股份類別的往績表現資料。
- 投資者可致電富達投資熱線(電話: +852 2629 2629)取得中介機構的資料。
- 有關基金ESG焦點、方法和政策的詳情，可於
<https://www.fidelity.lu/funds/factsheet/LU0261952419/tab-disclosure#SFDR-disclosure>*及
<https://fidelityinternational.com/sustainable-investing-framework/>* 瀏覽。

重要提示

閣下如有疑問，應諮詢專業意見。證監會對本概要的內容並不承擔任何責任，對其準確性或完整性亦不作出任何陳述。

* 此網頁未經證監會審核，而且可能載有一些未獲證監會認可的基金資料。