Heng An
Standard Life
恒安標準人壽

+852 2169 0300
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請準備您的保單編號。
Calls may be monitored and/or recorded to protect both you and us and help with our training.
為了保障客戶及提高我們的服務質素，電話對話內容可能會被錄音以作培訓之用。
cs@hengansl.com.hk

Date: 7 August 2026

Private and confidential

Policy Plan: [Name of the Policy Plan] (the "**Plan**")
Policy Number: [Policy Number of the Policy Holder]

Dear Valued Customer,

As an important notice, please read this letter carefully and seek independent professional advice should you have any questions about the content. Heng An Standard Life (Asia) Limited accepts responsibility for the accuracy of the content of this letter.

Changes to the underlying fund corresponding to the following investment choice of Schroder International Selection Fund ("Schroder")

Reference Code	Name of investment choice
D43C	Schroder International Selection Fund - Asian Dividend Maximiser - A USD Dis MF
14CH	Schroder International Selection Fund - Hong Kong Dollar Bond - A1
04CH	Schroder International Selection Fund - Hong Kong Equity - A1

(Each an "**Investment Choice**", and collectively, the "**Investment Choices**")

We have been informed by the board of directors of Schroder of the following changes to the underlying funds corresponding to the Investment Choices (each an "**Underlying Fund**", and collectively, the "**Underlying Funds**"). As the unitholders of the Investment Choices, the following changes applicable to the Underlying Funds may have implications for your investment.

1. **Change of investment policy of the underlying fund corresponding to the below investment choice**

Reference Code	Name of investment choice
D43C	Schroder International Selection Fund - Asian Dividend Maximiser - A USD Dis MF

With effect from 10 September 2026, the investment policy of the Underlying Fund will change to permit the Underlying Fund to invest up to 20% of its net assets directly or indirectly (for example via participatory notes) in China A-Shares. This is an increase from the current limit of up to 10% of the Underlying Fund's net assets.

Background and rationale

The change is intended to ensure that the investment policy more accurately reflects the Underlying Fund's potential exposure China A-Shares and provides sufficient flexibility for portfolio construction.

Although China has reduced as a proportion of the Underlying Fund's regional opportunity set in recent periods, Schroder believes the investment opportunity remains significant. The increased limit provides the flexibility to increase exposure where appropriate.

Exposure to China A-Shares will continue to be through Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect and shares listed on the STAR Board and the ChiNext. For an explanation of these terms please refer to the prospectus of Schroder.

Full details of the changes being made to the Underlying Fund's investment policy can be viewed in the Appendix of this letter. This change will be also reflected in the Underlying Fund's pre-contractual disclosure (included in Appendix IV of the prospectus) in accordance with SFDR and Commission Delegated Regulation (EU) 2022/1288.

There are no other changes to the Underlying Fund's investment strategy and the operation and/or manner in which the Underlying Fund is being managed following this change.

All other key features of the Underlying Fund, including the risk profile and fees, will remain the same.

2. Update to the investment objective of the underlying fund corresponding to the below investment choice

Reference Code	Name of investment choice
14CH	Schroder International Selection Fund - Hong Kong Dollar Bond - A1

The investment objective of the Underlying Fund has been updated to refer to "total returns" instead of "capital growth and income".

Background and rationale

The phrases "capital growth and income" and "total returns" are interchangeable, but, following feedback from clients and distributors, Schroder believes that this change will better position the Underlying Fund against peers.

Full details of the change being made to the Underlying Fund's investment objective can be viewed in the Appendix to this letter.

All other key features of the Underlying Fund will remain the same and there are no changes to the Underlying Fund's investment strategy or the operation, the risk profile, the fees and/or manner in which the Underlying Fund is being managed following this change.

3. Change to the investment policy of the underlying fund corresponding to the below investment choice

Reference Code	Name of investment choice
04CH	Schroder International Selection Fund - Hong Kong Equity - A1

The investment policy of the Underlying Fund has changed to permit investment in China A-Shares via the Qualified Foreign Investor ("QFI") Scheme.

Background and rationale

The Underlying Fund invests at least two-thirds of its assets in equity and equity related securities of companies listed on the Hong Kong Stock Exchange, and may invest less than 30% of its assets (on a net basis) directly or indirectly in China A-Shares. To enable the Underlying Fund to more comprehensively invest in China A-Shares of companies listed in mainland China, the investment policy wording has been changed to expand the avenues of investing in China A-Shares to also include the QFI Scheme, in addition to the Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect and shares listed on the STAR Board and the ChiNext. The QFI Scheme enables the Underlying Fund to access a wider range of Chinese companies and investment opportunities that may not otherwise be available. Specific risk considerations in relation to the QFI Scheme have been inserted.

Full details of the changes being made to the Underlying Fund's investment policy can be viewed in the Appendix to this letter.

All other key features of the Underlying Fund will remain the same and there are no other changes to the Underlying Fund's investment strategy or the operation, the risk profile, the fees and/or manner in which the Underlying Fund is being managed following this change.

The Hong Kong offering documents of Schroder will be revised to reflect the change / update as set out above and other miscellaneous changes / updates and will be available at www.schroders.com.hk[1].

Actions to take

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[1] This website has not been reviewed by the SFC.

You do not have to take any action if you wish to remain invested in Investment Choices regardless of the above changes or updates. Otherwise you may wish to consider switching the units of Investment Choices or redirect future regular premiums/contributions (if applicable) to other investment choice(s) through the usual application procedure. No switching fee(s) will be incurred under the current fee structure of your policy.

Investment involves risks. For details regarding the Plan, the investment choices available under the Plan and the underlying funds corresponding to such investment choices (including, without limitation, the investment objectives and policies, risk factors and charges), please refer to the latest offering documents of the Plan (in particular the document named "Investment Choices Brochure") and the offering documents of the underlying funds, all of which are available from us upon request and free of charge. You may also visit our website at www.hengansl.com.hk for investment choices details.

Should you have any queries, please contact your Financial Adviser or our Customer Service Hotline on +852 2169 0300 or email us at cs@hengansl.com.hk.

Yours faithfully,
Customer Service Department
Heng An Standard Life (Asia) Limited

Appendix

New wording is shown bold, deleted wording is struck through.

1. **Investment policy of the underlying fund corresponding to the below investment choice**

Reference Code	Name of investment choice
D43C	Schroder International Selection Fund - Asian Dividend Maximiser - A USD Dis MF

Investment Policy

'The Fund is actively managed and invests at least two thirds of its assets (excluding cash) in equities or equity related securities of Asia-Pacific companies (excluding Japan), which are selected for their income and capital growth potential. To enhance the yield of the Fund, the Investment Manager selectively sells short dated call options over individual securities held by the Fund, generating extra income by agreeing strike prices above which potential capital growth is sold.

The Fund may invest directly in China H-Shares and may invest up to ~~10%~~ ***20%*** *of its assets (on a net basis) directly or indirectly (for example via participatory notes) in China A-Shares through Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect and shares listed on the STAR Board and the ChiNext.*

The Fund may also invest up to one-third of its assets directly or indirectly in other securities (including other asset classes), countries, regions, industries or currencies, Investment Funds, warrants and Money Market Investments, and hold cash (subject to the restrictions provided in Appendix I).

The Fund may use derivatives with the aim of achieving investment gains, reducing risk or managing the Fund more efficiently.

The Fund maintains a higher overall sustainability score than the MSCI AC Pacific ex Japan High Dividend Yield (Net TR) index, based on the Investment Manager's rating criteria.

The Fund does not directly invest in certain activities, industries or groups of issuers above the limits listed under "Sustainability-Related Disclosure" on the Fund's webpage https://www.schroders.com/en-lu/lu/individual/fund-centre[3]'

[3] This website has not been reviewed by the SFC.

2. **Investment objective of the underlying fund corresponding to the below investment choice**

Reference Code	Name of investment choice
14CH	Schroder International Selection Fund - Hong Kong Dollar Bond - A1

Investment Objective

'*The Fund aims to provide ~~capital growth and income~~* ***total returns*** *over a three to five year period by investing in fixed and floating rate securities denominated in HKD.*'

3. **Investment policy of the underlying fund corresponding to the below investment choice**

Reference Code	Name of investment choice
04CH	Schroder International Selection Fund - Hong Kong Equity - A1

Investment Policy

'*The Fund is actively managed and invests at least two-thirds of its assets in equity and equity related securities of companies listed on the Hong Kong Stock Exchange.*

*The Fund may invest directly in China H-Shares and may invest less than 30% of its assets (on a net basis) directly or indirectly (for example via participatory notes) in China A-Shares through***:**
- *Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect***;** *~~and~~*
- the Qualified Foreign Investor ("QFI") Scheme; and
- *shares listed on the STAR Board and the ChiNext***.**

The Fund may also invest up to one-third of its assets directly or indirectly in other securities (including other asset classes), countries, regions, industries or currencies, Investment Funds, warrants and Money Market Investments, and hold cash (subject to the restrictions provided in Appendix I).

The Fund may use derivatives with the aim of reducing risk or managing the Fund more efficiently.'

私人及機密資料

[保單計劃名稱] (「**計劃**」)
保單編號 ： [保單持有人的保單編號]

親愛的客戶：

此乃重要通知，請細閱本信件內容，如對其內容有任何疑問應諮詢獨立專業人士之意見。恒安標準人壽(亞洲)有限公司對本信件的內容的準確性負責。

<u>有關下列連繫至施羅德環球基金系列(「施羅德」)的投資選擇的相連基金的更改</u>

參考編號	**投資選擇名稱**
D43C	施羅德環球基金系列 - 亞洲股息 - A 股(美元收息)MF
14CH	施羅德環球基金系列 - 港元債券 - A1 股
04CH	施羅德環球基金系列 - 香港股票 - A1 股

(各稱為「**該投資選擇**」，統稱為「**該等投資選擇**」)

我們接獲施羅德董事會通知，有關對連繫至該等投資選擇的相連基金(各稱為「**該相連基金**」，統稱為「**該等相連基金**」)作出下列的更改。作為該等投資選擇的單位持有人，以下有關該等相連基金的更新對您的投資或會有所影響。

1. 連繫至下列投資選擇的相連基金更改投資政策

參考編號	**投資選擇名稱**
D43C	施羅德環球基金系列 - 亞洲股息 - A 股(美元收息)MF

由2026年9月10日起，該相連基金的投資政策將予更改，以允許該相連基金可將最多20%的淨資產直接或間接(例如通過參與票據)投資於中國A股。這較目前為該相連基金淨資產最多10%的限額有所提高。

背景資料和原因

是次更改擬確保投資政策能更準確地反映該相連基金對中國A股的潛在投資，並使投資組合的組成具備足夠的靈活性。

儘管中國在該相連基金的區域投資機會中所佔之比例近期有所下降，但施羅德認為有關投資機會依然龐大。上調投資限額使施羅德能夠在適當情況下靈活增加持倉。

對中國A股的投資將繼續通過滬港股票市場交易互聯互通機制及深港股票市場交易互聯互通機制以及在科創板及創業板上市的股份進行。有關這些術語的解釋說明，請參閱施羅德的發行章程。

有關對該相連基金的投資政策所作出的更改的完整詳情，請參閱本信件的附錄。該相連基金的合約前披露（於發行章程附件IV載列）亦將根據SFDR及委員會授權規例（歐盟）2022/1288反映此項更改。

作出此更改後，該相連基金的投資策略及該相連基金的營運及／或管理方式不會有任何其他變更。

該相連基金的所有其他主要特點（包括風險概況及費用）將維持不變。

2. 連繫至下列投資選擇的相連基金投資目標更新

參考編號	**投資選擇名稱**
14CH	施羅德環球基金系列 - 港元債券 - A1 股

該相連基金的投資目標已予更新，以「總回報」之提述取代「資本增值和收益」。

背景資料和原因

儘管「資本增值和收益」和「總回報」為通用字詞，但根據客戶及配售商的回饋意見，施羅德認為是次更改將使該相連基金相比同業更具優勢。

有關對該相連基金的投資目標所作出的更改的完整詳情，請參閱本信件的附錄。

作出此更改後，該相連基金的所有其他主要特點將維持不變，且該相連基金的投資策略或營運、風險概況、費用及／或該相連基金的管理方式不會有任何變更。

3. 連繫至下列投資選擇的相連基金更改投資政策

參考編號	投資選擇名稱
04CH	施羅德環球基金系列 - 香港股票 - A1 股

該相連基金的投資政策已予更改，以允許透過合格境外投資者（「QFI」）計劃投資於中國A股。

背景資料和原因

該相連基金將最少三分之二的資產投資於香港聯交所上市公司的股本和股本相關證券，亦可將少於30%的資產（以淨額計算）直接或間接投資於中國A股。為使該相連基金可以更全面地投資於中國內地上市公司的中國A股，投資政策的措辭字眼已予更改以擴大投資於中國A股的途徑，除滬港股票市場交易互聯互通機制及深港股票市場交易互聯互通機制以及在科創板及創業板上市的股份外，亦包括QFI計劃。QFI計劃使該相連基金能夠接觸更廣泛的中國公司和投資機會，而若非透過此計劃，則可能無法獲得這些機會。與QFI計劃相關的特定風險考慮因素已加插其中。

有關對該相連基金的投資政策所作出的更改的完整詳情，請參閱本信件的附錄。

作出此更改後，該相連基金的所有其他主要特點將維持不變，且該相連基金的投資策略或營運、風險概況、費用及／或該相連基金的管理方式不會有任何其他變更。

施羅德的香港發售文件將作出修訂，以反映上文所載的更改／更新及其他雜項更改／更新，並將可於www.schroders.com.hk[1]查閱。

應採取的行動

若您欲在上述變動後繼續投資該等投資選擇，您毋須採取任何行動。否則，您可透過一般的申請程序，要求將在該等投資選擇的單位或日後的定期保費/供款(如適用)轉至其他投資選擇。根據您保單內之現時收費基制，投資選擇的轉換將不會被收取任何轉換費用。

投資涉及風險，有關保單計劃、於保單計劃內可供銷售的投資選擇及連繫至投資選擇的相連基金的詳細資料(包括但不限於任何投資選擇的投資目標及政策，風險因素及費用)，請參閱保單計劃的最新銷售文件(尤其是名為「投資選擇刊物」的文件)及相連基金的銷售文件，這些文件均可免費向我們索取。您亦可同時瀏覽我們的網頁 www.hengansl.com.hk 以了解投資選擇的詳情。

如有任何查詢，請與您的理財顧問聯絡。您亦可以致電我們的客戶服務熱線+852 2169 0300 或電郵至cs@hengansl.com.hk 與我們聯絡。

恒安標準人壽(亞洲)有限公司
客戶服務部
謹啟

日期: 2026年8月7日

[1] 此網站未經證監會審閱。

附錄

新增的措辭字眼以粗體標示。刪除內容以刪除線標示。

1. 連繫至下列投資選擇的相連基金的投資政策

參考編號	投資選擇名稱
D43C	施羅德環球基金系列 - 亞洲股息 - A 股(美元收息)MF

投資政策

「本基金被積極管理和將最少三分之二的資產（現金除外）投資於按其收益和資本增長潛力而精選的亞太區（日本除外）公司的股本或股本相關證券。為增加本基金的收益，投資經理選擇性地出售本基金持有的個別證券的短期認購期權，通過同意出售行使價以上的潛在資本增長，以產生額外收益。

*本基金可直接投資於中國 H 股，亦可將最多 ~~10%~~**20%**的資產（以淨額計算）直接或間接（例如通過參與票據）通過滬港股票市場交易互聯互通機制及深港股票市場交易互聯互通機制及在科創板及創業板上市的股份投資於中國 A 股。*

本基金亦可將不多於三分之一資產直接或間接投資於其他證券（包括其他資產類別）、國家、地區、行業或貨幣、投資基金、認股證及貨幣市場投資項目，和持有現金（受附件 I 所載的限制所規限）。

本基金可為達致投資增益、減低風險或更有效地管理本基金而運用衍生工具。

根據投資經理的評分標準，本基金比 MSCI AC Pacific ex Japan High Dividend Yield (Net TR) index 維持較高的整體可持續評分。

本基金不會直接投資於超過本基金網頁 https://www.schroders.com/en-lu/lu/individual/fund-centre[3] 下「可持續相關披露」中所列限制之若干活動、產業或發行人團體。」

[3] 此網站未經證監會審閱。

2. 連繫至下列投資選擇的相連基金的投資目標

參考編號	投資選擇名稱
14CH	施羅德環球基金系列 - 港元債券 - A1 股

投資目標

*「本基金旨在通過投資於以港元定值的定息和浮息證券，在三年至五年期內提供~~資本增值和收益~~**總回報**。」*

3. 連繫至下列投資選擇的相連基金的投資政策

參考編號	投資選擇名稱
04CH	施羅德環球基金系列 - 香港股票 - A1 股

「本基金被積極管理及將最少三分之二的資產投資於香港聯交所上市公司的股本和股本相關證券。

本基金可直接投資於中國 H 股，亦可將少於 30%的資產（以淨額計算）直接或間接（例如通過參與票據）通過以下方式投資於中國 A 股：

- *滬港股票市場交易互聯互通機制及深港股票市場交易互聯互通機制；~~及~~*
- ***合格境外投資者（「QFI」）計劃；及***
- *在科創板及創業板上市的股份。*

本基金亦可將不多於三分之一資產直接或間接投資於其他證券（包括其他資產類別）、國家、地區、行業或貨幣、投資基金、認股證及貨幣市場投資項目，和持有現金（受附件 I 所載的限制所規限）。

本基金可為減低風險或更有效地管理本基金而運用衍生工具。」

全文完