



Heng An
Standard Life
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Please have your policy number ready.

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: 21 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 funds corresponding to the following investment choices of BlackRock Global Funds

Terms not defined herein shall have the same meaning as set out in the prospectus of BlackRock Global Funds (the “**Prospectus**”) currently in force (available at www.blackrock.com.hk¹).

Reference code	Name of investment choice
37ME	BGF European Value Fund - EUR (A2)
05MU	BGF European Value Fund - USD (A2)
53ME	BGF Global Allocation Fund - EUR (A2)
30MU	BGF Global Allocation Fund - USD (A2)

(Each “**Investment Choice**” and collectively, the “**Investment Choices**”)

We have been informed by BlackRock Asset Management North Asia Limited, Hong Kong Representative of BlackRock Global Funds (“**BlackRock**”) that changes will be made to the underlying funds corresponding to the Investment Choices (each “**Underlying Fund**” and collectively, the “**Underlying Funds**”), which will be effective from 17 September 2026 (the “**Effective Date**”). As the unitholders of the Investment Choice(s), the following changes applicable to the Underlying Funds may have implications for your investment.

Changes to the Underlying Funds’ Investment Objectives and Policies section of the Prospectus

1. Changes to the underlying fund corresponding to the following investment choices

Reference code	Name of investment choice
37ME	BGF European Value Fund - EUR (A2)
05MU	BGF European Value Fund - USD (A2)

The Investment Adviser of the Underlying Fund has decided to introduce the MSCI Europe Index as an additional comparator benchmark for the Underlying Fund, providing investors with an additional performance reference aligned with the Underlying Fund’s market focus and asset allocation.

This change has no impact on the way the Underlying Fund is being managed.

2. Changes to the underlying fund corresponding to the following investment choices

Reference code	Name of investment choice
53ME	BGF Global Allocation Fund - EUR (A2)
30MU	BGF Global Allocation Fund - USD (A2)

Further to an internal review, the Investment Adviser of the Underlying Fund has decided to remove the composite benchmark comprising the S&P 500 (36%); FTSE World (ex-US) (24%); ICE BofAML Current 5 Yr US Treasury Index (24%) and FTSE Non-USD World Government Bond Index (16%), as the performance benchmark of the Underlying Fund.

This change has no impact on the way the Underlying Fund is being managed.

Please refer to Appendix of this letter for the above changes 1 and 2.

Costs

The amendment described in this letter will not result in any increase in the fees and expenses borne by the Underlying Funds and/or their respective investors. The associated fees and expenses (e.g., mailing costs of the notice issued by BlackRock) will be paid by the Management Company of the Underlying Funds out of the Annual Service Charge charged to the Underlying Funds.

General Information

Updated versions of the Prospectus, Information for Residents of Hong Kong and Product Key Facts Statement of the Underlying Funds will be available to download from BlackRock's website (www.blackrock.com/hk¹).

Actions to take

You do not have to take any action if you wish to remain invested in the Investment Choices regardless of the above change. 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

¹ Investors should note that the website has not been authorised or reviewed by the SFC.

Appendix

Name of underlying fund	Changes to the investment objective and policy
BlackRock Global Funds - European Value Fund	“Benchmark use <i>The Fund is actively managed, and the Investment Adviser has discretion to select the Fund's investments. In doing so, the Investment Adviser will refer to the MSCI Europe Value Index (the "Index") when constructing the Fund's portfolio, and also for risk management purposes to ensure that the active risk (i.e. degree of deviation from the Index) taken by the Fund remains appropriate given the Fund's investment objective and policy. The Investment Adviser is not bound by the components or weighting of the Index when selecting investments. The Investment Adviser may also use its discretion to invest in securities not included in the Index in order to take advantage of specific investment opportunities. However, the geographical scope of the investment objective and policy may have the effect of limiting the extent to which the portfolio holdings will deviate from the Index. The Index should be used by investors to compare the performance of the Fund. <u>The MSCI Europe Index can also be used by investors to compare the performance of the Fund.</u> Further details are available at the index provider website at www.msci.com¹.”</i>
BlackRock Global Funds - Global Allocation Fund	“Benchmark use <i>The Fund is actively managed, and the Investment Adviser has discretion to select the Fund's investments. In doing so, the Investment Adviser will <u>take into consideration</u> refer to a composite benchmark comprising the S&P 500 (36%); FTSE World (ex-US) (24%); ICE BofAML Current 5 Yr US Treasury Index (24%) and FTSE Non-USD World Government Bond Index (16%) (the "Index") when constructing the Fund's portfolio, and also for risk management purposes to ensure that the active risk (i.e. degree of deviation from the Index) taken by the Fund remains appropriate given the Fund's investment objective and policy. The Investment Adviser is not bound by the components or weighting of the Index when selecting investments. The Investment Adviser may also use its discretion to invest in securities not included in the Index in order to take advantage of specific investment opportunities. The Index should be used by investors to compare the performance of the Fund. In addition, given the fund's ability to invest in global stocks and global bonds, investors may use the FTSE World Index to compare the performance of the Fund vs. global equities and the FTSE World Government Bond Index to compare the performance of the Fund vs. global bonds (and the Investment Adviser intends to include these comparisons in its reports on the Fund from time to time). Further details are available at the index providers website at www.spglobal.com/spdji/¹, www.ftserussell.com/products/indices/russell-us¹ and www.ice.com¹.”</i>

私人及機密資料

保單計劃：[保單計劃名稱]（「計劃」）

保單號碼：[保單持有人之保單號碼]

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。

有關連繫至以下貝萊德全球基金的投資選擇的相連基金之變更

本信件並未界定的詞彙具有與貝萊德現行有效的章程（可於www.blackrock.com/hk查閱）（「章程」）所載的相同涵義。

參考編號	投資選擇名稱
37ME	貝萊德歐洲價值型基金 - 歐元 (A2 股)
05MU	貝萊德歐洲價值型基金 - 美元 (A2 股)
53ME	貝萊德環球資產配置基金 - 歐元 (A2 股)
30MU	貝萊德環球資產配置基金 - 美元 (A2 股)

（各稱為「該投資選擇」，統稱為「該等投資選擇」）

我們接獲貝萊德全球基金（「貝萊德」）的香港代表（貝萊德資產管理北亞有限公司）的通知，有關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」）將作出下列變更，並將由2026年9月17日（「生效日期」）起生效。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變更對您的投資或會有所影響。

對章程內該等相連基金的投資目標及政策一節的變更

1. 連繫至下列投資選擇的相連基金的變更

參考編號	投資選擇名稱
37ME	貝萊德歐洲價值型基金 - 歐元 (A2 股)
05MU	貝萊德歐洲價值型基金 - 美元 (A2 股)

該相連基金的投資顧問已決定引進摩根士丹利歐洲指數（MSCI Europe Index）作為該相連基金的額外比較基準，為投資者提供符合該相連基金的市場焦點和資產配置的額外表現參考。

這項變更對該相連基金的現行管理方式沒有影響。

2. 連繫至下列投資選擇的相連基金的變更

參考編號	投資選擇名稱
53ME	貝萊德環球資產配置基金 - 歐元 (A2 股)
30MU	貝萊德環球資產配置基金 - 美元 (A2 股)

經內部審核，該相連基金的投資顧問已決定移除由標準普爾 500 指數（S&P 500）（36%）、富時世界（美國除外）指數（FTSE World (ex-US)）（24%）、ICE 美銀美林目前 5 年期美國國庫券指數（ICE BofAML Current 5 Yr US Treasury Index）（24%）及富時非美元世界政府債券指數（FTSE Non-USD World Government Bond Index）（16%）組成的綜合基準作為該相連基金的表現基準。

這項變更對該相連基金的現行管理方式沒有影響。

關於上述第 1 項及第 2 項變更，請參閱信件附錄。

費用

本信件所述的修訂將不會導致該等相連基金及 / 或其各自的投資者所承擔的費用及開支有任何增加。相關費用及開支 (例如貝萊德發出通知的郵費) 將由管理公司從向該等相連基金收取的服務年費中撥付。

一般資料

章程、致香港居民的資料及該等相連基金的產品資料概要的更新版本，將可從貝萊德的網址 (www.blackrock.com/hk¹) 下載。

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機制，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，有關計劃、於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)，您可參閱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21日

¹ 投資者應注意，網站未經證監會認可或審閱。

相連基金名稱	投資目標及政策的改變
貝萊德全球基金 - 歐洲價值型基金	“所用基準 基金屬主動式管理基金，投資顧問可酌情挑選基金的投資。在建構基金的投資組合時，投資顧問將參照摩根士丹利歐洲價值指數 (MSCI Europe Value Index) (「有關指數」) 並同時作風險管理，以確保基金承擔的主動風險 (即偏離於有關指數的程度) 在考慮到基金的投資目標和政策之下仍屬適當。投資顧問在挑選投資時，並不受有關指數的成分或比重約束。投資顧問亦可運用其酌情權投資於並不列入有關指數的證券以受惠於特定的投資機遇。然而，投資目標和政策的地理範圍可能會局限投資組合持股偏離於有關指數的程度。投資者應使用有關指數以比較基金的表現。投資者亦可使用摩根士丹利歐洲指數 (MSCI Europe Index) 來比較基金的表現。進一步詳情載於指數提供商的網站：www.msci.com¹。”
貝萊德全球基金 - 環球資產配置基金	“所用基準 基金屬主動式管理基金，投資顧問可酌情挑選基金的投資。在建構基金的投資組合時，投資顧問將考慮參照由標準普爾 500 指數 (S&P 500) (36%)、富時世界 (美國除外) 指數 (FTSE World (ex-US)) (24%)、ICE 美銀美林目前 5 年期美國國庫券指數 (ICE BofAML Current 5 Yr US Treasury Index) (24%) 及富時非美元世界政府債券指數 (FTSE Non-USD World Government Bond Index) (16%) 組成的綜合基準 (「有關指數」) 並同時作風險管理，以確保基金承擔的主動風險 (即偏離於有關指數的程度) 在考慮到基金的投資目標和政策之下仍屬適當。投資顧問在挑選投資時，並不受有關指數的成分或比重約束。投資顧問亦可運用其酌情權投資於並不列入有關指數的證券以受惠於特定的投資機遇。投資者應使用有關指數以比較基金的表現。此外，由於基金有能力投資於環球股票和環球債券，投資者可使用富時世界指數 (FTSE World Index) 以比較基金相對於環球股票的表現及使用富時世界政府債券指數 (FTSE World Government Bond Index) 以比較基金相對於環球債券的表現 (投資顧問擬在其有關基金的報告中不時納入這些比較)。進一步詳情載於指數提供商的網站：www.spglobal.com/spdji/、www.ftserussell.com/products/indices/russell-us¹ 和 www.ice.com¹。”