Heng An
Standard Life
恒安標準人壽

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cs@hengansl.com.hk

Date: 24 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.

Various changes to the underlying funds corresponding to the following investment choices of Allianz Global Investors Fund

Unless otherwise defined in this letter, capitalised terms used in this letter shall have the same meaning as those used in the Hong Kong Prospectus of Allianz Global Investors Fund (SICAV) dated 16 April 2026 (the "**HK Prospectus**").

Reference code	Name of investment choice
05ZU	Allianz GEM Equity High Dividend - Class AT Acc (USD)
06ZU	Allianz China Equity - Class A Dis (USD)
10ZU	Allianz Asia Pacific Income - Class A Dis (USD)
19ZU	Allianz US High Yield - Class AT Acc (USD)
25ZU	Allianz US Short Duration High Income Bond - Class AT Acc (USD)
D92Z	Allianz US Short Duration High Income Bond - Class AMg Dis (USD)
09ZU	Allianz Hong Kong Equity - Class A Dis (USD)
04ZU	Allianz Total Return Asian Equity - Class AT Acc (USD)
24ZU	Allianz Total Return Asian Equity - Class A Dis (USD)
22ZU	Allianz Food Security - Class AT Acc (USD)
03ZU	Allianz Oriental Income - Class AT Acc (USD)

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

We have been informed by the board of directors of Allianz Global Investors Fund (SICAV) of the following changes to the underlying funds corresponding to the Investment Choices (each "**Underlying Fund**" and collectively, the "**Underlying Funds**"), which will become effective on 22 September 2026 (the "**Effective Date**"). As the unitholders of the Investment Choice(s), the following changes applicable to the Underlying Fund(s) may have implications for your investment.

1. Change of name of the below investment choice and the corresponding underlying fund

Reference code	Name of investment choice
05ZU	Allianz GEM Equity High Dividend - Class AT Acc (USD)

	Present Approach	New Approach
Rename of the underlying fund	Allianz Global Investors Fund - Allianz GEM Equity High Dividend	Allianz Global Investors Fund - Allianz High Dividend Emerging Markets Equity

For transparency purposes, "Emerging Markets" will be outlined in the name of Allianz Global Investors Fund - Allianz GEM Equity High Dividend instead of the abbreviation "EM", thereby brought in line with the Underlying Fund's Management Company's fund naming convention. It does not result in any alteration to the way the Underlying Fund is managed or to its risk profile.

As a result of the name change of the Underlying Fund as set out above, the name of the Investment Choice will also be changed from the Effective Date, as set out in the table below.

Reference code	Type	Current name	New name
05ZU	Name of the investment choice	Allianz GEM Equity High Dividend - Class AT Acc (USD)	Allianz High Dividend Emerging Markets Equity - Class AT Acc (USD)
	Name of the underlying fund	Allianz Global Investors Fund - Allianz GEM Equity High Dividend	Allianz Global Investors Fund - Allianz High Dividend Emerging Markets Equity

2. Change of investment restrictions for the Underlying Funds

Name of underlying fund	Changes of Investment Restrictions	
	Present Approach	**New Approach**
Allianz Global Investors Fund – Allianz Asia Pacific Income	• Max. 30% of underlying fund assets may be invested in High Yield Investments Type 1 • Max. 10% of underlying fund assets may be invested in onshore or offshore PRC Equities and/or Debt Securities • Taiwan Restriction applies	• Max. 30% of underlying fund assets may be invested in High Yield Investments Type 1 (excluding Convertible Bonds irrespective of their rating) and/or Bonds issued under Rule 144A • Max. 10% of underlying fund assets may be invested into the China A-Shares market and/or into the China B-Shares market and/or PRC Bond Markets • Taiwan Restriction Type 2 applies
Allianz Global Investors Fund - Allianz China Equity	• Max. 50% of underlying fund assets may be invested in the China A-Shares market	• Max. 20% of underlying fund assets may be invested into the China A-Shares market
Allianz Global Investors Fund - Allianz US High Yield Allianz Global Investors Fund - Allianz US Short Duration High Income Bond	*This limit is embedded in the Taiwan Restrictions.*	• Max. 10% of underlying fund assets may be invested in Convertible Bonds
Allianz Global Investors Fund - Allianz GEM Equity High Dividend (to be renamed as Allianz Global Investors Fund - Allianz High Dividend Emerging Markets Equity) Allianz Global Investors Fund - Allianz Hong Kong Equity Allianz Global Investors Fund - Allianz Total Return Asian Equity	• Max. 30% of underlying fund assets may be invested in China A-Shares market	• Max. 20% of underlying fund assets may be invested into the China A-Shares market
Allianz Global Investors Fund - Allianz Food Security	• Taiwan Restriction applies	*This restriction no longer applies.*
Allianz Global Investors Fund - Allianz Oriental Income	• Max. 30% of underlying fund assets may be invested in the China A-Shares market	• Max. 20% of underlying fund assets may be invested into the China A-Shares market and/or PRC Bond Markets

- To enhance transparency and to reflect the existing local registration requirements already applicable to the Underlying Fund as outlined in the Taiwan-related restrictions in the HK Prospectus, the following investment restrictions are adjusted or added as detailed in above table:
  - investment exposure limit on Convertible Bonds with respect to Allianz Global Investors Fund - Allianz US High Yield and Allianz Global Investors Fund - Allianz US Short Duration High Income Bond.
  - investment exposure limit on China A-Shares and/or China B-Shares and/or PRC Bond markets with respect to Allianz Global Investors Fund - Allianz China Equity, Allianz Global Investors Fund - Allianz GEM Equity High Dividend (to be renamed as Allianz Global Investors Fund - Allianz High Dividend Emerging Markets Equity), Allianz Global Investors Fund - Allianz Hong Kong Equity, Allianz Global Investors Fund - Allianz Total Return Asian Equity and Allianz Global Investors Fund - Allianz Oriental Income.

- In respect of Allianz Global Investors Fund - Allianz Food Security, the Underlying Fund will no longer adhere to the Taiwan restrictions.
- In respect of Allianz Global Investors Fund – Allianz Asia Pacific Income, "Taiwan Restriction Type 2" (as set out in Annex A to this letter) will be applied to the Underlying Fund for alignment with the latest Taiwanese registration requirements. The current reference to "Taiwan Restriction" in the HK Prospectus will be revised to "Taiwan Restriction Type 1" to differentiate from Taiwan Restriction Type 2.
- To align with the Taiwanese registration requirements, the investment exposure limits on Bonds issued under Rule 144A are enhanced as set out in the above table in respect of Allianz Global Investors Fund – Allianz Asia Pacific Income.

- In respect of Allianz Global Investors Fund – Allianz Asia Pacific Income, the investment exposure limits on the investment in China A-Shares and/or China B-Shares and/or PRC Bond markets are clarified as set out in the above table.
- For the avoidance of doubt, the miscellaneous changes as set out above do not constitute any actual or material change in the investment objectives and strategies currently adopted by the relevant Underlying Funds in practice.

Save as otherwise disclosed in this letter, the changes detailed in this letter will not (i) result in a material change to the features and risks applicable to the Underlying Funds, (ii) result in other changes in the operation and/or manner in which the Underling Funds are being managed, or (iii) materially prejudice the existing investors' rights or interests. There will be no change in the fee structure, fees and expenses of the Underlying Funds, nor the costs in managing the Underlying Funds following the implementation of the changes as set out in this letter. The costs and/or expenses incurred in connection with the changes detailed in this notice will be borne by the Management Company of the Underlying Funds.

The Hong Kong offering documents of the Underlying Funds (including the HK Prospectus and product key facts statements of the impacted Underlying Funds) will be updated to reflect the above changes, other miscellaneous, administrative and clarificatory amendments in due course. The updated Hong Kong offering documents of the Underlying Funds will be available on the website (hk.allianzgi.com) in due course. Please note that the website has not been reviewed by the SFC.

Actions to take

You do not have to take any action if you wish to remain invested in the Investment Choice(s) regardless of the above changes. Otherwise you may wish to consider switching the units of the Investment Choice(s) 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.

If you need further assistance, feel free to contact your financial adviser or our Customer Service Department on +852 2169 0300 or email us at cs@hengansl.com.hk.

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

Annex A - Taiwan Restriction Type 2

- "*Taiwan Restriction Type 2 means that, in respect of a Sub-Fund,*

  (1) the exposure of its open long positions in financial derivative instruments may not exceed 40% of Sub-Fund assets for purposes of efficient portfolio management, unless otherwise exempted by the Taiwan Financial Supervisory Commission (FSC) and explicitly referred to in the Sub-Fund's individual investment restrictions; whereas the total amount of its open short positions in financial derivative instruments may not exceed the total market value of the corresponding securities required to be held by the Sub-Fund for hedging purposes;

  (2) Investments in securities issued in the PRC's securities markets shall be limited to China A-Shares, China B-Shares, and Debt Securities traded on the China Interbank Bond Market (CIBM), and the total amount invested in such securities, directly or indirectly (including through depositary receipts or similar instruments), shall not exceed 20% of Sub-Fund assets, unless otherwise exempted by the Taiwan Financial Supervisory Commission (FSC) and explicitly referred to in the Sub-Fund's individual investment restrictions;

  (3) its portfolio shall not have securities of Taiwan Equity and/or Bond Market as its primary investment area, and its investments in securities listed or traded on Taiwan Equity and/or Bond Markets shall not exceed 50% of Sub-Fund assets;

  (4) its portfolio may not be invested in gold, spot commodities, and real estate;

  (5) which is classified as an Equity Fund:
    - *a) the total amount invested in Equities must be at least 70% of Sub-Fund assets; and*
    - *b) where the name of the Sub-Fund indicates an investment focus on certain specific objects, areas, or markets, the investment by the Sub-Fund in securities of the relevant objects, areas, or markets must be at least 60% of Sub-Fund assets;*

  (6) which is classified as a Bond Fund:
    - *a) the Bond Fund may not invest in Equities or equity-related securities;*
    - *b) the total amount invested in Convertible Bonds (including corporate bonds with warrants, exchangeable corporate bonds) and/or Contingent Convertible Bonds may not exceed 10% of Sub-Fund assets;*
    - *c) where the Convertible Bonds (including corporate bonds with warrants, or exchangeable corporate bonds) held by the Sub-Fund are converted, subscribed for, or exchanged into Equities upon the occurrence of the relevant conditions, the Sub-Fund shall adjust its holdings to comply with the above requirements within 1 year;*
    - *d) Duration must be no less than 1 year;*
    - *e) the total amount invested in High-Yield Investments Type 1 and High-Yield Investments Type 2 (excluding Convertible Bonds irrespective of their rating), and Bonds issued under Rule 144A shall not exceed 20% of such Sub-Fund assets;*
    - *f) if the Bond Fund's investment in Debt Securities of Emerging Markets is at least 60% of Sub-Fund assets, the total amount invested in High-Yield Investments Type 1 and High-Yield Investments Type 2 (excluding Convertible Bonds irrespective of their rating), and Bonds issued under Rule 144A shall not exceed 40% of such Sub-Fund assets;*
    - *g) if the Bond Fund is classified as a High Yield Bond Fund:*
      - *(i) the total amount invested in High-Yield Investments Type 1 and High-Yield Investments Type 2 shall be at least 60% of Sub-Fund assets;*
      - *(ii) the total amount invested in Bonds issued under Rule 144A may not exceed 40% of the Sub-Fund assets;*

  (7) which is classified as a Multi Asset Fund:
    - *a) min. 70% of Sub-Fund assets shall be invested in Equities, Debt Securities and other fixed income securities in aggregate;*
    - *b) the total amount invested in Equities shall be no more than 90% and no less than 10% of Sub-Fund assets;*
    - *c) and the total amount invested in High-Yield Investments Type 1 and High-Yield Investments Type 2 (excluding Convertible Bonds irrespective of their rating), and Bonds issued under Rule 144A shall not exceed 30% of Sub-Fund assets.*"

私人及機密

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。

有關連繫至下列投資選擇的安聯環球投資基金相連基金之若干變動

除非本信件另有定義，本信件所載詞彙應與安聯環球投資基金(SICAV)日期為2026年4月16日的香港基金章程（「**香港基金章程**」）所述者具有相同涵義。

參考編號	投資選擇名稱
05ZU	安聯全球新興市場高息股票基金 - AT 類累積股份 (美元)
06ZU	安聯中國股票基金 - A 類收息股份 (美元)
10ZU	安聯亞太收益基金 - A 類收息股份 (美元)
19ZU	安聯美元高收益基金 - AT 類累積股份(美元)
25ZU	安聯美國短存續期高收益債券基金 - AT 類累積股份(美元)
D92Z	安聯美國短存續期高收益債券基金 - AMg 類收息股份(美元)
09ZU	安聯香港股票基金 - A 類收息股份 (美元)
04ZU	安聯總回報亞洲股票基金 - AT 類累積股份 (美元)
24ZU	安聯總回報亞洲股票基金 - A 類收息股份(美元)
22ZU	安聯糧食安全基金 - AT 類累積股份 (美元)
03ZU	安聯東方入息基金 - AT 類累積股份 (美元)

（各稱為「**該投資選擇**」，統稱為「**該等投資選擇**」）

我們接獲安聯環球投資基金(SICAV)董事會通知，就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**」)將作出以下變動，由2026年9月22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更新對您的投資或會有所影響。

1. 下列投資選擇及其連繫的相連基金的名稱變動

參考編號	投資選擇名稱
05ZU	安聯全球新興市場高息股票基金 - AT 類累積股份 (美元)

	現時	新訂
更改相連基金名稱	安聯環球投資基金 - 安聯全球新興市場高息股票基金	安聯環球投資基金 - 安聯新興市場高息股票基金

為提高透明度，安聯環球投資基金 - 安聯全球新興市場高息股票基金（Allianz Global Investors Fund - Allianz GEM Equity High Dividend）將在英文名稱中使用新興市場的全稱，即「Emerging Markets」，而非縮寫「EM」，以符合管理公司的基金命名慣例。此項變動不會改變該相連基金的管理方式或其風險取向。

基於以上該相連基金名稱的變動，該投資選擇的名稱亦將由生效日期起更改，如下表所示。

參考編號	類型	現有名稱	更改後的新名稱
05ZU	投資選擇名稱	安聯全球新興市場高息股票基金 - AT類累積股份 (美元)	安聯新興市場高息股票基金 - AT類累積股份 (美元)
	相連基金名稱	安聯環球投資基金 - 安聯全球新興市場高息股票基金	安聯環球投資基金 - 安聯新興市場高息股票基金

2. 該等相連基金投資限制的變動

相連基金名稱	投資限制的變動	
	現時	新訂
安聯環球投資基金 - 安聯亞太收益基金	• 相連基金最多可將30%的資產投資於高收益投資類別1 • 相連基金最多可將10%的資產投資於境內或境外中國股票及／或債務證券 • 台灣限制適用	• 相連基金最多可將 30%的資產投資於高收益投資類別 1（不包括可換股債券，不論其評級為何）及／或根據第 144A 條規則發行的債券 • 相連基金最多可將 10%的資產投資於中國 A 股市場及／或中國 B 股市場及／或中國債券市場 • 台灣限制類別2 適用
安聯環球投資基金 - 安聯中國股票基金	• 相連基金最多可將50%的資產投資於中國A 股市場	• 相連基金最多可將20%的資產投資於中國A 股市場

安聯環球投資基金 - 安聯美元高收益基金 安聯環球投資基金 - 安聯美國短存續期高收益債券基金	*台灣限制條款已包含此限額。*	• 相連基金最多可將10%的資產投資於可換股債券
安聯環球投資基金 - 安聯全球新興市場高息股票基金（將改名為安聯環球投資基金 - 安聯新興市場高息股票基金） 安聯環球投資基金 - 安聯香港股票基金 安聯環球投資基金 - 安聯總回報亞洲股票基金	• 相連基金最多可將30%的資產投資於中國A 股市場	• 相連基金最多可將20%的資產投資於中國A 股市場
安聯環球投資基金 - 安聯糧食安全基金	• 台灣限制適用	*此限制不再適用*
安聯環球投資基金 - 安聯東方入息基金	• 相連基金最多可將30%的資產投資於中國A 股市場	• 相連基金最多可將20%的資產投資於中國A 股市場及／或中國債券市場

- 為提高透明度並反映香港基金章程中台灣相關限制條款所載已適用於該相連基金的現行當地註冊要求，現調整或增設以下投資限制（詳情見上表）:
  - 就安聯環球投資基金 - 安聯美元高收益基金及安聯環球投資基金 - 安聯美國短存續期高收益債券基金而言，投資於可換股債券的持倉限額。
  - 就安聯環球投資基金 - 安聯中國股票基金、安聯環球投資基金 - 安聯全球新興市場高息股票基金（將改名為安聯環球投資基金 - 安聯新興市場高息股票基金）、安聯環球投資基金 - 安聯香港股票基金、安聯環球投資基金 - 安聯總回報亞洲股票基金及安聯環球投資基金 - 安聯東方入息基金而言，投資於中國A 股及／或中國B 股及／或中國債券市場的持倉限額。

- 就安聯環球投資基金 - 安聯糧食安全基金而言，該相連基金將不再受台灣限制條款約束。
- 就安聯環球投資基金 - 安聯亞太收益基金而言，「台灣限制類別2」(載於本信件附件A）將適用於該相連基金，以符合最新的台灣註冊要求。香港基金章程中現時凡有關「台灣限制」的提述，將修訂為「台灣限制類別1」，以便與台灣限制類別2作區分。
- 就安聯環球投資基金 - 安聯亞太收益基金而言，加強披露有關投資於根據第144A 條規則發行的債券的持倉限額（詳情見上表），以符合台灣註冊要求。
- 就安聯環球投資基金 - 安聯亞太收益基金而言，澄清投資於中國A股及／或中國B股及／或中國債券市場的持倉限額（詳情見上表）。
- 為免產生疑問，上文列示的雜項變動並不構成相關該等相連基金現時實際採用的投資目標及策略的任何實際或重大變動。

除本信件另有披露外，本信件中詳述的變動將不會 (i) 對該等相連基金適用的特點及風險構成重大轉變；(ii)導致該等相連基金的營運及／或管理方式出現其他轉變；或(iii)對現有投資者的權利或利益造成重大損害。落實本信件所載變動後，該等相連基金的費用結構、費用及開支，以及管理該等相連基金的成本將不會出現任何轉變。本信件中詳述的變動所招致的成本及／或開支將由該等相連基金的管理公司承擔。

該等相連基金的香港銷售文件（包括香港基金章程及該等受影響相連基金的產品資料概要）將在適當時候作出更新，以反映上述變動、其他雜項、行政及澄清修訂。已更新的該等相連基金的香港銷售文件將在適當時候上載於網站（hk.allianzgi.com）。請注意，此網站未經證監會審閱。

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該等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)及該等相連基金的銷售文件，這些文件可按要求向我們索取並不收取費用。亦可同時瀏覽我們的網頁 www.hengansl.com.hk。

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24日

附件A — 台灣限制類別2

- 「*台灣限制類別2 指(就附屬基金而言):*

(1) 除非獲台灣金融監督管理委員會(「金管會」)另行豁免並明確載於附屬基金的個別投資限制中,否則為有效率投資組合管理目的而投資的金融衍生工具未平倉好倉不得超過附屬基金資產的40%;金融衍生工具的未平倉淡倉總額則不得超過附屬基金需就對沖目的而持有相關證券的總市值;

(2) 除非獲台灣金融監督管理委員會(「金管會」)另行豁免並明確載於附屬基金的個別投資限制中,否則投資於中國證券市場發行的證券,僅限於中國A 股、中國B 股及在中國銀行間債券市場交易的債務證券,且直接或間接(包括透過預託證券或類似工具)投資於該等證券的總額,不得超過附屬基金資產的20%;

(3) 附屬基金的投資組合不得以台灣股票及/或債券市場的證券作為主要投資領域,且其投資於在台灣股票及/或債券市場上市或買賣的證券不得超過附屬基金資產的50%;

(4) 附屬基金的投資組合不得投資於黃金、現貨商品及房地產;

(5) 若被分類為股票基金:

a) 投資於股票的總額必須最少為附屬基金資產的70%;及

b) 若附屬基金的名稱顯示其投資重點集中於某些特定對象、地區或市場,則附屬基金投資於相關對象、地區或市場的證券必須最少為附屬基金資產的60%;

(6) 若被分類為債券基金:

a) 債券基金不得投資於股票或股票相關證券;

b) 投資於可換股債券(包括附權證企業債券、可交換企業債券)及/或應急可轉債的總額不得超過附屬基金資產的10%;

c) 若附屬基金持有的可換股債券(包括附權證企業債券或可交換企業債券)在相關條件觸發時轉換、認購或交換為股票,附屬基金須於一年內調整其持倉以符合上述規定;

d) 存續期不得少於一年;

e) 投資於高收益投資類別1 和高收益投資類別2(不包括可換股債券,不論其評級為何)及根據第144A條規則發行的債券的總額不得超過有關附屬基金資產的20%;

f) 若債券基金將其最少60%的資產投資於新興市場債務證券,則投資於高收益投資類別1 和高收益投資類別2(不包括可換股債券,不論其評級為何)及根據第144A 條規則發行的債券的總額將不得超過有關附屬基金資產的40%;

g) 若債券基金被分類為高收益債券基金:

(i) 投資於高收益投資類別1 和高收益投資類別2 的總額須最少為附屬基金資產的60%;

(ii) 投資於根據第144A 條規則發行的債券的總額不得超過附屬基金資產的40%;

(7) 若被分類為多元資產基金:

a) 附屬基金最少70%的資產須投資於股票、債務證券及其他固定收益證券(總計);

b) 投資於股票的總額不得超過附屬基金資產的90%及不得少於附屬基金資產的10%;

c) 而投資於高收益投資類別1 和高收益投資類別2(不包括可換股債券,不論其評級為何)及根據第144A條規則發行的債券的總額將不得超過附屬基金資產的30%。」