

Date: 28 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.

Change to the underlying fund corresponding to the following investment choice of Franklin Templeton Asia Fund Series

Unless otherwise specified herein, capitalized terms used in this letter shall have the meanings assigned to such terms in the Explanatory Memorandum of the Franklin Templeton Asia Fund Series (“**Franklin Templeton**”) dated August 2025, as amended from time to time (the “**Explanatory Memorandum**”).

Reference code	Name of investment choice
D65T	Franklin Templeton Asia Fund Series - Franklin Select APAC Quality Income Fund - A (Mdis) USD

(The “**Investment Choice**”)

We have been informed by Franklin Templeton Investments (Asia) Limited, manager of Franklin Templeton, that the following change will be made to the underlying fund corresponding to the Investment Choice (the “**Underlying Fund**”), which will take effect from 30 September 2026 (the “**Effective Date**”). As the unitholders of the Investment Choice, the following change applicable to the Underlying Fund may have implications for your investment.

Change to the investment management structure

Currently, the Manager has delegated all or part of its investment management functions of the Underlying Fund to Franklin Templeton Investment Management Limited (“**FTIML**”) and Franklin Templeton Australia Limited (“**FTAL**”) as the Investment Managers.

To reflect an internal reorganization of investment personnel responsible for the investment management of the Underlying Fund, it is proposed that FTIML will be removed from the investment management structure of the Underlying Fund. Please refer to the following table for a summary of the change:

Name of underlying fund	Existing investment management structure	Revised investment management structure (with effect from the Effective Date)
Franklin Templeton Asia Fund Series – Franklin Select APAC Quality Income Fund	<u>Investment Managers</u> Franklin Templeton Investment Management Limited	<u>Investment Manager</u> ¹

¹ The investment manager under the revised investment management structure currently acts as a discretionary investment manager or sub-manager of other existing underlying funds that are authorized by the Securities and Futures Commission (“**SFC**”). SFC authorization is not a recommendation or endorsement of a scheme nor does it guarantee the commercial merits of a scheme or its performance. It does not mean the scheme is suitable for all investors nor is it an endorsement of its suitability for any particular investor or class of investors.

	and	Franklin Templeton Australia Limited ²
	Franklin Templeton Australia Limited	

The Manager and FTAL are wholly-owned subsidiaries of Franklin Templeton, Inc. (formerly known as Franklin Resources, Inc.).

Save as disclosed above, the change set out above will not cause any changes in (i) the investment objective and policy, features or risk profile of the Underlying Fund, and (ii) the operation and/or the manner in which the Underlying Fund is being managed. Consequently, the above change is not expected to materially prejudice the rights or interests of the unitholders. The investment team at Franklin Templeton has always managed assets based on a team approach and the Underlying Fund will continue to be managed according to the same principles.

The change set out in this letter will not give rise to any change in the fee level/cost in managing the Underlying Fund. Any costs and/or expenses in connection with the change (for instance, mailing and printing costs) will be borne by the Manager.

The Explanatory Memorandum and the Product Key Facts Statement of the Underlying Fund will be updated to reflect the above change in due course. An updated version of the Explanatory Memorandum and the Product Key Facts Statement of the Underlying Fund will be available from the Manager's website at www.franklintempleton.com.hk³.

Actions to take

You do not have to take any action if you wish to remain invested in the Investment Choice regardless of the above changes. Otherwise you may wish to consider switching the units of the Investment Choice 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 Hotline on +852 2169 0300 or email us at cs@hengansl.com.hk.

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

² Primarily regulated by the Australian Securities and Investments Commission.

³ The website has not been reviewed by the SFC.

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，請仔細閱讀本信件內容，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)有限公司對本信件內容的準確性負責。

有關下列連繫至富蘭克林鄧普頓亞洲基金系列的投資選擇的相連基金之變更

除另有規定外，本信件內所用的詞語與富蘭克林鄧普頓亞洲基金系列（「富蘭克林鄧普頓」）日期為 2025 年 8 月的基金說明書（經不時修訂）（「基金說明書」）所界定者具相同涵義。

參考編號	投資選擇名稱
D65T	富蘭克林鄧普頓亞洲基金系列 - 富蘭克林智選亞太高評級入息基金 - A(每月派息)美元

（稱為「該投資選擇」）

我們接獲富蘭克林鄧普頓的經理人 - 富蘭克林鄧普頓投資(亞洲)有限公司通知，就有關連繫至該投資選擇的相連基金(稱為「該相連基金」)將作出以下變更，其將由 2026 年 9 月 30 日（「生效日期」）起生效。作為該投資選擇的單位持有人，以下有關該相連基金的變更對您的投資或會有所影響。

投資管理架構之變更

目前，經理人把其有關該相連基金的全部或部分投資管理職能轉授予擔任投資經理的 Franklin Templeton Investment Management Limited（「FTIML」）及 Franklin Templeton Australia Limited（「FTAL」）。

為反映負責該相連基金投資管理的投資人員的內部重組，建議將 FTIML 從該相連基金的投資管理架構中移除。有關變更概要，請參閱下表：

相連基金名稱	現有投資管理架構	經調整的投資管理架構 （由生效日期起生效）
富蘭克林鄧普頓亞洲基金系列 - 富蘭克林智選亞太高評級入息基金	投資經理 Franklin Templeton Investment Management Limited 及 Franklin Templeton Australia Limited	投資經理 ¹ Franklin Templeton Australia Limited ²

經理人及 FTAL 均為 Franklin Templeton, Inc.（前稱 Franklin Resources, Inc.）的全資附屬公司。

除上文披露者外，上述變更不會導致 (i) 該相連基金的投資目標及政策、特徵或風險概況，及 (ii) 該相連基金的營運及 / 或現時管理方式發生任何變化。因此，上述變更預計不會嚴重損害單位持有人的權利或利益。富蘭克林鄧普頓的投資團隊素來以團隊策略管理資產，該相連基金將繼續以同樣的原則經營。

本信件所載之變更將不會導致該相連基金的收費水平 / 管理該相連基金的成本發生任何變化。有關此變更的任何費用及 / 或開支（例如，郵寄及印刷費用）將由經理人承擔。

基金說明書及該相連基金的產品資料概要將適時更新，以反映上述變更。基金說明書及該相連基金的產品資料概要的更新版本可於經理人網站 www.franklintempleton.com.hk³ 下載。

¹ 經調整的投資管理架構下的各投資經理現時擔任其他獲證券及期貨事務監察委員會（「證監會」）認可的現有基金之委託投資經理或分經理。證監會認可並非為對某一計劃作出推介或認可，亦不是對該計劃的商業利弊或表現作出保證。不代表該計劃適合所有投資者，或認許該計劃適合任何個別投資者或任何類別的投資者。

² 主要受澳大利亞證券及投資事務監察委員會監管。

³ 本網站未經證監會審核。

應採取的行動

若您欲在上述變動後繼續投資該投資選擇，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、於計劃內所提供的投資選擇及連繫至投資選擇的相連基金的詳細資料(包括但不限於投資目標及政策，風險因素及費用)，請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，請聯絡您的理財顧問，或致電客戶服務熱線+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 28 日