



**Heng An
Standard Life**
恒安標準人壽

+852 2169 0300

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: 31 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.

Updates to the underlying funds corresponding to the following investment choices of Schroder International Selection Fund (“Schroder”)

Any terms not defined in this letter shall have the same meaning as in the Prospectus of Schroder (“**Prospectus**”).

Reference Code	Name of investment choice
05CU	Schroder International Selection Fund - Asian Bond Total Return - A1
09CU	Schroder International Selection Fund - BIC (Brazil, India, China) – A1
10CU	Schroder International Selection Fund - China Opportunities - A1
11CU	Schroder International Selection Fund - Emerging Asia - A1
12CE	Schroder International Selection Fund - Emerging Europe - A1
16CE	Schroder International Selection Fund - EURO Corporate Bond - A1
07CE	Schroder International Selection Fund - EURO Liquidity - A1
01CU	Schroder International Selection Fund - Global Climate Change Equity - A1
02CU	Schroder International Selection Fund - Global Emerging Market Opportunities - A1
20CU	Schroder International Selection Fund - Global Gold - A
13CU	Schroder International Selection Fund - Greater China - A1
14CH	Schroder International Selection Fund - Hong Kong Dollar Bond - A1
04CH	Schroder International Selection Fund - Hong Kong Equity - A1
15CU	Schroder International Selection Fund - Taiwanese Equity - A1
06CU	Schroder International Selection Fund - US Dollar Liquidity - A1
18CU	Schroder International Selection Fund - US Large Cap - A1
19CU	Schroder International Selection Fund - US Small & Mid-Cap Equity - A1
21CU	Schroder International Selection Fund - Global Sustainable Growth - A1 USD Acc
22CE	Schroder International Selection Fund - Emerging Europe - Y9#
D43C	Schroder International Selection Fund - Asian Dividend Maximiser - A USD Dis MF
D70C	Schroder International Selection Fund - Multi-Asset Growth and Income - A USD Dis MF2
D85C	Schroder International Selection Fund - Global Credit Income - A HKD Dis MF
D86C	Schroder International Selection Fund - Global Credit Income - A USD Dis MF
D108	Schroder International Selection Fund - Multi-Asset Growth and Income - A HKD Dis MF

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

Temporary suspended, until further notice.

We have been informed by the Board of Directors of Schroder of the following changes or updates to the Hong Kong offering documents of Schroder and the underlying funds corresponding to the Investment Choices (each an “**Underlying Fund**” and collectively, the “**Underlying Funds**”), comprising the Prospectus and Hong Kong Covering Document of Schroder and the Product Key Facts Statements of the Underlying Funds (“**Hong Kong Offering Documents**”), which have been effective from 17 July 2026. As the unitholders of the Investment Choices, the following changes or updates applicable to the Underlying Funds may have implications for your investment.

1. Updates to liquidity risk management framework

The Prospectus has been updated to provide that:

- (a) at least two appropriate liquidity management tools have been selected for each Underlying Fund, taking into account the Underlying Funds’ investment strategy, liquidity profile and redemption policy. In this context, swing pricing and redemption gates have been selected as the main liquidity management tools for all the Underlying Funds;
- (b) in accordance with applicable laws and regulations, Schroder also has the possibility to implement the following liquidity management tools, which are available for all Underlying Funds, in exceptional circumstances and where justified having regard to the interests of the investors of the concerned Underlying Fund:
 - temporary suspension of subscriptions and redemptions;
 - temporary activation of side pockets;
- (c) Schroder may decide to activate liquidity management tools in normal or stressed market conditions, as it considers appropriate, taking into account the best interests of the investors of the Underlying Funds; and
- (d) together with the Management Company, the Directors have established internal policies and procedures detailing the activation, deactivation and calibration of any selected liquidity management tool and the operational and administrative arrangements for the use of such tool.

2. Clarification to the investment policy of the underlying fund corresponding to the below investment choice

Reference Code	Name of investment choice
D70C	Schroder International Selection Fund - Multi-Asset Growth and Income - A USD Dis MF2
D108	Schroder International Selection Fund - Multi-Asset Growth and Income - A HKD Dis MF

The investment policy of the Underlying Fund has been updated to clarify that its investment is subject to any restrictions provided in Appendix I of the Prospectus.

Save as disclosed above, Schroder confirms that in relation to the amendments or changes set out above:

- there are no changes to how the Underlying Funds are managed;
- the investment style, investment philosophy and risk profile of the Underlying Funds remain the same; and
- the fees chargeable in respect of the Underlying Funds as stated in the Hong Kong Offering Documents remain the same.

The Hong Kong Offering Documents of the Underlying Funds will be updated to reflect the changes set out above and will be available at www.schroders.com.hk¹.

Actions to take

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

¹ This website has not been reviewed by the SFC.

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)有限公司對本信件的內容的準確性負責。

有關連繫至以下施羅德環球基金系列(「施羅德」)的投資選擇的相連基金的更新

本信件中未有界定的任何用詞與施羅德的發行章程(「發行章程」)的用詞具有相同涵義。

參考編號	投資選擇名稱
05CU	施羅德環球基金系列 - 亞洲債券 - A1 股
09CU	施羅德環球基金系列 - 新興三國股票 (巴西、印度及中國) - A1 股
10CU	施羅德環球基金系列 - 中國優勢 - A1 股
11CU	施羅德環球基金系列 - 新興亞洲 - A1 股
12CE	施羅德環球基金系列 - 新興歐洲 - A1 股
16CE	施羅德環球基金系列 - 歐元企業債券 - A1 股
07CE	施羅德環球基金系列 - 歐元流動 - A1 股
01CU	施羅德環球基金系列 - 環球氣候變化策略 - A1 股
02CU	施羅德環球基金系列 - 新興市場優勢 - A1 股
20CU	施羅德環球基金系列 - 環球黃金 - A 股
13CU	施羅德環球基金系列 - 大中華 - A1 股
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
15CU	施羅德環球基金系列 - 台灣股票 - A1 股
06CU	施羅德環球基金系列 - 美元流動 - A1 股
18CU	施羅德環球基金系列 - 美國大型股 - A1 股
19CU	施羅德環球基金系列 - 美國中小型股票 - A1 股
21CU	施羅德環球基金系列 - 環球持續增長 - A1 類別 (美元累積)
22CE	施羅德環球基金系列 - 新興歐洲 - Y9 股 [#]
D43C	施羅德環球基金系列 - 亞洲股息 - A 股(美元收息)MF
D70C	施羅德環球基金系列 - 環球股債增長收息 - A 類別(美元收息)MF2
D85C	施羅德環球基金系列 - 環球收息債券 - A 類別(港元收息)MF
D86C	施羅德環球基金系列 - 環球收息債券 - A 類別(美元收息)MF
D108	施羅德環球基金系列 - 環球股債增長收息 - A 類別(港元收息)MF

(各稱為「該投資選擇」，統稱為「該等投資選擇」)

暫停交易，直至另行通知

我們接獲施羅德董事會通知，以下對施羅德及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」)的香港發售文件(包括施羅德的發行章程和香港說明文件及該等相連基金的產品資料概要，(合稱為「香港發售文件」)作出的更改或更新，並已自2026年7月17日起生效。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. 流動性風險管理框架的更新

發行章程已予更新，以規定以下各項：

- 經考慮該等相連基金的投資策略、流動性狀況及贖回政策，已針對每隻該相連基金選定至少兩項適當的流動性管理工具。就此而言，波動定價及贖回門檻已被選定為所有該等相連基金的主要流動性管理工具；
- 根據適用的法律及規例，施羅德亦可能在特殊情況及經考慮相關該相連基金投資者利益後認為有充分理由下，對所有該等相連基金實施以下流動性管理工具：
 - 暫停認購及贖回；
 - 暫時啟動側袋；
- 在正常或受壓市況下，施羅德可在其視為情況適當及經考慮該等相連基金投資者最佳利益的前提下，決定啟動流動性管理工具；及
- 董事已連同管理公司制定內部政策及程序，詳述任何選定流動性管理工具的啟動、停用及校準事宜，以及使用有關工具的操作與行政安排。

2. 連繫至下列投資選擇的相連基金的投資政策的澄清

參考編號	投資選擇名稱
D70C	施羅德環球基金系列 - 環球股債增長收息 - A 類別(美元收息)MF2
D108	施羅德環球基金系列 - 環球股債增長收息 - A 類別(港元收息)MF

該相連基金的投資政策已予更新，以澄清其投資受發行章程附件I所規定的任何限制所約束。

除上文所披露外，施羅德確認，就上文所載的修訂或更改而言：

- 該等相連基金的管理方式並無變更；
- 該等相連基金的投資風格、投資理念及風險概況維持不變；及
- 如香港發售文件所述就該等相連基金收取的費用維持不變。

香港發售文件將予更新以反映上文所載的更改，並將可於www.schroders.com.hk¹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31日

¹ 此網站未經證監會審閱。