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: 2 September 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.

Fund merger of the underlying fund corresponding to Allianz Food Security - Class AT Acc (USD) (Reference Code: 22ZU) (the "Investment Choice")

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

We have been informed by the board of directors of Allianz Global Investors Fund ("**Allianz**") on 1 September 2026 that they have decided to merge the underlying fund corresponding to the Investment Choice, namely, Allianz Global Investors Fund - Allianz Food Security (the "**Merging Underlying Fund**") into Allianz Global Investors Fund – Allianz Clean Planet (the "**Receiving Underlying Fund**") (the "**Merger**"), effective on 20 October 2026 ("**Merger Date**").

From 1 September 2026, the Merging Underlying Fund no longer accepts subscription. Therefore, we will not accept: (1) any new premiums/contributions (including premiums/contributions by way of additional contributions and switch-ins) towards the Investment Choice, and (2) any new allocation instructions for investing regular premiums/contributions towards the Investment Choice **with immediate effect**.

As the unitholders of the Investment Choice, the following changes applicable to the Merging Underlying Fund may have implications for your investment. Details of the changes are set out as below.

Current Reference Code	Reference Code After the Merger	Type	Current Name	Name After the Merger
22ZU	26ZU	Name of the investment choice	Allianz Food Security - Class AT Acc (USD)	Allianz Clean Planet - Class AT Acc (USD)
		Name of the underlying fund	Allianz Global Investors Fund - Allianz Food Security	Allianz Global Investors Fund - Allianz Clean Planet

Background and rationale for the Merger

Allianz Global Investors constantly reviews the investment opportunities on offer to its investors to ensure that its products are meeting customer needs and objectives. As part of this review, it is considered that merging the Merging Underlying Fund into the Receiving Underlying Fund will streamline the product range and will offer the investors of the Merging Underlying Fund a more cost-effective and operational efficient investment alternative by way of economies of scale as a result of pooling together the assets of the Merging Underlying Fund and Receiving Underlying Fund.

After careful consideration, and in accordance with Art. 24 of the Articles of Incorporation of Allianz, the board of directors of Allianz concluded that it would be in the best interest of the investors to merge the Merging Underlying Fund into the Receiving Underlying Fund on the Merger Date.

As at 31 July 2026, the fund size of the Merging Underlying Fund is around USD 28.3 million, and the fund size of the Receiving Underlying Fund is around USD 34.5 million.

Comparison of principal features of the Merging Underlying Fund and the Receiving Underlying Fund

Please refer to **Appendix 1** for a principal features comparison of the Merging Underlying Fund and Receiving Underlying Fund including the investment objectives and policies, key risks and fees. You may also refer to the current HK Prospectus and product key facts statements of the Merging Underlying Fund and Receiving Underlying Fund for details. Copies of which are available on Allianz's website (hk.allianzgi.com). Note that the website has not been reviewed by the SFC.

Repositioning of the Merging Underlying Fund portfolio prior to the Merger

The comparison of the Merging Underlying Fund and the Receiving Underlying Fund has revealed several differences in the investment objectives, principles and restrictions as described in Appendix 1, Part B of the HK Prospectus. For that reason, the portfolio of the Merging Underlying Fund will be repositioned into the portfolio of the Receiving Underlying Fund prior to the Merger. The costs related to investment management decisions for managing the Merging Underlying Fund prior to the Merger, including the repositioning costs, estimated to be around 0.12% of the Net Asset Value of the Merging Underlying Fund, will be borne by the Merging Underlying Fund. **Investors who remain in the Merging Underlying Fund during the repositioning period will be subject to the repositioning costs.**

To ensure that operational activities are completed on time, the repositioning will start on 12 October 2026. The goal is for the Merging Underlying Fund to mirror the portfolio of the Receiving Underlying Fund ahead of the Merger to avoid any merger-related trading activity in the Receiving Underlying Fund. Securities in markets where their transfer from the Merging Underlying Fund to the Receiving Underlying Fund is not possible or would result in an unfavorable transfer cost will be sold prior to the Merger. **Please note that the Merging Underlying Fund may need to deviate from its contractual investment objective, principles and restrictions during the repositioning period.**

Merger Procedure

On the Merger Date, the assets and liabilities of the Merging Underlying Fund will be transferred to the Receiving Underlying Fund. The Merging Underlying Fund will be dissolved without going into liquidation and will cease to exist on the Merger Date.

The number of shares for the relevant share class of the Receiving Underlying Fund to be allocated will be determined by multiplying the number of shares held in the relevant share class in the Merging Underlying Fund by the relevant exchange ratio. The exchange ratio for the relevant share class is calculated by dividing the net asset value per share of such share class of the Merging Underlying Fund by the Net Asset Value per share of the corresponding share class of the Receiving Underlying Fund on the Merger Date. The aggregate value of the shares in the Receiving Underlying Fund will be equal to the aggregate value of the shares held in the Merging Underlying Fund on the Merger Date.

The Merging Underlying Fund will not distribute any income for the distributing share classes for the period running from the last distribution date (i.e. 15 December 2025) to the Merger Date, such income (if any) will be included in the calculation of the net asset value per share of the Merging Underlying Fund for determining the exchange ratio on the Merger Date.

The costs and expenses associated with the Merger will be borne by Allianz Global Investors GmbH, the management company of the Merging Underlying Fund. The Merging Underlying Fund has no unamortized preliminary expenses. Apart from the costs related to investment management decisions (including repositioning) for managing the Merging Underlying Fund prior to the Merger, as mentioned in Section headed "Repositioning of the Merging Sub-Fund portfolio prior to the Merger", no additional costs will be charged on the Merging Underlying Fund in connection with the Merger.

Impact of the Merger

As a result of the Merger, on the Merger Date, unitholders of the Investment Choice who have not redeemed their notional units before the Switching Cut-off Time as defined in the "**Action to take**" section of this letter will become unitholders of the investment choice corresponding to the Receiving Underlying Fund and will receive the corresponding new notional units in the investment choice corresponding to the Receiving Underlying Fund ("**New Notional Units**") based on the "Exchange Ratio" paragraph mentioned below.

Exchange Ratio

The number of New Notional Units to be allocated to unitholders of the Investment Choice will be determined by multiplying the number of notional units held in the Investment Choice by the exchange ratio. The exchange ratio will be calculated by dividing the net asset value per share of such share class of the Merging Underlying Fund by the net asset value per share of the corresponding share class of the Receiving Underlying Fund on the Merger Date.

Unitholders of the Investment Choice should note that the number of New Notional Units which they will receive as a result of the Merger may be different from the number of notional units they held in the Investment Choice due to the differences in net asset value per notional unit between the Investment Choice and investment choice corresponding to the Receiving Underlying Fund. While the number of notional units may differ from what an unitholder had in the Investment Choice, the aggregate value of the New Notional Units to be issued to an unitholder of the Investment Choice on the Merger Date will be equal to the aggregate value of the notional units of the Investment Choice held by such unitholder on the Merger Date.

Actions to take

(i) **For policyholders with existing regular premiums/contributions allocation towards the Investment Choice**
As the Merging Underlying Fund no longer accepts subscription from 1 September 2026, all your future premiums/contributions directed towards the Investment Choice has been redirected to to BGF US Dollar Reserve Fund – USD (A2) (Reference Code: 28MU) (the "**Default Investment Choice**"), free of charge, on 1 September 2026, without further notice.

You may submit a request to us to redirect your subsequent regular premiums/contributions allocation to other investment choice(s) available under the Plan, free of charge.

Please note that the investment objectives and strategy, the investment universe and the fees of the underlying fund corresponding to the Default Investment Choice may differ from those of the Merging Underlying Fund. For details of the Default Investment Choice, please refer to the **Appendix 2**.

(ii) **For policyholders with existing holdings of the notional units of the Investment Choice**
You may submit a request to us for switching-out your notional units from the Investment Choice to other investment choice(s) available under the Plan, free of charge, **at or before 3:00 p.m., Hong Kong time, on 8 October 2026 (the "Switching Cut-off Time")**. If we do not receive any instructions from you by the Switching Cut-off Time, all your holdings of notional units of the Investment Choice will be automatically converted into the notional units of the investment choice corresponding to the Receiving Underlying Fund based on the Exchange Ratio paragraph mentioned above, free of charge, on the Merger Date, without further notice.

Redemption and switching from the Investment Choice will cease after the Switching Cut-off Time. Unitholders of the Investment Choice may deal in their newly issued notional units of the investment choice corresponding to the Receiving Underlying Fund from **21 October 2026**.

Please note that switching of investment choices and/or redirection of regular premiums/contributions allocation is free of charge.

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 1

Comparison of principal features of the Merging Underlying Fund and the Receiving Underlying Fund

	The Merging Underlying Fund	**The Receiving Underlying Fund**
Name of investment choice	Allianz Food Security - Class AT Acc (USD)	Allianz Clean Planet - Class AT Acc (USD)
Reference code of investment choice	22ZU	26ZU
Name of underlying fund	Allianz Global Investors Fund - Allianz Food Security	Allianz Global Investors Fund – Allianz Clean Planet
Management company of underlying fund	Allianz Global Investors GmbH	
Share class of underlying fund	AT	
Currency of investment choice	USD	
Currency of underlying fund	USD	
<u>Investment objectives, policies and related risks of underlying fund</u>		
Investment objective	*"Long-term capital growth by investing in global Equity Markets with a focus on companies engaging in the area of food security in accordance with E/S characteristics.* *In this context, the Sub-Fund invests in accordance with the SDG-Aligned Strategy."*	"*Long-term capital growth by investing in global Equity Markets with a focus on companies with an engagement in the area of enabling a cleaner environment in accordance with E/S characteristics.* *In this context, the Sub-Fund invests in accordance with the SDG-Aligned Strategy*."
Permissible Asset Classes	*"Sub-Fund assets are invested in accordance with E/S characteristics (including certain exclusion criteria)."*	
	"Min. 70% of Sub-Fund assets are invested in Equities with a focus on companies engaging in the area of food security. Companies engaging in the core theme of food security are companies which offer products and/or services that improve food management practices across the entire supply chain with the purpose of improving sustainability of the agricultural practices, natural resource efficiency, and affordability and quality of food as targeted by the following SDGs: *a) SDG No. 2: Zero Hunger (e.g. end hunger, achieve food security and improved nutrition and promote sustainable agriculture)* *b) SDG No. 3: Good Health and Well-Being (e.g. ensure healthy lives and promote well-being for all at all ages)* *c) SDG No. 6: Clean Water and Sanitation (e.g. access to clean water and proper sanitation)* *d) SDG No. 13: Climate Action (e.g. take urgent action to combat climate change and its impacts)* *e) SDG No. 14: Life Below Water (e.g. conserve and sustainably use the oceans, seas and marine resources)* *f) SDG No. 15: Life on Land (e.g. sustainably manage forests, combat desertification, halt and reverse land degradation, halt biodiversity loss)"*	*"Min. 70% of Sub-Fund assets are invested in Equities with a focus on companies with an engagement in the area of enabling a cleaner environment. Companies engaging in the area of enabling a cleaner environment are companies which offer products and/or services with active positive contribution to the improvement of challenges related to three key dimensions of a clean environment which include the core themes (i) clean land, (ii) energy transition, and (iii) clean water as targeted by the following SDGs:* *a) SDG No. 2: Zero Hunger*[1] *b) SDG No. 3: Good health and well-being* *c) SDG No. 6: Clean water and sanitation* *d) SDG No. 7: Affordable and clean energy* *e) SDG No. 9: Industry, innovation and infrastructure* *f) SDG No. 11: Sustainable cities and communities* *g) SDG No. 12: Responsible consumption and production* *h) SDG No. 13: Climate action* *i) SDG No. 14: Life below water* *j) SDG No. 15: Life on land"*

[1] The underlying fund's investment focuses on companies engaging in the area of enabling a cleaner environment would increase the availability of clean land with sustainable agriculture and aquaculture, resulting in an abundant food supply from sustainable sources and achieving the SDG of zero hunger.

<table>
<tr><th></th><th>The Merging Underlying Fund</th><th>The Receiving Underlying Fund</th></tr>
<tr><td></td><td colspan="2">“Max. 50% of Sub-Fund assets may be invested in Emerging Markets”</td></tr>
<tr><td></td><td colspan="2">“Up to 25% of Sub-Fund assets may be invested in money market instruments and/or held in time deposits and/or (up to 20% of Sub-Fund assets) in deposits at sight and/or (up to 10% of Sub-Fund assets) in money market funds for liquidity management .”</td></tr>
<tr><td></td><td colspan="2">“Max. 10% of Sub-Fund assets may be invested in convertible Debt Securities, thereof max. 10% of Sub-Fund assets may be invested in contingent convertible bonds.”</td></tr>
<tr><td></td><td colspan="2">“Max. 10% of Sub-Fund assets may be invested into the China A-Shares market.”</td></tr>
<tr><td></td><td colspan="2">“SDG-Aligned Strategy (including exclusion criteria) applies.”</td></tr>
<tr><td></td><td colspan="2">“Hong Kong Restriction applies.”</td></tr>
<tr><td></td><td colspan="2">“Taiwan Restriction will no longer apply from 22 September 2026 (subject to the regulatory approval being currently examined)”</td></tr>
<tr><td></td><td>“Sub-Fund acts as a registered FPI.”</td><td></td></tr>
<tr><td></td><td colspan="2">“GITA Restriction Equity Sub-Funds applies”</td></tr>
<tr><td>Benchmark</td><td colspan="2">MSCI AC World (ACWI) Total Return Net, Degree of Freedom: significant. Expected Overlap: major</td></tr>
<tr><td>Investment focus</td><td>“Global Equities with a focus on companies with an engagement in the area of food security in accordance with E/S characteristics.”</td><td>“Global Equities with a focus on companies with an engagement in the area of enabling a cleaner environment in accordance with E/S characteristics.”</td></tr>
<tr><td>Net Derivative Exposure</td><td colspan="2">“The Sub-Fund’s net derivative exposure may be up to 50% of the Sub-Fund’s net asset value.”</td></tr>
<tr><td>Binding Elements of the Investment Strategy incl. Exclusion Criteria</td><td colspan="2">“As a first step, the Management Company applies the following exclusion criteria, i.e., does not directly invest in securities issued by companies:”</td></tr>
<tr><td></td><td colspan="2">“- Securities issued by issuers severely violating principles and guidelines such as the Principles of the United Nations Global Compact, the OECD Guidelines for Multinational Enterprises, and the United Nations Guiding Principles for Business and Human Rights,”</td></tr>
<tr><td></td><td colspan="2">“- Securities issued by issuers developing, producing, using, maintaining, offering for sale, distributing, storing, or transporting controversial weapons (anti-personnel mines, cluster munitions, chemical weapons, biological weapons, depleted uranium, white phosphorus, and nuclear weapons outside of the non-proliferation treaty),”</td></tr>
<tr><td></td><td>“- Securities issued by issuers deriving more than 10% of their revenues from thermal coal extraction,”</td><td>“- Securities issued by issuers deriving more than 1% of their revenues from exploration, mining, extraction, distribution or refining of thermal coal,”</td></tr>
<tr><td></td><td colspan="2">“- Securities issued by issuers that are active within the utility sector and generating more than 20% of their revenues from coal,”</td></tr>
<tr><td></td><td></td><td>“- Securities issued by issuers deriving more than 10% of their revenues from the exploration, extraction, distribution or refining of oil fuels,”</td></tr>
<tr><td></td><td></td><td>“- Securities issued by issuers deriving more than 50% of their revenues from the exploration, extraction, manufacturing or distribution of gaseous fuels,”</td></tr>
<tr><td></td><td></td><td>“- deriving more than 50% of their revenues from electricity generation with a GHG Intensity of more than 100g CO2 e/kWh,”</td></tr>
<tr><td></td><td colspan="2">“- Securities issued by issuers involved in the production of tobacco, or deriving more than 5% of their revenues from the distribution of tobacco.”</td></tr>
<tr><td></td><td colspan="2">“- Securities issued by sovereign issuers qualified with a score as “not free” by the Freedom House Index (unless otherwise stated in a Sub-Fund’s individual investment restrictions). The Freedom House Index is collated by Freedom House, an American research institute, which measures political rights and civil liberties, and evaluates countries according to a wide range of criteria relating to democratic performance and the functioning of government.”</td></tr>
<tr><td></td><td colspan="2">“- At least 80% of the Sub-Fund’s portfolio is invested in issuers which pursue business activities that contribute with a minimum of 20% to one or more SDGs and/or Taxonomy Objectives. The basis for the calculation of the 80% threshold is the Sub-Fund’s net asset value except instruments for which no sustainable investment share can reasonably be calculated, e.g. cash, derivatives and deposits.
- For qualitative assessment, the Management Company may consider, amongst other things, (i) whether the investee company’s business activities do not significantly harm the environment or social objectives, by reference to the investee company’s PAI Indicators which include, but are not limited to, greenhouse gas emissions, carbon footprint, energy consumption, biodiversity, emissions to water, hazardous waste, as well as social and employee matters and are used to measure how the investee company’s business activities negatively impact sustainability factors; and (ii) whether the investee company follows good governance practices.</td></tr>
</table>

	The Merging Underlying Fund	The Receiving Underlying Fund
	*- In assessing a security or issuer, the Management Company makes use of a range of tools (including a proprietary tool) and data sources, including but not limited to proprietary and external fundamental research and external Environmental, Social and Governance (“**ESG**”) ratings for consideration in the selection process of a security or issuer and/or engagement with the issuer (whether before or after investment).”*	
Key Risk Factors	• Investment risk/general market risk • SDG-Aligned Strategy investment risk • Risk relating to food security industry • Emerging market risk • Currency risk • Company-specific risk • Derivatives risk • Risk related to distribution out of capital and distribution effectively out of capital • RMB risk	• Investment risk/general market risk • SDG-Aligned Strategy investment risk • Risk relating to industry with an engagement in the area of enabling a cleaner environment • Emerging market risk • Currency risk • Company-specific risk • Derivatives risk • Risk related to distribution out of capital and distribution effectively out of capital • RMB risk
<u>Fees paid out of the underlying fund assets</u>		
Management Fee (all-in-Fee) p.a.	Actual: 1.90% Maximum: 2.35%	
Ongoing charges over a year[2]	1.95%	

[2] The ongoing charges figures are calculated based on the costs incurred by the underlying fund over a half-year period divided by the average net assets over the same period based on the information in the latest unaudited semi-annual report of Allianz for the period ended 31 March 2026. It is provided for each share class available within the underlying fund. This figure may vary from year to year. It includes All-in-Fee plus the Luxembourg tax (Taxe d’Abonnement) and excludes transaction cost. Rounding differences may occur.

Appendix 2

The Default Investment Choice

Name of investment choice	**BGF US Dollar Reserve Fund - USD (A2)**
Reference Code	28MU
Name of underlying fund	BlackRock Global Funds - US Dollar Reserve Fund
Name of management company of underlying fund	BlackRock (Luxembourg) S.A.
Share class of underlying fund	A2
Currency of investment choice	USD
Currency of underlying fund	USD
Investment universe of underlying fund	USD Money Market - Short Term
Derivative fund	The underlying fund's net derivative exposure may be up to 50% of the underlying fund's net asset value.
Objectives and investment strategy of the underlying fund	To offer returns in line with money market rates consistent with preservation of capital and liquidity by investing its assets exclusively in US dollar denominated short-term assets and cash in accordance with the requirements of the Regulation (EU) 2017/1131 of the European Parliament and Council of 14 June 2017 on money market funds and any delegated regulation published pursuant to it. The underlying fund will invest only in securities with a legal maturity at issuance or residual maturity of 397 days or less and the underlying fund will maintain a weighted average maturity of 60 days or less and a weighted average life of 120 days or less. The underlying fund (i) may invest in derivatives for hedging purposes only; (ii) may, at the discretion of the Investment Adviser of underlying fund, enter into eligible reverse repurchase transactions for both liquidity management purposes and for permitted investment purposes; and (iii) does not invest in any synthetic asset backed securities (which are securities whose income is derived from financial derivative instruments on a pool of reference assets).
Ongoing charges over a year of the underlying fund	0.55% The ongoing charges figure for a class is based on the costs and expenses of that class with reference to the annual report of the underlying fund for the year ended 31 August 2025. The figure may vary from year to year.

私人及機密

保單計劃 ： [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。

有關連繫至安聯糧食安全基金 - AT類累積股份 (美元) (參考編號: 22ZU)(「該投資選擇」)之相連基金的合併事宜

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日期為2026年4月的香港基金章程（「**香港基金章程**」）所述者具有相同涵義。

我們於2026年9月1日接獲安聯環球投資基金(「**安聯**」) 董事會的通知，他們已決定將連繫至該投資選擇之相連基金，安聯環球投資基金 - 安聯糧食安全基金(「**被合併相連基金**」)合併至安聯環球投資基金 - 安聯潔淨地球基金(「**接收相連基金**」) (「**合併**」)，於2026年10月20日起生效(「**合併日期**」)。

由2026年9月1日起，被合併相連基金不再接受認購。因此，**由即日起**，我們將不會接納(1)對該投資選擇的任何新保費 / 供款（包括透過額外供款及轉入繳納的保費 / 供款），及(2)對該投資選擇投入定期保費 / 供款的任何新的分配指示。

作為該投資選擇的單位持有人，以下有關被合併相連基金的變動對您的投資或會有所影響。變動的詳情如下:

現有參考編號	合併後的參考編號	類型	現時名稱	合併後的名稱
22ZU	26ZU	投資選擇的名稱	安聯糧食安全基金 - AT 類累積股份(美元)	安聯潔淨地球基金 - AT 類累積股份(美元)
		相連基金的名稱	安聯環球投資基金 - 安聯糧食安全基金	安聯環球投資基金 - 安聯潔淨地球基金

合併的背景及理由

安聯投資不斷檢討為投資者提供的投資機會，以確保產品滿足客戶的需要及目標。作為本次檢討的一部份，安聯投資認為將被合併相連基金併入接收相連基金，將可精簡產品範圍，並透過匯集被合併相連基金和接收相連基金的資產而產生規模經濟效益，為被合併相連基金的投資者提供更具成本效益及營運效率的投資選擇。

經過審慎考慮後，並根據安聯組織章程第24條，安聯董事會作出結論，認為於合併日期把被合併相連基金併入接收相連基金將符合投資者的最佳利益。

截至2026年7月31日，被合併相連基金的基金規模約為2,830萬美元，而接收相連基金的基金規模約為3,450萬美元。

被合併相連基金與接收相連基金主要特點的比較

請參閱**附錄一**了解被合併相連基金與接收相連基金主要特點的比較，包括投資目的及政策、主要風險及收費。您亦可參閱現時的香港基金章程及被合併相連基金和接收相連基金的產品資料概要，以了解詳情。有關文件可於安聯網站（hk.allianzgi.com）下載。請注意，此網站未經證監會審閱。

在合併前重新配置被合併相連基金的投資組合

被合併相連基金與接收相連基金的比較揭示了香港基金章程附錄一乙部所述投資目標、原則及限制的若干差異。因此，被合併相連基金的投資組合將於合併前重新配置為接收相連基金的投資組合。於合併前管理被合併相連基金的投資管理決策相關費用（包括重新配置費用，估計約為被合併相連基金資產淨值的0.12%）將由被合併相連基金承擔。**在重新配置期間仍持有被合併相連基金的投資者將須承擔重新配置費用。**

為確保營運活動準時完成，重新配置將於2026年10月12日開始。目標是讓被合併相連基金於合併前複製接收相連基金的投資組合，以避免接收相連基金進行任何合併相關交易。倘若被合併相連基金的證券無法轉移至接收相連基金，或轉移會導致不利的轉移成本，該等市場證券將於合併前出售。**請注意，在重新配置期間，被合併相連基金可能需要偏離其訂明的投資目標、原則及限制。**

合併程序

於合併日期，被合併相連基金的資產及負債將轉移至接收相連基金。被合併相連基金將在不進行清盤的情況下解散，並將於合併日期不再繼續存在。

分配至接收相連基金的相關股份類別的股份數目，將以持有的被合併相連基金相關股份類別的股份數目乘以相關換股比率計算。相關股份類別的換股比率是以在合併日期被合併相連基金有關股份類別的每股資產淨值除以接收相連基金相應股份類別的每股資產淨值計算。接收相連基金股份總值將相等於在合併日期所持有的被合併相連基金股份總值。

於最後分派日（即2025年12月15日）至合併日期期間，被合併相連基金將不會就收息股份類別分派任何收入，有關收入（如有）將被納入計算被合併相連基金的每股資產淨值，以釐定於合併日期的換股比率。

有關合併的費用及開支將由被合併相連基金的管理公司 Allianz Global Investors GmbH 承擔。被合併相連基金並無未攤銷的初期費用。除「在合併前重新配置被合併附屬基金的投資組合」一節所述於合併前管理被合併相連基金的投資管理決策相關費用（包括重新配置）外，被合併相連基金不會因合併而被收取額外費用。

合併的影響

基於此合併，由合併日期起，在本信件「**應採取的行動**」一節定義的轉換截止時間前未有贖回該投資選擇名義單位的單位持有人，將成為連繫至接收相連基金的投資選擇的單位持有人，並按下文「換股比率」段落所述收到連繫至接收相連基金的投資選擇的某個數目的新名義單位（「**新名義單位**」）。

換股比率

配置予該投資選擇的單位持有人的新名義單位數目將按於該投資選擇中持有的名義單位數目乘以換股比率計算得出。換股比率是以在合併日期被合併相連基金該股份類別的每股資產淨值除以於接收相連基金相應股份類別的每股資產淨值計算。

該投資選擇的單位持有人請注意，由於該投資選擇與連繫至接收相連基金的投資選擇之間的每名義單位資產淨值存在差異，彼等因合併而將收到的新名義單位數目可能有別於在該投資選擇中持有的名義單位數目。儘管名義單位數目或有別於單位持有人在該投資選擇中所持有的名義單位數目，但於合併日期配發予該投資選擇的單位持有人的新名義單位的總值將相等於其合併日期於該投資選擇所持名義單位的總值。

應採取的行動

(i) **對於現存定期保費 / 供款分配至該投資選擇的保單持有人**
由於被合併相連基金由2026年9月1日起不再接受申購，因此由2026年9月1日起，您對該投資選擇未來的所有保費 / 供款已免費轉移至貝萊德美元貨幣基金 - 美元（A2股）（參考編號：28MU）（「**預設投資選擇**」），不作另行通知。

您向我們遞交申請將您隨後的定期保費 / 供款免費轉移至計劃內可供銷售的其他投資選擇。

請注意，連繫至預設投資選擇的相連基金的投資目標及策略、投資範圍及費用可能有別於被合併相連基金。有關預設投資選擇的詳情，請參閱**附錄二**。

(ii) **對於持有該投資選擇現有名義單位的保單持有人**
您可於**香港時間2026年10月8日下午3時正或之前（「轉換截止時間」）**向我們提交申請，將您於該投資選擇的名義單位免費轉出至計劃內可供銷售的其他投資選擇。若我們於轉換截止時間之前沒有收到您的任何指示，則您於該投資選擇持有的所有名義單位，將於合併日期按上文的「換股比率」段落所述免費自動轉換為連繫至接收相連基金的投資選擇的名義單位，不另作通知。

該投資選擇的贖回和轉換將於轉換截止時間後終止。該投資選擇的單位持有人可以自**2026年10月21日**起買賣連繫至接收相連基金的投資選擇的名義單位。

務請注意，轉換投資選擇及 / 或轉移定期保費 / 供款分配將不收取費用。

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。您亦可瀏覽我們的網站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 或發送電郵至 cs@hengansl.com.hk。

恒安標準人壽（亞洲）有限公司
客戶服務部
謹啟
日期: 2026年9月2日

附錄一

被合併相連基金與接收相連基金的主要特徵比較

<table>
<tr><th></th><th>被合併相連基金</th><th>接收相連基金</th></tr>
<tr><td>投資選擇名稱</td><td>安聯糧食安全基金 - AT類累積股份 (美元)</td><td>安聯潔淨地球基金 - AT類累積股份 (美元)</td></tr>
<tr><td>投資選擇參考編號</td><td>22ZU</td><td>26ZU</td></tr>
<tr><td>相連基金名稱</td><td>安聯環球投資基金 - 安聯糧食安全基金</td><td>安聯環球投資基金 - 安聯潔淨地球基金</td></tr>
<tr><td>相連基金管理公司</td><td colspan="2">Allianz Global Investors GmbH</td></tr>
<tr><td>相連基金股份類別</td><td colspan="2">AT</td></tr>
<tr><td>投資選擇貨幣</td><td colspan="2">美元</td></tr>
<tr><td>相連基金貨幣</td><td colspan="2">美元</td></tr>
<tr><td colspan="3">相連基金投資目標及政策以及相關風險</td></tr>
<tr><td>投資目標</td><td>「根據環境／社會特點投資於環球股票市場，並專注於在糧食安全領域從事業務的公司，以達致長期資本增值。

在此背景下，本附屬基金根據符合SDG策略作出投資。」</td><td>「根據環境／社會特點投資於環球股票市場，並專注於從事促進潔淨環境的公司，以達致長期資本增值。

在此背景下，本附屬基金根據符合SDG策略作出投資。」</td></tr>
<tr><td rowspan="11">核准資產類別</td><td colspan="2">「本附屬基金根據環境／社會特點（包括若干排除準則）將資產作出投資。」</td></tr>
<tr><td>「本附屬基金最少將70%的資產投資於在糧食安全領域從事業務的公司的股票。從事糧食安全核心主題的公司，即提供可改善整個供應鏈糧食管理實務措施的產品及⁄或服務的公司，這些產品及⁄或服務旨在改善農業實務措施的可持續發展、天然資源效率，以及糧食的可負擔程度和質素，以下列SDG為目標：
a) 第2項SDG：零飢餓（例如：消除飢餓，實現糧食安全，改善營養狀況和促進可持續農業）
b) 第3項SDG：良好健康與福祉（例如：確保健康的生活方式，促進各年齡段人群的福祉）
c) 第6項SDG：清潔飲水和衛生設施（例如：為所有人提供清潔飲用水和適當環境衛生）
d) 第13項SDG：氣候行動（例如：採取緊急行動應對氣候變化及其影響）
e) 第14項SDG：水下生物（例如：保護和可持續利用海洋和海洋資源）
f) 第15項SDG：陸地生物（例如：可持續管理森林、防治荒漠化，制止和扭轉土地退化，遏制生物多樣性的喪失）」</td><td>「本附屬基金最少將70%的資產投資於股票，並專注於從事促進潔淨環境的公司從事促進潔淨環境的公司，即提供產品及／或服務，以對克服有關潔淨環境三個關鍵方面的挑戰作出主動正面貢獻的公司，其中包括(i)清潔土地、(ii)能源轉型，以及(iii) 清潔飲水，以下列SDG為目標：
a) 第2項SDG：零飢餓[1]
b) 第3項SDG：良好健康與福祉
c) 第6項SDG：清潔飲水和衛生設施
d) 第7項SDG：經濟適用的清潔能源
e) 第9項SDG：產業創新和基礎設施
f) 第11項SDG：可持續城市和社區
g) 第12項SDG：負責任消費和生產
h) 第13項SDG：氣候行動
i) 第14項SDG：水下生物
j) 第15項SDG：陸地生物」</td></tr>
<tr><td colspan="2">「本附屬基金最多可將50%的資產投資於新興市場。」</td></tr>
<tr><td colspan="2">「為進行流通性管理，本附屬基金最多可將25%的資產投資於貨幣市場票據及／或持作定期存款及／或（最多20%的附屬基金資產）即期存款 及／或（最多10%的附屬基金資產）投資於貨幣市場基金。」</td></tr>
<tr><td colspan="2">「本附屬基金最多可將10%的資產投資於可換股債務證券，其中最多10%的附屬基金資產可投資於應急可轉債。」</td></tr>
<tr><td colspan="2">「本附屬基金最多可將10%的資產投資於中國A股市場。」</td></tr>
<tr><td colspan="2">「符合SDG策略（包括排除準則）適用。」</td></tr>
<tr><td colspan="2">「香港限制適用。」</td></tr>
<tr><td colspan="2">「台灣限制將自2026年9月22日起不再適用（惟須待目前正在審批的監管批准）」</td></tr>
<tr><td>「本附屬基金作為註冊FPI行事。」</td><td></td></tr>
<tr><td colspan="2">「股票附屬基金的GITA限制適用。」</td></tr>
<tr><td>指標</td><td colspan="2">MSCI綜合世界總回報（淨額）指數。自由度：重大。預期重疊程度：重大</td></tr>
<tr><td>投資重點</td><td>「根據環境／社會特點投資於環球股票，並專注於在糧食安全領域從事業務的公司。」</td><td>「根據環境／社會特點投資於環球股票，並專注於從事促進潔淨環境的公司。」</td></tr>
<tr><td>衍生工具風險承擔淨額</td><td colspan="2">「本附屬基金的衍生工具風險承擔淨額最高可達本附屬基金資產淨值的50%。」</td></tr>
<tr><td rowspan="6">投資策略的約束要素（包括排除準則）</td><td colspan="2">「第一步，管理公司採用以下排除準則，即不直接投資於以下公司發行的證券：」</td></tr>
<tr><td colspan="2">「- 嚴重違反聯合國全球契約原則、經合組織跨國企業指引及聯合國工商企業與人權指導原則等原則及指引的發行機構所發行的證券；」</td></tr>
<tr><td colspan="2">「- 研發、生產、使用、維持、出售、分銷、儲存或運送具爭議性武器（殺傷人員地雷、集束彈藥、化學武器、生物武器、貧鈾、白磷及《核武器不擴散條約》範圍外的核武器）的發行機構所發行的證券；」</td></tr>
<tr><td>「- 超過10%收益來自開採動力煤的發行機構所發行的證券；」</td><td>「- 超過1%收益來自勘探、開採、提取、分銷或提煉動力煤的發行機構所發行的證券；」</td></tr>
<tr><td colspan="2">「- 活躍於公用事業及超過20%收益來自煤炭的發行機構所發行的證券；」</td></tr>
<tr><td></td><td>「- 超過10%收益來自勘探、提取、分銷或提煉</td></tr>
</table>

[1] 本相連基金的投資集中於從事促進潔淨環境的公司，可增加具可持續農業和水產養殖的清潔土地供應，令來自可持續來源的糧食供應充裕，從而達致零飢餓的 SDG。

<table>
<tr><th></th><th>被合併相連基金</th><th>接收相連基金</th></tr>
<tr><td rowspan="6"></td><td></td><td>*石油燃料的發行機構所發行的證券；」*</td></tr>
<tr><td></td><td>*「- 超過50%收益來自勘探、提取、製造或分銷氣體燃料的發行機構所發行的證券；」*</td></tr>
<tr><td></td><td>*「- 超過50%收益來自發電（造成的溫室氣體強度超過100g CO2 e/kWh）」*</td></tr>
<tr><td colspan="2">*「- 業務涉及生產煙草或超過5%收益來自分銷煙草的發行機構所發行的證券。」*</td></tr>
<tr><td colspan="2">*「- 獲自由之家指數給予「不自由」評分的主權發行機構所發行的證券（除非附屬基金的個別投資限制另有說明）。自由之家指數是由美國研究機構自由之家編製，有關指數量度不同國家的政治權利及公民自由，並根據有關民主表現及政府運作的一系列準則對國家進行評估。」*</td></tr>
<tr><td colspan="2">*「- 本附屬基金至少 80% 的投資組合投資於所從事業務活動至少有 20% 對一項或多項 SDG 及／或分類規例目標作出貢獻的發行機構。計算 80% 門檻的基礎為本附屬基金的資產淨值，但不包括無法合理計算可持續投資比例的工具，例如現金、衍生工具及存款。*
- 就定性評估而言，投資經理可能考慮（其中包括）：(i) 參考被投資公司的PAI指標，評估被投資公司的業務活動是否不會對環境或社會目標構成重大損害；該等指標包括但不限於溫室氣體排放、碳足跡、能源消耗、生物多樣性、水域排放量、有害廢料，以及社會和員工事宜，並用以量度被投資公司的業務活動如何對可持續發展因素產生負面影響；及 (ii) 被投資公司是否遵循良好的管治操守。
*- 在評估一項證券或發行機構時，管理公司利用一系列工具（包括專有工具）及數據來源，包括但不限於專有及外部基本因素研究及外部環境、社會和管治（「**ESG**」）評級，以便在證券或發行機構的揀選過程中作出考慮及/或與發行機構進行互動協作（不論是在投資前或後）。」*</td></tr>
<tr><td>主要風險因素</td><td>• 投資風險／一般市場風險
• 符合SDG策略投資風險
• 糧食安全行業相關風險
• 新興市場風險
• 貨幣風險
• 公司特定風險
• 衍生工具風險
• 與從資本分派及實際上從資本分派相關的風險
• 人民幣風險</td><td>• 投資風險／一般市場風險
• 符合SDG策略投資風險
• 從事促進潔淨環境行業的相關風險
• 新興市場風險
• 貨幣風險
• 公司特定風險
• 衍生工具風險
• 與從資本分派及實際上從資本分派相關的風險
• 人民幣風險</td></tr>
<tr><td colspan="3"><u>從相連基金資產支付的費用</u></td></tr>
<tr><td>管理費（單一行政管理費）年率</td><td colspan="2">實際: 1.90%
最高: 2.35%</td></tr>
<tr><td>每年持續收費比率[2]</td><td colspan="2">1.95%</td></tr>
</table>

[2] 持續收費比率乃根據截至 2026 年 3 月 31 日止期間最新未經審核半年度報告的資料，按相連基金於半年度期間所產生的成本除以同期平均淨資產計算。相連基金內可供認購的各個股份類別均提供這個比率。此數據按年而異，包括單一行政管理費及盧森堡稅（Taxe d' Abonnement），交易成本並不包括在內。基於以四捨五入進位，可能出現偏差。

附錄二

預設投資選擇

投資選擇名稱	**貝萊德美元貨幣基金 - 美元 (A2股)**
參考編號	28MU
相連基金名稱	貝萊德全球基金 - 美元貨幣基金
相連基金的管理公司名稱	BlackRock (Luxembourg) S.A.
相連基金的股份類別	A2
投資選擇貨幣	美元
相連基金貨幣	美元
相連基金的投資組別	貨幣市場 - 美元（短期）
衍生產品基金	否 相連基金的衍生工具風險承擔淨額最多可達相連基金資產淨值的50%。
相連基金的目標及投資策略的要點	相連基金以在保持資本及流動性的情況下提供符合貨幣市場利率的回報為目標。相連基金按照2017年6月14日有關貨幣市場基金的歐洲議會及理事會規例(EU)2017/1131及據以發佈的任何轉授規例的規定，將其全部資產投資於以美元計值的短期資產和現金。 相連基金只會投資於發行時的法定期限或剩餘期限為397日或以下的證券，而且相連基金將維持60日或以下的加權平均到期日及120日或以下的加權平均期限。 相連基金(i)只可為進行對沖而投資於衍生工具；(ii)可在投資顧問酌情決定下為流動性管理目的及允許投資目的而訂立合資格逆回購交易；及(iii)並不投資於任何合成資產抵押證券（即其收入來自滙集參考資產金融衍生工具的證券）。
相連基金的全年經常性開支比率	0.55% 經常性開支比率數字乃參考相連基金截至2025年8月31日止年度的年報，根據該類別的成本及開支而計算。有關數字每年均可能有所變動。