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: 3 November 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 Investment Funds

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 Investment Funds ("**Franklin Templeton**") dated August 2026, as amended from time to time (the "**Explanatory Memorandum**").

Reference code	Name of investment choice
33TU	Franklin Templeton Investment Funds - Templeton Emerging Markets Fund - A acc

(The "**Investment Choice**")

We have been informed by Franklin Templeton Investments (Asia) Limited, Hong Kong Representative of Franklin Templeton, of the following change to the underlying fund corresponding to the Investment Choice (the "**Underlying Fund**"). As the unitholders of the Investment Choice(s), the following change applicable to the Underlying Fund may have implications for your investment.

Benchmark changes for the Underlying Fund

The board of directors of Franklin Templeton has decided to add the "MSCI Emerging Markets 10/40 Index" as a secondary benchmark Franklin Templeton Investment Funds - Templeton Emerging Markets Fund, effective 21 December 2026. The Underlying Fund's primary benchmark, the "MSCI Emerging Markets Index", will remain unchanged.

Why Franklin Templeton makes this change?

The addition of the "MSCI Emerging Markets 10/40 Index" as a secondary benchmark provides an additional performance comparator aligned with UCITS diversification requirements.

Impact

All other features of the Underlying Fund remain the same and there will be no impact on the asset allocation, risk profile or on the fees charged to the Underlying Fund.

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The costs and/or expenses (including printing costs of shareholder notice from Franklin Templeton) associated with the above change and other changes to the affected underlying funds of Franklin Templeton will be approximately HKD 25,000 and shall be charged and allocated to the Underlying Fund and the affected underlying funds of Franklin Templeton based on the pro rata share of their respective Net Asset Value.

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The Explanatory Memorandum and the Product Key Facts Statement of the Underlying Fund will be updated to reflect the above changes in due course. An updated version of the Hong Kong offering documents of Franklin Templeton will be available for download from the Hong Kong Representative's website at www.franklintempleton.com.hk[1].

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 change. 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

[1] 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。

有關下列連繫至富蘭克林鄧普頓投資基金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投資基金 (「**富蘭克林鄧普頓**」) 日期為 2026 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
33TU	富蘭克林鄧普頓投資基金 - 鄧普頓新興市場基金 - A 累算

(稱為「**該投資選擇**」)

我們接獲富蘭克林鄧普頓的香港代表富蘭克林鄧普頓投資 (亞洲) 有限公司通知以下有關連繫至該投資選擇的相連基金(稱為「**該相連基金**」)的變更。作為該投資選擇的單位持有人，以下有關該相連基金的變動對您的投資或會有所影響。

該相連基金的基準變更

富蘭克林鄧普頓董事局已決定為富蘭克林鄧普頓投資基金 - 鄧普頓新興市場基金增設「摩根士丹利新興市場 10/40 指數」作為次要基準，自 2026 年 12 月 21 日起生效。該相連基金的主要基準「摩根士丹利新興市場指數」將維持不變。

為何富蘭克林鄧普頓作出此項變更？

增設「摩根士丹利新興市場 10/40 指數」作為次要基準，可為該相連基金提供另一項符合 UCITS 多元化投資規定的業績比較基準。

影響

該相連基金的所有其他特徵均維持不變，且不會對該相連基金的資產配置、風險概況或所收取的費用造成任何影響。

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與上述變更及富蘭克林鄧普頓受影響的相連基金的其他變更相關的費用及 / 或開支 (包括富蘭克林鄧普頓的股東通知的印刷費用) 預計約為 25,000 港元，應由該相連基金及富蘭克林鄧普頓受影響的相連基金按其各自的資產淨值的比例承擔。

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基金說明書及該等相連基金的產品資料概要將適時更新，以反映上述變更。富蘭克林鄧普頓的香港發售文件的更新版本可於香港代表網站 www.franklintempleton.com.hk[1]下載。

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)，請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。

[1] 網站未經證監會審核。

恒安標準人壽（亞洲）有限公司
客戶服務部
謹啟

日期：2026 年 11 月 3 日