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: 12 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 Ninety One Global Strategy Fund

Reference code	Name of investment choice
03IU	Ninety One GSF Global Gold Fund - A acc

(The "**Investment Choice**")

We have been informed by the Management Company and the directors of Ninety One Global Strategy Fund ("**GSF**") of the following change to the underlying fund corresponding to the Investment Choice (the "**Underlying Fund**"), which will be effective on or around 3 December 2026. As the unitholders of the Investment Choice, the following change applicable to the Underlying Fund may have implications for your investment.

Appointment of a sub-investment manager of the Underlying Fund

The Management Company and the directors of GSF informed us that the Ninety One UK Limited (the '**Investment Manager**') will appoint Ninety One Singapore Pte. Limited as a sub-investment manager (the '**Sub-Investment Manager**') of the Underlying Fund on or around 3 December 2026.

The Sub-Investment Manager is established as a private limited liability company, having its registered office at 138 Market Street, CapitaGreen, #27-02 Singapore 048946 and is regulated by the Monetary Authority of Singapore.

The Sub-Investment Manager, in common with the Investment Manager, is a member of the Ninety One group. The Sub-Investment Manager will work with the Investment Manager in managing the assets and investments of the Underlying Fund in accordance with the investment policy.

The reason for the appointment of the Sub-Investment Manager is due to a member of the Underlying Fund's investment team at the Investment Manager relocating from the United Kingdom to Singapore. The Investment Manager believes the appointment of the Sub-Investment Manager will ensure continuity of the investment team of the Underlying Fund.

The investment policy of the Underlying Fund will remain unchanged and the investment objective and style, as well as risk profile will remain the same.

Fees and costs

The appointment of the Sub-Investment Manager will not result in any change to the current level of management fees or other fees charged. The fees of the Sub-Investment Manager will be paid by the Investment Manager out of its management fee. The costs associated with implementing the appointment, such as legal and administrative costs, are included under the "Operating and Administrative Expenses" as set out in Section 9.8 of the GSF's Prospectus. The Management Company and the Board of Directors of GSF will allocate these operating and administrative expenses across the range of GSF funds on a fair and equitable basis. The contribution of the Underlying Fund is estimated to be

approximately 0.00039% of the Underlying Fund's net asset value. The above arrangements are not prejudicial to the shareholders of any GSF sub-funds.

Underlying Fund document updates

The Hong Kong offering documents of GSF will be updated to reflect the appointment described in this letter.

An updated version of the Hong Kong offering documents of GSF will be available on GSF's website, www.ninetyone.com/hk[1], after December 2026.

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。

有關下列連繫至晉達環球策略基金的投資選擇的相連基金之變更

參考編號	投資選擇名稱
03IU	晉達環球策略基金 - 環球黃金基金 - A 累積股份

(稱為「**該投資選擇**」)

我們接獲晉達環球策略基金(“**GSF**”)的管理公司及董事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，將於 2026 年 12 月 3 日一或前後生效。作為該投資選擇的單位持有人，以下有關該相連基金的變動對您的投資或會有所影響。

委任該相連基金的副投資經理

GSF 的管理公司及董事通知我們 Ninety One UK Limited (「**投資經理**」)將於 2026 年 12 月 3 日或前後委任 Ninety One Singapore Pte. Limited 作為該相連基金的副投資經理(「**副投資經理**」)。

副投資經理是一家私人有限公司，其註冊辦事處位於 138 Market Street, CapitaGreen, #27-02 Singapore 048946，並受新加坡金融管理局規管。

副投資經理與投資經理同為晉達集團的成員。副投資經理與投資經理將按照該相連基金各自的投資政策共同管理該相連基金的資產和投資。

委任副投資經理的原因是該相連基金的其中一名隸屬投資經理的投資團隊成員從英國遷往新加坡。投資經理認為委任副投資經理將確保該相連基金的投資團隊保持連貫性。

該等基金的投資政策將維持不變，其投資目標和風格，以及風險概況亦將保持不變。

成本費用

委任副投資經理將不會導致目前收取的管理費或其他費用水平有任何改變。副投資經理的費用將由投資經理自其管理費中支付。與是次委任相關的成本(例如法律和行政費用等)，將包括在 GSF 的發售章程第 9.8 節內的「營運及行政費用」。GSF 的管理公司及董事局將在公平公正的基礎下於 GSF 系列基金之間攤分該等營運及行政費用。該相連基金所分擔的費用預計約為其資產淨值的 0.00039%。上述安排不會損害 GSF 基金股東的利益。

該相連基金文件的更新

GSF 的香港銷售文件將作出更新，以反映本信件所述的委任。

經更新的 GSF 的香港銷售文件將可於 2026 年 12 月後在 GSF 的網站 www.ninetyone.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。

[1] 此網站並未經證監會審閱。

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 11 月 12 日