



Heng An
Standard Life
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cs@hengansl.com.hk

Date: 27 October 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 MGF - Harmony Portfolios Sterling Balanced Fund - Class C (Reference Code: P283) (the “Investment Choice”)

Capitalized terms used herein shall have the same meaning as defined in the Hong Kong Offering Documents of MGF (the “Offering Documents”).

We have been informed by the board of directors of MGF (the “Board of Directors”) that it has decided to merge the underlying fund corresponding to the Investment Choice, namely, MGF - Harmony Portfolios Sterling Balanced Fund (the “Absorbed Underlying Fund”) into MGF - Harmony Portfolios Global Balanced Fund (the “Receiving Underlying Fund”) (the “Merger”), effective on 27 November 2026 (the “Effective Date”).

Due to the Merger, 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 Absorbed 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
P283	P285	Name of the investment choice	MGF - Harmony Portfolios Sterling Balanced Fund - Class C	MGF - Harmony Portfolios Global Balanced Fund – C GBP Hedged
		Name of the underlying fund	MGF - Harmony Portfolios Sterling Balanced Fund	MGF - Harmony Portfolios Global Balanced Fund

Background and rationale for the Merger

The investments of the Absorbed Underlying Fund have a bias to investments in the United Kingdom and the shares of the Absorbed Underlying Fund are available in GBP. The Absorbed Underlying Fund is not expected to attract significant inflows in the future as research from the distribution chain indicates that many investors would prefer a more global asset allocation available in GBP. The Receiving Underlying Fund has a global allocation, with a bias to the United States of America which is in line with global exposures and also has share classes available that will hedge the global exposure to GBP. The assets under management of the Absorbed Underlying Fund have been steadily reducing over the last 2 years and are likely to reach a level that no longer permits an economically reasonable management in the near future. As such, the Board of Directors believe that a merger is in the best interests of investors.

Based on the above and below mentioned information, the Board of Directors has decided to proceed with the merger by absorption of the Absorbed Underlying Fund into the Receiving Underlying Fund, in accordance with article 1(20)(a) of the law of 17 December 2010 on undertakings for collective investment, article 26 of the articles of association of the MGF (the “**Articles**”) and with the terms set out in the Offering Documents. The Merger has been approved by the *Commission de Surveillance du Secteur Financier* (the “**CSSF**”).

Comparison of key features of the Absorbed Underlying Fund and the Receiving Underlying Fund

The main characteristics of the Absorbed Underlying Fund and the Receiving Underlying Fund, as described in the Offering Documents and in the respective key facts statement (“**KFS**”) are similar and will remain the same after the Effective Date.

The Absorbed Underlying Fund and the Receiving Underlying Fund have different geographical bias and base currency and almost identical investment objective, investment policy, valuation day and dealing day. The other important features between the Absorbed Underlying Fund and the Receiving Underlying Fund such as the global risk exposure, the investment restrictions, the profile of typical investor or the risk factors are identical. Share classes are available that are hedged to GBP in the Receiving Underlying Fund to facilitate the difference in base currency.

The Absorbed Underlying Fund and the Receiving Underlying Fund both have the same risk profile (i.e., risk of capital loss) and are exposed to the same risks (i.e. Equity Risk, Currency Risk, , Sovereign Risk, Fixed Income Investments Risks, Risk of Investing in Sub-Investment Grade and Unrated Instruments, Credit Risk, Political and Economic Instability, Alternative Strategies Risk, General Risks Associated with Hedging and Derivative Instruments, General Risk Associated with Over-the-Counter Transactions, Illiquid Investments).

Please refer to the Appendix for the comparison of the key features of the Absorbed Underlying Fund and the Receiving Underlying Fund including the investment objectives and strategies, key risks and fees.

For details of the Absorbed Underlying Fund and the Receiving Underlying Fund, please refer to their Offering Documents (including the KFS).

Rebalancing of the Absorbed Underlying Fund prior to the Merger

To facilitate the Merger, the portfolio of the Absorbed Underlying Fund will be rebalanced ahead of the Merger during 20 – 26 November 2026. During such period, please note that the Absorbed Underlying Fund may not adhere to its current investment objective and policy temporarily in the process of portfolio rebalancing. For practical reasons, any rebalance may not fully replicate the assets of the Receiving Underlying Fund. The focus of any rebalance will be to align the investments in the Absorbed Underlying Fund with the investment objective and policy of the Receiving Underlying Fund.

The estimated costs to be incurred by the Absorbed Underlying Fund in rebalancing the portfolio will represent less than 0.2% of the net asset value of the Absorbed Underlying Fund but may be higher or lower depending on actual results. To ensure fair treatment to all investors in the Absorbed Underlying Fund, a provision for the estimated costs of rebalance will be made in the Absorbed Underlying Fund as of 19 October 2026.

Merger Procedure

The assets and liabilities of the Absorbed Underlying Fund and the Receiving Underlying Fund will be valued as of the Calculation of exchange ratio date i.e. 27 November 2026 in accordance with the provisions of the Offering Documents and the Articles.

On the Effective Date, the accrued income of the Absorbed Underlying Fund, for instance accounts receivables, accrued interest, and other investment related receivables, will be transferred to the Receiving Underlying Fund as part of the assets and liabilities of the Absorbed Underlying Fund. The Absorbed Underlying Fund will cease to exist as a result of the Merger and thereby will be dissolved on the Effective Date without going into liquidation.

The shares of the Absorbed Underlying Fund will be cancelled on the Effective Date and in exchange for the shares in the Absorbed Underlying Fund, a number of shares of the corresponding share class of the Receiving Underlying Fund will be issued, which is equivalent to the number of shares held in the relevant share class of the Absorbed Underlying Fund multiplied by the relevant exchange ratio.

The exchange ratio in respect of the relevant share class of the Absorbed Underlying Fund will be determined by dividing the net asset value per share of the relevant share class of the Absorbed Underlying Fund, calculated as of the Effective Date by the net asset value per share of the corresponding share class, expressed in the same currency, in the Receiving Underlying Fund as at the same date.

As the reference currency of the Absorbed Underlying Fund and its share class is the same as the reference currency of the Receiving Underlying Fund and its share class, no exchange rate between the reference currency of the corresponding share class shall need to be applied in order to calculate the number of shares of the Receiving Underlying Fund to be issued on the Effective Date in exchange for the existing shares of the share class of the Absorbed Underlying Fund.

In accordance with the above provisions, the respective net asset value per share of the Absorbed Underlying Fund and the Receiving Underlying Fund as at the valuation point on the last business day immediately preceding the Effective Date will not necessarily be the same. Therefore, while the overall value of their holding will remain the same, the number of shares held in the Absorbed Underlying Fund may be different from the number of shares allocated in the Receiving Underlying Fund.

Cost of the Merger

Momentum Global Investment Management Ltd, the Investment Manager, will bear the legal, advisory, audit and administrative costs and expenses associated with the preparation and completion of the Merger.

No other costs will be borne by Hong Kong Investors, save for the rebalancing costs relating to the Absorbed Underlying Fund.

There are no unamortised preliminary expenses outstanding in respect of the Absorbed Underlying Fund.

Impact of the Merger

As a result of the Merger, on the Effective 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 class in the Absorbed Underlying Fund calculated as of the Effective Date by the net asset value per share of the corresponding share class, expressed in the same currency, in the Receiving Underlying Fund calculated as of the Effective 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 that are held by them in the Investment Choice as a result of 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 Effective Date will be equal to the aggregate value of the notional units of the Investment Choice held by such unitholder on the Effective Date, subject to rounding adjustments.

Actions to take

- (i) **For policyholders with existing regular premiums/contributions allocation towards the Investment Choice**
You may submit a request to us to redirect your allocation to other investment choice(s) available under the Plan, free of charge, **at or before 3:00 p.m. Hong Kong time, on 13 November 2026 (the “Redirection Cut-off Time”)**. If we do not receive any instructions from you by the Redirection Cut-off Time, your existing regular premiums/contributions allocation towards the Investment Choice will be automatically redirected to the investment choice corresponding to the Receiving Underlying Fund, free of charge, on 16 November 2026, without further notice.
- (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 17 November 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 Effective 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 Investment Choice from **30 November 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

Comparison of key features of the Absorbed Underlying Fund and the Receiving Underlying Fund

	The Absorbed Underlying Fund	The Receiving Underlying Fund
Name of investment choice	MGF - Harmony Portfolios Sterling Balanced Fund - Class C	MGF - Harmony Portfolios Global Balanced Fund – C GBP Hedged
Reference code of investment choice	P283	P285
Name of underlying fund	MGF - Harmony Portfolios Sterling Balanced Fund	MGF - Harmony Portfolios Global Balanced Fund
Management company of underlying fund	FundRock Management Company S.A.	
Investment manager of underlying fund	Momentum Global Investment Management Limited	
Share class of underlying fund	C	C GBP Hedged
Currency of investment choice	GBP	GBP
Currency of underlying fund	GBP	GBP
<u>Investment objectives, strategies and related risks of underlying fund</u>		
Investment objective	'A majority of the assets in the portfolio will be invested in the <u>United Kingdom</u>, but the underlying fund may also hold investments outside this country. The portfolio aims to provide a balance between capital preservation and capital growth in <u>Sterling</u> with a reduced level of volatility via investments in a wide range of asset classes. The long-term projected weighting of the underlying fund is expected to be 50% in equities over time.'	'A majority of the assets in the portfolio will be invested in the <u>United States</u>, but the underlying fund may also hold investments outside this country. The portfolio aims to provide a balance between capital preservation and capital growth in <u>US Dollars</u> with a reduced level of volatility via investments in a wide range of asset classes. The long-term projected weighting of the underlying fund is expected to be 50% in equities over time.'
Investment strategy	'The investment objective is achieved through investing primarily or up to 100% of the underlying fund's assets via other collective investment schemes. The underlying fund seeks to diversify its portfolio across a broad range of underlying asset classes and currencies in varying proportions over time. These asset classes include equities, fixed income, commodities, alternative strategies, property, money market instruments and other multi-asset portfolios. The underlying fund may only invest in units/shares of schemes authorised by the SFC or in recognised jurisdiction schemes domiciled in Luxembourg, Ireland and the United Kingdom (whether authorised or not), except that not more than 10% of the underlying fund's net asset value may be invested in non-recognised jurisdiction schemes not authorised by the SFC. The underlying fund may invest in the units of collective investment schemes which are also managed by the Investment Manager or an associate of the Investment Manager. In addition, the underlying fund will not invest more than 10% of its net asset value in securities issued by or guaranteed by any single country (including a country, its	'The investment objective is achieved through investing primarily or up to 100% of the underlying fund's assets via other collective investment schemes. The underlying fund seeks to diversify its portfolio across a broad range of underlying asset classes and currencies in varying proportions over time. These asset classes include equities, fixed income, commodities, alternative strategies, property, money market instruments and other multi-asset portfolios. The underlying fund may only invest in units/shares of schemes authorised by the SFC or in recognised jurisdiction schemes domiciled in Luxembourg, Ireland and the United Kingdom (whether authorised or not), except that not more than 10% of the underlying fund's net asset value may be invested in non-recognised jurisdiction schemes not authorised by the SFC. The underlying fund may invest in the units of collective investment schemes which are also managed by the Investment Manager or an associate of the Investment Manager. In addition, the underlying fund will not invest more than 10% of its net asset value in securities issued by or guaranteed by any single country (including a country, its government, a public or local authority or nationalised industry of that country) with a credit rating below investment grade.

	The Absorbed Underlying Fund	The Receiving Underlying Fund
	government, a public or local authority or nationalised industry of that country) with a credit rating below investment grade. Where the underlying fund invests in schemes managed by the Investment Manager or its connected persons, all initial charges on the underlying schemes must be waived. In addition, the Investment Manager may not benefit from a rebate on any fees or charges levied by an underlying scheme or its investment manager. The underlying fund and any underlying scheme may use financial derivative instruments (such as futures, options, swap contracts and forward foreign currency exchange contracts) for the purposes of efficient portfolio management and hedging as permitted under prevailing regulations for a UCITS fund. The underlying fund or any underlying scheme(s) will not use financial derivative instruments extensively or primarily for investment purposes. There will be no borrowing, other than to meet short-term liquidity purposes in this underlying fund. The underlying fund may borrow up to 10% of its total net asset value but only on a temporary basis for the purpose of meeting redemption requests.'	Where the underlying fund invests in schemes managed by the Investment Manager or its connected persons, all initial charges on the underlying schemes must be waived. In addition, the Investment Manager may not benefit from a rebate on any fees or charges levied by an underlying scheme or its investment manager. The underlying fund and any underlying scheme may use financial derivative instruments (such as futures, options, swap contracts and forward foreign currency exchange contracts) for the purposes of efficient portfolio management and hedging as permitted under prevailing regulations for a UCITS fund. The underlying fund or any underlying scheme(s) will not use financial derivative instruments extensively or primarily for investment purposes. There will be no borrowing, other than to meet short-term liquidity purposes in this underlying fund. The Fund may borrow up to 10% of its total net asset value but only on a temporary basis for the purpose of meeting redemption requests.'
Global Risk Exposure	'The underlying fund employs the commitment approach model to measure its global risk exposure.'	'The underlying fund employs the commitment approach model to measure its global risk exposure.'
Investment Restrictions	'The underlying fund shall not have more than a 20% exposure to any individual collective investment scheme. Investments made in any collective investment scheme that is not a UCITS scheme may not exceed 30% of the assets of the underlying fund in aggregate. The underlying fund may borrow up to 10% of its net assets, provided that such borrowings are made only on a temporary basis to facilitate the administration of purchase or sale transactions and/or the redemption or cancellation of its Shares.'	'The underlying fund shall not have more than a 20% exposure to any individual collective investment scheme. Investments made in any collective investment scheme that is not a UCITS scheme may not exceed 30% of the assets of the underlying fund in aggregate. The underlying fund may borrow up to 10% of its net assets, provided that such borrowings are made only on a temporary basis to facilitate the administration of purchase or sale transactions and/or the redemption or cancellation of its Shares.'
Hedging policy	<u>N/A</u>	<u>'In respect of the currency hedged Share Classes detailed above, the Company has the ability to fully hedge the Shares of such Share Classes in relation to the Fund Currency (US Dollar), in line with the Company's Currency and Hedging Policy. The underlying fund's portfolio may have exposure to currencies outside of the Fund Currency, either on a direct or indirect basis. For example, via a collective investment scheme investing in Global Equities. Some of this exposure will be currency hedged such that over three quarters of the underlying fund's currency exposure is to the US Dollar. The currency exposure will be estimated on a look-through basis using the exposures of the</u>

	The Absorbed Underlying Fund	The Receiving Underlying Fund
		<u>underlying holdings. In respect of the currency hedged Share Classes detailed above, the Company will hedge the portion of the Net Asset Value of the hedged Share Class that is estimated to be exposed to the US Dollar.</u> <u>The US Dollar Share Classes are unhedged and will have a similar currency exposure to the underlying fund.</u> <u>In respect of the unhedged non-US Dollar Share Classes detailed above, the Company will not hedge the currency of the Share Class in relation to the Fund Currency (US Dollar). These Share Classes will therefore be subject to fluctuations between the US Dollar and the Share Class currency.</u> <u>The underlying fund's portfolio may have exposure to currencies outside of the Fund Currency, either on a direct or indirect basis. The Investment Manager may choose to hedge a particular currency or group of currencies from time to time but any non-US Dollar exposure will generally be unhedged.</u> <u>The Company will review hedged positions at every valuation point to ensure that (i) over-hedged positions do not exceed 105% of the Net Asset Value of the hedged Classes and (ii) under-hedged positions do not fall short of 95% of the portion of the Net Asset Value of the hedged Classes which is to be hedged against the currency risk.</u> <u>The performance of hedged Share Classes aims to be similar to the performance of equivalent Share Classes in Fund Currency. There is no assurance however that the hedging strategies employed will be effective in delivering performance differentials that are reflective only of interest rate differences adjusted for fees.</u> <u>Where undertaken, the effects of this hedging will be reflected in the Net Asset Value and, therefore, in the performance of such additional Share Class. Similarly, any expenses arising from such hedging transactions will be borne by the Share Class in relation to which they have been incurred.</u> <u>Collateral received in connection with currency hedging transactions (and in particular currency forward transactions) on behalf of currency hedged Share Classes, may be reinvested, in compliance with the applicable investment policy and restrictions of the underlying funds.</u> <u>It should be noted that these hedging transactions may be entered into whether the relevant Share Class currency is declining or increasing in value relative to the Fund Currency</u>

	The Absorbed Underlying Fund	The Receiving Underlying Fund
		<u>and so, where such hedging is undertaken it may substantially protect Investors in the relevant Share Class against a decrease in the value of the Fund Currency relative to the Reference Currency, but it may also preclude Investors from benefiting from an increase in the value of the Fund Currency.</u> <u>In addition, the Investment Manager may hedge the Fund Currency against the currencies in which the underlying assets of the underlying fund are denominated, or the underlying unhedged assets of a target fund are denominated.</u> <u>There can be no assurance that the currency hedging employed will fully eliminate the currency exposure to USD or other currencies held within the underlying fund portfolio.'</u>
Risk Factors	• Equity Risk • Currency Risk • Risk factors relating to United Kingdom • Sovereign Risk • Fixed Income Investments Risks • Risk of Investing in Sub-Investment Grade and Unrated Instruments • Credit Risk • Political and Economic Instability • Alternative Strategies Risk • General Risks Associated with Hedging and Derivative Instruments • General Risk Associated with Over-the-Counter Transactions • Illiquid Investments	• Equity Risk • Currency Risk • Risk factors relating to United States • Sovereign Risk • Fixed Income Investments Risks • Risk of Investing in Sub-Investment Grade and Unrated Instruments • Credit Risk • Political and Economic Instability • Alternative Strategies Risk • General Risks Associated with Hedging and Derivative Instruments • General Risk Associated with Over-the-Counter Transactions • Illiquid Investments
Use of derivatives	“The underlying fund’s net derivative exposure may be up to 50%.”	
<u>Fees paid out of the underlying fund assets</u>		
Investment manager fee (% of NAV)	Up to 2.00%	
Ongoing charges*	2.79%	2.55%

* The on-going charges figure is based on the annualized ongoing expenses for the period July 2025 to June 2026 expressed as a percentage of the underlying fund net asset value as an average over the period.

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)有限公司對本信件內容的準確性負責。

有關連繫至MGF - 和諧組合英鎊平衡基金 - C類別(參考編號: P283)(「該投資選擇」)之相連基金的合併事宜

本信件中的專有辭彙與MGF香港發售文件 (「發售文件」) 中的專有辭彙具有相同涵義。

我們接獲MGF的董事會(「董事會」)的通知，董事會已決議將該投資選擇之相連基金，MGF - 和諧組合英鎊平衡基金(「被合併相連基金」)以吸收合併方式併入MGF - 和諧組合全球平衡基金(「接收相連基金」) (「合併」)，由2026年11月27日起生效(「生效日期」)。

由於合併，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
P283	P285	投資選擇的名稱	MGF - 和諧組合英鎊平衡基金 - C 類別	MGF - 和諧組合全球平衡基金 - C 英鎊對沖
		相連基金的名稱	MGF - 和諧組合英鎊平衡基金	MGF - 和諧組合全球平衡基金

合併的背景及理由

被合併相連基金的投資傾向於英國，且被合併相連基金的股份是以英鎊計價。由於分銷鏈的資料搜集顯示很多投資者會傾向於以英鎊計價且較為全球性的資產分配，預期被合併相連基金在未來不會吸引大量資金流入。接收相連基金有全球性分配，並傾向於與全球風險敞口相符的美國，亦有可以對沖全球風險至英鎊的股份類別。被合併相連基金管理的資產在過去2年持續減少並有可能在近期減至不能再以經濟合理方式管理的水平。因此，董事會認為合併符合投資者的最佳利益。

根據上述及以下資料，董事會已決議按2010年12月17日有關集體投資事業法律第1(20)(a)條、可變資本有限公司的章程細則 (「章程細則」) 第26條及發售文件中列明的條款以吸收合併方式將被合併相連基金併入接收相連基金。合併已獲盧森堡金融業監管委員會 (「CSSF」) 的批准。

被合併相連基金與接收相連基金的主要特點比較

發售文件及其各自的產品資料概要 (「產品資料概要」) 內所述的被合併相連基金與接收相連基金的主要特點相似且在生效日期後亦將保持不變。

被合併相連基金與接收相連基金有不同的地理位置傾向和基礎貨幣以及幾乎相同的投資目標、投資政策、估值日及交易日。被合併相連基金與接收相連基金之間的其他重要特點例如全球風險水平、投資限制、典型投資者概覽或風險因素均相同。接收相連基金亦有可對沖至英鎊的股份類別，以便於處理基礎貨幣之間的差異。

被合併相連基金與接收相連基金有相同的風險狀況 (即資本損失的風險)，亦承受相同的風險 (即股本風險、貨幣風險、主權風險、定息投資風險、投資於非投資等級及未評級工具的風險、信貸風險、政治及經濟不穩定性、另類策略的風險、與對沖及衍生工具有關的一般風險、與場外交易有關的一般風險、流通性低的投資)。

請參閱附錄了解被合併相連基金與接收相連基金的主要特點比較，包括投資目標及政策，主要風險及收費。

有關被合併相連基金與接收相連基金的詳細資料，請參閱其發售文件(包括產品資料概要)。

被合併相連基金投資組合的再平衡

為有助於合併，被合併相連基金的投資組合會在進行合併前，即在2026年11月20日至26日期間內進行再平衡。在此期間，請注意，被合併相連基金在進行投資組合再平衡的過程中，可能暫時不會遵循其現時的投資目標及政策。基於實際原因，任何再平衡可能不會完全複製接收相連基金的資產。再平衡的重點在於使被合併相連基金的投資與接收相連基金的投資目標及政策達成一致。

被合併相連基金因投資組合再平衡而產生的預計成本將低於被合併相連基金資產淨值的0.2%，但實際費用可能因最終結果而高於或低於此數值。為確保被合併相連基金的投資者受到平等對待，被合併相連基金將自2026年10月19日起就再平衡預提預計成本。

合併程序

被合併相連基金與接收相連基金的資產和負債將於計算股份兌換比例當日 (即2026年11月27日)，按發售文件及章程細則的規定進行估值。

在生效日期，被合併相連基金累積的收入，例如應收賬款、累計利息及其他投資相關的應收款項，將作為被合併相連基金的資產和負債的一部分被轉移至接收相連基金。被合併相連基金將因合併而不復存在，並在生效日期在不經過清盤程序的情況下解散。

被合併相連基金的股份會在生效日期被註銷，並將發行接收相連基金相應股份類別的股份數量作為交換，其股份數量相當於持有被合併相連基金相關股份類別的股份數量乘以相關的換股比率。

被合併相連基金相關股份類別的換股比率會按以下方法計算，方法是將被合併相連基金截至生效日期的相關股份類別每股資產淨值除以同日接收相連基金以相同貨幣表示的相應股份類別每股資產淨值。

由於被合併相連基金及其股份類別的參考貨幣與接收相連基金及其股份類別的參考貨幣相同，在生效日期計算將被合併相連基金的股份類別的現有股份兌換成接收相連基金的股份數量時，不需應用相應股份類別的參考貨幣之間的兌換率。

根據上述規定，合併相連基金在生效日期前的最後一個營業日的估值點的各自每股資產淨值不一定相同。因此，儘管持有被合併相連基金的股份整體價值將不變，其可能會收到與之前持有被合併相連基金的股份數量不同的接收相連基金的股份數量。

合併的費用

投資經理Momentum Global Investment Management Ltd將承擔與準備及完成合併相關的法律、顧問、核數及行政成本與費用。

除有關被合併相連基金的資產再平衡成本外，香港投資者無需承擔其他成本。

被合併相連基金並沒有任何未攤銷的前期費用。

合併的影響

基於此合併，由生效日期起，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量的新名義單位（「新名義單位」）。

換股比率

配售予該投資選擇的單位持有人的新名義單位數量將按該投資選擇中持有的名義單位數量乘以換股比率計算得出。換股比率將按於生效日期該類別於被合併相連基金所計算的每股資產淨值除以於生效日期內相應的股份類別於接收相連基金的每股資產淨值計算得出。

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量可能有別於在該投資選擇中持有的名義單位數量。儘管名義單位數量或不同於單位持有人在該投資選擇中所持有的名義單位數量，但於生效日期配發予該投資選擇的單位持有人的連繫至接收相連基金的投資選擇之新名義單位的總價值將與該單位持有人於生效日期於該投資選擇所持名義單位的總價值相等，並須進行四捨五入調整。

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

您可於**香港時間2026年11月13日下午3時正或之前**（「轉移截止時間」）向我們提交申請，將您的分配免費轉移至計劃名下其他可選擇的投資選擇。若我們於轉移截止時間之前沒有收到您的任何指示，則您於該投資選擇的現存定期保費 / 供款分配，將於2026年11月16日免費自動轉移至連繫至接收相連基金的投資選擇，不另作通知。

(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11月17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名下其他可選擇的投資選擇。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，將於生效日期按上文的「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11月30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10月27日

附錄

被合併相連基金與接收相連基金的主要特徵比較

	被合併相連基金	接收相連基金
投資選擇名稱	MGF - 和諧組合英鎊平衡基金 - C類別	MGF - 和諧組合全球平衡基金 - C 英鎊對沖
參考編號	P283	P285
相連基金名稱	MGF - 和諧組合英鎊平衡基金	MGF - 和諧組合全球平衡基金
相連基金管理公司	FundRock Management Company S.A.	
相連基金投資經理	Momentum Global Investment Management Limited	
相連基金股份類別	C	C 英鎊對沖
投資選擇貨幣	英鎊	英鎊
相連基金貨幣	英鎊	英鎊
相連基金投資目標及政策以及相關風險		
投資目標及政策	「投資組合中的主要資產將投資在英國，但相連基金亦可持有此一國家以外的投資。投資組合旨在提供英鎊的資本保存與資本增長之間的平衡，並透過投資於廣泛的資產類別減低波動水平。相連基金的長期預期權重將隨時間推移達到50%的股票比重。」	「投資組合中的主要資產將投資在美國，但相連基金亦可持有此一國家以外的投資。投資組合旨在提供美元的資本保存與資本增長之間的平衡，並透過投資於廣泛的資產類別減低波動水平。相連基金的長期預期權重將隨時間推移達到50%的股票比重。」
投資政策	「相連基金將主要或不多於100%的資產投資於其他集體投資計劃，以達到其投資目標。相連基金隨時間推移將其投資組合分散投資於廣泛種類的標的資產類別及貨幣。此等資產類別包括股票、定息產品、商品、另類策略、物業、貨幣市場工具及其他多重資產投資組合。 相連基金僅可投資於經證監會認可的計劃單位/股份或在盧森堡、愛爾蘭及英國註冊的認可司法管轄區計劃的單位/股份（不論是否獲得認可），但未經證監會認可的非認可司法管轄區計劃的投資不得超過相連基金的資產淨值的10%。相連基金可投資於亦由投資經理或投資經理的關聯人士管理的集體投資計劃的單位。 此外，相連基金將不會投資多於10%的資產淨值於由任何單一國家（包括國家、其政府、公營或在地機構或該國家的國營企業）發行或擔保且信用評級低於投資級別的證券。 若相連基金投資於由投資經理或其關聯人士所管理的計劃，該等標的計劃的所有首次費用必須獲得豁免。此外，投資經理不得從標的計劃或其投資經理所徵收的任何費用或收費中獲得回扣。 相連基金及任何標的計劃可為達致高效投資組合管理及對沖，根據現行適用於UCITS基金的規定使用金融衍生工具（例如期貨、期權、掉期合約及遠期外幣交換合約）。本基金或任何標的計劃均不會廣泛地或主要使用金融衍生工具作投資用途。 除為滿足短期流動性需要外，相連基金不得進行任何借款。相連基金可借貸不多於其總資產淨值的10%的款項，但僅限暫時性質且僅為滿足贖回要求。」	「相連基金將主要或不多於100%的資產投資於其他集體投資計劃，以達到其投資目標。相連基金隨時間推移將其投資組合分散投資於廣泛種類的標的資產類別及貨幣。此等資產類別包括股票、定息產品、商品、另類策略、物業、貨幣市場工具及其他多重資產投資組合。 相連基金僅可投資於經證監會認可的計劃單位/股份或在盧森堡、愛爾蘭及英國註冊的認可司法管轄區計劃的單位/股份（不論是否獲得認可），但未經證監會認可的非認可司法管轄區計劃的投資不得超過相連基金的資產淨值的10%。相連基金可投資於亦由投資經理或投資經理的關聯人士管理的集體投資計劃的單位。 此外，相連基金將不會投資多於10%的資產淨值於由任何單一國家（包括國家、其政府、公營或在地機構或該國家的國營企業）發行或擔保且信用評級低於投資級別的證券。 若相連基金投資於由投資經理或其關聯人士所管理的計劃，該等標的計劃的所有首次費用必須獲得豁免。此外，投資經理不得從標的計劃或其投資經理所徵收的任何費用或收費中獲得回扣。 相連基金及任何標的計劃可為達致高效投資組合管理及對沖，根據現行適用於UCITS基金的規定使用金融衍生工具（例如期貨、期權、掉期合約及遠期外幣交換合約）。相連基金或任何標的計劃均不會廣泛地或主要使用金融衍生工具作投資用途。 除為滿足短期流動性需要外，相連基金不得進行任何借款。相連基金可借貸不多於其總資產淨值的10%的款項，但僅限暫時性質且僅為滿足贖回要求。」
全球風險水平	「相連基金採用承諾法模型計量其全球風險水平。」	「相連基金採用承諾法模型計量其全球風險水平。」
投資限制	「相連基金不可將超過20%的風險集中於任何個別的集體投資計劃。於任何並非一項UCITS計劃的集體投資計劃中作出的投資不得超過相連基金合計資產的30%。 相連基金可借貸不多於其資產淨值的10%的款項，前提是該等借貸只是暫時性質且是為了促使其股份的買賣交易及/或贖回或註銷的管理。」	「相連基金不可將超過20%的風險集中於任何個別的集體投資計劃。於任何並非一項UCITS計劃的集體投資計劃中作出的投資不得超過相連基金合計資產的30%。 相連基金可借貸不多於其資產淨值的10%的款項，前提是該等借貸只是暫時性質且是為了促使其股份的買賣交易及/或贖回或註銷的管理。」
對沖政策	不適用	「對於上述貨幣套期保值股份類別，本公司有能力根據本公司的貨幣及對沖政策就基金貨幣（美元）全面對沖此類股份類別的股份。相連基金的投資組合可能直接或間接地投資於基金貨幣以外的貨幣。例如，通過投資全球股票的集體投資計劃。其中一些風險敞口將對沖貨幣，使相連基金四分之三以上的貨幣風險敞口與美元掛鉤。貨幣風險將以穿透法依據標的持有的風險敞口進行估

	被合併相連基金	接收相連基金
		算。對於上述詳述的貨幣套期保值股份類別，本公司將對沖估計受美元影響的套期股份類別的淨資產價值部分。 美元股份類別沒有對沖，並對相連基金有類似的貨幣敞口。 對於以上詳述的非美元股份類別，本公司不會就基金貨幣（美元）對沖股份類別的貨幣。因此，這些股份類別將受到美元與股份類別貨幣之間的波動的影響。 相連基金的投資組合可能直接或間接接觸到基金貨幣以外的貨幣。投資經理可不時選擇對沖特定貨幣或一組貨幣，但一般涉及任何非美元風險均不會被套期保值。 本公司將在每個估值點審視對沖的情況，以確保（i）過度對沖的情況不超過對沖類別資產淨值的105%，以及（ii）對沖不足的情況不低於套期類別的資產淨值中用於對沖貨幣風險的部分的95%。 套期保值股份類別的表現目標是與基金貨幣等值股份類別的表現相似。然而，無法保證採用的套期保值策略將有效地提供只反映經費用調整的利率差異的績效差異。 一旦進行，套期保值的結果將反映在資產淨值中，並因而反映在該額外股份類別的表現中。同樣地，此類對沖交易產生的任何費用將由與之相關的股份類別承擔。 代表貨幣對沖的股份類別與貨幣對沖交易（特別是貨幣遠期交易）所收取的抵押品可以按照相連基金適用的投資政策和限制進行再投資。 應當注意的是不管相關股份類別貨幣相對於基金貨幣貶值還是增值，這些對沖交易仍可以進行，因此，進行這種對沖可在很大程度上保護相關股份類別的投資者免受基金貨幣相對參考貨幣的價值下跌的影響，但亦可能使投資者無法受益於基金貨幣價值的上升。 此外，投資經理可以就基金貨幣針對相連基金標的資產的計價貨幣，或目標基金的標的未對沖資產的計價貨幣進行對沖。 不能保證所採用的貨幣對沖將完全消除美元或本基金投資組合中所持有其他貨幣的貨幣敞口。」
風險因素	- 股本風險 - 貨幣風險 - 與英國相關的風險因素 - 主權風險 - 定息投資風險 - 投資於非投資等級及未評級工具的風險 - 信貸風險 - 政治及經濟不穩定性 - 另類策略的風險 - 與對沖及衍生工具有關的一般風險 - 與場外交易有關的一般風險 - 流通性低的投資	- 股本風險 - 貨幣風險 - 與美國相關的風險因素 - 主權風險 - 定息投資風險 - 投資於非投資等級及未評級工具的風險 - 信貸風險 - 政治及經濟不穩定性 - 另類策略的風險 - 與對沖及衍生工具有關的一般風險 - 與場外交易有關的一般風險 - 流通性低的投資
衍生工具的使用	「相連基金的淨衍生工具風險敞口最高可達50%。」	
從相連基金資產支付的費用		
投資經理收費（資產淨值比例）	不多於2.00%	
經常性開支*	2.79%	2.55%

*經常性開支比率是根據2025年7月至2026年6月期間的按年計算經常性開支計算，並以佔該期間相連基金平均資產淨值的百分比表示。