



**Heng An
Standard Life**
恒安標準人壽

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cs@hengansl.com.hk

Date: 14 May 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 underlying funds corresponding to the following investment choices of Taikang Kaitak Funds (“Taikang”)

Unless otherwise indicated, all undefined capitalised terms in this letter have the same meanings as in the Explanatory Memorandum of Taikang dated April 2026 (“**Explanatory Memorandum**”).

Reference Code	Name of investment choice
07LU	Taikang Kaitak Funds - Taikang Kaitak US Dollar Money Market Fund - Class C - USD - ACC
D98L	Taikang Kaitak Funds - Taikang Kaitak US Dollar Money Market Fund - Class C - USD – DIST
D68L	Taikang Kaitak Funds - Taikang Kaitak Overseas Short Tenor Bond Fund - Class A - USD - DIST
D109	Taikang Kaitak Funds - Taikang Kaitak Overseas Short Tenor Bond Fund - Class A - HKD - DIST

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

We have been informed by Taikang Asset Management (Hong Kong) Company Limited of the following change to the underlying funds corresponding to the Investment Choices (each “**Underlying Fund**”, and collectively the “**Underlying Funds**”). As the unitholders of the Investment Choices, the following changes applicable to the Underlying Funds may have implications for your investment.

Disclosure of Management of Climate-related Risk for the Underlying Funds

According to the Fund Manager Code of Conduct and relevant rules and regulations, the following policy of climate-related risk for the Underlying Funds is effective.

“Principles for Responsible Investment

Environmental, social and governance (ESG) investing has been a key tenet of Taikang Asset Management (Hong Kong) Company Limited’s fundamental investment philosophy. We integrate ESG factors such as the company goal, performance and non-financial disclosure into our investment decisions. We believe that it provides a more sustainable and resilient portfolio with less tangible risks and to generate a positive impact to the society.

We acknowledge the need to address climate change, and to help minimize its impact on our stakeholders. We recognise that climate change will have a long-term impact on our environment, global financial markets and local communities. Our principle applies to all assets in our managed collective investment schemes.

Framework Governance

Taikang Asset Management (Hong Kong) Company Limited (the “fund manager”) has a dedicated team to oversee the company’s sustainable investment efforts. This team works together with investment professionals to integrate sustainability considerations throughout the investment process. The team is supervised by the board of directors and its delegate, Environmental, Social and Governance Committee.

In addition, the fund manager has a risk management team which conducts periodic review for the portfolio to analyze and monitor risks, including but not limited to climate-related risks. The fund manager adheres to the parent company's ESG investment principles and develops robust ESG investment process to comply with Hong Kong's regulatory framework.

In order to manage climate-related risks in an effective manner, the Board has entrusted the ESG Committee to be responsible for setting and implementing ESG-related targets, policies, procedures and related risk management to ensure investments are made in the best interests of the clients, ESG goals of clients and in-alignment with our fiduciary duties.

Investment Management

The company has gradually established its ESG investment system. By benchmarking its actions towards more ESG-friendly actions, it encourages investee companies to pay attention to environmental impact, improve environmental information disclosure, implement sustainable business practice and adhere to more stringent ESG activities in accordance to its strategic direction. ESG investing should be based on the following basic objectives:

- (1) Encourage the development of green and environmental protection industries, explore companies, industries and industrial chains that directly or indirectly generate environmental benefits;
- (2) Encourage resource recycling and sustainable development;
- (3) Focus on energy-efficiency and low-carbon development, tracking the carbon emission level of assets, and actively explore enterprises and industries with higher utilization efficiency and lower emission levels;
- (4) Fulfil ESG investment responsibilities by exercising investor rights, actively manage ESG-related risks in the portfolios, and urging investee companies to improve ESG implementation and information disclosure.

Engagement policy for Climate Risk

The company has gradually incorporated ESG into investment decision-making as they may have material impact to long-term sustainable return of investment portfolios. The company assesses investee companies’ ESG issues based on its own standards, which are benchmarked to industry best practice and in accordance with industry relevance. Investee companies are also encouraged to pay attention to key ESG issues and to improve related information disclosure.

The rise of global temperatures is an ongoing challenge for the world and managing climate-related risks are an integral part of our ESG evaluation.

For equity related investments, the company’s internal ESG rating framework identifies climate-related risks as a key ESG issue. Investee companies with higher climate-related risks are flagged in the investment process. Such risks and issues are assessed and discussed in accordance to their materiality and potential impacts. Climate-related risks of investee companies’ are evaluated both quantitatively and qualitatively, including but not limited to:

- (1) Investee companies’ target to carbon reduction and whether such target is in line with long-term objectives such as net-zero, carbon peaking or slowing the rise of global temperature.
- (2) Carbon-related metrics such as Scope 1, Scope 2 carbon emission, intensity and emission trend are monitored and assessed.
- (3) Engagement with investee companies on de-carbonization target, progress and comparison with industry best practices. Better disclosures of investee companies on environmental related risk, especially scope 1, scope 2 and possibly scope 3 emission data are also encouraged.

For fixed income related investments, due to the limitation of climate-related risk data, we will only evaluate based on Carbon-related metrics such as Carbon Emissions and Carbon Intensity at scope 1 and scope 2 level and emission trend are monitored and assessed.

Risk Management for Climate

As part of its broader risk management processes when investing, the fund manager has in place risk management procedures to identify, assess, manage, and monitor the climate-related risks at the entity level and for each Fund. In particular, key climate-related risks, i.e. Carbon Emissions and Carbon Intensity at scope 1 and scope 2 level*, and Implied Temperature Risk are monitored relative to the relevant benchmarks. In addition, scenario analysis is also performed via Climate Value-at-Risk. If the climate-related risks are considered irrelevant in the collective investment scheme, the fund manager shall disclose such exception to the customers.

Carbon Footprint

When the climate-related risk materializes and becomes significant, Taikang Asset Management (Hong Kong) Co., Ltd may determine that a specific investment is no longer appropriate and choose to divest from it or avoid making an investment. This action could potentially worsen the downward pressure on the investment's value.

At the sub-fund level, the Fund's carbon footprints of the Scope 1 and Scope 2 Greenhouse Gas ("GHG") emissions associated with relevant Sub-Funds' underlying investments are set out below.

The carbon footprint for the sub-funds are shown below as of 31 December 2025:	Carbon footprint (ton CO2 per million USD)	Proportion of net asset assessed (%)
Taikang Kaitai Funds - Taikang Kaitai Overseas Short Tenor Bond Fund	85.3	96.2%
Taikang Kaitai Funds - Taikang Kaitai US Dollar Money Market Fund	0.7	97.0%

Climate-related risks are managed, in particular, on the aggregated fund level by comparing the sum of weighted average of risk metrics with that of the relevant benchmark of each collective investment scheme. We apply below carbon footprint formula is shown as follows:

$$\sum_N^i \left(\frac{\text{Current value of investment}_i}{\text{Investee company's enterprise value}_i} \times \text{Investee company's Scope 1 and Scope 2 GHG emissions}_i \right) / \text{Current portfolio value (\$ million)}$$

Assumptions and limitations:

The sub-funds are actively managed and without constraints to specific ESG index concerning the composition of the portfolio of the sub-funds. Climate risk is managed on the sub-fund level and the Manager leverage on third party ESG data to carry out on-going monitoring of carbon footprint which represents carbon emissions normalised by the portfolio's enterprise value and expressed in tons of carbon dioxide (CO2) equivalent emissions per million dollars invested).

According to third party data, the corresponding definition of each term is as below:

EVIC: Enterprise Value Including Cash

Enterprise Value Including Cash (EVIC) is an alternate measure to Enterprise Value (EV) to estimate the value of a company by adding back cash and cash equivalents to EV.

EVIC = Market capitalization at fiscal year-end date + Preferred Stock + Minority Interest + Total Debt

Except as disclosed, Taikang Kaitai Funds - Taikang Kaitai Overseas Short Tenor Bond Fund and Taikang Kaitai Funds - Taikang Kaitai US Dollar Money Market Fund, the Manager can select investments to the extent that they are in line with the exclusion policy, "Taikang Group Responsible Investment (ESG Investment) Policy and Guidelines", released by the Taikang Insurance Group.

* The GHG Protocol Corporate Standard classifies a company's GHG emissions into three 'scopes'. Scope 1 emissions are direct emissions from owned or controlled sources. Scope 2 emissions are indirect emissions from the generation of purchased energy.

The portfolio carbon footprints of the scope 1 and scope 2 GHG emissions associate with the fund underlying holding, whose data's availability is limited by the third party ESG data provider."

The Explanatory Memorandum and the KFS of the Underlying Funds will be made available on the website of Taikang

Asset Management (Hong Kong) Company Limited at <https://hk.taikangasset.cn>¹.

Actions to take

You do not have to take any action if you wish to remain invested in the Investment Choices regardless of the above changes. 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：[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)有限公司對本信件內容的準確性負責。

有關連繫至泰康開泰基金(「泰康」)的投資選擇的相連基金之變更

除非另有明示，所有本信件中未經定義的詞彙的涵義與日期為 2026 年 4 月的泰康基金說明書(「說明書」)所定義者相同。

參考編號	投資選擇的名稱
07LU	泰康開泰基金 - 泰康開泰美元貨幣基金 - C 類 - 美元 - 累積
D98L	泰康開泰基金 - 泰康開泰美元貨幣基金 - C 類 - 美元 - 分派
D68L	泰康開泰基金 - 泰康開泰海外短期債券基金 - A 類 - 美元 - 分派
D109	泰康開泰基金 - 泰康開泰海外短期債券基金 - A 類 - 港元 - 分派

(各稱為「該投資選擇」，統稱為「該等投資選擇」)

我們接獲泰康資產管理(香港)有限公司通知有關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」)作出以下變更。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變更對您的投資或會有所影響。

該等相連基金氣候相關風險管理披露

根據香港證監會《基金經理操守準則》及有關規定制定以下基金氣候相關風險政策生效。

「負責任投資原則

環境、社會和治理(ESG)投資一直是泰康資產管理(香港)有限公司基本投資理念的關鍵原則。我們將公司目標、業績和非財務披露等 ESG 因素納入我們的投資決策。我們相信，它提供了一個更具可持續性和彈性的投資組合，同時減少了有形的風險，並對社會產生了積極的影響。

我們承認有必要應對氣候變化，並幫助最大限度地減少其對利益相關者的影響。我們認識到氣候變化將對環境、全球金融市場和當地社區產生長期影響。我們的原則適用於我們管理的集體投資計劃中的所有資產。

框架治理

泰康資產管理(香港)有限公司(“基金經理”)擁有一支專門團隊，負責監督公司在可持續投資的工作。該團隊與投資專業人士合作，在整個投資過程中整合可持續性考慮。公司可持續投資的工作由董事會及其代表環境、社會和治理委員會監督。

此外，基金管理人設有風險管理團隊，定期對投資組合進行審查，以分析和監控風險，包括但不限於氣候相關風險。基金管理人遵循母公司的 ESG 投資原則，制定穩健的 ESG 投資流程以符合香港監管框架。

為有效管理氣候相關風險，董事會委託 ESG 委員會負責制定和實施 ESG 相關目標、政策、程式和相關風險管理，以確保投資符合客戶的最大利益和 ESG 目標並符合我們的信託職責。

投資管理

公司逐步建立了 ESG 投資體系。通過對標更多有利於 ESG 的行為，鼓勵被投資公司關注環境影響，改善環境資訊披露，實施可持續的商業實踐，並根據其戰略方向堅持更嚴格的 ESG 活動。ESG 投資應基於以下基本目標：

- (1) 鼓勵發展綠色環保產業，探索直接或間接產生環境效益的企業、產業和產業鏈；
- (2) 鼓勵資源迴圈利用和可持續發展；
- (3) 聚焦節能低碳發展，跟蹤資產碳排放水平，積極探索資源利用效率更高、排放水平更低的企業和行業；
- (4) 履行 ESG 投資責任，行使投資者權益，積極管理投資組合的 ESG 相關風險，督促被投企業提高 ESG 執行和資訊披露水平。

氣候風險參與政策

公司已逐漸將 ESG 納入投資決策，因為其可能對投資組合的長期可持續回報產生重大影響。公司根據標準評估被投資公司的 ESG 問題，這些標準以行業最佳實踐為基準，並符合行業相關性。鼓勵被投資企業關注 ESG 關鍵問題，完善相關資訊披露。

全球氣溫上升是世介面臨的持續挑戰，管理氣候相關風險是我們 ESG 評估的一個組成部分。

對於股權相關投資，公司內部 ESG 評級框架將氣候相關風險確定為關鍵 ESG 問題。具有較高氣候相關風險的被投資公司在投資過程中被標記。此類風險和問題會根據其重要性和潛在影響進行評估和討論。對被投資公司的氣候相關風險進行定量和定性評估，包括但不限於：

- (1) 具有較高氣候相關風險的被投資公司在投資過程中被標記。
- (2) 監測和評估範圍 1、範圍 2 碳排放、強度和排放趨勢等碳相關指標。
- (3) 與被投資公司就脫碳目標、進展以及與行業最佳實踐的比較進行接觸。還鼓勵被投資公司更好地披露環境相關風險，特別是範圍 1、範圍 2 和可能的範圍 3 排放資料。

對於與固定收益相關的投資，由於氣候相關風險資料的限制，我們將僅在範圍 1 和範圍 2 層面基於碳排放和碳強度等碳相關指標進行評估，並對排放趨勢進行監測和評估。

氣候風險管理

基金經理制定了風險管理程式，以識別、評估、管理和監控實體層面和每個基金的氣候相關風險作為投資時更廣泛的風險管理流程的一部分，特別是監控關鍵的氣候相關指標，即範圍 1 和範圍 2 的碳排放和碳強度*以及潛在升溫風險，與組合基準的比較。此外，情景分析也通過氣候風險價值評估進行。如果氣候相關風險被認為與集合投資計劃無關，基金管理人應向客戶披露該例外情況。

碳足跡

當氣候相關風險成為現實並變得顯著時，泰康資產管理（香港）有限公司可能會確定某項投資不再合適，並選擇退出或避免進行投資。此舉可能會加劇投資價值的下行壓力。

在子基金層面，本基金與相關子基金的相關投資相關的範圍 1 和範圍 2 溫室氣體（“GHG”）排放的碳足跡如下。

截至 2025 年 12 月 31 日，子基金的碳足跡如下：	碳足跡（每百萬美元的投資額所產生的二氧化碳噸數）	佔淨資產比例%
泰康開泰基金 - 泰康開泰海外短期債券基金	85.3	96.2%
泰康開泰基金 - 泰康開泰美元貨幣基金	0.7	97.0%

通過比較風險指標的加權平均值與每個集體投資計劃的相關基準的加權平均值之和，特別是在匯總基金層面管理氣候相關風險。我們應用下面的碳足跡公式如下：

$$\sum_{i=1}^N \left(\frac{\text{Current value of investment}_i}{\text{Investee company's enterprise value}_i} \times \frac{\text{Investee company's Scope 1 and Scope 2 GHG emissions}_i}{\text{Current portfolio value (\$ million)}} \right)$$

假設和限制：

子基金的管理不受有關子基金投資組合構成的特定 ESG 指數的限制。氣候風險在子基金層面進行管理，管理公司利用第三方 ESG 數據對碳足跡進行持續監測，碳足跡代表以企業價值標準化的碳排放，並以二氧化碳(CO2)當量噸數 / 每百萬美元投資列示。

根據第三方資料，各術語對應定義如下：

EVIC：企業價值包括現金

企業價值包括現金 (EVIC) 是企業價值 (EV) 的替代衡量標準，通過將現金和現金等價物加回 EV 來估算公司的價值。

EVIC = 財政年末市值 + 優先股 + 少數股東權益 + 總債務

除此披露外，泰康開泰基金 - 泰康開泰海外短期債券基金及泰康開泰基金 - 泰康開泰美元貨幣基金外，管理人可選擇符合排除政策及泰康保險集團發布的“泰康集團責任投資 (ESG 投資) 政策與指引”的投資項目。

* GHG 協議企業標準將公司的溫室氣體排放分為三個“範圍”。其中範圍 1 排放是自有或受控源的直接排放。範圍 2 排放是所購買能源產生的間接排放。

範圍 1 和範圍 2 溫室氣體排放的碳足跡投資組合與所持有的基金相關，其數據的可用性受到第三方 ESG 數據提供商的限制。」

說明書及該等相連基金的产品資料概要將分別於泰康資產管理 (香港) 有限公司網站<https://hk.taikangasset.cn>¹可供閱覽。

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站 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。

恒安標準人壽 (亞洲) 有限公司

客戶服務部

謹啟

日期: 2026 年 5 月 14 日

¹ 此網站未經證監會審閱