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cs@hengansl.com.hk

Date: 19 March 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.

Changes to the underlying funds corresponding to the following investment choices 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 2025, as amended from time to time (the “**Explanatory Memorandum**”).

Reference code	Name of investment choice
02TU	Franklin Templeton Investment Funds - Franklin Biotechnology Discovery Fund - A acc
03TU	Franklin Templeton Investment Funds - Franklin India Fund - A acc
19TU	Franklin Templeton Investment Funds - Franklin MENA Fund - A acc
27TE	Franklin Templeton Investment Funds - Franklin MENA Fund - A acc - EUR
05TU	Franklin Templeton Investment Funds - Franklin Mutual European Fund - A acc
22TE	Franklin Templeton Investment Funds - Franklin Mutual European Fund - A acc - EUR
04TU	Franklin Templeton Investment Funds - Franklin Mutual U.S. Value Fund - A acc
07TU	Franklin Templeton Investment Funds - Franklin Technology Fund - A acc
01TU	Franklin Templeton Investment Funds - Franklin U.S. Opportunities Fund - A acc
21TU	Franklin Templeton Investment Funds - Templeton Asian Growth Fund - A acc
29TE	Franklin Templeton Investment Funds - Templeton Asian Growth Fund - A acc - EUR
10TU	Franklin Templeton Investment Funds - Templeton BIC Fund - A acc - USD
24TE	Franklin Templeton Investment Funds - Templeton BIC Fund - A acc - EUR
11TU	Franklin Templeton Investment Funds - Templeton China Fund - A acc
12TU	Franklin Templeton Investment Funds - Templeton Eastern Europe Fund - A acc
33TU	Franklin Templeton Investment Funds - Templeton Emerging Markets Fund - A acc
13TE	Franklin Templeton Investment Funds - Templeton European Insights Fund - A acc - EUR
14TU	Franklin Templeton Investment Funds - Templeton Global Smaller Companies Fund - A acc
17TU	Franklin Templeton Investment Funds - Templeton Global Total Return Fund - A acc
18TU	Franklin Templeton Investment Funds - Templeton Latin America Fund - A acc
36TU	Franklin Templeton Investment Funds - Templeton Eastern Europe Fund - A acc – USD RC #
37TE	Franklin Templeton Investment Funds - Templeton Eastern Europe Fund - A acc – EUR RC #
D16T	Franklin Templeton Investment Funds - Franklin Income Fund - A (Mdis) HKD
D23T	Franklin Templeton Investment Funds - Franklin Income Fund - A (Mdir) RMB - H1
D41T	Franklin Templeton Investment Funds - Franklin Income Fund - A (Mdis) EUR-H1
D40T	Franklin Templeton Investment Funds - Franklin Income Fund - A (Mdis) AUD-H1
38TU	Franklin Templeton Investment Funds - Franklin Income Fund - A (acc) USD
D39T	Franklin Templeton Investment Funds - Franklin Income Fund - A (Mdis) USD

39TU	Franklin Templeton Investment Funds - Franklin Global Income and Growth Opportunities Fund - A (acc) USD
D50T	Franklin Templeton Investment Funds - Franklin Global Income and Growth Opportunities Fund - A (Mdis) USD
D51T	Franklin Templeton Investment Funds - Franklin Income Fund - A (Mdis) GBP-H1
D52T	Franklin Templeton Investment Funds - Franklin Income Fund - A (Mdis) JPY-H1
D71T	Franklin Templeton Investment Funds - Franklin U.S. Government Fund - A (Mdis-Plus) USD
D95T	Franklin Templeton Investment Funds - Franklin U.S. Dollar Short-Term Money Market Fund - A (Mdis) USD
40TU	Franklin Templeton Investment Funds - Templeton European Insights Fund - A acc - USD

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

Dealing suspended, until further notice.

We have been informed by Franklin Templeton Investments (Asia) Limited, Hong Kong Representative of Franklin Templeton, that the following updates have been made to the underlying funds corresponding to the Investment Choices (each “**Underlying Fund**” and collectively, the “**Underlying Funds**”), effective from 6 March 2026 (the “**Effective Date**”). As the unitholders of the Investment Choice(s), the following changes applicable to the Underlying Fund(s) may have implications for your investment.

1. Clarification to the investment policy of Franklin Global Income and Growth Opportunities Fund

Reference code	Name of investment choice
39TU	Franklin Templeton Investment Funds - Franklin Global Income and Growth Opportunities Fund - A (acc) USD
D50T	Franklin Templeton Investment Funds - Franklin Global Income and Growth Opportunities Fund - A (Mdis) USD

The Board of Directors of Franklin Templeton has decided to clarify the investment policy of the Underlying Fund by removing references to swaps. Accordingly, the ninth paragraph under the sub-section headed “Investment Policy” of the Underlying Fund’s profile in the Explanatory Memorandum shall be amended as follows (with revisions shown in mark-up):

“The Fund may use financial derivative instruments for hedging, efficient portfolio management and investment purposes. These financial derivative instruments could include but are not limited to ~~swaps (such as total return swaps on fixed income, equity and equity-related securities and indices of the same, credit default swaps and interest rate swaps)~~, forwards, futures contracts as well as options. In this context, the Fund may seek exposure to, inter alia, commodities, financial indices and other eligible instruments through the use of financial derivative instruments, cash-settled structured products (including participatory notes) or fixed income securities where the security is linked to or derives its value from another reference asset. Structured products such as participatory notes may embed derivatives or have features similar to those of a financial derivative instrument. Where this is the case they will be treated as financial derivative instruments.”

As a consequence, the sub-section headed “Exposure to total return swaps” in the Underlying Fund’s profile has been removed, and the “Swap Agreements risk” has been deleted from the list of risks under the sub-section headed “Risks of Investing in the Fund” in the Underlying Fund’s profile.

Why is Franklin Templeton making this change?

As the Underlying Fund has not used swaps or total return swaps, these clarifications are brought to reflect the current investment strategy of the Underlying Fund.

Impact

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

2. Updates on swing pricing mechanism of the Underlying Funds

To benefit investors by facilitating subscription flows and fostering the growth of the relevant Underlying Funds, the Board of Directors of Franklin Templeton has decided to update the disclosure relating to the swing pricing mechanism. The revised language will clarify that the consideration will be given to the application of swing pricing on subscriptions for Underlying Funds that are in an early life cycle or growth phase and where assets are not yet reached an optimal scale. The disclosure will also be updated to state explicitly that Money Market Funds are excluded from the application of swing pricing. For the avoidance of doubt, Money Market Funds do not currently apply swing pricing; the updated language simply makes this clear for investors' information.

Save for the changes described above, no other amendments will be made to the swing pricing mechanism (including the current swing factor of 2% as disclosed in the Explanatory Memorandum). The changes will not negatively impact the liquidity management of the Underlying Funds, and there will be no material change to the features and risks applicable to the Underlying Funds following the changes. In addition, there will be no change to the operation and/or manner in which the Underlying Funds are being managed and there are no other impacts on existing investors. The changes will not give rise to any change in the fee level or cost in managing the Underlying Funds, and it will not materially prejudice the rights or interests of existing investors of the Underlying Funds.

Accordingly, the section headed "ADDITIONAL INFORMATION – SWING PRICING ADJUSTMENTS" of the Explanatory Memorandum shall be amended as follows (with revisions shown in mark-ups):

"A Fund may suffer reduction of the Net Asset Value per Share due to investors purchasing, redeeming and/or switching in and out of the Fund at a price that does not reflect the dealing costs associated with the Fund's portfolio trades undertaken by the Investment Manager to accommodate cash inflows or outflows. Such reduction in the Net Asset Value per Share as a result of the dealing costs associated with the Fund's portfolio trades is known as "dilution".

To counter this dilution impact and to protect Shareholders' interests, a swing pricing mechanism may be adopted by the Company as part of its valuation policy.

The Fund operates a swing pricing mechanism which is applied when the total capital activity (aggregate of inflows and outflows) at a Fund level exceeds a pre-determined threshold, as determined as a percentage of the net assets of that Fund for the Valuation Day. Funds can operate a full swing pricing mechanism where the threshold is set to zero or a partial swing pricing mechanism where the threshold is greater than zero.

Typically, such adjustment will increase the Net Asset Value per Share when there are net inflows into the Fund and decrease the Net Asset Value per Share when there are net outflows. The swing adjustment will be applicable to all transactions on the relevant Valuation Day which is also a Business Day. The Net Asset Value per Share of each share class in a Fund will be calculated separately but any adjustment will, in percentage terms, affect the Net Asset Value per Share of each share class in a Fund identically. Swing pricing does not address the specific circumstances of each individual investor transaction.

The adjustments will seek to reflect the anticipated prices at which the Fund will be buying and selling assets as well as estimated transaction costs.

Investors are advised that the volatility of the Fund's Net Asset Value might not reflect the true portfolio performance as a consequence of the application of swing pricing.

The size of the adjustment impact is determined by factors such as the volume of transactions, the purchase or sale prices of the underlying investments and the valuation method adopted to calculate the value of such underlying investments of the Fund.

~~The swing pricing mechanism may be applied across all Funds of the Company. Absent a dilution adjustment, the price at which the subscriptions or redemptions are effected would not reflect the costs of dealing in the underlying investments of the Fund to accommodate large cash inflows or outflows, including dealing spreads, market impact, commissions and transfer taxes. The extent of the price adjustment will be reset by the Company on a periodic basis to reflect an approximation of current dealing and other costs. Such~~ The adjustment may vary from Fund to Fund, is typically not applied to Money Market Funds, and under normal conditions will not exceed 2% of the original Net Asset Value per Share. The Board of Directors can approve an increase of this limit in case of exceptional circumstances, unusually large Shareholders trading activities, and if it is deemed to be in the best interest of Shareholders. The extent of the price adjustment will be reset by the Company on a periodic basis to reflect an approximation of current dealing and other costs.

Consideration will also be given to the application of swing pricing on subscriptions where a Fund is in its early life cycle or growth phase and assets are not yet at optimal scale, when the perceived benefits of receiving subscription money

and the subsequent increasing of the Fund's assets are deemed to be of the overall benefit of the existing shareholders in the Fund.

The Management Company mandates authority to the Swing Pricing Oversight Committee to implement and on a periodic basis review, the operational decisions associated with swing pricing. This committee is responsible for decisions relating to swing pricing and the ongoing approval of swing factors which form the basis of pre-determined standing instructions.

The price adjustment information is available on request from the office of the Hong Kong Representative.

On certain share classes, the Management Company may be entitled to a performance fee, where applicable, this will be based on the unswung NAV.

Additional information on swing pricing can be found at:

https://www.franklintempleton.lu/investor/resources/investor-tools/swing-pricing*#.”

The costs and/or expenses (including printing costs) associated with the above changes are estimated to be approximately HKD113,500 and shall be charged and allocated to the Underlying Funds based on the pro rata share of the Net Asset Value of the Underlying Funds.

The Explanatory Memorandum and the Product Key Facts Statement of Franklin Global Income and Growth Opportunities Fund will be updated in due course to reflect the above changes, together with other miscellaneous, clarificatory and/or editorial amendments. 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.hk¹.

Actions to take

You do not have to take any action if you wish to remain invested in the Investment Choice(s) regardless of the above changes. Otherwise you may wish to consider switching the units of the Investment Choice(s) 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

^{**} The website has not been reviewed by the SFC.

Investors should note that this website may contain information on the Funds and/or share classes that are not authorised for public distribution in Hong Kong as at the date of publication of this Explanatory Memorandum, as amended from time to time, and which are not available to Hong Kong investors.”

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若干變更

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 2025 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
02TU	富蘭克林鄧普頓投資基金 - 富蘭克林生物科技新領域基金 - A 累算
03TU	富蘭克林鄧普頓投資基金 - 富蘭克林印度基金 - A 累算
19TU	富蘭克林鄧普頓投資基金 - 富蘭克林中東北非基金 - A 累算
27TE	富蘭克林鄧普頓投資基金 - 富蘭克林中東北非基金 - A 累算 - 歐元
05TU	富蘭克林鄧普頓投資基金 - 富蘭克林互惠歐洲基金 - A 累算
22TE	富蘭克林鄧普頓投資基金 - 富蘭克林互惠歐洲基金 - A 累算 - 歐元
04TU	富蘭克林鄧普頓投資基金 - 富蘭克林互惠美國價值基金 - A 累算
07TU	富蘭克林鄧普頓投資基金 - 富蘭克林科技基金 - A 累算
01TU	富蘭克林鄧普頓投資基金 - 富蘭克林美國機會基金 - A 累算
21TU	富蘭克林鄧普頓投資基金 - 鄧普頓亞洲增長基金 - A 累算
29TE	富蘭克林鄧普頓投資基金 - 鄧普頓亞洲增長基金 - A 累算 - 歐元
10TU	富蘭克林鄧普頓投資基金 - 鄧普頓新興三國(巴西、印度及中國)基金 - A 累算 - 美元
24TE	富蘭克林鄧普頓投資基金 - 鄧普頓新興三國(巴西、印度及中國)基金 - A 累算 - 歐元
11TU	富蘭克林鄧普頓投資基金 - 鄧普頓中國基金 - A 累算
12TU	富蘭克林鄧普頓投資基金 - 鄧普頓東歐基金 - A 累算
33TU	富蘭克林鄧普頓投資基金 - 鄧普頓新興市場基金 - A 累算
13TE	富蘭克林鄧普頓投資基金 - 鄧普頓歐洲遠見基金 - A 累算 - 歐元
14TU	富蘭克林鄧普頓投資基金 - 鄧普頓環球小型公司基金 - A 累算
17TU	富蘭克林鄧普頓投資基金 - 鄧普頓環球總收益基金 - A 累算
18TU	富蘭克林鄧普頓投資基金 - 鄧普頓拉丁美洲基金 - A 累算
36TU	富蘭克林鄧普頓投資基金 - 鄧普頓東歐基金 - A 類累算 - 美元 RC #
37TE	富蘭克林鄧普頓投資基金 - 鄧普頓東歐基金 - A 類累算 - 歐元 RC #
D16T	富蘭克林鄧普頓投資基金 - 富蘭克林入息基金 - A 類(每月派息)港元
D23T	富蘭克林鄧普頓投資基金 - 富蘭克林入息基金 - A(每月派息 dirc)人民幣 - 對沖 1
D41T	富蘭克林鄧普頓投資基金 - 富蘭克林入息基金 - A(每月派息)歐元 - 對沖 1
D40T	富蘭克林鄧普頓投資基金 - 富蘭克林入息基金 - A(每月派息)澳元 - 對沖 1
38TU	富蘭克林鄧普頓投資基金 - 富蘭克林入息基金 - A(累算)美元
D39T	富蘭克林鄧普頓投資基金 - 富蘭克林入息基金 - A(每月派息)美元
39TU	富蘭克林鄧普頓投資基金 - 富蘭克林環球入息及增長機會基金 - A(累算) 美元
D50T	富蘭克林鄧普頓投資基金 - 富蘭克林環球入息及增長機會基金 - A(每月派息)美元
D51T	富蘭克林鄧普頓投資基金 - 富蘭克林入息基金 - A(每月派息)英鎊-對沖 1
D52T	富蘭克林鄧普頓投資基金 - 富蘭克林入息基金 - A(每月派息)日元-對沖 1
D71T	富蘭克林鄧普頓投資基金 - 富蘭克林美國政府基金 - A(每月派息-Plus)美元
D95T	富蘭克林鄧普頓投資基金 - 富蘭克林美元短期貨幣市場基金 - A(每月派息)美元
40TU	富蘭克林鄧普頓投資基金 - 鄧普頓歐洲遠見基金 - A 累算 - 美元

(各稱為「該投資選擇」，統稱為「該等投資選擇」)

暫停交易，直至另行通知。

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，就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」)已作出以下變更，由 2026 年 3 月 6 日（「生效日期」）起生效。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動對您的投資或會有所影響。

1. 有關富蘭克林環球入息及增長機會基金之投資政策的澄清

參考編號	投資選擇名稱
39TU	富蘭克林鄧普頓投資基金 - 富蘭克林環球入息及增長機會基金 - A(累算) 美元
D50T	富蘭克林鄧普頓投資基金 - 富蘭克林環球入息及增長機會基金 - A(每月派息)美元

富蘭克林鄧普頓董事局已決定透過刪除有關掉期的提述來澄清該相連基金的投資政策。因此，基金說明書內該相連基金的概況中標題為「投資政策」一分節的第九段應作如下修訂（修訂已標明）：

「本基金可使用金融衍生工具作對沖、有效管理投資組合及投資用途。此等金融衍生工具可包括但不限於，掉期（如有關固定收益、股票及股票相關證券及其指數的總回報掉期、信貸違約掉期及利率掉期）、遠期、期貨合約及期權。於此處，基金可透過使用金融衍生工具投資於商品或金融指數及其他合資格工具、以現金結算的結構性產品（包括參與票據）或固定收益證券，而該證券是相連於或其價值來自另一參考資產。結構性產品（例如參與票據）可能內含衍生工具或擁有類似金融衍生工具的特性。如屬此情況，其將被視為金融衍生工具。」

因此，該相連基金的概況中標題為「從事總回報掉期交易」一分節已被刪除，及「掉期協議風險」已從該相連基金的概況中標題為「投資於本基金的風險」一分節下的風險列表中刪除。

富蘭克林鄧普頓為什麼要作出此變更？

由於該相連基金並未使用掉期或總回報掉期，因此作出此等澄清旨在反映該相連基金目前的投資策略。

影響

該相連基金的其他所有特徵均保持不變，不會對該相連基金的資產配置、風險概況或收費產生重大影響。

2. 有關該等相連基金的波動定價機制的更新

為促進該等相連基金認購並推動相關相連基金增長，從而使投資者受益，富蘭克林鄧普頓董事局決定更新有關波動定價機制的披露。修訂後的條文將明確指出，對於處於早期發展階段或增長階段且資產尚未達到最佳規模的該等相連基金，將考慮對認購採用波動定價機制。披露亦將更新，明確指出貨幣市場基金不適用波動定價。為免存疑，貨幣市場基金目前不適用波動定價；此次更新僅為方便投資者了解相關資訊而作出明確說明。

除上述變更外，波動定價機制（包括基金說明書中披露的現行 2% 浮動因子）不會作其他修訂。此等變更不會對該等相連基金的流動性管理產生負面影響，且變更後該等相連基金的特徵及適用的風險不會發生重大變化。此外，該等相連基金的運作及/或管理方式不會發生任何變化，亦不會對現有投資者產生任何其他影響。此等變更不會導致該等相連基金管理費用水平或成本發生任何變化，亦不會對該等相連基金現有投資者的權利或利益產生重大不利影響。

因此，基金說明書中標題為「其他資料 - 波動定價調整」一節應作如下修訂（修訂已標明）：

「當投資者認購、贖回及/或轉換基金股份時的價格並不能反映投資經理為應付現金流入或流出而在市場上進行基金投資組合買賣所引致的交易成本時，基金的每股資產淨值可能會下跌。該等由於基金投資組合買賣產生的交易成本所導致的每股資產淨值下跌，被稱為「攤薄」。

為減低此項影響及保障股東的利益，本公司將可能採用波動定價機制，作為其估值政策的一部分。

基金實施波動定價機制，該機制將在估值日基金層面的資金活動總額（資金流入及流出的總和）超過預先設定的限額（以基金資產淨值的百分數表示）時採用。基金可實施將限額設為零的全波動定價機制，或者限額大於零的局部波動定價機制。

通常而言，當資金淨流入基金時，該等調整將提高每股資產淨值；當資金淨流出時，該等調整將調低每股資產淨值。波動調整將適用於相關估值日（亦是營業日）的所有交易。基金各股份類別的每股資產淨值將分別計算，惟任何調整將按同樣比例影響基金各股份類別的每股資產淨值。波動定價無法針對每個個別投資者交易的具體情形。

該等調整將設法反映基金購買和出售資產的預期價格及估計的交易費用。

投資者應注意，由於採用波動定價，基金資產淨值的波動性可能未能反映真實的投資組合表現。

調整影響範圍由例如交易量、相關投資的購入或出售價格及用於計算基金相關投資價值的估值方法等因素決定。

波動定價機制可應用於本公司的所有基金。如果沒有攤薄調整，認購或贖回的價格將無法反映基金的相關投資的交易成本，以應對大量現金流入或流出，包括交易價差、市場衝擊、佣金及轉讓稅。價格調整的幅度將由本公司定期重設，以

反映現時交易及其他成本的近似值。個別基金的波動定價調整或有分別，通常不適用於貨幣市場基金，且在正常情況下不會超出原本每股資產淨值的 2%。在特殊情況下，通常在出現異常大額的股東交易活動以及認為符合股東的最佳利益的情況下，董事局可批准上調該限額。價格調整的幅度將由本公司定期重設，以反映現時交易及其他成本的近似值。

對於處於早期發展階段或增長階段且資產尚未達到最佳規模的基金，如果收到的認購資金及隨後增加基金資產的預期收益被認為符合基金現有股東的整體利益，則亦會考慮對認購採用波動定價。

管理公司授權波動定價監察委員會執行並定期審查與「波動定價」相關的運營決策。該委員會負責與波動定價有關的決定以及浮動因子的持續批核，這些構成了預定常規指示的基礎。

價格調整的資料可在香港代表的辦事處索取。

對於某些股份類別，管理公司可收取業績表現費（如適用），該費用將根據未擺動資產淨值計算。

有關波動定價的其他資料，請參閱以下網站：<https://www.franklintempleton.lu/investor/resources/investor-tools/swing-pricing>。*

與上述變更相關的費用及 / 或開支（包括印刷費用）預計約為 113,500 港元，應由該等相連基金按該等相連基金資產淨值的比例承擔。

基金說明書及富蘭克林環球入息及增長機會基金的產品資料概要將適時更新，以反映上述變更及其他雜項、澄清及 / 或編輯修訂。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.hk¹ 下載。

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機制，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。

恒安標準人壽 (亞洲) 有限公司
客戶服務部
謹啟

日期：2026 年 3 月 19 日

* 網站未經證監會審核。

投資者應注意，網站可能包含截至本基金說明書（經不時修訂）發布之日未獲認可可在香港公開發售且並非提供予香港投資者的基金及 / 或股份類別的資料。*

¹ 網站未經證監會審核。