

Date: 16 April 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 fund corresponding to the following investment choice of BlackRock Premier Funds

Terms not defined herein shall have the same meaning as set out in the prospectus of the underlying fund dated 25 July 2025 (the “**Prospectus**”).

Reference Code	Name of investment choice
67MU	BlackRock Premier Funds - Systematic Islamic ESG World Equity Fund - USD (A2)

(The “**Investment Choice**”)

We have been informed by BlackRock Asset Management North Asia Limited (“**BlackRock**”) of the following changes to the underlying fund corresponding to the Investment Choice (the “**Underlying Fund**”) which will be effective from 30 April 2026 (“**Effective Date**”). As the unitholders of the Investment Choice, the following changes applicable to the Underlying Fund may have implications for your investment.

1. Changes to the ESG investment guidelines, the investment objective and the name of the Underlying Fund

From the Effective Date, to ensure that the investment characteristics and positioning of the Underlying Fund remain both relevant and consistent with the current investment environment and expectations of the investors, the ESG investment guidelines of the Underlying Fund will be amended to:

- (1) Remove the commitment to eliminate at least 20% of the lowest ESG rated securities from the MSCI World Islamic M-Series Index (the “**Index**”) for the purpose of measuring the Underlying Fund’s ESG score improvement. For the avoidance of doubt, the Underlying Fund will still seek to deliver a weighted average ESG score higher than the ESG score of the Index;
- (2) Remove the minimum percentage of reduction of weighted average carbon emissions intensity score of 20% lower than the Index. For the avoidance of doubt, the Underlying Fund will still seek to deliver a weighted average carbon emissions intensity score lower than the Index; and
- (3) Change the exclusionary screens such that direct investment (as applicable) in issuers which have exposure to, or ties with, certain activities in relation to tobacco-related products will no longer be limited and/or excluded. For the avoidance of doubt, tobacco remains a prohibited activity under the Shariah Compliant Investment Strategy, including cigarettes and other tobacco products manufacturers and retailers; this also includes manufacture and retail of cannabis or cannabis related products except those used for medical or pharmaceutical purpose.

As a result of the changes above, the Underlying Fund will no longer be classified as an ESG fund in Hong Kong pursuant to the “Circular to management companies of SFC-authorized unit trusts and mutual funds - ESG funds” issued by the SFC dated 29 June 2021, as may be revised from time to time. Accordingly, the investment objective of the Underlying Fund will be revised to remove the reference to ESG focused investing.

As a consequential change to the changes above, the name of the Underlying Fund will be changed to “Systematic Islamic World Equity Fund”.

Following the changes above, the investment objective and policy of the Underlying Fund will be changed as set out above. ESG investment policy risks will no longer be considered a key risk of the Underlying Fund.

Implication of the changes

As the Underlying Fund is having its ESG investment guidelines relaxed, there will not be a need to sell off any securities around the Effective Date. Any realignment of the Underlying Fund will take place gradually with the normal course of portfolio management activities, and therefore minimal transaction costs are expected to be arisen from the changes. Any other costs and expenses associated with the changes will be borne by BlackRock.

2. Name change to the Investment Choice and the corresponding underlying fund

Due to the name change of the Underlying Fund as set out above, the name of the Investment Choice will also be changed from the Effective Date, as set out in the table below.

Reference code	Type	Current name	New name
67MU	Name of the investment choice	BlackRock Premier Funds - Systematic Islamic ESG World Equity Fund - USD (A2)	BlackRock Premier Funds - Systematic Islamic World Equity Fund - USD (A2)
	Name of the underlying fund	BlackRock Premier Funds - Systematic Islamic ESG World Equity Fund	BlackRock Premier Funds - Systematic Islamic World Equity Fund

General information

The Prospectus and the Product Key Facts Statement of the Underlying Fund will be updated to reflect the changes in due course and will be available from BlackRock's website www.blackrock.com/hk. Please note that this website has not been reviewed by the SFC.

Actions to take

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

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

私人及機密資料

[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。

有關連繫至貝萊德薈萃基金的投資選擇的相連基金之若干變更

本信件並未界定的詞彙具有相連基金二零二五年七月二十五日的章程（「章程」）訂明的相同涵義。

參考編號	投資選擇名稱
67MU	貝萊德薈萃基金 - 系統分析伊斯蘭 ESG 世界股票基金 - 美元(A2)

(稱為「該投資選擇」)

我們接獲貝萊德資產管理北亞有限公司(「貝萊德」)通知，連繫至該投資選擇的相連基金(稱為「該相連基金」)將會作出變更，並由2026年4月30日(「生效日期」)起生效。作為該投資選擇的單位持有人，以下有關該相連基金的變更對您的投資或會有所影響。

1. 對該相連基金的ESG投資指引、投資目標及名稱的變更

自生效日期起，為確保該相連基金的投資特性和定位對當前投資環境及投資者的期望仍然適切且與之保持一致，該相連基金的ESG投資指引將予以修訂，以：

- (1) 移除為衡量該相連基金ESG評分提升而從摩根士丹利世界伊斯蘭M系列指數 (MSCI World Islamic M-Series Index) (「有關指數」) 摒除至少20%最低ESG評分的證券的承諾。為免生疑問，該相連基金仍將力求提供高於有關指數的ESG評分之加權平均ESG評分；
- (2) 移除加權平均碳排放強度得分較有關指數低20%的最低減少百分率。為免生疑問，該相連基金仍將力求提供較有關指數低的加權平均碳排放強度得分；及
- (3) 更改排除篩選，以致對有投資於或牽涉若干與煙草有關產品相關的活動的發行人的直接投資 (如適用) 將不再受到限制及 / 或排除。為免生疑問，煙草仍然是伊斯蘭教法合規投資策略下的受禁止活動，包括香煙及其他煙草產品的製造商和零售商；這也包括大麻或大麻相關產品的製造和零售，惟用於醫療或製藥目的者則除外。

由於上述變更，該相連基金將不再根據證監會於二零二一年六月二十九日發出且可不時修改的《致證監會認可單位信託及互惠基金的管理公司的通函 - ESG基金》在香港被歸類為ESG基金。因此，該相連基金的投資目標將進行修訂，以刪除有關側重ESG投資的提述。

作為上述變更的相應變更，該相連基金的名稱將更改為「智慧數據伊斯蘭世界股票基金」。

在作出上述變更後，該相連基金的投資目標及政策將予以變更，如上文所述。ESG投資政策風險將不再被視為該相連基金的主要風險。

變更的影響

由於該相連基金的ESG投資指引有所放寬，在生效日期前後將無需出售任何證券。對該相連基金的任何重新調整將在投資組合管理活動的正常過程中逐步進行，因此預計變更所產生的交易成本極低。與變更有關的任何其他費用和開支將由貝萊德承擔。

2. 該投資選擇及其相連基金名稱變更

由於上述該相連基金名稱的變更，因此該投資選擇的名稱亦將由生效日期起變更，如下表所示。

參考編號	類型	現有名稱	新名稱
67MU	投資選擇名稱	貝萊德薈萃基金 - 系統分析伊斯蘭ESG世界股票基金 - 美元(A2)	貝萊德薈萃基金 - 智慧數據伊斯蘭世界股票基金 - 美元(A2)
	相連基金名稱	貝萊德薈萃基金 - 系統分析伊斯蘭ESG世界股票基金	貝萊德薈萃基金 - 智慧數據伊斯蘭世界股票基金

一般資料

該相連基金的章程及產品資料概要將於適當時候予以更新，以反映變更。有關文件可在貝萊德網址 www.blackrock.com/hk 閱覽。請注意，此網站並未經證監會審核。

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，這些文件均可向我們免費索取。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4月16日