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cs@hengansl.com.hk

Date: 21 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.***

**Amendments to the underlying funds corresponding to the following investment choices of Franklin Templeton Global Funds plc**

Unless otherwise defined in this letter, all capitalized terms have the same meaning as capitalized terms used in the Franklin Templeton Global Funds plc’s latest Irish prospectus (the “**Prospectus**”) and Hong Kong Covering Document.

Reference code	Name of investment choice
04LU	FTGF Putnam US Research Fund - Class A USD Acc
05LU	FTGF ClearBridge US Value Fund - Class A USD Acc
03LU	FTGF Western Asset Global Multi Strategy Fund - Class A USD Acc
D12L	FTGF Brandywine Global Income Optimiser Fund - Class A USD Distributing (M) Plus
06LU	FTGF Brandywine Global Income Optimiser Fund - Class A USD Acc
D42L	FTGF ClearBridge Global Infrastructure Income Fund - Class A USD Dis (M) Plus

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

We have been informed by Franklin Templeton Global Funds plc (“**FTGF**”) that the Directors of FTGF decided to approve the amendments to the underlying funds corresponding to the Investment Choices (each an “**Underlying Fund**” and collectively, the “**Underlying Funds**”). As the unitholders of the Investment Choices, the following amendments applicable to the Underlying Funds may have implications for your investment.

Details of the more significant amendments being made are listed in Appendix of this letter. Please view the redlines illustrating the full suite of amendments being made to the Prospectus and supplements of the Underlying Funds (the “**Supplements**”), including those that are not deemed to be significant, at the following link: <https://franklintempletonprod.widen.net/s/6khjrsrx27/redlines-ftgf-irish-pro-and-fund-supplements-en<sup>1</sup>> (*English version*) and <https://franklintempletonprod.widen.net/s/tzpjxfvc/redlines-ftgf-irish-pro-and-fund-supplements-cn<sup>1</sup>> (*Chinese version*).

The amendments to the Prospectus and Supplements will take effect on the date on which the revised Prospectus and the revised Supplements are approved by the Central Bank of Ireland (the “**Effective Date**”). The Effective Date will be on or around 20 May 2026. The Hong Kong Offering Documents will be updated to reflect the changes as set out herein, as well as other miscellaneous updates, drafting and/or editorial amendments, on or after the Effective Date.

<sup>1</sup> 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 the Investment Choices regardless of the above amendments. Otherwise you may wish to consider switching the units of the 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](http://www.hengansl.com.hk) for investment choices details.

If you need further assistance, feel free to contact your financial adviser or our Customer Service Department on +852 2169 0300 or email us at [cs@hengansl.com.hk](mailto:cs@hengansl.com.hk).

Yours faithfully,  
Customer Service Department  
Heng An Standard Life (Asia) Limited

## Appendix

### Notable changes to the Underlying Funds

As noted above, redlines illustrating the full suite of amendments are available, at <https://franklintempletonprod.widen.net/s/6khjrsrx27/redlines-ftgf-irish-pro-and-fund-supplements-en><sup>1</sup> (English version) and <https://franklintempletonprod.widen.net/s/tzpjxfvc/redlines-ftgf-irish-pro-and-fund-supplements-cn><sup>1</sup> (Chinese version).

#### Notable Changes to the Prospectus

To benefit investors by facilitating subscription flows and fostering the growth of the Underlying Funds, the Directors have decided to update the disclosure relating to the dilution adjustments. 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.

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 Prospectus). 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.

#### Notable Changes to the Supplements of certain Underlying Funds

Name of underlying fund	Change	Rationale
FTGF Putnam US Research Fund	<p>i. To amend the asset allocation guidelines by adjusting the percentage of holdings aligned with Environmental and/or Social characteristics from 95% to 80% in bucket #1 and increasing bucket #2 from 5% to 20%. Additionally, to disclose that bucket #2 may include certain ETF investments not aligned with Environmental and/or Social characteristics.</p> <p>ii. Update the disclosure of sustainability indicators to include additional detail in the disclosure on UN Global Compact compliance monitoring, the Low Carbon Intensity metric, Sustainalytics ESG Risk Rating category bands, and the exclusion indicator reflecting the Underlying Fund's exclusion policy.</p> <p>iii. Update the disclosure of promoted characteristics to include additional detail in the disclosure on UN Global Compact compliance, the Low Carbon Intensity metric, Sustainalytics ESG Risk Rating category bands, and the exclusion indicator reflecting the Underlying Fund's exclusion policy.</p> <p>To introduce a 20% Minimum Sustainable Investment allocation for the Underlying Fund, with minimum thresholds of Min E: 1% and Min S: 1%, to be applied in accordance with the following Sustainable Investment methodology:</p> <ul style="list-style-type: none"> <li>- Contribution to an E and/or S objective if: <ul style="list-style-type: none"> <li>- &gt; 20% revenue from activities that align with environmental and/or social impact themes (climate action, human development, basic needs, resource security, healthy ecosystems) as determined by a third-party data provider; or</li> <li>- Contributing to an environmental objective by gaining and maintaining Science Based Target Initiative (SBTi) approved GHG emissions reduction targets or equivalent and are thus</li> </ul> </li> </ul>	<p>i. The change enables the use of ETFs within the portfolios and includes a corresponding reallocation of assets, with a reduction in bucket #1 and an increase in the "#2 Other" bucket to reflect the inclusion of certain ETF investments alongside cash, cash equivalents, and derivatives.</p> <p>ii. This is a clarificatory change that will not change how the Underlying Fund is managed.</p> <p>iii. This is a clarificatory change that will not change how the Underlying Fund is managed.</p> <p>The introduction of a minimum sustainable investment commitment is intended to support consistent and clear disclosure of the Underlying Fund's sustainable investment allocations. This change enables the Underlying Fund to align with market and investor expectations without altering the underlying investment process or portfolio construction.</p>

<sup>1</sup> This website has not been reviewed by the SFC.

	<p>considered as contributing to fighting against climate change.</p> <ul style="list-style-type: none"> <li>- DNSH: <ul style="list-style-type: none"> <li>- Must pass the investment manager’s PAI consideration thresholds. PAI considerations are embedded into Putnam’s fundamental research and correlated to the proprietary ESG materiality framework.</li> </ul> </li> <li>- Good Governance <ul style="list-style-type: none"> <li>- No service risk controversy score</li> <li>- Must pass third-party global norms-based screening for UN Global Compact (UNGC) compliance</li> <li>- Must pass Putnam proprietary governance screen that incorporates third party risk ratings.</li> </ul> </li> </ul>	
	<p>Update and align the ‘What is the asset allocation planned for this financial product?’ and ‘What investments are included under “#2 Other” [#2 Not sustainable] sections to clarify derivative usage as shown below:</p> <p>Question: <i>‘What is the asset allocation planned for this financial product?’</i></p> <p>The Investment Manager employs a binding proprietary ESG methodology which is applied to at least ≥80% of the Underlying Fund’s portfolio. The remaining portion (≤20%) of the portfolio is not aligned with the promoted characteristics and consists of cash held on deposit, cash equivalents, derivative instruments (used for investment, efficient portfolio management and/or hedging purposes) and certain ETF investments.</p> <p>Question: <i>‘What investments are included under “#2 Other” [#2 Not sustainable], what is their purpose and are there any minimum environmental or social safeguards?’</i></p> <p>#2 Other comprises cash held on deposit, cash equivalents and derivative instruments (used for investment, efficient portfolio management and/or hedging purposes) and certain ETFs for which there are no minimum environmental or social safeguards.</p>	<p>This is a clarificatory change to ensure alignment between the Underlying Fund and bucket #2 so there is consistency. There will be no impact to the portfolio.</p>
<p>FTGF Putnam US Research Fund  FTGF Clearbridge US Value Fund  FTGF Western Asset Global Multi Strategy Fund  FTGF Brandywine Global Income Optimiser Fund  FTGF ClearBridge Global Infrastructure Income Fund</p>	<p>In line with the UCITS VI Directive and the related Level 2 regulatory technical standards, the Prospectus will be updated to include enhanced disclosures on the liquidity management tools that may be available to the Underlying Funds of FTGF. The updates are intended to enhance transparency and investor understanding in line with evolving regulatory requirements.</p>	<p>These changes are disclosure-based only and do not alter the investment objective or investment policy of any Underlying Fund.</p>
<p>FTGF Putnam US Research Fund  FTGF Western Asset Global Multi Strategy Fund</p>	<p>To lower the maximum contingent deferred sales charge (“CDSC”) for Class B Shares from 5% to 4% and reduce the duration of the CDSC schedule from 5 years to 4 years.</p> <p>For the avoidance of doubt, Class B Shares are not available for offering to the public in Hong Kong.</p>	<p>To align the maximum CDSC with the applicable rate of 4% and make the corresponding update to align the duration of the CDSC schedule.</p>

## 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。**

### 有關連繫至以下富蘭克林鄧普頓環球基金系列的投資選擇的相連基金修訂

除非本信件另有界定，否則所有辭彙與富蘭克林鄧普頓環球基金系列最新的愛爾蘭基金章程（「基金章程」）及香港說明文件所用辭彙具有相同涵義。

參考編號	投資選擇的名稱
04LU	FTGF 百能美國研究基金 - A 類美元累積
05LU	FTGF 凱利美國價值基金 - A 類美元累積
03LU	FTGF 西方資產環球多元化策略基金 - A 類美元累積
D12L	FTGF 布蘭迪環球增值入息基金 - A 類美元精選派息 (M)
06LU	FTGF 布蘭迪環球增值入息基金 - A 類美元累積
D42L	FTGF 凱利環球基建入息基金 - A 類美元精選派息(M)

(各稱為「該投資選擇」，統稱為「該等投資選擇」)

我們接獲富蘭克林鄧普頓環球基金系列（「FTGF」）通知，FTGF董事已決定批准對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」)所作的修訂。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修訂對您的投資或會有所影響。

所作的較重大修訂的詳情載於本信件附錄。請透過以下連結查閱載列基金章程及該等相連基金的補充文件（「補充文件」）所作之全部修訂的標示修訂版，包括該等不被視為重大的修訂：  
<https://franklintempletonprod.widen.net/s/6khjrsrx27/redlines-ftgf-irish-pro-and-fund-supplements-en1>（英文版本）及  
<https://franklintempletonprod.widen.net/s/tzpjxfvc/redlines-ftgf-irish-pro-and-fund-supplements-cn1>（中文版本）。

基金章程及補充文件所作的修訂將於經修訂基金章程及經修訂補充文件獲愛爾蘭中央銀行批准當日（「生效日期」）生效。生效日期將為2026年5月20日或前後。香港發售文件將於生效日期或之後進行更新，以反映本信件所載列的變更，以及其他雜項更新、草擬及/或編輯修訂。

### 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](http://www.hengansl.com.hk) 以了解投資選擇的詳情。

如需進一步協助，請聯絡您的理財顧問。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](mailto: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x日

<sup>1</sup> 此網站未經證監會審閱。

## 附錄

### 該等相連基金的重大變更

如上所述，載列全部修訂的標示修訂版可供閱覽：<https://franklintempletonprod.widen.net/s/6khjrsrx27/redlines-ftgf-irish-pro-and-fund-supplements-en><sup>1</sup> (英文版) 及 <https://franklintempletonprod.widen.net/s/tzpjxfxvc/redlines-ftgf-irish-pro-and-fund-supplements-cn><sup>1</sup> (中文版)。

#### 基金章程的重大變更

為促進認購流程並推動相關該等相連基金增長，從而使投資者受益，董事會決定更新有關攤薄調整的披露。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。

除上述變更外，波動定價機制（包括基金章程中披露的現行 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。

#### 若干該等相連基金補充文件的重大變更

相連基金名稱	變更	理由
FTGF 百能美國研究基金	<p>i. 修訂資產配置指引，將第一類資產中符合環境及/或社會特徵的持倉比例從 95% 調整至 80%，並將第二類資產的持倉比例從 5% 提高至 20%。此外，披露第二類資產可能包括若干不符合環境及/或社會特徵的 ETF 投資。</p> <p>ii. 更新可持續性指標的披露，以在披露中增加有關聯合國全球契約合規性監測、低碳強度指標、Sustainalytics ESG 風險評級類別等級及反映該相連基金排除政策的排除指標的詳細資料。</p> <p>iii. 更新對所促進特徵的披露，以在披露中增加有關聯合國全球契約合規性、低碳強度指標、Sustainalytics ESG 風險評級類別等級及反映該相連基金排除政策的排除指標的詳細資料。</p> <p>為該相連基金引進 20% 的最低可持續投資配置比例，其中最低 E 類投資及最低 S 類投資門檻均為 1%，將按照以下可持續投資方法進行應用：</p> <ul style="list-style-type: none"> <li>- 如果符合以下條件，則視為對環境及/或社會目標作出貢獻： <ul style="list-style-type: none"> <li>- 超過 20% 的收入來自與環境及/或社會影響主題（氣候行動、人類發展、基本需求、資源安全、健康的生態系統）一致的活動，具體由第三方數據供應商確定；或</li> <li>- 透過獲得並維持科學碳目標倡議 (SBTi) 批准的溫室氣體減排目標或同等目標，為環境目標作出貢獻，從而被視為對應對氣候變遷作出貢獻。</li> </ul> </li> <li>- DNSH 原則： <ul style="list-style-type: none"> <li>- 必須符合投資經理的 PAI 考慮閾值。PAI 考慮因素已納入百能的基本面研究中，並與專有的 ESG 重要性架構相關聯。</li> </ul> </li> <li>- 良好管治</li> </ul>	<p>i. 此變更允許在投資組合中使用 ETF，並包括相應的資產重新配置，減少第 1 類資產，增加第 2 類「其他」資產，以反映將若干 ETF 投資與現金、現金等價物及衍生工具一起納入投資組合。</p> <p>ii. 此為澄清性變更，不會影響該相連基金的管理方式。</p> <p>iii. 此為澄清性變更，不會影響該相連基金的管理方式。</p> <p>引入最低可持續投資承諾旨在支持該相連基金可持續投資配置的持續、清晰披露。此項變更使該相連基金能夠在不改變其相關投資流程或投資組合建構的情況下，與市場及投資者的預期保持一致。</p>

<sup>1</sup> 此網站未經證監會審閱。

	<ul style="list-style-type: none"> <li>- 無服務風險爭議評分；</li> <li>- 必須通過對聯合國全球契約 (UNGC) 合規性的第三方全球規範篩選；</li> <li>- 必須通過包含第三方風險評級的百能專有公司管治篩選。</li> </ul>	
	<p>更新並調整「此金融產品計劃的資產配置是什麼？」與「「#2 其他」[#2 不可持續]項下包括哪些投資？」一節，以澄清衍生工具的使用情況，如下所示：</p> <p>問題：「此金融產品計劃的資產配置是什麼？」</p> <p>投資經理採用具有約束力的專有 ESG 方法，該方法適用於至少 80% 的該相連基金投資組合。投資組合的剩餘部分 (≤20%) 不符合所促進的特徵，並涵蓋存款現金、現金等價物、衍生工具 (用於投資、有效管理投資組合及/或對沖目的) 及若干ETF投資。</p> <p>問題：「「#2 其他」[#2 不可持續]項下包括哪些投資，其目的是什麼？是否有最低限度的環境或社會保障措施？」</p> <p>#2 其他包括存款現金、現金等價物和衍生工具 (用於投資、有效管理投資組合及/或對沖目的) 以及若干沒有最低環境或社會保障措施的ETF。</p>	<p>此為澄清性變更，旨在確保該相連基金與第二類投資資產保持一致，從而確保投資組合的一致性。此變更不會對投資組合造成任何影響。</p>
<p>FTGF 百能美國研究基金 FTGF 凱利美國價值基金 FTGF 西方資產環球多元化策略基金 FTGF 布蘭迪環球增值入息基金 FTGF 凱利環球基建入息基金</p>	<p>根據 UCITSVI 指令及相關的二級監管技術標準，基金章程將作出更新，以加入有關FTGF 該等相連基金可能使用的流動性管理工具的加強披露。此次更新旨在提高透明度及投資者的理解，以符合不斷變化的監管要求。</p>	<p>此等變更僅涉及資訊披露，並不改變任何該相連基金的投資目標或投資政策。</p>
<p>FTGF 百能美國研究基金 FTGF 西方資產環球多元化策略基金</p>	<p>將 B 類股份的最高或有遞延銷售費 (「CDSC」) 由 5%降至 4%，並將 CDSC 的期限由 5 年縮短至 4 年。</p> <p>為免存疑，B 類股份並未在香港公開發售。</p>	<p>使最高CDSC 與 4% 的適用比率保持一致，並進行相應的更新以調整 CDSC 計劃的期限。</p>

全文完