



Date: 5 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.

Changes to underlying fund corresponding to the following investment choice 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 changes 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.

1. Amendments relating to the investment areas and geographic restriction of the underlying fund corresponding to the following investment choice (“Investment Areas and Geographic Restriction Change”)

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

With effect from 20 May 2026, the investment scope of the Underlying Fund is expanded so that the Underlying Fund may also invest in USD-denominated short-term deposits and high-quality money market instruments issued by corporations in order to provide greater investment flexibility.

In addition, with effect from 20 May 2026, the investment strategy of the USD MMF has been updated to allow investment of less than 30% of the USD MMF's net asset value in emerging markets.

2. Update on ongoing charges figures of the Underlying Funds

With effect from 20 April 2026, the respective Product Key Facts Statements (“**KFS**”) of the Underlying Funds have been updated to provide updated information on the ongoing charges figures of the respective Underlying Funds.

The Explanatory Memorandum and KFS for the Underlying Funds have been updated accordingly to reflect the above changes other than the Investment Areas and Geographic Restriction Change. The Explanatory Memorandum and KFS for Taikang Kaitai Funds - Taikang Kaitai US Dollar Money Market Fund will further be updated and issued on 20 May 2026 to reflect the Investment Areas and Geographic Restriction Change, and will be available on the website of Taikang 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。

1. 修訂有關連繫至下列投資選擇的相連基金的投資範圍及地域限制(「投資範圍及地域限制的變更」)

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

自2026年5月20日起，該相連基金的投資範圍將會擴大，並把由企業發行的以美元計值及結算的短期存款及優質貨幣市場工具納入投資範圍，以提供更大的投資靈活性。

此外，自2026年5月20日起，該相連基金的投資策略將會更新，並允許該相連基金將其資產淨值少於 30% 投資於新興市場。

2. 更新該等相連基金經常性開支比率

自2026年4月20日起，相關該等相連基金的產品資料概要已被更新，以反映相關該等相連基金經常性開支比率的更新資料。

說明書及該等相連基金的產品資料概要已相應更新以反映上述變更(投資範圍及地域限制的變更除外)。說明書及泰康開泰基金 - 泰康開泰美元貨幣基金的產品資料概要將於2026年5月20日進一步更新及刊發，以反映投資範圍及地理限制的變更，並將載於泰康網站<https://hk.taikangasset.cn>¹。

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。

¹ 此網站未經證監會審閱

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 5 日