



**Heng An
Standard Life**
恒安標準人壽

+852 2169 0300

Please have your policy number ready.

請準備您的保單編號。

Calls may be monitored and/or recorded to protect both you and us and help with our training.

為了保障客戶及提高我們的服務質素，電話對話內容可能會被錄音以作培訓之用。

cs@hengansl.com.hk

Date: 3 July 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.

Updates to the underlying fund corresponding to the following investment choice of Schroder International Selection Fund (“Schroder”)

Any terms not defined in this letter shall have the same meaning as in the Prospectus of Schroder (“**Prospectus**”).

Reference Code	Name of investment choice
05CU	Schroder International Selection Fund - Asian Bond Total Return - A1
09CU	Schroder International Selection Fund - BIC (Brazil, India, China) – A1
10CU	Schroder International Selection Fund - China Opportunities - A1
11CU	Schroder International Selection Fund - Emerging Asia - A1
12CE	Schroder International Selection Fund - Emerging Europe - A1
16CE	Schroder International Selection Fund - EURO Corporate Bond - A1
07CE	Schroder International Selection Fund - EURO Liquidity - A1
01CU	Schroder International Selection Fund - Global Climate Change Equity - A1
02CU	Schroder International Selection Fund - Global Emerging Market Opportunities - A1
20CU	Schroder International Selection Fund - Global Gold - A
13CU	Schroder International Selection Fund - Greater China - A1
14CH	Schroder International Selection Fund - Hong Kong Dollar Bond - A1
04CH	Schroder International Selection Fund - Hong Kong Equity - A1
15CU	Schroder International Selection Fund - Taiwanese Equity - A1
06CU	Schroder International Selection Fund - US Dollar Liquidity - A1
18CU	Schroder International Selection Fund - US Large Cap - A1
19CU	Schroder International Selection Fund - US Small & Mid-Cap Equity - A1
21CU	Schroder International Selection Fund - Global Sustainable Growth - A1 USD Acc
22CE	Schroder International Selection Fund - Emerging Europe - Y9#
D43C	Schroder International Selection Fund - Asian Dividend Maximiser - A USD Dis MF
D70C	Schroder International Selection Fund - Multi-Asset Growth and Income - A USD Dis MF2
D85C	Schroder International Selection Fund - Global Credit Income - A HKD Dis MF
D86C	Schroder International Selection Fund - Global Credit Income - A USD Dis MF
D108	Schroder International Selection Fund - Multi-Asset Growth and Income - A HKD Dis MF

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

Temporary suspended, until further notice.

We have been informed by the Board of Directors of Schroder of the following changes or updates to the Hong Kong offering documents of Schroder and the underlying funds corresponding to the Investment Choices (each an “**Underlying Fund**”, and collectively, the “**Underlying Funds**”), comprising the Prospectus and Hong Kong Covering Document of Schroder and the Product Key Facts Statements of the Underlying Funds (“**Hong Kong Offering Documents**”). As the unitholders of the Investment Choices, the following changes or updates applicable to the Underlying Funds may have implications for your investment.

1. Change of investment policy of the underlying fund corresponding to the below investment choice

Reference Code	Name of investment choice
20CU	Schroder International Selection Fund - Global Gold - A

The investment policy of the Underlying Fund has been updated to provide that it will invest up to 40% of its assets in gold and other precious metals through equities, funds (excluding alternative investment funds), commodities and gold and other precious metals transferable securities.

2. Update to the investment policies of the underlying funds corresponding to the below investment choices

Reference Code	Name of investment choice
D43C	Schroder International Selection Fund - Asian Dividend Maximiser - A USD Dis MF
09CU	Schroder International Selection Fund - BIC (Brazil, India, China) – A1
10CU	Schroder International Selection Fund - China Opportunities - A1
11CU	Schroder International Selection Fund - Emerging Asia - A1
01CU	Schroder International Selection Fund - Global Climate Change Equity - A1
02CU	Schroder International Selection Fund - Global Emerging Market Opportunities - A1
13CU	Schroder International Selection Fund - Greater China - A1
04CH	Schroder International Selection Fund - Hong Kong Equity - A1
D70C	Schroder International Selection Fund - Multi-Asset Growth and Income - A USD Dis MF2
D108	Schroder International Selection Fund - Multi-Asset Growth and Income - A HKD Dis MF

The investment policies of the Underlying Funds have been updated to clarify that each of the Underlying Funds does not invest directly in China B-Shares and will not hold more than 5% of its assets in China B-Shares.

3. Clarification to the investment policies of the underlying funds corresponding to the below investment choices

Reference Code	Name of investment choice
05CU	Schroder International Selection Fund - Asian Bond Total Return - A1
16CE	Schroder International Selection Fund - EURO Corporate Bond - A1

The investment policies of the Underlying Funds have been updated to clarify that the Underlying Funds’ investment in below investment grade securities may be direct or indirect (including via credit default swaps and credit default swap indices).

4. Enhancement of disclosures in relation to sustainability score comparison of the underlying fund corresponding to the below investment choice

Reference Code	Name of investment choice
18CU	Schroder International Selection Fund - US Large Cap - A1

The benchmark disclosure of the Underlying Fund has been enhanced to reflect that the target benchmark of the Underlying Fund is also used for sustainability score comparison.

5. Miscellaneous updates / changes

Additional changes have also been made to the Hong Kong Offering Documents, including the following:

- (a) update to reflect that each of the Underlying Funds will not hold more than 5% of its assets in each of: (i) transferable securities traded on the CIBM (including via Bond Connect) or any other Chinese Regulated Market; or (ii) China A-Shares and/or China B Shares, directly or indirectly, through Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect and shares listed on the STAR Board and the ChiNext, unless disclosed in its "Investment Objective" and "Investment Policy";

- (b) update to reflect that details of how an Underlying Fund attains the objective of sustainable investment or its environmental or social characteristics are only disclosed in the Underlying Fund's investment policy and in Appendix IV of the Prospectus. As such, the sustainability criteria of the Underlying Funds as currently disclosed in Appendix III of the Prospectus have been removed;
- (c) update of disclosures relating to SFDR pre-contractual disclosures for Underlying Funds that have environmental and/or social characteristics (within the meaning of Article 8 SFDR) or has the objective of sustainable investment (within the meaning of Article 9 SFDR) information about such characteristics or objective; and
- (d) other clarifications, miscellaneous updates, changes and editorial amendments.

Save as disclosed above, Schroder confirms that in relation to the amendments or changes set out above:

- there are no changes to how the Underlying Funds are managed;
- the investment style, investment philosophy and risk profile of the Underlying Funds remain the same; and
- the fees chargeable in respect of the Underlying Funds as stated in the Hong Kong Offering Documents remain the same.

The revised Hong Kong Offering Documents are available at www.schroders.com.hk¹.

Actions to take

You do not have to take any action if you wish to remain invested in Investment Choices regardless of the above changes or updates. 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。

有關連繫至以下施羅德環球基金系列(「施羅德」)的投資選擇的相連基金的更新

本信件中未有界定的任何用詞與施羅德的發行章程(「發行章程」)的用詞具有相同涵義。

參考編號	投資選擇名稱
05CU	施羅德環球基金系列 - 亞洲債券 - A1 股
09CU	施羅德環球基金系列 - 新興三國股票 (巴西、印度及中國) - A1 股
10CU	施羅德環球基金系列 - 中國優勢 - A1 股
11CU	施羅德環球基金系列 - 新興亞洲 - A1 股
12CE	施羅德環球基金系列 - 新興歐洲 - A1 股
16CE	施羅德環球基金系列 - 歐元企業債券 - A1 股
07CE	施羅德環球基金系列 - 歐元流動 - A1 股
01CU	施羅德環球基金系列 - 環球氣候變化策略 - A1 股
02CU	施羅德環球基金系列 - 新興市場優勢 - A1 股
20CU	施羅德環球基金系列 - 環球黃金 - A 股
13CU	施羅德環球基金系列 - 大中華 - A1 股
14CH	施羅德環球基金系列 - 港元債券 - A1 股
04CH	施羅德環球基金系列 - 香港股票 - A1 股
15CU	施羅德環球基金系列 - 台灣股票 - A1 股
06CU	施羅德環球基金系列 - 美元流動 - A1 股
18CU	施羅德環球基金系列 - 美國大型股 - A1 股
19CU	施羅德環球基金系列 - 美國中小型股票 - A1 股
21CU	施羅德環球基金系列 - 環球持續增長 - A1 類別 (美元累積)
22CE	施羅德環球基金系列 - 新興歐洲 - Y9 股#
D43C	施羅德環球基金系列 - 亞洲股息 - A 股(美元收息)MF
D70C	施羅德環球基金系列 - 環球股債增長收息 - A 類別(美元收息)MF2
D85C	施羅德環球基金系列 - 環球收息債券 - A 類別(港元收息)MF
D86C	施羅德環球基金系列 - 環球收息債券 - A 類別(美元收息)MF
D108	施羅德環球基金系列 - 環球股債增長收息 - A 類別(港元收息)MF

(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

我們接獲施羅德環球基金系列董事會通知，以下對施羅德及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」)的香港發售文件(包括施羅德的發行章程和香港說明文件及該等相連基金的產品資料概要，(合稱為「香港發售文件」)作出的更改或更新。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更新對您的投資或會有所影響。

1. 連繫至下列投資選擇的相連基金更改投資政策

參考編號	投資選擇名稱
20CU	施羅德環球基金系列 - 環球黃金 - A 股

該相連基金的投資政策已予更新，以規定其將會透過股票、基金(不包括另類投資基金)、商品和黃金和其他貴金屬的可轉讓證券，將其最多40%的資產投資於黃金和其他貴金屬。

2. 連繫至下列投資選擇的相連基金更新投資政策

參考編號	投資選擇名稱
D43C	施羅德環球基金系列 - 亞洲股息 - A 股(美元收息)MF
09CU	施羅德環球基金系列 - 新興三國股票 (巴西、印度及中國) - A1 股
10CU	施羅德環球基金系列 - 中國優勢 - A1 股
11CU	施羅德環球基金系列 - 新興亞洲 - A1 股
01CU	施羅德環球基金系列 - 環球氣候變化策略 - A1 股
02CU	施羅德環球基金系列 - 新興市場優勢 - A1 股

13CU	施羅德環球基金系列 - 大中華 - A1 股
04CH	施羅德環球基金系列 - 香港股票 - A1 股
D70C	施羅德環球基金系列 - 環球股債增長收息 - A 類別(美元收息)MF2
D108	施羅德環球基金系列 - 環球股債增長收息 - A 類別(港元收息)MF

該等相連基金的投資政策已予更新，以澄清該等相連基金各自不會直接投資於中國B股，且將不會持有超過5%資產於中國B股。

3. 連繫至下列投資選擇的相連基金澄清投資政策

參考編號	投資選擇名稱
05CU	施羅德環球基金系列 - 亞洲債券 - A1 股
16CE	施羅德環球基金系列 - 歐元企業債券 - A1 股

該等相連基金的投資政策已予更新，以澄清該等相連基金於低於投資級別的證券的投資可以為直接或間接（包括透過信貸違約掉期及信貸違約掉期指數）。

4. 連繫至下列投資選擇的相連基金加強有關比較可持續評分的披露

參考編號	投資選擇名稱
18CU	施羅德環球基金系列 - 美國大型股 - A1 股

該相連基金的基準披露已予加強，以反映該相連基金的目標基準亦可用作比較可持續評分。

5. 雜項更新 / 更改

香港發售文件亦已作出額外更改，包括以下各項：

- 更新以反映該等相連基金各自將不會於以下各項持有超過5%資產：(i)中國銀行間債券市場（包括透過債券通）或任何其他中國受監管市場上交易的可轉讓證券；或(ii)直接或間接透過滬港股票市場交易互聯互通機制及深港股票市場交易互聯互通機制於中國A股及 / 或中國B股及在科創板及創業板上市的股份，除非在該相連基金的「投資目標」及「投資政策」有所披露；
- 更新以反映某該相連基金如何達致可持續投資目標或其環境或社會特色的詳情僅會於該相連基金的投資政策及發行章程的附件IV中披露。因此，目前於發行章程附件III披露的該等相連基金的可持續標準已予移除；
- 更新有關具有環境及 / 或社會特色（具SFDR第8條的涵義）或具有可持續投資目標（具SFDR第9條的涵義）的該等相連基金的該等特色或目標資料的SFDR合約前披露的披露；及
- 其他澄清、雜項更新、更改及編輯修訂。

除上文所披露外，施羅德確認，就上文所載的修訂或更改而言：

- 該等相連基金的管理方式並無變更；
- 該等相連基金的投資風格、投資理念及風險概況維持不變；及
- 如香港發售文件所述就該等相連基金收取的費用維持不變。

經修訂的香港發售文件可於www.schroders.com.hk¹查閱。

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7月3日

¹ 此網站未經證監會審閱。