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Standard Life
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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: 16 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.

Changes to underlying funds corresponding to the following investment choices of CICC Fund Series

Unless otherwise stated, capitalised terms in this letter have the same meanings as defined in the prospectus of CICC Fund Series (the “Prospectus”).

Reference Code	Name of investment choice
03WU	CICC Fund Series - ICBC CICC USD Money Market ETF (Unlisted Class) - B (USD)
02WH	CICC Fund Series - CICC HKD Money Market ETF (Unlisted Class) - B (HKD)

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

We have been informed by China International Capital Corporation Hong Kong Asset Management Limited (“CICC”) of the following changes to CICC Fund Series and the underlying funds corresponding to the Investment Choices (each “Underlying Fund”, and collectively the “Underlying Funds”), with effect from 30 July 2026 (“Effective Date”). As the unitholders of the Investment Choices, the following changes applicable to the Underlying Funds may have implications for your investment.

A. Change to the investment adviser of the underlying fund corresponding to the below investment choice

Reference Code	Name of investment choice
03WU	CICC Fund Series - ICBC CICC USD Money Market ETF (Unlisted Class) - B (USD)

1. Background and Details of the Change of Investment Adviser

Currently, ICBC Asset Management (Global) Company Limited (“Existing Investment Adviser”) has been appointed by the Manager as an investment adviser of the Underlying Fund. The Manager has delegated its investment management duties in relation to certificates of deposits issued in Hong Kong to the Existing Investment Adviser, who has been exercising investment discretion in respect of the investments of the Underlying Fund in certificates of deposits issued in Hong Kong.

With effect from the Effective Date, as a streamlining measure in respect of the investment management of the Underlying Fund, the Existing Investment Adviser will cease to act as the investment adviser of the Underlying Fund.

2. Change of name of the Underlying Fund and the Investment Choice

To reflect the change of investment adviser detailed above, the name of the Underlying Fund will also be changed as follows, with effect from the Effective Date:

Existing Name of the Underlying Fund	New Name of the Underlying Fund
CICC Fund Series - ICBC CICC USD Money Market ETF (Unlisted Class)	CICC Fund Series - CICC USD Money Market ETF (Unlisted Class)

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
03WU	Name of the investment choice	CICC Fund Series - ICBC CICC USD Money Market ETF (Unlisted Class) - B (USD)	CICC Fund Series - CICC USD Money Market ETF (Unlisted Class) - B (USD)
	Name of the underlying fund	CICC Fund Series - ICBC CICC USD Money Market ETF (Unlisted Class)	CICC Fund Series - CICC USD Money Market ETF (Unlisted Class)

3. Implication of the changes

Save as otherwise disclosed above, the changes set out in this section A (the “**Investment Adviser Changes**”) will not result in any change to the investment objective and policy, overall risk profile, or any features of the Underlying Fund, or fee level of or cost in managing the Underlying Fund.

4. Costs

The costs and/or expenses incurred in respect of the Investment Adviser Changes set out in this section A are approximately USD 11,700 and will be borne by the Underlying Fund.

B. Appointment of Non-Discretionary Investment Adviser for the Underlying Funds

The Manager will appoint Bright Smart Securities International (H.K.) Limited (“**New Investment Adviser**”) as the non-discretionary investment adviser of the Underlying Funds with effect from the Effective Date.

The New Investment Adviser is incorporated in Hong Kong and is registered as a licensed corporation by the SFC in Hong Kong to carry out Type 1 (dealing in securities), Type 4 (advising on securities) and, subject to relevant licensing conditions, Type 7 (providing automated trading services) regulated activities.

The New Investment Adviser will provide non-binding investment advice in respect of investment in onshore Renminbi-denominated certificates of deposit (CDs) issued in Chinese Mainland to the Underlying Funds. The New Investment Adviser will not have investment discretion (which will rest solely with the Manager).

The fees of the New Investment Adviser, if any, will be paid by the Manager out of the Management Fee.

C. Updates to the Investment Strategy of the Underlying Funds

Currently, subject to the criteria as set out in the investment strategy of the Underlying Funds respectively, CICC Fund Series - ICBC CICC USD Money Market ETF (Unlisted Class) may invest up to 15% of its Net Asset Value in asset backed commercial papers (“**ABCP**”) while CICC Fund Series - CICC HKD Money Market ETF (Unlisted Class) may invest up to 15% of its Net Asset Value in short-term and high quality asset backed securities, including ABCP.

With effect from the Effective Date, the investment strategy of the respective Underlying Funds will be updated to reflect that they no longer intend to invest in ABCP. Risk disclosures pertaining to the Underlying Funds will also be amended accordingly.

For the avoidance of doubt, CICC Fund Series - CICC HKD Money Market ETF (Unlisted Class) may continue to invest up to 15% of its Net Asset Value in short-term and high quality asset backed securities which are not ABCP.

D. General

Other than the changes set out in this letter, there will be no change to the operation and/or manner in which the Underlying Funds are being managed and there is no effect on existing unitholders of the Underlying Funds. The changes will not materially prejudice the existing unitholders' rights or interests.

The above changes will be reflected in the Prospectus and the relevant product key facts statement(s) of the relevant Underlying Fund(s) in due course, which will be available on CICC's website at <https://cicchkam.com>¹.

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. 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。

有關連繫至中金基金系列的投資選擇的相連基金之變更

除非另有說明，本信件內的詞彙與中金基金系列基金說明書（「說明書」）所界定者具有相同涵義。

參考編號	投資選擇的名稱
03WU	中金基金系列 - 工銀中金美元貨幣市場 ETF(非上市類別) - B 類(美元)
02WH	中金基金系列 - 中金港元貨幣市場 ETF(非上市類別) - B 類(港元)

(各稱為「該投資選擇」，統稱為「該等投資選擇」)

我們接獲中國國際金融香港資產管理有限公司（「中金」）通知下列有關中金基金系列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」）的變更，於2026年7月30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更對您的投資或會有所影響。

A. 連繫至下列投資選擇的相連基金變更投資顧問

參考編號	投資選擇的名稱
03WU	中金基金系列 - 工銀中金美元貨幣市場 ETF(非上市類別) - B 類(美元)

1. 投資顧問變更背景及詳情

目前，工銀資產管理（全球）有限公司（「現有投資顧問」）獲管理人委任為該相連基金的投資顧問。管理人已將其有關在香港發行的存款證的投資管理職責轉授予現有投資顧問，而現有投資顧問一直就該相連基金於在香港發行的存款證的投資行使投資酌情權。

自生效日期起，作為該相連基金投資管理的精簡措施，現有投資顧問將不再擔任該相連基金的投資顧問。

2. 該相連基金及該投資選擇的名稱變更

為反映上文詳述的投資顧問變更，該相連基金的名稱亦將自生效日期起變更如下：

該相連基金現有名稱	該相連基金新名稱
中金基金系列 - 工銀中金美元貨幣市場 ETF(非上市類別)	中金基金系列 - 中金美元貨幣市場ETF(非上市類別)

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
03WU	投資選擇名稱	中金基金系列 - 工銀中金美元貨幣市場 ETF(非上市類別) - B類(美元)	中金基金系列 - 中金美元貨幣市場ETF(非上市類別) - B類(美元)
	相連基金名稱	中金基金系列 - 工銀中金美元貨幣市場 ETF(非上市類別)	中金基金系列 - 中金美元貨幣市場ETF(非上市類別)

3. 變更的影響

除上文另有披露者外，本A節所載的變更（「投資顧問變更」）將不會導致該相連基金的投資目標及政策、整體風險狀況或任何特點，或管理該相連基金的費用水平或成本發生任何變更。

4. 成本

就本A節所載的投資顧問變更所產生及 / 或招致的成本及 / 或開支約為11,700美元，並將由該相連基金承擔。

B. 委任該等相連基金的非全權委託投資顧問

管理人將委任耀才證券國際（香港）有限公司（「新投資顧問」）為該等相連基金的非全權委託投資顧問，自生效日期起生效。

新投資顧問於香港註冊成立，並為證監會在香港註冊的持牌法團，可進行第1類（證券交易）、第4類（就證券提供意見）及（在符合相關發牌條件下）第7類（提供自動化交易服務）受規管活動。

新投資顧問將就投資於中國內地發行的在岸人民幣計價存款證向各該等相連基金提供非約束性的投資建議。新投資顧問將不具有投資酌情權（該酌情權將僅由管理人擁有）。

新投資顧問的費用（如有）將由管理人從管理費中支付。

C. 該等相連基金更新投資策略

目前，在符合各該等相連基金投資策略所載的準則下，中金基金系列 - 工銀中金美元貨幣市場ETF(非上市類別)可將其最多15%的資產淨值投資於資產抵押商業票據（「ABCP」），而中金基金系列 - 中金港元貨幣市場ETF(非上市類別)可將其最多15%的資產淨值投資於短期及優質資產抵押證券（包括ABCP）。

自生效日期起，各該等相連基金的投資策略將會更新，以反映其不再擬投資於ABCP。有關各該等相連基金的風險披露亦將作相應修訂。

為免生疑問，中金基金系列 - 中金港元貨幣市場ETF(非上市類別)可繼續將其最多15%的資產淨值投資於並非ABCP的短期及優質資產抵押證券。

D. 一般資料

除本信件所載的變更外，各該等相連基金的營運及/或管理方式將不會有任何變動，且對各該等相連基金的現有單位持有人概無影響。該等變更不會對現有單位持有人的權利或利益構成重大損害。

上述變更將於適當時候反映於基金說明書及相關該等相連基金的產品資料概要中，並將載於中金網站 <https://cicchkam.com>¹以供查閱。

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。

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 16 日

¹ 此網站未經證監會審閱。