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: 31 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.

<u>Changes to the underlying funds corresponding to the following investment choices of Franklin Templeton Investment Funds</u>

Unless otherwise specified herein, capitalized terms used in this letter shall have the meanings assigned to such terms in the Explanatory Memorandum of the Franklin Templeton Investment Funds ("**Franklin Templeton**") dated March 2026, as amended from time to time (the "**Explanatory Memorandum**").

Reference code	Name of investment choice
D95T	Franklin Templeton Investment Funds - Franklin U.S. Dollar Short-Term Money Market Fund - A (Mdis) USD
14TU	Franklin Templeton Investment Funds - Templeton Global Smaller Companies Fund - A acc

(Each "**Investment Choice**" and collectively, the "**Investment Choices**")

We have been informed by Franklin Templeton Investments (Asia) Limited, Hong Kong Representative of Franklin Templeton, 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 Choice(s), the following changes applicable to the Underlying Fund(s) may have implications for your investment.

1. Changes to the underlying fund corresponding to the below investment choice

Reference code	Name of investment choice
D95T	Franklin Templeton Investment Funds - Franklin U.S. Dollar Short-Term Money Market Fund - A (Mdis) USD

The Board of Directors of Franklin Templeton (the "**Board of Directors**') has decided certain amendments to the Underlying Fund, together with additional related changes to the Explanatory Memorandum. The amendments will become effective as from 22 September 2026. These amendments are intended to clarify specific aspects of the Underlying Fund's investment framework and risk disclosures. The changes are summarized below.

a) Exposure to reverse repurchase agreements

The Explanatory Memorandum will be amended to clarify that the Underlying Fund may have exposure to reverse repurchase agreements in a range of 0% to 50% of its Net Asset Value (as opposed to the previous expected level of exposure of 20% of the Underlying Fund's net assets, subject to a maximum of 35%), and that such exposure may be used on a continuous basis rather than only on a temporary basis. In certain circumstances, this exposure may increase to levels approaching 100% of the Underlying Fund's Net Asset Value (instead of the previous limit of 35%).

b) Clarification regarding the maturity of collateral held in the context of reverse repurchase agreements by the Underlying Fund

Sub-section "*4. Use of techniques and instruments relating to transferable securities and money market instruments*", *point (a)(ii)*, as set out in the section headed "INVESTMENT RESTRICTIONS" of the Explanatory Memorandum, will be amended to clarify that collateral received by the Underlying Fund in the context of reverse repurchase agreements must comply with the maximum final maturity permitted under the MMFR, rather than being subject to a fixed cap of five years from the date on which the repurchase transaction is entered into.

Impact

The changes detailed above will have no material impact on the way the Underlying Fund is managed, its portfolio's composition, risk profile or SRI nor on the fees charged. All other features of the Underlying Fund remain the same. The costs and/or expenses associated with the above changes will be borne by the Underlying Fund.

2. Changes to the investment policy of the underlying fund corresponding to the below investment choice

Reference code	Name of investment choice
14TU	Franklin Templeton Investment Funds - Templeton Global Smaller Companies Fund - A acc

The Board of Directors has decided to amend the investment policy of the Underlying Fund to allow the investment management team to invest in China A-Shares and China B-Shares. The changes will become effective as from 22 October 2026. Therefore, the following paragraph will be added to the Underlying Fund's investment policy:

> "*The Fund may invest up to 10% of its net assets in aggregate in China A-Shares (through Shanghai-Hong Kong Stock Connect, Shenzhen-Hong Kong Stock Connect, through qualified foreign investor (QFI) portfolios, UCIs and/or any permissible means available to the Fund under prevailing laws and regulations) and in China B-Shares*."

Impact

The changes detailed above will have no material impact on the way the Underlying Fund is managed, its portfolio's composition, risk profile or SRI nor on the fees charged. All other features of the Underlying Fund remain the same. The costs and/or expenses associated with the above changes will be borne by the Underlying Fund.

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The Explanatory Memorandum and the Product Key Facts Statement of the Underlying Funds will be updated to reflect the above changes in due course. An updated version of the Hong Kong offering documents of Franklin Templeton will be available for download from the Hong Kong Representative's website at www.franklintempleton.com.hk[1].

Actions to take

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

If you need further assistance, feel free to 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] The 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)有限公司對本信件的內容的準確性負責。

<u>有關下列連繫至富蘭克林鄧普頓投資基金的投資選擇的相連基金之變更</u>

除另有規定外，本信件內所用的詞語與富蘭克林鄧普頓投資基金（「**富蘭克林鄧普頓**」）日期為 2026 年 3 月的基金說明書（經不時修訂）（「**基金說明書**」）所界定者具相同涵義。

參考編號	**投資選擇名稱**
D95T	富蘭克林鄧普頓投資基金 - 富蘭克林美元短期貨幣市場基金 - A(每月派息)美元
14TU	富蘭克林鄧普頓投資基金 - 鄧普頓環球小型公司基金 - A 累算

（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的香港代表富蘭克林鄧普頓投資 (亞洲) 有限公司的通知有關以下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。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動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的變更

參考編號	**投資選擇名稱**
D95T	富蘭克林鄧普頓投資基金 - 富蘭克林美元短期貨幣市場基金 - A(每月派息)美元

富蘭克林鄧普頓的董事局(「**董事局**」) 已決定對該相連基金作出若干修訂，並對基金說明書作出相關修訂。此等修訂自 2026 年 9 月 22 日起生效。該等修訂旨在澄清該相連基金投資框架及風險披露的若干具體內容。有關變更概述如下：

a) 從事反向回購協議交易

基金說明書將作出修訂，以澄清該相連基金可投資於反向回購協議的比例為其資產淨值的 0% 至 50%（而非先前預期為該相連基金資產淨值的 20%，且上限為 35%），並澄清該等投資比例可持續運用，而非僅於臨時性情況下使用。在若干情況下，該等投資比例可增加至接近該相連基金資產淨值的 100%（而非先前的 35% 上限）。

b) 澄清該相連基金就反向回購協議交易所持抵押品的到期期限規定

基金說明書「投資限制」一節下標題為「4. 有關可轉讓證券及貨幣市場工具之技術及工具之運用」一分節第 (a)(ii) 段將作出修訂，以澄清該相連基金在進行反向回購協議交易時所收取的抵押品，須符合貨幣市場基金規例（MMFR ）所允許的最長最終到期期限規定，而非受限於自訂立回購交易日期起計五年的固定期限上限。

影響

上述變更不會對該相連基金的管理方式、投資組合組成、風險概況或社會責任投資（SRI）產生重大影響，亦不會影響該相連基金所收取的費用。該相連基金的其他所有特徵均保持不變。與上述變更相關的費用及／或開支將由該相連基金承擔。

2. 連繫至下列投資選擇的相連基金的投資政策之變更

參考編號	**投資選擇名稱**
14TU	富蘭克林鄧普頓投資基金 - 鄧普頓環球小型公司基金 - A 累算

董事局現通知，已決定修訂該相連基金的投資政策，以容許投資管理團隊投資於中國 A 股及中國 B 股。此變更自 2026 年 10 月 22 日起生效。因此，該相連基金的投資政策將加入以下段落：

「本基金可合共投資最高達其資產淨值的 10%於中國 A 股（透過滬港通、深港通、合格境外投資者（QFI）投資組合、UCIs 及／或根據現行法律及法規本基金可採用的任何准許投資方法）及中國 B 股。」

影響

上述變更不會對該相連基金的管理方式、投資組合組成、風險概況或社會責任投資（SRI）產生重大影響，亦不會影響該相連基金所收取的費用。該相連基金的其他所有特徵均保持不變。與上述變更相關的費用及／或開支將由該相連基金承擔。

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基金説明書及該等相連基金的產品資料概要將適時更新，以反映上述變更。富蘭克林鄧普頓的香港發售文件的更新版本可於香港代表網站 www.franklintempleton.com.hk[1]下載。

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 31 日

[1] 網站未經證監會審核。