



**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: 9 October 2020

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.***

**Termination of the following investment choices**

Reference Code	Name of investment choices
03KE	AB FCP I - Short Duration Bond Portfolio - A2 - EUR
06KU	AB SICAV I - All Market Income Portfolio - A2X - USD
59BU	BNP Paribas Funds Energy Transition - Classic USD - CAP
06TU	Franklin Templeton Investment Funds - Franklin Mutual Global Discovery Fund - A acc
20TU	Franklin Templeton Investment Funds - Franklin Natural Resources Fund - A acc
28TE	Franklin Templeton Investment Funds - Franklin Natural Resources Fund - A acc - EUR
35TE	Franklin Templeton Investment Funds - Templeton Global Income Fund - A acc - EUR
34TU	Franklin Templeton Investment Funds - Templeton Global Income Fund - A acc
06IU	Ninety One GSF Global Dynamic Fund - A acc
01UU	Jupiter JGF Global Ecology Growth - L USD
U279	Momentum Global Funds - Harmony Portfolios Asian Balanced Fund - Class C
E282	Momentum Global Funds - Harmony Portfolios Europe Diversified Fund - Class C
U285	Momentum Global Funds - Harmony Portfolios US Dollar Balanced Fund - Class C
17CU	Schroder International Selection Fund - Global Equity Alpha - A1

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

Heng An Standard Life (Asia) Limited regularly reviews all underlying funds corresponding to investment choices based on multiple factors, including but not limited to the risk return efficiency and the popularity, in view of long-term interests of our policyholders. After considerable review on the investment choices in our platform, we have decided to terminate the Investment Choices with effect from 13 January 2021 (the “Effective Date”) in order to streamline the investment choices offering by our Plans. We believe that after the streamlining exercise, the investment choice platform can be kept more efficient to facilitate easier investment decision by you during the term of your Plan.

In light of the above, we have decided to terminate the Investment Choices pursuant to the “Fund Closure” provisions in the “FUND PROVISIONS” section of the policy provisions of your Plan.

The costs associated with the termination of the Investment Choices will be borne by us, if any.

Notwithstanding the termination of the Investment Choices, there are still a range of investment choices available under the Plan covering different asset types including, without limitation, equity, bond, mixed asset and money market for your selection.

### **New investment instructions will not be accepted**

As the Investment Choices will be terminated with effect from the Effective Date, we will no longer accept: (1) any new premiums/contributions (including premiums/contributions by way of additional contributions and switch-ins) towards the Investment Choices, and (2) any new allocation instructions for investing regular premiums/contributions towards the Investment Choices **with immediate effect**.

### **Actions to take**

#### (i) For existing regular premiums/contributions allocation towards the Investment Choice(s) (if any):

If you have existing regular premiums/contributions allocation towards the Investment Choice(s), you may submit a request to us for redirecting your subsequent regular premiums/contributions, free of charge, to other investment choice(s) under the Plan **at or before 3:00pm on 4 January 2021** (the “**Redirection Cut-Off Time**”).

If we do not receive any instructions from you by the Redirection Cut-Off Time, all your future premiums/ contributions directed towards the Investment Choice(s) will be automatically redirected, by default, to a default investment choice assigned to each Investment Choice (each a, “**Default Investment Choice**”) as set out in the Appendix respectively, free of charge on 5 January 2021.

#### (ii) For existing holdings of the notional units of the Investment Choice(s):

If you have any existing holdings of the notional units of the Investment Choice(s), you may submit a request to us for switching-out the notional units of the Investment Choice(s), free of charge, to other investment choice(s) under the Plan **at or before 3:00 p.m. on 6 January 2021** (the “**Switching Cut-Off Time**”).

If we do not receive any instructions from you by the Switching Cut-Off Time, all your notional units of the Investment Choice(s) will be automatically switched, by default, to the Default Investment Choice as set out in the Appendix free of charge without further notice on 7 January 2021.

### **Default Investment Choice**

In order to ensure that the Default Investment Choices are appropriate and comparable to the corresponding Investment Choices, each Default Investment Choice is selected according to the similarity and relevance of the asset type, investment objective and policy, as well as the risk level compared with the corresponding Investment Choice. Hence, the risk level\* of each Default Investment Choice is either the same or lower than the risk level of the corresponding Investment Choice. However, if no existing investment choices under the Plan whereby the investment objectives and risk levels are comparable with the Investment Choices can be identified, BGF US Dollar Reserved Fund – USD (A2), a Money market fund available under the Plan will be identified as the default investment choice for such Investment Choices. The investment objectives and policies, currency, asset type and fees and investment risks of the underlying funds corresponding to the Default Investment Choices may differ from those of the Investment Choices. For the details of the Default Investment Choice assigned for each Investment Choice, please refer to the **Appendix**.

**Please note that you can redirect your regular premiums/contributions into other investment choice(s) available under your Plan and that switching of investment choices and/or redirection of regular premiums/contributions allocation is free of charge.**

For further information, please refer to the Investment Choices Brochure of the Plan and the offering documents of the respective underlying funds.

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

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

\* The risk level of each Investment Choice is measured according to the historical volatility or, where appropriate, the historical volatility of the corresponding underlying fund’s benchmark or sector average, which is prepared and issued by Heng An Standard Life (Asia) Limited. Heng An Standard Life (Asia) Limited reviews it at least annually. This information is for reference only.

## Appendix

	<b>Name of Investment Choice</b>	<b>Name of default investment choice</b>
	<b>AB FCP I - Short Duration Bond Portfolio - A2 - EUR</b>	<b>BGF US Dollar Reserve Fund - USD (A2)</b>
Reference Code	03KE	28MU
Name of underlying fund	AB FCP I - Short Duration Bond Portfolio	BlackRock Global Funds - US Dollar Reserve Fund
Name of Management Company of underlying fund	AllianceBernstein (Luxembourg) S.à r.l.	BlackRock (Luxembourg) S.A.
Share Class of underlying fund	A2	A2
Currency of Investment Choice	EUR	USD
Currency of underlying fund	EUR	USD
Asset Type of underlying fund	Fixed Income – Global	Liquidity/Money Market
Highlights of Objectives and/or Investment Strategy of the underlying fund	<p>The investment objective is high total investment return through investments predominantly in investment-grade fixed-income securities denominated in various currencies.</p> <p>Under normal market conditions, the underlying fund expects that at least 70% of the underlying fund's assets will be invested in securities denominated in or hedged to the US dollar.</p> <p>The underlying fund may invest in structured securities (both Investment Grade and non-Investment Grade). The underlying fund's investment in these securities will not exceed 20% of its net assets.</p>	<p>To offer returns in line with money market rates consistent with preservation of capital and liquidity by investing its assets exclusively in US dollar denominated short-term assets and cash.</p> <p>The underlying fund will invest only in securities with a legal maturity at issuance or residual maturity of 397 days or less and the underlying fund will maintain a weighted average maturity of 60 days or less and a weighted average life of 120 days or less.</p> <p>The underlying fund may enter into eligible repurchase transactions for both liquidity management purposes and for permitted investment purposes; and does not invest in any synthetic backed securities. The proportion of the underlying fund's net asset value that is expected to be subject to repurchase / reverse repurchase transactions from time to time will be at 40% and will be consistent with the overall investment policy of the underlying fund.</p>
Risk Level	2	1
Ongoing charges of the underlying fund over a fiscal year	<p>1.20%</p> <p>The ongoing charges have been capped at this figure and, accordingly, the excess over such figure as at the underlying fund's fiscal year end has been borne by the management company of the underlying fund.</p>	<p>0.55%</p> <p>The ongoing charges figure for a class is based on the costs and expenses of that class with reference to the annual report of the underlying fund for the year ended 31 August 2019.</p>

	<b>Name of Investment Choice</b>	<b>Name of default investment choice</b>
	<b>AB SICAV I - All Market Income Portfolio - A2X – USD</b>	<b>Fidelity Funds - Growth &amp; Income Fund - A</b>
Reference Code	06KU	07FU
Name of underlying fund	AB SICAV I - All Market Income Portfolio	Fidelity Funds - Growth & Income Fund
Name of Management Company of underlying fund	AllianceBernstein (Luxembourg) S.à r.l.	FIL Investment Management (Luxembourg) S.A.
Share Class of underlying fund	A2X	A
Currency of Investment Choice	USD	USD
Currency of underlying fund	USD	USD
Asset Type of underlying fund	Mixed Asset – Global	Mixed Asset - Global
Highlights of Objectives and/or Investment Strategy of the underlying fund	<p>The investment objective of the underlying fund is income generation and long-term growth of capital.</p> <p>It seeks to meet its investment objective by obtaining exposure primarily (more than 90%) to the equity and debt securities of issuers located throughout the world, including developed and emerging markets. It is anticipated that under normal market conditions, the underlying fund will not hold below-Investment Grade or unrated fixed income securities in excess of 30% of its net assets.</p> <p>The underlying fund may invest up to 10% of its net assets and investment exposure in B-shares listed on the Shenzhen Stock Exchange or Shanghai Stock Exchange. It may invest up to 10% of its net assets in or have investment exposure to A-shares listed on the Shenzhen Stock Exchange or Shanghai Stock Exchange.</p>	<p>The underlying fund is a multi asset fund and will be managed with a more conservative approach towards seeking high current income and capital growth primarily (i.e. at least 70% of the underlying fund's assets) through investment in a combination of equities and bonds issued in the developed and emerging markets. The underlying fund's source of income will mainly be generated from dividend payments from equity securities and coupon payments from bond holdings.</p> <p>The underlying fund may use financial derivative instructions to generate additional capital or income for investment purposes.</p>
Risk Level	3	2
Ongoing charges of the underlying fund over a fiscal year	<p>1.48%</p> <p>The ongoing charges figure is based on expenses for the half year ended 30 November 2019. This figure may vary from year to year. The ongoing charges figure is an annualized figure based on information from the semi-annual report calculated by adding the applicable charges and payments deducted from the assets of the underlying fund and then dividing by the underlying fund's average net asset value for the fiscal year attributable to the underlying fund.</p>	<p>1.70%</p> <p>The ongoing charges figure represents the ongoing expenses based on the annual financial report for the year ended 30 April 2020. This figure may vary from year to year.</p>

	<b>Name of Investment Choice</b>	<b>Name of default investment choice</b>
	<b>BNP Paribas Funds Energy Transition - Classic USD - CAP</b>	<b>BGF Sustainable Energy Fund - USD (A2)</b>
Reference Code	59BU	14MU
Name of underlying fund	BNP Paribas Funds Energy Transition	BlackRock Global Funds - Sustainable Energy Fund
Name of Management Company of underlying fund	BNP PARIBAS ASSET MANAGEMENT Luxembourg	BlackRock (Luxembourg) S.A.
Share Class of underlying fund	Classic USD – Capitalization	A2
Currency of Investment Choice	USD	USD
Currency of underlying fund	USD	USD
Asset Type of underlying fund	Equity - Commodity / Energy Sector	Equity - Commodity / Energy Sector
Highlights of Objectives and/or Investment Strategy of the underlying fund	<p>To increase the value of its assets over the medium term by investing primarily in companies engaging in energy transition.</p> <p>At all times, the underlying fund invests at least 75% of its assets in equities and/or equity equivalent securities issued by worldwide companies that engage in energy transition. The remaining portion, namely a maximum of 25% of its assets, may be invested in any other securities, money market instruments or cash.</p>	<p>To maximise total return by investing globally at least 70% of the underlying fund's total assets in the equity securities of sustainable energy companies. The remaining 30% may be invested in financial instruments of companies or issuers of any size in any sector of the economy globally.</p> <p>The underlying fund may also invest in emerging markets.</p>
Risk Level	4	4
Ongoing charges of the underlying fund over a fiscal year	<p>1.95%</p> <p>The ongoing charges figure is calculated based on expenses for the year ended at 31 December 2019. This figure may vary from year to year.</p>	<p>1.97%</p> <p>The ongoing charges figure represents the Management Company's best estimate of the ongoing charges taking into account the recently reduced management fee of such share class. The figure may vary from year to year.</p>

	<b>Name of Investment Choice</b>	<b>Name of default investment choice</b>
	<b>Franklin Templeton Investment Funds - Franklin Mutual Global Discovery Fund - A acc</b>	<b>BGF US Dollar Reserve Fund - USD (A2)</b>
Reference Code	06TU	28MU
Name of underlying fund	Franklin Templeton Investment Funds - Franklin Mutual Global Discovery Fund	BlackRock Global Funds - US Dollar Reserve Fund
Name of Management Company of underlying fund	Franklin Templeton International Services S.à r.l.	BlackRock (Luxembourg) S.A.
Share Class of underlying fund	A Acc	A2
Currency of Investment Choice	USD	USD
Currency of underlying fund	USD	USD
Asset Type of underlying fund	Equity - Global	Liquidity/Money Market
Highlights of Objectives and/or Investment Strategy of the underlying fund	<p>The underlying fund aims to increase the value of its investments over the medium to long term.</p> <p>The underlying fund invests principally (at least two-thirds of its net assets) in i) common stock, preferred stock and debt securities convertible or expected to be convertible into common or preferred stock of companies of any nation that the investment manager believes are available at market prices less than their intrinsic value; and ii) mid- and large-cap companies with a market capitalisation around or greater than USD 1.5 billion.</p>	<p>To offer returns in line with money market rates consistent with preservation of capital and liquidity by investing its assets exclusively in US dollar denominated short-term assets and cash.</p> <p>The underlying fund will invest only in securities with a legal maturity at issuance or residual maturity of 397 days or less and the underlying fund will maintain a weighted average maturity of 60 days or less and a weighted average life of 120 days or less.</p> <p>The underlying fund may enter into eligible repurchase transactions for both liquidity management purposes and for permitted investment purposes; and does not invest in any synthetic backed securities. The proportion of the underlying fund's net asset value that is expected to be subject to repurchase / reverse repurchase transactions from time to time will be at 40% and will be consistent with the overall investment policy of the underlying fund.</p>
Risk Level	4	1
Ongoing charges of the underlying fund over a fiscal year	<p>1.83%</p> <p>The ongoing charges figure are based on the semi-annual financial statements for the period ended 31 December 2019. This figure may vary from year to year.</p>	<p>0.55%</p> <p>The ongoing charges figure for a class is based on the costs and expenses of that class with reference to the annual report of the underlying fund for the year ended 31 August 2019.</p>

	<b>Name of Investment Choice</b>	<b>Name of default investment choice</b>
	<b>Franklin Templeton Investment Funds - Franklin Natural Resources Fund - A acc</b>	<b>Barings Global Resources Fund - Class A USD Inc</b>
Reference Code	20TU	06RU
Name of underlying fund	Franklin Templeton Investment Funds - Franklin Natural Resources Fund	Barings Global Resources Fund
Name of Management Company of underlying fund	Franklin Templeton International Services S.à r.l.	Baring International Fund Managers (Ireland) Limited
Share Class of underlying fund	A Acc	A Inc
Currency of Investment Choice	USD	USD
Currency of underlying fund	USD	USD
Asset Type of underlying fund	Equity - Commodity / Energy Sector	Equity - Commodity / Energy Sector
Highlights of Objectives and/or Investment Strategy of the underlying fund	<p>The underlying fund aims to increase the value of its investments and to earn income over the medium to long term.</p> <p>The underlying fund invests primarily (at least two-thirds of its net assets) in: equity securities as well as depositary receipts of (i) companies which perform a substantial part of their business in the natural resources sector, and (ii) companies which hold a substantial part of their participations in companies referred to in (i), including small and mid-sized companies.</p>	<p>To achieve long-term capital appreciation through investment (at least 70% of its total assets at any one time) in a diversified portfolio of the securities of commodity producers, being companies engaged in the extraction, production, processing and/or trading of commodities such as oil, gold, aluminum, coffee and sugar.</p> <p>The underlying fund will invest principally in the listed equity-related securities of commodity producers, a small proportion of which may be relatively illiquid due to smaller capitalisation or being in new markets. With regard to investment in China, no more than 10% of the underlying fund's net asset value may at any one time be invested directly or indirectly in China A shares or B shares.</p> <p>The underlying fund may use derivatives for efficient portfolio management and investment purposes.</p>
Risk Level	5	5
Ongoing charges of the underlying fund over a fiscal year	<p>1.84%</p> <p>The ongoing charges figure is based on the semi-annual financial statements for the period ended 31 December 2019. This figure may vary from year to year</p>	<p>1.95%</p> <p>The ongoing charges figure is based on the ongoing expenses chargeable to the underlying fund for the 12-month period ended 31 October 2019 expressed as a percentage of the average net asset value for the same period and is based on the information in the latest interim financial statements (covering the period from 1 May 2019 to 31 October 2019) and the latest annual financial statements (covering the period from 1 November 2018 to 30 April 2019). This figure may vary from year to year.</p>

	<b>Name of Investment Choice</b>	<b>Name of default investment choice</b>
	<b>Franklin Templeton Investment Funds - Franklin Natural Resources Fund - A acc – EUR</b>	<b>Barings Global Resources Fund - Class A EUR Inc</b>
Reference Code	28TE	11RE
Name of underlying fund	Franklin Templeton Investment Funds - Franklin Natural Resources Fund	Barings Global Resources Fund
Name of Management Company of underlying fund	Franklin Templeton International Services S.à r.l.	Baring International Fund Managers (Ireland) Limited
Share Class of underlying fund	A Acc	A Inc
Currency of Investment Choice	EUR	EUR
Currency of underlying fund	EUR	EUR
Asset Type of underlying fund	Equity - Commodity / Energy Sector	Equity - Commodity / Energy Sector
Highlights of Objectives and/or Investment Strategy of the underlying fund	<p>The underlying fund aims to increase the value of its investments and to earn income over the medium to long term.</p> <p>The underlying fund invests primarily (at least two-thirds of its net assets) in: equity securities as well as depositary receipts of (i) companies which perform a substantial part of their business in the natural resources sector, and (ii) companies which hold a substantial part of their participations in companies referred to in (i), including small and mid-sized companies.</p>	<p>To achieve long-term capital appreciation through investment (at least 70% of its total assets at any one time) in a diversified portfolio of the securities of commodity producers, being companies engaged in the extraction, production, processing and/or trading of commodities such as oil, gold, aluminum, coffee and sugar. The underlying fund will invest principally in the listed equity-related securities of commodity producers, a small proportion of which may be relatively illiquid due to smaller capitalisation or being in new markets. With regard to investment in China, no more than 10% of the underlying fund's net asset value may at any one time be invested directly or indirectly in China A shares or B shares.</p> <p>The underlying fund may use derivatives for efficient portfolio management and investment purposes.</p>
Risk Level	5	5
Ongoing charges of the underlying fund over a fiscal year	<p>1.85%</p> <p>The ongoing charges figures are based on the semi-annual financial statements for the period ended 31 December 2019. These figures may vary from year to year.</p>	<p>1.95%</p> <p>The ongoing charges figure is based on the ongoing expenses chargeable to the underlying fund for the 12-month period ended 31 October 2019 expressed as a percentage of the average net asset value for the same period and is based on the information in the latest interim financial statements (covering the period from 1 May 2019 to 31 October 2019) and the latest annual financial statements (covering the period from 1 November 2018 to 30 April 2019). This figure may vary from year to year.</p>



	<b>Name of Investment Choice</b>	<b>Name of default investment choice</b>
	<b>Franklin Templeton Investment Funds - Templeton Global Income Fund - A acc - EUR</b>	<b>Fidelity Funds - Growth &amp; Income Fund – A</b>
Reference Code	35TE	07FU
Name of underlying fund	Franklin Templeton Investment Funds - Templeton Global Income Fund	Fidelity Funds - Growth & Income Fund
Name of Management Company of underlying fund	Franklin Templeton International Services S.à r.l.	FIL Investment Management (Luxembourg) S.A.
Share Class of underlying fund	A Acc	A
Currency of Investment Choice	EUR	USD
Currency of underlying fund	EUR	USD
Asset Type of underlying fund	Mixed Asset - Global	Mixed Asset – Global
Highlights of Objectives and/or Investment Strategy of the underlying fund	<p>The underlying fund aims to maximise current income and to increase the value of its investments over the medium to long term. The underlying fund invests principally (that is, at least two-thirds of the underlying fund's net assets) in i) debt securities of any quality issued by governments, government-related entities and corporations located in any country, including emerging markets, and ii) equity securities issued by corporations located in any country. The underlying fund may invest in financial derivative instruments for investment purposes and may invest up to 25% of its net assets in debt securities with a credit rating below investment grade.</p>	<p>The underlying fund is a multi asset fund and will be managed with a more conservative approach towards seeking high current income and capital growth primarily (i.e. at least 70% of the underlying fund's assets) through investment in a combination of equities and bonds issued in the developed and emerging markets. The underlying fund's source of income will mainly be generated from dividend payments from equity securities and coupon payments from bond holdings.</p> <p>The underlying fund may use financial derivative instructions to generate additional capital or income for investment purposes.</p>
Risk Level	3	2
Ongoing charges of the underlying fund over a fiscal year	<p>1.69%</p> <p>The ongoing charges figure is based on the semi-annual financial statements for the period ended 31 December 2019. This figure may vary from year to year.</p>	<p>1.70%</p> <p>The ongoing charges figure represents the ongoing expenses based on the annual financial report for the year ended 30 April 2020. This figure may vary from year to year</p>

	<b>Name of Investment Choice</b>	<b>Name of default investment choice</b>
	<b>Franklin Templeton Investment Funds - Templeton Global Income Fund - A acc</b>	<b>Fidelity Funds - Growth &amp; Income Fund - A</b>
Reference Code	34TU	07FU
Name of underlying fund	Franklin Templeton Investment Funds - Templeton Global Income Fund	Fidelity Funds - Growth & Income Fund
Name of Management Company of underlying fund	Franklin Templeton International Services S.à r.l.	FIL Investment Management (Luxembourg) S.A.
Share Class of underlying fund	A Acc	A
Currency of Investment Choice	USD	USD
Currency of underlying fund	USD	USD
Asset Type of underlying fund	Mixed Asset – Global	Mixed Asset - Global
Highlights of Objectives and/or Investment Strategy of the underlying fund	<p>The underlying fund aims to maximise current income and to increase the value of its investments over the medium to long term. The underlying fund invests principally (that is, at least two-thirds of the underlying fund's net assets) in i) debt securities of any quality issued by governments, government-related entities and corporations located in any country, including emerging markets, and ii) equity securities issued by corporations located in any country. The underlying fund may invest in financial derivative instruments for investment purposes and may invest up to 25% of its net assets in debt securities at below investment grade.</p>	<p>The underlying fund is a multi asset fund and will be managed with a more conservative approach towards seeking high current income and capital growth primarily (i.e. at least 70% of the underlying fund's assets) through investment in a combination of equities and bonds issued in the developed and emerging markets. The underlying fund's source of income will mainly be generated from dividend payments from equity securities and coupon payments from bond holdings.</p> <p>The underlying fund may use financial derivative instructions to generate additional capital or income for investment purposes.</p>
Risk Level	3	2
Ongoing charges of the underlying fund over a fiscal year	<p>1.69%</p> <p>The ongoing charges figure is based on the semi-annual financial statements for the period ended 31 December 2019. This figure may vary from year to year.</p>	<p>1.70%</p> <p>The ongoing charges figure represents the ongoing expenses based on the annual financial report for the year ended 30 April 2020. This figure may vary from year to year.</p>

	<b>Name of Investment Choice</b>	<b>Name of default investment choice</b>
	<b>Ninety One GSF Global Dynamic Fund - A acc</b>	<b>Aberdeen Standard SICAV I - World Equity Fund - A Acc USD</b>
Reference Code	06IU	10AU
Name of underlying fund	Ninety One Global Strategy Fund - Global Dynamic Fund	Aberdeen Standard SICAV I - World Equity Fund
Name of Management Company of underlying fund	Ninety One Luxembourg S.A.	Aberdeen Standard Investments Luxembourg S.A.
Share Class of underlying fund	A Acc	A Acc
Currency of Investment Choice	USD	USD
Currency of underlying fund	USD	USD
Asset Type of underlying fund	Equity – Global	Equity – Global
Highlights of Objectives and/or Investment Strategy of the underlying fund	The underlying fund aims to provide long-term capital growth primarily through investment in global equities. The underlying fund will be managed actively and at least two-thirds of its investments will be in equity instruments. The underlying fund may invest up to 10% of its net asset value in onshore securities issued in Mainland China.	To achieve long-term total return by investing at least two-thirds of the underlying fund's assets in equities and equity-related securities.
Risk Level	4	3
Ongoing charges of the underlying fund over a fiscal year	1.91% The ongoing charges figure is based on the expenses over a 12-month period from 1 January 2019 to 31 December 2019. This figure represents the sum of the ongoing expenses chargeable to the underlying fund expressed as a percentage of the average net asset value over the same period. This figure may vary from year to year.	1.69% The ongoing charges figure is an annualised figure based on the expenses for the period from 1 October 2019 to 31 March 2020. This figure may vary from year to year.

	<b>Name of Investment Choice</b>	<b>Name of default investment choice</b>
	<b>Jupiter JGF Global Ecology Growth - L USD</b>	<b>BGF US Dollar Reserve Fund - USD (A2)</b>
Reference Code	01UU	28MU
Name of underlying fund	The Jupiter Global Fund - Global Ecology Growth	BlackRock Global Funds - US Dollar Reserve Fund
Name of Management Company of underlying fund	Jupiter Asset Management International S.A.	BlackRock (Luxembourg) S.A.
Share Class of underlying fund	L Acc	A2
Currency of Investment Choice	USD	USD
Currency of underlying fund	USD	USD
Asset Type of underlying fund	Equity – Global	Liquidity/Money Market
Highlights of Objectives and/or Investment Strategy of the underlying fund	<p>To generate long term capital growth from investment worldwide in companies that are responding positively to the challenge of environmental sustainability and climate change.</p> <p>The underlying fund will invest primarily in worldwide equity and equity related securities. It will invest at least 70% of its net asset value in companies considered by the investment manager to provide products or services which contribute to environmental improvement, facilitate adaptation to the impacts of climate change or help mitigate the impacts of climate change.</p>	<p>To offer returns in line with money market rates consistent with preservation of capital and liquidity by investing its assets exclusively in US dollar denominated short-term assets and cash.</p> <p>The underlying fund will invest only in securities with a legal maturity at issuance or residual maturity of 397 days or less and the underlying fund will maintain a weighted average maturity of 60 days or less and a weighted average life of 120 days or less.</p> <p>The underlying fund may enter into eligible repurchase transactions for both liquidity management purposes and for permitted investment purposes; and does not invest in any synthetic backed securities. The proportion of the underlying fund's net asset value that is expected to be subject to repurchase / reverse repurchase transactions from time to time will be at 40% and will be consistent with the overall investment policy of the underlying fund.</p>
Risk Level	4	1
Ongoing charges of the underlying fund over a fiscal year	<p>1.72%</p> <p>The ongoing charges figure is based on the expenses and the average net asset value of the share class for the year ended 30 September 2019. This figure may vary from year to year.</p>	<p>0.55%</p> <p>The ongoing charges figure for a class is based on the costs and expenses of that class with reference to the annual report of the underlying fund for the year ended 31 August 2019.</p>

	<b>Name of Investment Choice</b>	<b>Name of default investment choice</b>
	<b>Momentum Global Funds - Harmony Portfolios Asian Balanced Fund - Class C</b>	<b>Barings Asia Balanced Fund - Class A USD Acc</b>
Reference Code	U279	01RU
Name of underlying fund	Momentum Global Funds - Harmony Portfolios Asian Balanced Fund	Barings Asia Balanced Fund
Name of Management Company of underlying fund	FundRock Management Company S.A.	Baring International Fund Managers (Ireland) Limited
Share Class of underlying fund	C	A Acc
Currency of Investment Choice	USD	USD
Currency of underlying fund	USD	USD
Asset Type of underlying fund	Mixed Asset - Asia Pacific	Mixed Asset - Asia Pacific
Highlights of Objectives and/or Investment Strategy of the underlying fund	<p>A majority of the assets in the underlying fund will be invested in markets of Asian and emerging Asian countries which have equities that are included in the MSCI World Index provided by Morgan Stanley Capital International. The underlying fund may also hold investments outside these countries. The underlying fund aims to provide a balance between capital preservation and capital growth, with a reduced level of volatility via investments in a wide range of asset classes. The long-term projected weighting of the underlying fund is expected to be 50% in equities over time.</p> <p>The investment objective is achieved through investing 100% of the underlying fund's assets via other collective investment schemes.</p>	<p>The underlying fund is aimed specifically, but not exclusively, at meeting the investment requirements of Hong Kong based retirement schemes and its investment objective and policies have been tailored accordingly, namely, to achieve a long-term annualised real rate of return in excess of 2% per annum above Hong Kong wage inflation, when measured in Hong Kong Dollar terms.</p> <p>The manager of the underlying fund intends that approximately 35% of the assets of the underlying fund will be invested in Asian equities, approximately 40% in equities listed in other markets and approximately 25% in fixed income securities denominated in major currencies.</p>
Risk Level	3	3
Ongoing charges of the underlying fund over a fiscal year	<p>3.04%</p> <p>The on-going charges figure is based on the ongoing expenses for the year ended 2019 expressed as a percentage of the underlying fund net asset value as an average over the period.</p>	<p>1.61%</p> <p>The ongoing charges figure is based on the ongoing expenses chargeable to the underlying fund for the 12-month period ended 31 October 2019 expressed as a percentage of the average net asset value of the underlying fund for the same period and is based on the information in the latest interim financial statements (covering the period from 1 May 2019 to 31 October 2019) and the latest annual financial statements (covering the period from 1 November 2018 to 30 April 2019). This figure may vary from year to year.</p>

	<b>Name of Investment Choice</b>	<b>Name of default investment choice</b>
	<b>Momentum Global Funds - Harmony Portfolios Europe Diversified Fund - Class C</b>	<b>BGF US Dollar Reserve Fund - USD (A2)</b>
Reference Code	E282	28MU
Name of underlying fund	Momentum Global Funds - Harmony Portfolios Europe Diversified Fund	BlackRock Global Funds - US Dollar Reserve Fund
Name of Management Company of underlying fund	FundRock Management Company S.A.	BlackRock (Luxembourg) S.A.
Share Class of underlying fund	C	A2
Currency of Investment Choice	EUR	USD
Currency of underlying fund	EUR	USD
Asset Type of underlying fund	Mixed Asset - Europe and U.S.	Liquidity/Money Market
Highlights of Objectives and/or Investment Strategy of the underlying fund	<p>A majority of the assets in the underlying fund will be invested in Europe, but the underlying fund may also hold investments outside this region. The underlying fund aims to provide a balance between capital preservation and capital growth in Euros with a reduced level of volatility via investments in a wide range of asset classes. The long-term projected weighting of the underlying fund is expected to be 62.5% in equities over time.</p> <p>The investment objective is achieved through investing 100% of the underlying fund's assets via other collective investment schemes.</p>	<p>To offer returns in line with money market rates consistent with preservation of capital and liquidity by investing its assets exclusively in US dollar denominated short-term assets and cash.</p> <p>The underlying fund will invest only in securities with a legal maturity at issuance or residual maturity of 397 days or less and the underlying fund will maintain a weighted average maturity of 60 days or less and a weighted average life of 120 days or less.</p> <p>The underlying fund may enter into eligible repurchase transactions for both liquidity management purposes and for permitted investment purposes; and does not invest in any synthetic backed securities. The proportion of the underlying fund's net asset value that is expected to be subject to repurchase / reverse repurchase transactions from time to time will be at 40% and will be consistent with the overall investment policy of the underlying fund.</p>
Risk Level	4	1
Ongoing charges of the underlying fund over a fiscal year	<p>3.06%</p> <p>The on-going charges figure is based on the ongoing expenses for the year ended 2019 expressed as a percentage of the underlying fund net asset value as an average over the period.</p>	<p>0.55%</p> <p>The ongoing charges figure for a class is based on the costs and expenses of that class with reference to the annual report of the underlying fund for the year ended 31 August 2019.</p>

	<b>Name of Investment Choice</b>	<b>Name of default investment choice</b>
	<b>Momentum Global Funds - Harmony Portfolios US Dollar Balanced Fund - Class C</b>	<b>BGF US Dollar Reserve Fund - USD (A2)</b>
Reference Code	U285	28MU
Name of underlying fund	Momentum Global Funds - Harmony Portfolios US Dollar Balanced Fund	BlackRock Global Funds - US Dollar Reserve Fund
Name of Management Company of underlying fund	FundRock Management Company S.A.	BlackRock (Luxembourg) S.A.
Share Class of underlying fund	C	A2
Currency of Investment Choice	USD	USD
Currency of underlying fund	USD	USD
Asset Type of underlying fund	Mixed Asset - Europe and U.S.	Liquidity/Money Market
Highlights of Objectives and/or Investment Strategy of the underlying fund	<p>A majority of the assets in the underlying fund will be invested in the United States, but the underlying fund may also hold investments outside this country. The underlying fund aims to provide a balance between capital preservation and capital growth in US Dollars with a reduced level of volatility via investments in a wide range of asset classes. The long-term projected weighting of the underlying fund is expected to be 50% in equities over time.</p> <p>The investment objective is achieved through investing 100% of the underlying fund's assets via other collective investment schemes.</p>	<p>To offer returns in line with money market rates consistent with preservation of capital and liquidity by investing its assets exclusively in US dollar denominated short-term assets and cash.</p> <p>The underlying fund will invest only in securities with a legal maturity at issuance or residual maturity of 397 days or less and the underlying fund will maintain a weighted average maturity of 60 days or less and a weighted average life of 120 days or less.</p> <p>The underlying fund may enter into eligible repurchase transactions for both liquidity management purposes and for permitted investment purposes; and does not invest in any synthetic backed securities. The proportion of the underlying fund's net asset value that is expected to be subject to repurchase / reverse repurchase transactions from time to time will be at 40% and will be consistent with the overall investment policy of the underlying fund.</p>
Risk Level	3	1
Ongoing charges of the underlying fund over a fiscal year	<p>2.76%</p> <p>The on-going charges figure is based on the ongoing expenses for the year ended 2019 expressed as a percentage of the underlying fund net asset value as an average over the period.</p>	<p>0.55%</p> <p>The ongoing charges figure for a class is based on the costs and expenses of that class with reference to the annual report of the underlying fund for the year ended 31 August 2019.</p>

	<b>Name of Investment Choice</b>	<b>Name of default investment choice</b>
	<b>Schroder International Selection Fund - Global Equity Alpha - A1</b>	<b>BGF Global Long-Horizon Equity Fund - USD (A2)</b>
Reference Code	17CU	08MU
Name of underlying fund	Schroder International Selection Fund - Global Equity Alpha	BlackRock Global Funds - Global Long-Horizon Equity Fund
Name of Management Company of underlying fund	Schroder Investment Management (Europe) S.A.	BlackRock (Luxembourg) S.A.
Share Class of underlying fund	A1	A2
Currency of Investment Choice	USD	USD
Currency of underlying fund	USD	USD
Asset Type of underlying fund	Equity - Global	Equity - Global
Highlights of Objectives and/or Investment Strategy of the underlying fund	<p>The underlying fund aims to provide capital growth by investing in equity and equity related securities of companies worldwide.</p> <p>The underlying fund invests at least two-thirds of its assets in equity and equity related securities of companies worldwide.</p>	<p>To maximise total return by investing at least 70% of the underlying fund's total assets in stocks of companies worldwide. The underlying fund may invest in equity securities that, in the opinion of the investment adviser, have a sustained competitive advantage and will typically be held over a long-term horizon. The remaining 30% may be invested in financial instruments of companies or issuers of any size in any sector of the economy globally.</p>
Risk Level	3	3
Ongoing charges of the underlying fund over a fiscal year	<p>2.34%</p> <p>The ongoing charges figure is based on the expenses for the year ended 31 December 2019. This figure may vary from year to year.</p>	<p>1.83%</p> <p>The ongoing charges figure for a class is based on the costs and expenses of that class with reference to the annual report of the underlying fund for the year ended 31 August 2019. The figure may vary from year to year.</p>



日期：2020年10月9日

## 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：

**本信函載有重要信息，請仔細閱讀，如對其內容有任何疑問，應諮詢獨立專業人士之意見。**

### 終止下列投資選擇

參考編號	投資選擇的名稱
03KE	聯博短期債券基金 - A2 股 - 歐元
06KU	聯博跨領域收益基金 - A2X - 美元
59BU	法巴能源轉型基金 - 經典美元 - 資本
06TU	富蘭克林鄧普頓投資基金 - 富蘭克林互惠環球探索基金 - A 累算
20TU	富蘭克林鄧普頓投資基金 - 富蘭克林天然資源基金 - A 累算
28TE	富蘭克林鄧普頓投資基金 - 富蘭克林天然資源基金 - A 累算 - 歐元
35TE	富蘭克林鄧普頓投資基金 - 鄧普頓環球入息基金 - A 累算 - 歐元
34TU	富蘭克林鄧普頓投資基金 - 鄧普頓環球入息基金 - A 累算
06IU	晉達環球策略基金 - 環球動力基金 - A 累積股份
01UU	木星全球基金 - 木星全球生態增長基金 - L 美元
U279	展勢環球基金 - 融和亞洲平衡組合基金 - C 類別
E282	展勢環球基金 - 和諧歐元多元化組合基金 - C 類別
U285	展勢環球基金 - 融和美元平衡組合基金 - C 類別
17CU	施羅德環球基金系列 - 環球進取股票 - A1 股

（各稱為「該投資選擇」，統稱為「該等投資選擇」）

考慮到保單持有人之長期利益，恒安標準人壽（亞洲）有限公司會根據多項因素，包括但不限於風險回報效率及受歡迎程度，定期審閱所有連繫至投資選擇之相連基金。經充份審閱我們平台上之投資選擇後，我們已決定自2021年1月13日（「生效日期」）起終止該等投資選擇，以精簡我們的計劃所提供的投資選擇。我們相信，經過精簡後，投資選擇平台可更為高效，助您在計劃年期內更輕鬆地作出投資決策。

有鑑於此，我們已決定根據您計劃的保單條款中「基金條款」一節的「基金關閉」條款終止該等投資選擇。

終止該等投資選擇的相關成本將由我們承擔（如有）。

儘管終止該等投資選擇，計劃下仍有各種涵蓋不同資產類型，包括但不限於股票、債券、混合資產及貨幣市場的投資選擇可供您挑選。

### 不再接納新的投資指示

由於該等投資選擇將自生效日期起終止，我們將不再接納：(1)對該等投資選擇的任何新保費/供款（包括透過額外供款及轉入作出的保費/供款），及(2)對該等投資選擇投入定期保費/供款的任何新的分配指示，**即時生效**。

### 應採取的行動

(i) 對於該（等）投資選擇的現有定期保費/供款分配（如有）而言：

如果您的現有定期保費/供款分配於該（等）投資選擇，則可於**2021年1月4日下午3時正或之前**（「轉移截止時間」）向我們遞交申請，將您隨後的定期保費/供款免費轉移至計劃名下的其他投資選擇。

倘於轉移截止時間前並沒有收到您的任何指示，則您對該（等）投資選擇未來的所有保費/供款將於2021年1月5日免費自動轉移至附錄所載各該投資選擇獲分配的預設投資選擇（各稱為「預設投資選擇」）。

(ii) 對於該（等）投資選擇的現有名義單位持倉而言：

如果您持有該（等）投資選擇的任何現有名義單位，您可於**2021年1月6日下午3時正或之前**（「轉換截止時間」）向我們遞交申請，將該（等）投資選擇的名義單位免費轉出至計劃名下的其他投資選擇。

倘於轉換截止時間前並沒有收到您的任何指示，則您該（等）投資選擇的所有名義單位將於2021年1月7日免費自動轉至附錄所載預設投資選擇，而不再另行通知。

### 預設投資選擇

為確保預設投資選擇為合適並與對應該等投資選擇相若，各預設投資選擇皆根據與其對應的該投資選擇之資產類型、投資目標及政策的相似度及相關性以及風險水平作挑選。因此，預設投資選擇各自的風險級別\*分別等於或低於對應的該等投資選擇的風險水平。然而，倘未能於計劃下現有的投資選擇中找到其投資目標及風險水平與該等投資選擇相若者，則認定計劃下的一隻貨幣市場基金「貝萊德美元貨幣基金 - 美元（A2股）」為該等投資選擇的預設投資選擇。連繫至預設投資選擇的相連基金的投資目標及政策、貨幣、資產類型及費用以及投資風險可能有別於連繫至該等投資選擇的相連基金。有關各分配至投資選擇的預設投資選擇的詳情，請參閱附錄。

**請注意，您可以將定期保費 / 供款轉移至您計劃名下可供選擇的其他投資選擇，並且轉換投資選擇及 / 或轉移定期保費 / 供款分配不收取費用。**

欲查詢進一步資料，請參閱計劃的投資選擇刊物及相關相連基金的銷售文件。

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，或致電+852 2169 0300與客戶服務部聯絡。

恒安標準人壽（亞洲）有限公司  
客戶服務部

謹啟

\*投資選擇各自的風險水平根據歷史波幅或（如適用）對應相連基金的基準或組別平均的歷史波幅計量，由恒安標準人壽（亞洲）有限公司編製及發佈。恒安標準人壽（亞洲）有限公司至少每年審核。此資料僅供參考。

附錄

	投資選擇名稱	預設投資選擇名稱
	聯博短期債券基金 - A2股 - 歐元	貝萊德美元貨幣基金 - 美元 (A2股)
參考編號	03KE	28MU
相連基金名稱	聯博短期債券基金	貝萊德全球基金 - 美元貨幣基金
相連基金的管理公司名稱	AllianceBernstein (Luxembourg) S.à r.l.	BlackRock (Luxembourg) S.A.
相連基金的股份類別	A2	A2
投資選擇貨幣	歐元	美元
相連基金貨幣	歐元	美元
相連基金的資產類型	固定收益 - 環球	流動資金 / 貨幣市場
相連基金的目標及 / 或投資策略的要點	<p>投資目標是通過主要投資於以各種貨幣計值的投資級別固定收益證券，達到高額總投資回報。</p> <p>正常市況下，相連基金預期至少有70%的相連基金資產將投資於以美元計值或對沖美元的證券。</p> <p>相連基金可投資於結構式證券（包括投資級別與非投資級別）。相連基金不會投資超過其資產淨值的20%於該等結構式證券。</p>	<p>相連基金將其全部資產投資於以美元計值的短期資產和現金，以在保持資本及流動性的情況下提供符合貨幣市場利率的回報。</p> <p>相連基金只會投資於發行時的法定期限或剩餘期限為397日或以下的證券，而且相連基金將維持60日或以下的加權平均到期日及120日或以下的加權平均期限。</p> <p>相連基金可為流動性管理目的及允許投資目的而訂立合資格回購交易；及並不投資於任何合成資產抵押證券。預期不時涉及回購 / 逆回購交易的相連基金資產淨值比例將為40%，而且將與相連基金整體投資政策一致。</p>
風險級別	2	1
財政年度相連基金的經常性開支：	<p>1.20%</p> <p>此數值為經常性開支的開支上限，因此於相連基金的財政年度結束時，超過該數值的部分由相連基金的管理公司承擔。</p>	<p>0.55%</p> <p>各股份類別經常性開支比率乃參考相連基金截至2019年8月31日止年度的年報，根據該類別的成本及開支計算。</p>

	投資選擇名稱	預設投資選擇名稱
	聯博跨領域收益基金 - A2X - 美元	富達基金 - 環球「息」增長基金 - A類別股份
參考編號	06KU	07FU
相連基金名稱	聯博跨領域收益基金	富達基金 - 環球「息」增長基金
相連基金的管理公司名稱	AllianceBernstein (Luxembourg) S.à r.l.	FIL Investment Management (Luxembourg) S.A.
相連基金的股份類別	A2X	A
投資選擇貨幣	美元	美元
相連基金貨幣	美元	美元
相連基金的資產類型	混合資產 - 環球	混合資產 - 環球
相連基金的目標及 / 或投資策略的要點	<p>相連基金的投資目標為創造收益，尋求長期資本增值。</p> <p>相連基金尋求透過主要（超過90%）投資於位於世界各地（包括成熟及新興市場）的發行人的股本及債務證券達致其投資目標。在正常市況下，預計相連基金所持低於投資級別或無評級的固定收益證券不會超過其淨資產的30%。</p> <p>相連基金可將其淨資產及投資參與的最多10%投資於深圳證券交易所或上海證券交易所上市的B股。相連基金可將其淨資產最多10%投資於或可能投資參與在深圳證券交易所或上海證券交易所上市的A股。</p>	<p>相連基金是一項多元資產基金，將透過更審慎的方法進行管理，旨在透過主要（即相連基金資產的至少70%）投資於由已發展及新興市場所發行的股票及債券組合，尋求高流動收益性及資本增長。相連基金的收益來源主要來自股票證券的股息付款及債券持倉的票息付款。</p> <p>相連基金可使用金融衍生工具，以締造額外的資本或收益作投資用途。</p>
風險級別	3	2
財政年度相連基金的經常性開支：	<p>1.48%</p> <p>經常性開支比率基於截至2019年11月30日止半年的開支。該比率每年均可能有所變動。經常性開支比率是基於半年度報告資料的年化數據，通過適用收費加上從相連基金的資產扣除的付款，再除以相連基金應佔財政年度內相連基金的平均資產淨值計算得出。</p>	<p>1.70%</p> <p>經常性開支比率是基於截至2020年4月30日止年度的年度財務報告所刊載的經常性開支計算。該比率每年均可能有所變動。</p>

	投資選擇名稱	預設投資選擇名稱
	法巴能源轉型基金 - 經典美元 - 資本	貝萊德可持續能源基金 - 美元 ( A2股 )
參考編號	59BU	14MU
相連基金名稱	法巴能源轉型基金	貝萊德全球基金 - 可持續能源基金
相連基金的管理公司名稱	BNP PARIBAS ASSET MANAGEMENT Luxembourg	BlackRock (Luxembourg) S.A.
相連基金的股份類別	經典美元 - 資本	A2
投資選擇貨幣	美元	美元
相連基金貨幣	美元	美元
相連基金的資產類型	股票 - 商品 / 能源行業	股票 - 商品 / 能源行業
相連基金的目標及 / 或投資策略的要點	<p>主要投資於參與能源轉型的公司，以提高其中期資產價值。</p> <p>相連基金時刻將其資產至少75%投資於由參與能源轉型的全球公司所發行的股票及 / 或等同於股票的證券。其餘資產 ( 即其資產的最多25% ) 可投資於任何其他證券、貨幣市場工具或現金。</p>	<p>以盡量提高總回報為目標。相連基金將不少於70%的總資產投資於全球各地可持續能源公司的股本證券。餘下的30%資產可投資於全球經濟體系任何行業任何規模的公司或發行人所發行的金融工具。</p> <p>相連基金亦可投資於新興市場。</p>
風險級別	4	4
財政年度相連基金的經常性開支：	<p>1.95%</p> <p>經常性開支比率是根據截至2019年12月31日止年度的開支計算。該比率每年均可能有所變動。</p>	<p>1.97%</p> <p>經常性開支比率是管理公司考慮到該股份類別最近減低的管理費，對經常性開支的最佳估計。該比率每年均可能有所變動。</p>

	投資選擇名稱	預設投資選擇名稱
	富蘭克林鄧普頓投資基金 - 富蘭克林互惠環球探索基金 - A累算	貝萊德美元貨幣基金 - 美元 (A2股)
參考編號	06TU	28MU
相連基金名稱	富蘭克林鄧普頓投資基金 - 富蘭克林互惠環球探索基金	貝萊德全球基金 - 美元貨幣基金
相連基金的管理公司名稱	Franklin Templeton International Services S.à r.l.	BlackRock (Luxembourg) S.A.
相連基金的股份類別	A累算	A2
投資選擇貨幣	美元	美元
相連基金貨幣	美元	美元
相連基金的資產類型	股票 - 環球	流動資金 / 貨幣市場
相連基金的目標及 / 或投資策略的要點	<p>相連基金致力於中期至長期實現投資增值。</p> <p>相連基金主要 (其最少三分之二的淨資產) 投資於i)投資經理相信可以低於其實質價值的市場價格購入的普通股、優先股及可兌換或預期可兌換成任何國家公司的普通股或優先股的債務證券; 及ii)中型及大型資本值而市場資本值大約或超過十五億美元的公司。</p>	<p>相連基金將其全部資產投資於以美元計值的短期資產和現金, 以在保持資本及流動性的情況下提供符合貨幣市場利率的回報。</p> <p>相連基金只會投資於發行時的法定期限或剩餘期限為397日或以下的證券, 而且相連基金將維持60日或以下的加權平均到期日及120日或以下的加權平均期限。</p> <p>相連基金可為流動性管理目的及允許投資目的而訂立合資格回購交易; 及並不投資於任何合成資產抵押證券。預期不時涉及回購 / 逆回購交易的相連基金資產淨值比例將為40%, 而且將與相連基金整體投資政策一致。</p>
風險級別	4	1
財政年度相連基金的經常性開支:	<p>1.83%</p> <p>經常性開支比率是根據截至2019年12月31日止期間的半年度財務報告計算。該比率每年均可能有所變動。</p>	<p>0.55%</p> <p>各股份類別經常性開支比率乃參考相連基金截至2019年8月31日止年度的年報, 根據該類別的成本及開支計算。</p>

	投資選擇名稱	預設投資選擇名稱
	富蘭克林鄧普頓投資基金 - 富蘭克林天然資源基金 - A累算	霸菱環球資源基金 - A類別美元收益
參考編號	20TU	06RU
相連基金名稱	富蘭克林鄧普頓投資基金 - 富蘭克林天然資源基金	霸菱環球傘子基金 - 霸菱環球資源基金
相連基金的管理公司名稱	Franklin Templeton International Services S.à r.l.	Baring International Fund Managers (Ireland) Limited
相連基金的股份類別	A累算	A收益
投資選擇貨幣	美元	美元
相連基金貨幣	美元	美元
相連基金的資產類型	股票 - 商品 / 能源行業	股票 - 商品 / 能源行業
相連基金的目標及 / 或投資策略的要點	<p>相連基金致力於中期至長期實現投資增值及尋求收益。</p> <p>相連基金主要（其最少三分之二的淨資產）投資於：股票證券及於(i)天然資源界別進行其大部分業務的公司及(ii)持有其大部分參股於(i)所述的公司，包括小型及中型的公司的預託證券。</p>	<p>透過（在任何時候把其總資產至少70%）投資於商品生產商證券的多元化投資組合，達致長期資本增值。商品生產商包括從事提煉、生產、加工及/或買賣油、黃金、鋁、咖啡及糖等商品的公司。</p> <p>相連基金主要投資於商品生產商的上市股票相關證券，當中小部分因市值較細或涉及新市場，故流通量可能相對較低。就投資於中國而言，在任何時候均不可將相連基金資產淨值多於10%直接或間接投資於中國A股及B股。</p> <p>相連基金可運用衍生工具，以作有效管理投資組合及投資用途。</p>
風險級別	5	5
財政年度相連基金的經常性開支：	<p>1.84%</p> <p>經常性開支比率是根據截至2019年12月31日止期間的半年度財務報告計算。該比率每年均可能有所變動。</p>	<p>1.95%</p> <p>經常性開支比率是根據截至2019年10月31日止12個月期間，相連基金應支付的經常性開支計算，並以同一期間的平均資產淨值的百分比列示，此乃根據最新中期財務報表的資料（涵蓋2019年5月1日至2019年10月31日期間）及最新年度財務報表的資料（涵蓋2018年11月1日至2019年4月30日期間）。該比率每年均可能有所變動。</p>

	投資選擇名稱	預設投資選擇名稱
	富蘭克林鄧普頓投資基金 - 富蘭克林天然資源基金 - A累算 - 歐元	霸菱環球資源基金 - A類別歐元收益
參考編號	28TE	11RE
相連基金名稱	富蘭克林鄧普頓投資基金 - 富蘭克林天然資源基金	霸菱環球傘子基金 - 霸菱環球資源基金
相連基金的管理公司名稱	Franklin Templeton International Services S.à r.l.	Baring International Fund Managers (Ireland) Limited
相連基金的股份類別	A累算	A收益
投資選擇貨幣	歐元	歐元
相連基金貨幣	歐元	歐元
相連基金的資產類型	股票 - 商品 / 能源行業	股票 - 商品 / 能源行業
相連基金的目標及 / 或投資策略的要點	<p>相連基金致力於中期至長期實現投資增值及尋求收益。</p> <p>相連基金主要（其至少三分之二的淨資產）投資於：股票證券及於(i)天然資源界別進行其大部分業務的公司及(ii)持有其大部分參股於(i)所述的公司，包括小型及中型的公司的預託證券。</p>	<p>透過（在任何時候把其總資產至少70%）投資於商品生產商證券的多元化證券投資組合，達致長期資本增值。商品生產商包括從事提煉、生產、加工及/或買賣油、黃金、鋁、咖啡及糖等商品的公司。</p> <p>相連基金主要投資於商品生產商的上市股票相關證券，當中小部分因市值較細或涉及新市場，故流通量可能相對較低。就投資於中國而言，在任何時候均不可將相連基金資產淨值多於10%直接或間接投資於中國A股及B股。</p> <p>相連基金可運用衍生工具，以作有效管理投資組合及投資用途。</p>
風險級別	5	5
財政年度相連基金的經常性開支：	<p>1.85%</p> <p>經常性開支比率是根據截至2019年12月31日的半年度財務報告計算。該比率每年均可能有所變動。</p>	<p>1.95%</p> <p>經常性開支比率是根據截至2019年10月31日止的12個月期間，相連基金應支付的經常性開支計算，並以同一期間的平均資產淨值的百分比列示，此乃根據最新中期財務報表的資料（涵蓋2019年5月1日至2019年10月31日期間）及最新年度財務報表的資料（涵蓋2018年11月1日至2019年4月30日期間）。該比率每年均可能有所變動。</p>



	投資選擇名稱	預設投資選擇名稱
	富蘭克林鄧普頓投資基金 - 鄧普頓環球入息基金 - A累算 - 歐元	富達基金 - 環球「息」增長基金 - A類別股份
參考編號	35TE	07FU
相連基金名稱	富蘭克林鄧普頓投資基金 - 鄧普頓環球入息基金	富達基金 - 環球「息」增長基金
相連基金的管理公司名稱	Franklin Templeton International Services S.à r.l.	FIL Investment Management (Luxembourg) S.A.
相連基金的股份類別	A累算	A
投資選擇貨幣	歐元	美元
相連基金貨幣	歐元	美元
相連基金的資產類型	混合資產 - 環球	混合資產 - 環球
相連基金的目標及 / 或投資策略的要點	<p>相連基金致力於中期至長期尋求最大的經常性收益，並實現投資增值。相連基金主要（即相連基金至少三分之二的淨資產）投資於i)由任何國家之政府、政府相關機構及公司發行之任何質素的債務證券，包括新興市場，及ii)由任何國家之公司所發行的股票證券。相連基金可投資於金融衍生工具作為投資目的，以及可投資最高達其淨資產的25%於信貸評級低於投資級別的債務證券。</p>	<p>相連基金是一項多元資產基金，將透過更審慎的方法進行管理，旨在透過主要（即相連基金資產的至少70%）投資於由已發展及新興市場所發行的股票及債券組合，尋求高流動收益性及資本增長。相連基金的收益來源主要來自股票證券的股息付款及債券持倉的票息付款。</p> <p>相連基金可使用金融衍生工具，以締造額外的資本或收益作投資用途。</p>
風險級別	3	2
財政年度相連基金的經常性開支：	<p>1.69%</p> <p>經常性開支比率是根據截至2019年12月31日的半年度財務報告計算。該比率每年均可能有所變動。</p>	<p>1.70%</p> <p>經常性開支比率是根據截至2020年4月30日止年度的年度財務報告所刊載的經常性開支計算。該比率每年均可能有所變動。</p>

	投資選擇名稱	預設投資選擇名稱
	富蘭克林鄧普頓投資基金 - 鄧普頓環球入息基金 - A累算	富達基金 - 環球「息」增長基金 - A類別股份
參考編號	34TU	07FU
相連基金名稱	富蘭克林鄧普頓投資基金 - 鄧普頓環球入息基金	富達基金 - 環球「息」增長基金
相連基金的管理公司名稱	Franklin Templeton International Services S.à r.l.	FIL Investment Management (Luxembourg) S.A.
相連基金的股份類別	A累算	A
投資選擇貨幣	美元	美元
相連基金貨幣	美元	美元
相連基金的資產類型	混合資產 - 環球	混合資產 - 環球
相連基金的目標及 / 或投資策略的要點	<p>相連基金致力於中期至長期尋求最大的經常性收益，並實現投資增值。相連基金主要（即相連基金至少三分之二的淨資產）投資於i)由任何國家之政府、政府相關機構及公司發行之任何質素的債務證券，包括新興市場，及ii)由任何國家之公司所發行的股票證券。相連基金可投資於金融衍生工具作為投資目的，以及可投資最高達其淨資產的25%於信貸評級低於投資級別的債務證券。</p>	<p>相連基金是一項多元資產基金，將透過更審慎的方法進行管理，旨在透過主要（即相連基金資產的至少70%）投資於由已發展及新興市場所發行的股票及債券組合，尋求高流動收益性及資本增長。相連基金的收益來源主要來自股票證券的股息付款及債券持倉的票息付款。</p> <p>相連基金可使用金融衍生工具，以締造額外的資本或收益作投資用途。</p>
風險級別	3	2
財政年度相連基金的經常性開支：	<p>1.69%</p> <p>經常性開支比率是根據截至2019年12月31日的半年度財務報告計算。該比率每年均可能有所變動。</p>	<p>1.70%</p> <p>經常性開支比率是根據截至2020年4月30日止年度的年度財務報告所刊載的經常性開支計算。該比率每年均可能有所變動。</p>

	投資選擇名稱	預設投資選擇名稱
	晉達環球策略基金 - 環球動力基金 - A累積股份	安本標準 - 世界股票基金 - A類累積 (美元)
參考編號	06IU	10AU
相連基金名稱	晉達環球策略基金 - 環球動力基金	安本標準 - 世界股票基金
相連基金的管理公司名稱	Ninety One Luxembourg S.A.	Aberdeen Standard Investments Luxembourg S.A.
相連基金的股份類別	A累積	A累積
投資選擇貨幣	美元	美元
相連基金貨幣	美元	美元
相連基金的資產類型	股票 - 環球	股票 - 環球
相連基金的目標及 / 或投資策略的要點	相連基金以全球股票投資為主，旨在提供長線資本增長。相連基金會時常被管理監控，其中最少三分之二的資金會投資在股票市場。相連基金可將最多10%的資產淨值投資於中國大陸境內發行的證券。	通過將相連基金至少三分之二的資產投資於股票及股票相關證券，以獲取長期總回報。
風險級別	4	3
財政年度相連基金的經常性開支：	1.91% 經常性開支比率是根據由2019年1月1日至2019年12月31日的12個月期間收取的費用計算。此比率是向相連基金收取的經常性開支總和，並以於同一期間的平均資產淨值的百分比列示。該比率每年均可能有所變動。	1.69% 經常性開支比率是根據2019年10月1日至2020年3月31日期間的費用計算的年化數字。該比率每年均可能有所變動。

	投資選擇名稱	預設投資選擇名稱
	木星全球基金 - 木星全球生態增長基金 - L 美元	貝萊德美元貨幣基金 - 美元 (A2股)
參考編號	01UU	28MU
相連基金名稱	木星全球基金 - 木星全球生態增長基金	貝萊德全球基金 - 美元貨幣基金
相連基金的管理公司名稱	Jupiter Asset Management International S.A.	BlackRock (Luxembourg) S.A.
相連基金的股份類別	L累積	A2
投資選擇貨幣	美元	美元
相連基金貨幣	美元	美元
相連基金的資產類型	股票 - 環球	流動資金 / 貨幣市場
相連基金的目標及 / 或投資策略的要點	<p>在全球投資於從環境可持續發展及氣候變遷中受惠的公司，以實現長期資本增值。</p> <p>相連基金將主要在全球投資於股票及股權相關證券。相連本基金將最低為其資產淨值的70%投資於投資經理認為有助改善環境、適應或減輕氣候變化影響產品或服務的公司。</p>	<p>相連基金將其全部資產投資於以美元計值的短期資產和現金，以在保持資本及流動性的情況下提供符合貨幣市場利率的回報。</p> <p>相連基金只會投資於發行時的法定期限或剩餘期限為397日或以下的證券，而且相連基金將維持60日或以下的加權平均到期日及120日或以下的加權平均期限。</p> <p>相連基金可為流動性管理目的及允許投資目的而訂立合資格回購交易；及並不投資於任何合成資產抵押證券。預期不時涉及回購 / 逆回購交易的相連基金資產淨值比例將為40%，而且將與相連基金整體投資政策一致。</p>
風險級別	4	1
財政年度相連基金的經常性開支：	<p>1.72%</p> <p>經常性開支比率是根據截至2019年9月30日止年度的開支及股份類別的平均資產淨值計算。該比率每年均可能有所變動。</p>	<p>0.55%</p> <p>各股份類別經常性開支比率乃參考相連基金截至2019年8月31日止年度的年報，根據該類別的成本及開支計算。</p>

	投資選擇名稱	預設投資選擇名稱
	展勢環球基金 - 融和亞洲平衡組合基金 - C類別	霸菱傾亞均衡基金 - A類別美元累積
參考編號	U279	01RU
相連基金名稱	展勢環球基金 - 融和亞洲平衡組合基金	霸菱環球組合傘子基金 - 霸菱傾亞均衡基金
相連基金的管理公司名稱	FundRock Management Company S.A.	Baring International Fund Managers (Ireland) Limited
相連基金的股份類別	C	A累積
投資選擇貨幣	美元	美元
相連基金貨幣	美元	美元
相連基金的資產類型	混合資產 - 亞太地區	混合資產 - 亞太地區
相連基金的目標及 / 或投資策略的要點	<p>相連基金中大部份資產將投資於亞洲市場，以及Morgan Stanley Capital International提供的MSCI世界指數中所包含的股份的亞洲新興國家。相連基金亦會投資於其他國家。相連基金旨在提供美元的資本保存與資本增長之間的平衡，並透過投資於廣泛的資產類別減低波動水平。相連基金的長期預測比重預期將為50%股票。</p> <p>投資目標乃透過將相連基金的資產100%投資於其他集體投資計劃而達致。</p>	<p>相連基金特意（但非獨有地）為滿足香港退休計劃的投資需要而設，其投資目標及政策亦按此制訂，即達致較香港工資年增長率高2%的長遠年均實質回報率（以港元計）。</p> <p>相連基金的基金經理擬以相連基金資產約35%投資於亞洲股票，約40%投資於在其他市場上市的股票以及約25%投資於以主要貨幣計值的固定收益證券。</p>
風險級別	3	3
財政年度相連基金的經常性開支：	<p>3.04%</p> <p>經常性開支比率是根據截至2019年底的經常性開支計算，以在此期間相連基金資產淨值的平均百分比列示。</p>	<p>1.61%</p> <p>經常性開支比率是根據截至2019年10月31日的12個月期間，相連基金應支付的經常性開支計算，並以相連基金於同一期間的平均資產淨值的百分比列示，此乃基於最新中期財務報表的資料(涵蓋2019年5月1日至2019年10月31日期間)及最新年度財務報表的資料(涵蓋2018年11月1日至2019年4月30日期間)。該比率每年均可能有所變動。</p>

	投資選擇名稱	預設投資選擇名稱
	展勢環球基金 - 和諧歐元多元化組合基金 - C 類別	貝萊德美元貨幣基金 - 美元 (A2股)
參考編號	E282	28MU
相連基金名稱	展勢環球基金 - 和諧歐元多元化組合基金	貝萊德全球基金 - 美元貨幣基金
相連基金的管理公司名稱	FundRock Management Company S.A.	BlackRock (Luxembourg) S.A.
相連基金的股份類別	C	A2
投資選擇貨幣	歐元	美元
相連基金貨幣	歐元	美元
相連基金的資產類型	混合資產 - 歐洲及美國	流動資金 / 貨幣市場
相連基金的目標及 / 或投資策略的要點	<p>相連基金中大部份資產將投資於歐洲，但相連基金亦可能在此地區以外持有投資。相連基金旨在提供歐元的資本保存與資本增長之間的平衡，並透過投資於廣泛的資產類別減低波動水平。相連基金的長期預測比重預期將為62.5%股票。</p> <p>投資目標乃透過將相連基金的資產100%投資於其他集體投資計劃而達致。</p>	<p>相連基金將其全部資產投資於以美元計值的短期資產和現金，以在保持資本及流動性的情況下提供符合貨幣市場利率的回報。</p> <p>相連基金只會投資於發行時的法定期限或剩餘期限為397日或以下的證券，而且相連基金將維持60日或以下的加權平均到期日及120日或以下的加權平均期限。</p> <p>相連基金可為流動性管理目的及允許投資目的而訂立合資格回購交易；及並不投資於任何合成資產抵押證券。預期不時涉及回購 / 逆回購交易的相連基金資產淨值比例將為40%，而且將與相連基金整體投資政策一致。</p>
風險級別	4	1
財政年度相連基金的經常性開支：	<p>3.06%</p> <p>經常性開支比率是根據截至2019年底的經常性開支計算，以在此期間相連基金資產淨值的平均百分比列示。</p>	<p>0.55%</p> <p>各股份類別經常性開支比率乃參考相連基金截至2019年8月31日止年度的年報，根據該類別的成本及開支計算。</p>

	投資選擇名稱	預設投資選擇名稱
	展勢環球基金 - 融和美元平衡組合基金 - C類別	貝萊德美元貨幣基金 - 美元 (A2股)
參考編號	U285	28MU
相連基金名稱	展勢環球基金 - 融和美元平衡組合基金	貝萊德全球基金 - 美元貨幣基金
相連基金的管理公司名稱	FundRock Management Company S.A.	BlackRock (Luxembourg) S.A.
相連基金的股份類別	C	A2
投資選擇貨幣	美元	美元
相連基金貨幣	美元	美元
相連基金的資產類型	混合資產 - 歐洲及美國	流動資金 / 貨幣市場
相連基金的目標及 / 或投資策略的要點	<p>相連基金中大部份資產將投資於美國，但相連基金亦可能在此地區以外持有投資。相連基金旨在提供美元的資本保存與資本增長之間的平衡，並透過投資於廣泛的資產類別減低波動水平。相連基金的長期預測比重預期將為50%股票。</p> <p>投資目標乃透過將相連基金的資產100%投資於其他集體投資計劃而達致。</p>	<p>相連基金將其全部資產投資於以美元計值的短期資產和現金，以在保持資本及流動性的情況下提供符合貨幣市場利率的回報。</p> <p>相連基金只會投資於發行時的法定期限或剩餘期限為397日或以下的證券，而且相連基金將維持60日或以下的加權平均到期日及120日或以下的加權平均期限。</p> <p>相連基金可為流動性管理目的及允許投資目的而訂立合資格回購交易；及並不投資於任何合成資產抵押證券。預期不時涉及回購 / 逆回購交易的相連基金資產淨值比例將為40%，而且將與相連基金整體投資政策一致。</p>
風險級別	3	1
財政年度相連基金的經常性開支：	<p>2.76%</p> <p>持續收費比率是根據截至2019年底之開支計算，以在此期間相連基金資產淨值的平均百分比列示。</p>	<p>0.55%</p> <p>各股份類別經常性開支比率乃參考相連基金截至2019年8月31日止年度的年報，根據該類別的成本及開支計算。</p>

	投資選擇名稱	預設投資選擇名稱
	施羅德環球基金系列 - 環球進取股票 - A1 股	貝萊德環球遠見股票基金 - 美元 (A2股)
參考編號	17CU	08MU
相連基金名稱	施羅德環球基金系列 - 環球進取股票	貝萊德全球基金 - 環球遠見股票基金
相連基金的管理公司名稱	Schroder Investment Management (Europe) S.A.	BlackRock (Luxembourg) S.A.
相連基金的股份類別	A1	A2
投資選擇貨幣	美元	美元
相連基金貨幣	美元	美元
相連基金的資產類型	股票 - 環球	股票 - 環球
相連基金的目標及 / 或投資策略的要點	<p>相連基金旨在通過投資於全球各地公司的股本和股本相關證券，以提供資本增值。</p> <p>相連基金將至少三分之二的資產投資於全球各地公司的股本和股本相關證券。</p>	<p>以盡量提高總回報為目標。相連基金將不少於70%的總資產投資於全球各地公司所發行的股票。相連基金可投資於投資顧問認為具有持續競爭優勢而且一般會長期持有的股本證券。餘下的30%資產可投資於全球經濟體系任何行業任何規模的公司或發行人所發行的金融工具。</p>
風險級別	3	3
財政年度相連基金的經常性開支：	<p>2.34%</p> <p>全年經常性開支比率是根據截至2019年12月31日止年度的開支計算。該比率每年均可能有所變動。</p>	<p>1.83%</p> <p>各股份類別經常性開支比率乃參考相連基金截至2019年8月31日止年度的年報，根據該類別的成本及開支計算。該比率每年均可能有所變動。</p>