



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: 4 November 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. Heng An Standard Life (Asia) Limited accepts responsibility for the accuracy of the content of this letter.

Various changes to the underlying funds corresponding to the following investment choices of JPMorgan Funds

Capitalised terms in this letter have the same meaning as in the Consolidated Explanatory Memoranda of JPMorgan Funds (Unit Trust Range) unless otherwise specified.

Reference Code	Name of investment choice
01JU	JPMorgan ASEAN (acc) - USD
06JU	JPMorgan Asia Growth Fund (acc) – USD
02JU	JPMorgan India (acc) - USD
03JU	JPMorgan Korea (acc) - USD
12JU	JPMorgan Pacific Technology (acc) - USD
17JU	JPMorgan China A-Share Opportunities Fund (acc) - USD

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

We have been informed by JPMorgan Funds (Asia) Limited of the following changes to the underlying funds corresponding to the Investment Choices (the “Underlying Funds”) which have taken effect on and from 30 October 2020 (the “Effective Date”). As the unitholders of the Investment Choice(s), the following change applicable to the Underlying Fund(s) may have implications for your investment.

I. Clarification to the investment policy of the Underlying Fund of JPMorgan Pacific Technology (acc) – USD (Reference code: 12JU)

The Underlying Fund primarily invests in securities of technology companies in the Pacific region, including Japan.

Previously, it was stated in the investment policy of the Underlying Fund that technology companies included but were not limited to companies related to technology, media and telecommunication. From the Effective Date, it has been clarified that technology companies include but are not limited to companies related to technology, media and communication services.

II. Flexibility for the Manager to calculate net asset value of the Underlying Funds on non-dealing days

The Underlying Funds are currently valued at the close of business on each dealing day. With a view to provide more information to investors, the offering documents of the Underlying Funds have been amended from the Effective Date to provide that, the Manager of the Underlying Funds may, in addition to the valuation on each dealing day, with the approval of the Trustee, determine that net asset value of the Underlying Funds shall be calculated on a day which is not a dealing day.

III. Enhancement of risk disclosures

The risk disclosures in the offering documents of the Underlying Funds have been enhanced. Please refer to the updated offering documents for details.

The updated offering documents of the Underlying Funds reflecting the above amendments are available on their website am.jpmorgan.com/hk¹.

Actions to take

You do not have to take any action if you wish to remain invested in the Investments Choices regardless of the above change. Otherwise you may wish to consider switching the units of the Investments 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 The website has not been reviewed by the Securities and Futures Commission.

私人及機密

保單計劃：[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。

有關連繫至摩根基金投資選擇的相連基金之若干變更

除非另有指明，否則本函件內使用的術語應與摩根基金（單位信託系列）的綜合基金說明書所載者具有相同的涵義。

參考編號	投資選擇名稱
01JU	摩根東協(美元) (累計)
06JU	摩根亞洲增長基金(美元) (累計)
02JU	摩根印度(美元) (累計)
03JU	摩根南韓(美元) (累計)
12JU	摩根太平洋科技(美元) (累計)
17JU	摩根中國A股機會基金(美元) (累計)

(各稱為「該投資選擇」，統稱為「該等投資選擇」)

我們接獲摩根基金（亞洲）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」)已作出以下更新，已由2020年10月30日（包括該日在內）（「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更新對您的投資或會有所影響。

I. 澄清連繫至摩根太平洋科技(美元) (累計)(參考編號: 12JU) 之相連基金的投資政策

該相連基金主要投資於在太平洋地區（包括日本）之科技公司之證券。

此前，該相連基金的投資政策載明，科技公司包括但不限於與科技、媒體及電訊有關之公司。由生效日期起，投資政策已作出澄清，以訂明科技公司包括但不限於與科技、媒體及通訊服務有關之公司。

II. 向經理人提供於非交易日計算基金資產淨值的靈活性

該等相連基金現時於各交易日辦公時間結束時進行估值。為了向投資者提供更多資料，該等相連基金的銷售文件已由生效日期起作出修訂，以訂明除了於各交易日進行估值外，該等相連基金的經理人亦可在獲信託管理人批准後決定於並非交易日的日子計算該等相連基金的資產淨值。

III. 加強風險披露

該等相連基金的銷售文件內的風險披露已作出加強。請參閱經更新銷售文件，了解詳情。

您可於網頁 am.jpmorgan.com/hk¹ 瀏覽反映上述修訂之該等相連基金的經更新銷售文件。

¹ 此網頁並未經證券及期貨事務監察委員會審閱。

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該等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)，您可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)及該等相連基金的銷售文件，這些文件可按要求向我們索取並不收取費用。亦可同時瀏覽我們的網頁 www.hengansl.com.hk。

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: 2020年11月4日