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Standard Life
恒安標準人壽

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cs@hengansl.com.hk

Date: 5 March 2021

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 First Sentier Investors Global Umbrella Fund plc

Unless otherwise defined, capitalised terms used in this letter shall bear the same meaning as capitalised terms used in the prospectus for the First Sentier Investors Global Umbrella Fund plc dated 22 September 2020 (the "**Prospectus**") and any supplements and the applicable local covering documents.

Reference Code	Name of investment choice
05SU	First Sentier Asia Strategic Bond Fund - I - Dis
10SU	First Sentier Asian Quality Bond Fund - I
07SU	First Sentier Global Listed Infrastructure Fund - I
01SU	FSSA Asia Opportunities Fund - I
02SU	FSSA Asian Equity Plus Fund- I - Dis
03SU	FSSA China Growth Fund - I
04SU	FSSA Hong Kong Growth Fund - I #
06SU	Stewart Investors Global Emerging Markets Leaders Fund - I #

(Each an "**Investment Choice**" and collectively, the "**Investment Choices**")
Closed for any subscription and switch-in instruction, until further notice.

We have been informed by the Directors of the First Sentier Investors Global Umbrella Fund plc ("**First Sentier**") of the following changes to the underlying funds corresponding to the Investment Choices (each an "**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. The changes will be effective on or around 9 March 2021 unless otherwise specified.

Updates to the Prospectus of the Underlying Funds

Certain updates will be made in the revised Prospectus which is expected to be published on or about 9 March 2021. These updates are summarised below:

A) The main updates reflect the new Sustainable Finance Disclosure Regulation ("SFDR") introduced by the European Union. SFDR aims to provide more transparency on sustainability within financial markets in a standardised way.

In order to comply with SFDR, additional disclosures will be set out in Appendix 9 of the Prospectus in relation to the following:

- the manner in which sustainability risks are integrated into investment decisions and the results of the assessment of the likely impacts of sustainability risks on the returns of the Underlying Funds;
- in respect of the underlying funds corresponding to the investment choices listed in the table below, information on how the promotion of environmental or social characteristics is met and, if an index is used as a reference, information on whether and how this index is consistent with those characteristics;

Reference Code	Name of investment choice
07SU	First Sentier Global Listed Infrastructure Fund - I
01SU	FSSA Asia Opportunities Fund - I
02SU	FSSA Asian Equity Plus Fund - I - Dis
03SU	FSSA China Growth Fund - I
04SU	FSSA Hong Kong Growth Fund – I

First Sentier confirm that the information in Appendix 9 of the Prospectus is included simply for clarification and that there is no change to the investment policies or risk profiles of the Underlying Funds, or the way in which they are managed.

B) The following Underlying Funds corresponding to the investment choices listed in the table below may currently invest in China A Shares via QFII and/or RQFII as disclosed in their investment policies.

Reference Code	Name of investment choice
01SU	FSSA Asia Opportunities Fund - I
02SU	FSSA Asian Equity Plus Fund – I - Dis
03SU	FSSA China Growth Fund - I
06SU	Stewart Investors Global Emerging Markets Leaders Fund - I

The disclosures in the Prospectus will be updated to reflect the recent changes in the rules and regulations in relation to the QFII and RQFII regimes in the People's Republic of China which include but are not limited to the merger of the QFII and RQFII regimes, expansion in the scope of eligible investments by QFII/RQFII, relaxation in the qualification requirements and other administrative flexibilities in the operations of QFII/RQFII. In particular, in light of the merger of the QFII and RQFII regimes, the relevant Underlying Funds' investment policies will be revised to reflect that the relevant Underlying Funds which may currently invest in China A Shares via QFII and/or RQFII (as the case may be) may invest in China A Shares via QFII/RQFII. The updates are merely to reflect the relevant changes in the QFII/RQFII rules and regulations and there is no material change to the investment policies or risk profiles of the relevant Underlying Funds, or the way in which they are managed. There is no change to the maximum investment limit of China A Shares as disclosed in the relevant Underlying Funds' investment policies.

C) On 1 December 2020, HSBC France changed its name to HSBC Continental Europe. Accordingly, the name of the Depositary of First Sentier has changed from HSBC France (Dublin Branch) to HSBC Continental Europe. For the avoidance of doubt, there is no change in the entity acting as the Depositary of First Sentier.

D) The name of benchmark of the underlying fund corresponding to First Sentier Asian Quality Bond Fund – I (Reference Code: 10SU) will be amended to J.P. Morgan JACI Investment Grade Index (previously JP Morgan Asia Credit Investment Grade Index). This is not a benchmark change and the update is to more accurately reflect the benchmark's name.

E) The list of sub-custodians under "APPENDIX 8 – DELEGATES" of the Prospectus will be updated.

F) Other miscellaneous, clarificatory, administrative, general regulatory and cosmetic updates to the Prospectus.

Implications of the Changes

In respect of the above changes, there is no change to how the Underlying Funds are currently operated or managed and there is no change to the features and the overall risk profile of the Underlying Funds. There will be no change to the level of fees or costs in managing the Underlying Funds and there is no material prejudice to the investors' rights or interests.

An updated Prospectus to reflect the changes described in this letter will be issued. Additionally, the Supplement for Hong Kong Investors to the Prospectus ("**Hong Kong Supplement**") and the Key Facts Statements ("**KFS**") of the Underlying Funds will be updated accordingly. The updated Prospectus, any impacted local prospectus supplement (including the Hong Kong Supplement and the KFS of the Underlying Funds) will be available on or around 9 March 2021 and on the following webpage: www.firstsentierinvestors.com.*

**This website has not been reviewed or authorised by SFC and may contain information of funds not authorised by the SFC and not available to Hong Kong investors.*

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.

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

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。

有關連繫至首源投資環球傘子基金有限公司投資選擇的相連基金之若干變更

除另有界定者外，本通函的詞彙與首源投資環球傘子基金有限公司日期為2020年9月22日的章程（「章程」）及任何補充文件以及當地適用的說明文件所用者具有相同涵義。

參考編號	**投資選擇名稱**
05SU	首源亞洲策略債券基金 - I股 - 派息
10SU	首源亞洲優質債券基金 - I股
07SU	首源全球基建基金 - I股
01SU	首域盈信亞洲機遇基金 - I股
02SU	首域盈信亞洲股本優點基金 - I股 - 派息
03SU	首域盈信中國增長基金 - I股
04SU	首域盈信香港增長基金 - I股#
06SU	盈信全球新興市場領先基金- I股#

（各稱為「**該投資選擇**」，統稱為「**該等投資選擇**」）
#停止接受任何認購及轉入之申請，直至另行通知。

我們接獲首源投資環球傘子基金有限公司（「首源」）董事通知，就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」)將作出以下更新。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。除非額外註明外，有關變更將於2021年3月9日或前後生效。

有關該等相連基金的章程更新

若干資料會在即將修訂的章程內予以更新而修訂的章程預期於2021年3月9日或前後刊發。該等更新資料概述如下：

A) 主要更新資料反映歐盟頒佈的新的《可持續財務披露條例(Sustainable Finance Disclosure Regulation)》（「SFDR」）。SFDR旨在以標準化方式提高金融市場內可持續性的透明度。

為遵守SFDR，將在章程的附錄9載明下述事項的其他披露資料：

- 將可持續性風險納入投資決策的方式，以及可持續性風險可能對該等相連基金回報所造成影響的評估結果；
- 就有關連繫至下表所示之該等投資選擇的該等相連基金而言，關於如何滿足改進環境或社會特徵的資料，以及如果使用指數作為參考，則關於該指數是否及如何與此等特徵一致的資料；

參考編號	**投資選擇名稱**
07SU	首源全球基建基金 - I股
01SU	首域盈信亞洲機遇基金 - I股
02SU	首域盈信亞洲股本優點基金 - I股 - 派息
03SU	首域盈信中國增長基金 - I股
04SU	首域盈信香港增長基金 - I股

首源確認，納入章程的附錄9中的資料僅為了澄清，並且該等相連基金的投資政策或風險狀況或管理方式無任何改變。

B) 有關連繫至下表所示之該等投資選擇的該等相連基金的投資政策所披露，其目前可透過QFII及／或RQFII投資中國A股。

參考編號	投資選擇名稱
01SU	首域盈信亞洲機遇基金 - I股
02SU	首域盈信亞洲股本優點基金 - I股 - 派息
03SU	首域盈信中國增長基金 - I股
06SU	盈信全球新興市場領先基金- I股

將更新章程中的披露資料，以反映與中華人民共和國QFII和RQFII制度有關的規則和規例的最新變化，包括但不限於QFII和RQFII制度的合併、透過QFII／RQFII進行合資格投資的範圍擴充、放寬資格要求以及QFII／RQFII實施中的其他管理靈活性。尤其是，鑑於QFII和RQFII制度的合併，相關該等相連基金的投資政策將予以修訂，以反映相關該等相連基金（當前可能透過QFII及／或RQFII（視情況而定）投資中國A股）可透過QFII／RQFII投資中國A股。更新資料僅為了反映QFII／RQFII規則和規例的相關變化，而相關該等相連基金的投資政策或風險狀況或管理方式無重大改變。相關該等相連基金的投資政策中披露的中國A股的最高投資限額並無變化。

C) 於2020年12月1日，HSBC France已更名為HSBC Continental Europe。因此，首源的保管人的名稱已從HSBC France（都柏林分行）變更為HSBC Continental Europe。為免生疑問，作為首源保管人的實體並無任何變化。

D) 有關連繫至首源亞洲優質債券基金 - I股 (參考編號: 10SU) 的該相連基金的基準名稱將變更為摩根大通摩根亞洲信貸指數投資級別指數（J.P. Morgan JACI Investment Grade Index）（曾用名為摩根大通亞洲信貸投資級別指數）。這不是基準變更，並且該更新可更準確地反映基準的名稱。

E) 將更新章程「附錄八 — 代表」副託管人的名單。

F) 章程的其他雜項、澄清、行政、一般監管及改進的更新資料

變更的影響

就上述變更而言， 該等相連基金當前的運營或管理方式並無變動，該等相連基金的特點及整體風險狀況亦無變動；該等相連基金的管理費用或成本水平將保持不變；及概不會對投資者的權利或權益造成重大損害。

更新章程將刊發，以反映本函件所述變動。此外，將於香港相應更新章程的香港投資者補充文件（「香港補充文件」）及該等相連基金的產品資料概要（「產品資料概要」）。經更新章程、任何受影響的本地章程補充文件（包括香港補充文件及該等基金的產品資料概要）將於2021年3月9日或前後提供並載於以下網頁：www.firstsentierinvestors.com。*
此網站未經證監會審閱或認可，可能載有未經證監會認可且不向香港投資者發售的基金的若干資料。

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

日期：2021年3月5日