



Date: 29 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 JPMorgan Funds**

Reference Code	Name of investment choice
01JU	JPMorgan ASEAN (acc) - USD
06JU	JPMorgan Asia Growth Fund (acc) – USD
17JU	JPMorgan China A-Share Opportunities Fund (acc) - USD
05JU	JPMorgan Funds - Emerging Middle East Equity Fund A (dist) - USD
12JU	JPMorgan Pacific Technology (acc) - USD
16JU	JPMorgan Funds - Russia A (dist) - USD
02JU	JPMorgan India (acc) - USD
03JU	JPMorgan Korea (acc) - USD

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

We have been informed by JPMorgan Funds (Asia) Limited that the following changes to the underlying funds corresponding to the Investment Choices (each an “**Underlying Fund**” and collectively, the “**Underlying Funds**”) will be effect from 30 April 2021 (the “**Effective Date**”), unless otherwise specified. As the unitholders of the Investment Choice(s), the following change applicable to the Underlying Fund(s) may have implications for your investment.

**I. Disclosures in relation to sustainability risk have been added to the Underlying Funds corresponding to the following Investment Choices**

Reference Code	Name of investment choice
01JU	JPMorgan ASEAN (acc) - USD
06JU	JPMorgan Asia Growth Fund (acc) – USD

17JU	JPMorgan China A-Share Opportunities Fund (acc) - USD
02JU	JPMorgan India (acc) - USD
03JU	JPMorgan Korea (acc) - USD

Disclosures in relation to sustainability risk have been added to the offering documents of the Underlying Funds from 10 March 2021. Sustainability risk is defined as an environmental, social or governance event or condition that, if it occurs, could cause an actual or a potential material negative impact on the value of an investment.

It is also clarified in the offering documents the Underlying Funds that the investment manager of the Underlying Funds integrates sustainability risks in the investment decision-making process for the Underlying Funds with the purpose of identifying and acting to manage and mitigate these risks.

**II. Clarification to the investment policy of the Underlying Fund corresponding to JPMorgan Asia Growth Fund (acc) – USD (Reference Code: 06JU)**

Currently, it is stated in the investment policy of the Underlying Fund corresponding to JPMorgan Asia Growth Fund (acc) – USD (Reference Code: **06JU**) that the Underlying Fund may invest up to 10% of its total net asset value in non-equity securities in any countries. Such statement will be removed from the investment policy of the Underlying Fund from the Effective Date.

**III. Update of the address of the website of the Manager of the Underlying Funds**

The offering documents of the Underlying Funds will be amended to update that the address of the website of the Manager of the Underlying Funds is [www.jpmorgan.com/hk/am/](http://www.jpmorgan.com/hk/am/)<sup>1</sup> from the Effective Date.

**IV. Enhancement of disclosures in the offering documents of the Underlying Funds corresponding the Investment Choices**

Except the Investment Choices JPMorgan Funds - Emerging Middle East Equity Fund A (dist) – USD (Reference Code: **05JU**) and JPMorgan Funds - Russia A (dist) – USD (Reference Code: **16JU**), enhancement of disclosures and miscellaneous amendments will be made in the offering documents of the Underlying Funds corresponding to the Investment Choices, including risk disclosures, from the Effective Date.

For the Investment Choices JPMorgan Funds - Emerging Middle East Equity Fund A (dist) – USD (Reference Code: **05JU**) and JPMorgan Funds - Russia A (dist) – USD (Reference Code: **16JU**), enhancement of disclosures and miscellaneous updates have been made in the offering documents of their corresponding Underlying Funds from 14 January 2021.

**Please refer to the updated offering documents of the Underlying Funds for further details.** The updated offering documents of the Underlying Funds will be available on [www.jpmorgan.com/hk/am/](http://www.jpmorgan.com/hk/am/)<sup>1</sup>.

**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

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<sup>1</sup> The website has not been reviewed by the Securities and Futures Commission.

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.

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](mailto:cs@hengansl.com.hk).

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

## 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

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)
17JU	摩根中國A股機會基金(美元)(累計)
05JU	摩根基金 - 新興中東基金(美元) - A股(分派)
12JU	摩根太平洋科技(美元)(累計)
16JU	摩根基金 - 俄羅斯(美元) - A股(分派)
02JU	摩根印度(美元)(累計)
03JU	摩根南韓(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」)將作出以下更新，由2021年4月30日(「生效日期」)起生效，除非另行訂明。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. 連繫至以下投資選擇的相連基金已增加有關可持續性風險的披露

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)
17JU	摩根中國A股機會基金(美元)(累計)
02JU	摩根印度(美元)(累計)
03JU	摩根南韓(美元)(累計)

自2021年3月10日起，該等相連基金的銷售文件內已加入有關可持續性風險的披露。可持續性風險被界定為倘若發生便會對投資價值構成實際或潛在重大不利影響的環境、社會或管治事件或狀況。

該等相連基金的銷售文件亦作出澄清，以表明該等相連基金的投資經理人將可持續性風險納入該等相連基金的投資決策過程，以識別及採取行動管理及減低該等風險。

#### II. 澄清連繫至摩根亞洲增長基金(美元)(累計)(參考編號：06JU)的相連基金的投資政策

現時，連繫至摩根亞洲增長基金(美元)(累計)(參考編號：06JU)的投資政策載明，該相連基金可將其總資產淨值最多10%投資於任何國家的非股本證券。自生效日期起，此項表述將從該相連基金的投資政策內刪除。

#### III. 更新該等相連基金的經理人的網址

自生效日期起，該等相連基金的銷售文件將作出修訂，以將該等相連基金的經理人的網址更新為 [www.jpmorgan.com/hk/am/](http://www.jpmorgan.com/hk/am/)<sup>1</sup>。

<sup>1</sup> 此網頁並未經證券及期貨事務監察委員會審閱。

#### IV. 加強連繫至該等投資選擇的相連基金的銷售文件內的披露

自生效日期起，連繫至該等投資選擇（投資選擇摩根基金 - 新興中東基金（美元） - A股（分派）（參考編號：05JU）和摩根基金 - 俄羅斯（美元） - A股（分派）（參考編號：16JU）除外）的相連基金的銷售文件將作出其他加強披露及雜項修訂，包括風險披露。

就投資選擇摩根基金 - 新興中東基金（美元） - A股（分派）（參考編號：05JU）和摩根基金 - 俄羅斯（美元） - A股（分派）（參考編號：16JU）而言，自2021年1月14日起，其相連基金已作出其他加強披露及雜項更新。

請參閱該等相連基金的經修訂銷售文件，了解進一步詳情。您將可於網頁[www.jpmorgan.com/hk/am/](http://www.jpmorgan.com/hk/am/)<sup>1</sup> 瀏覽經更新銷售文件。

#### 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](http://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](mailto: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: 2021年3月29日

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<sup>1</sup> 此網頁並未經證券及期貨事務監察委員會審閱。