



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: 30 April 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 Fidelity funds

Unless otherwise indicated, terms not defined herein shall have the same meaning as set out in the Fidelity Prospectus for Hong Kong investors (the “Prospectus”) currently in force.

Reference Code	Name of investment choice
14FU	Fidelity Funds - ASEAN Fund - A - ACC - USD
02FU	Fidelity Funds - Asia Pacific Dividend Fund - A
15FU	Fidelity Funds - Asian Special Situations Fund - A - ACC - USD
03FU	Fidelity Funds - China Focus Fund - A
24FE	Fidelity Funds - Emerging Asia Fund - A - ACC - Euro
16FU	Fidelity Funds - Emerging Asia Fund - A - ACC - USD
23FE	Fidelity Funds - Emerging Europe, Middle East And Africa Fund - A - ACC - Euro
13FU	Fidelity Funds - Emerging Europe, Middle East And Africa Fund - A - ACC - USD
04FU	Fidelity Funds - Emerging Markets Fund - A
05FE	Fidelity Funds - Euro Blue Chip Fund - A - ACC - Euro
26FE	Fidelity Funds - European Dynamic Growth Fund - A – ACC#
27FE	Fidelity Funds - France Fund - A - ACC
17FE	Fidelity Funds - Global Health Care Fund - A - ACC - Euro
21FE	Fidelity Funds - Global Property Fund - A - ACC - Euro
11FU	Fidelity Funds - Global Property Fund - A - ACC - USD
28FE	Fidelity Funds - Iberia Fund - A – ACC#
01FU	Fidelity Funds - India Focus Fund - A
18FU	Fidelity Funds - Indonesia Fund - A - USD
29FE	Fidelity Funds - Italy Fund - A
19FU	Fidelity Funds - Malaysia Fund - A - USD
07FU	Fidelity Funds - Multi Asset Income Fund - A
09FU	Fidelity Funds - Pacific Fund - A
25FE	Fidelity Funds - Sustainable Asia Equity Fund - A - ACC - Euro
20FU	Fidelity Funds - Sustainable Asia Equity Fund - A - ACC - USD

10FU	Fidelity Funds - Taiwan Fund - A
12FU	Fidelity Funds - US High Yield Fund - A
22FE	Fidelity Funds - US High Yield Fund - A - Euro

(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 FIL Investment Management (Hong Kong) Limited, Hong Kong Representative of Fidelity Funds 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.

I. Update to “Sustainable Investment Approach” section in the Prospectus

For compliance with the EU regulation issued by the European Parliament and of the Council of 27 November 2019 on Sustainable Finance Disclosure Regulation (“SFDR”), Section 1.3 “Sustainable Investment Approach” of the Prospectus will be updated and renamed as “Sustainable Investing” with effect from 19 March 2021. The amendments describe the general approach of sustainable investing by the Investment Manager of the Underlying Funds. Please refer to the Prospectus for details.

II. Enhancements to the investment objectives of the underlying funds corresponding to the following investment choices listed in the table below applying the Fidelity Sustainable Investing Framework

Reference Code	Name of investment choices
02FU	Fidelity Funds - Asia Pacific Dividend Fund - A
15FU	Fidelity Funds - Asian Special Situations Fund - A - ACC - USD
24FE	Fidelity Funds - Emerging Asia Fund - A - ACC - Euro
16FU	Fidelity Funds - Emerging Asia Fund - A - ACC - USD
04FU	Fidelity Funds - Emerging Markets Fund - A
26FE	Fidelity Funds - European Dynamic Growth Fund - A - ACC
17FE	Fidelity Funds - Global Health Care Fund - A - ACC - Euro
01FU	Fidelity Funds - India Focus Fund - A

To comply with the SFDR, the investment objective of the Underlying Funds that apply the Fidelity Sustainable Investing Framework was updated and enhanced to include the following paragraphs:.

“A minimum of 50% of the fund’s net assets will be invested in securities deemed to maintain sustainable characteristics, as described in the section entitled “1.3.2(a) Fidelity Sustainable Investing Framework” above. The fund will consider a wide range of environmental and social characteristics on an ongoing basis. Environmental characteristics include but are not limited to climate change mitigation and adaptation, water and waste management, biodiversity, while social characteristics include but are not limited to product safety, supply chain, health and safety and human rights. Environmental and social characteristics are analysed by Fidelity’s fundamental analysts and rated through Fidelity Sustainability Ratings.”

“Shareholders’ attention is drawn to the fact that the Index is not an index which integrates environmental and social considerations. Instead, the fund promotes environmental and social characteristics by adhering to the Fidelity Sustainable Investing Framework, as described above.”

The notes to the investment objectives of the Underlying Funds will be updated to clarify that they are subject to the disclosure requirements of article 8 of the SFDR.

III. Enhancements to the investment objectives of the underlying fund corresponding to the following investment choices listed in the table below that is part of the Fidelity Sustainable Family range

Reference Code	Name of investment choices
25FE	Fidelity Funds - Sustainable Asia Equity Fund - A - ACC - Euro
20FU	Fidelity Funds - Sustainable Asia Equity Fund - A - ACC - USD

To comply with the SFDR, the investment objective of the Underlying Fund was updated and enhanced as follows.

“The fund aims to achieve long-term capital growth from a portfolio primarily made up of equity securities issued by companies that are listed in, incorporated or have their domicile in, or exercise a majority of their activity in Asia excluding Japan.”

The fund is part of the Fidelity Sustainable Family of Funds and adopts a Sustainable Focused strategy under which a minimum of 70% of the fund's net assets will be invested in securities deemed to maintain sustainable characteristics, as described in the section entitled "1.3.2 (b) Fidelity Sustainable Family of Funds". The fund will consider a wide range of environmental and social characteristics on an ongoing basis. Environmental characteristics include, but are not limited to, climate change mitigation and adaptation, water and waste management and biodiversity, while social characteristics include, but are not limited to, product safety, supply chain, health and safety and human rights. Controversies involving environmental and social characteristics are regularly monitored. Environmental and social characteristics are analysed by Fidelity's fundamental analysts and rated through Fidelity Sustainability Ratings. The fund seeks to promote these characteristics by adhering to the Fidelity Sustainable Family Framework. In addition, the Investment Manager will exclude investments in issuers having exposure to thermal coal mining, coal-fired electric utilities and crude palm oil.

The largest ten securities held in the fund's portfolio may account for 50% or more of the fund's Net Asset Value, resulting in a reasonably concentrated portfolio.

The fund may invest its net assets directly in China A and B Shares.

The fund is actively managed. The Investment Manager will, for the purposes of monitoring risk, reference MSCI AC Asia ex Japan Index (the "Index") as the Index constituents are representative of the type of companies the fund invests in. The fund's performance can be assessed against its Index.

The Investment Manager has a wide range of discretion relative to the Index. While the fund will hold assets that are components of the Index, it may also invest in companies, countries or sectors that are not included in, and that have different weightings from, the Index in order to take advantage of investment opportunities. It is expected that over long time periods, the fund's performance will differ from the Index. However, over short time periods, the fund's performance may be close to the Index, depending on market conditions.

Shareholders' attention is drawn to the fact that the Index is not an index which integrates environmental and social considerations. Instead, the fund promotes environmental and social characteristics by adhering to the Fidelity Sustainable Family Framework, as described above."

IV. Miscellaneous updates / amendments

Other enhancement of disclosures, miscellaneous updates and amendments will be made to the Prospectus, including but not limited to the addition of the definitions of "SFDR" and "Sustainability Risks", and the enhancement of "FUNDS RISK PROFILES" and the addition/enhancement of certain risk disclosures under Section 1.2 "Risk Factors" of the Prospectus.

Impact of the changes

The changes above are clarification and enhancement of disclosures only.

Costs

The administrative expenses triggered by the above-mentioned changes, including any legal, audit, mailing and regulatory charges, will be borne by FIL Investment Management (Hong Kong) Limited.

The Prospectus and the Product Key Facts Statements ("KFS") of the Funds will be updated to reflect the changes above in due course. For details of all above changes, please refer to the Prospectus which will be available on Fidelity International's website (www.fidelity.com.hk[^]).

[^] This website has not been reviewed by the Securities and Futures Commission.

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)有限公司對本信件內容的準確性負責。

有關連繫至富達基金投資選擇的相連基金之若干變更

除另有說明外，本信件內未予界定的詞彙具有現行有效的富達香港投資者認購章程（「認購章程」）所載的相同涵義。

參考編號	投資選擇的名稱
14FU	富達基金 - 東協基金 - A 類別股份 - 累積 - 美元
02FU	富達基金 - 亞太股息基金 - A 類別股份
15FU	富達基金 - 亞洲特別機會基金 - A 類別股份 - 累積 - 美元
03FU	富達基金 - 中國焦點基金 - A 類別股份
24FE	富達基金 - 新興亞洲基金 - A 類別股份 - 累積 - 歐元
16FU	富達基金 - 新興亞洲基金 - A 類別股份 - 累積 - 美元
23FE	富達基金 - 新興「歐非中東」基金 - A 類別股份 - 累積 - 歐元
13FU	富達基金 - 新興「歐非中東」基金 - A 類別股份 - 累積 - 美元
04FU	富達基金 - 新興市場基金 - A 類別股份
05FE	富達基金 - 歐元藍籌基金 - A 類別股份 - 累積 - 歐元
26FE	富達基金 - 歐洲動力增長基金 - A 類別股份 - 累積#
27FE	富達基金 - 法國基金 - A 類別股份 - 累積
17FE	富達基金 - 環球健康護理基金 - A 類別股份 - 累積 - 歐元
21FE	富達基金 - 環球房地產基金 - A 類別股份 - 累積 - 歐元
11FU	富達基金 - 環球房地產基金 - A 類別股份 - 累積 - 美元
28FE	富達基金 - 西班牙/葡萄牙基金 - A 類別股份 - 累積#
01FU	富達基金 - 印度焦點基金 - A 類別股份
18FU	富達基金 - 印尼基金 - A 類別股份 - 美元
29FE	富達基金 - 意大利基金 - A 類別股份
19FU	富達基金 - 馬來西亞基金 - A 類別股份 - 美元
07FU	富達基金 - 多元收益基金 - A 類別股份
09FU	富達基金 - 太平洋基金 - A 類別股份
25FE	富達基金 - 可持續發展亞洲股票基金 - A 類別股份 - 累積 - 歐元
20FU	富達基金 - 可持續發展亞洲股票基金 - A 類別股份 - 累積 - 美元
10FU	富達基金 - 台灣基金 - A 類別股份
12FU	富達基金 - 美元高收益基金 - A 類別股份
22FE	富達基金 - 美元高收益基金 - A 類別股份 - 歐元

（各稱為「該投資選擇」，統稱為「該等投資選擇」）

#已停止接受任何認購及轉入之申請，直至另行通知。

我們接獲富達基金的香港代表，富達基金（香港）有限公司通知，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」）已作出以下更新。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。

I. 更新認購章程的「可持續發展投資策略」一節

為遵循 2019 年 11 月 27 日歐洲議會及理事會發佈有關可持續發展金融披露規例（「SFDR」）的歐盟規例，認購章程第 1.3 節「可持續發展投資策略」將作出更新及改名為「可持續發展投資」，並於 2021 年 3 月 19 日生效。有關修訂說明該等相連基金的投資經理所採用的可持續發展投資的一般方針。經更新的第 1.3 節「可持續發展投資」的詳情，請參閱認購章程。

II. 採用富達可持續發展投資框架並連繫至下表所示之該等投資選擇的相連基金加強披露投資目標

參考編號	投資選擇的名稱
02FU	富達基金 - 亞太股息基金 - A 類別股份
15FU	富達基金 - 亞洲特別機會基金 - A 類別股份 - 累積 - 美元
24FE	富達基金 - 新興亞洲基金 - A 類別股份 - 累積 - 歐元
16FU	富達基金 - 新興亞洲基金 - A 類別股份 - 累積 - 美元
04FU	富達基金 - 新興市場基金 - A 類別股份
26FE	富達基金 - 歐洲動力增長基金 - A 類別股份 - 累積#
17FE	富達基金 - 環球健康護理基金 - A 類別股份 - 累積 - 歐元
01FU	富達基金 - 印度焦點基金 - A 類別股份

為遵循 SFDR，該等相連基金已採用富達可持續發展投資框架，以包括下列各段文字更新及加強披露投資目標：

「正如上文標題為「1.3.2(a) 富達可持續發展投資框架」一節所述，基金最少 50% 的資產淨值將投資於被視作維持可持續發展特徵的證券。基金將持續考慮一系列廣泛的環境和社會特徵。環境特徵包括但不限於緩解和適應氣候變化、水資源及廢物管理、生物多樣性；而社會特徵包括但不限於產品安全、供應鏈、健康和安全與人權。富達的基本因素分析師負責分析各項環境和社會特徵，並透過使用富達可持續發展評級進行評級。」

「股東務請注意，該指數並不是一項整合環境和社會考慮因素的指數。事實上，基金是奉行上文所述的富達可持續發展投資框架，以推動環境和社會特徵。」

該等相連基金的投資目標內附註一欄將作出更新，以澄清有關基金須符合 SFDR 第 8 條的披露規定。

III. 作為富達可持續發展基金家族成員並連繫至下表所示之該等投資選擇的相連基金加強披露投資目標

參考編號	投資選擇的名稱
25FE	富達基金 - 可持續發展亞洲股票基金 - A 類別股份 - 累積 - 歐元
20FU	富達基金 - 可持續發展亞洲股票基金 - A 類別股份 - 累積 - 美元

為遵循 SFDR，該等相連基金已更新及加強披露投資目標如下：

「基金旨在透過主要由在亞洲（日本除外）地區上市、註冊成立，或以該地區為註冊地或主要在該地區進行業務活動的公司所發行的股票證券組成的投資組合，以提供長線資本增長。

基金是富達可持續發展基金家族的成員，並採取可持續發展焦點策略，正如標題為「1.3.2(b) 富達可持續發展基金家族」一節所述，基金最少 70% 的淨資產將投資於被視作維持可持續發展特徵的證券。基金將持續考慮一系列廣泛的環境和社會特徵。環境特徵包括但不限於緩解和適應氣候變化、水資源及廢物管理，以及生物多樣性；而社會特徵包括但不限於產品安全、供應鏈、健康和安全與人權。涉及環境和社會特徵的爭議事項被定期監察。富達的基本因素分析師負責分析各項環境和社會特徵，並透過富達可持續發展評級進行評級。基金奉行富達可持續發展基金家族框架，以致力推動有關特徵。此外，投資經理將會剔除業務涉及動力煤開採、燃煤發電公用事業及棕櫚原油的發行機構的投資。

基金投資組合所持的十大證券可能佔基金資產淨值的 50% 或以上，令投資組合的持倉適度集中。

基金可把其淨資產直接投資於中國 A 股及 B 股。

基金採取積極管理。投資經理就監控風險目的而言，將參考 MSCI AC Asia ex Japan 指數（「該指數」），因為該指數的成份股是基金所投資的公司所屬類別的代表。基金的表現可對比該指數的表現以進行評估。

投資經理具有相對該指數廣泛的酌情權。儘管基金所持有的資產將包括該指數的成份股，但基金亦可投資於未有納入該指數的公司、國家或行業，及所持投資比重與該指數不同，以把握投資機會。長期而言，預期基金的表現將有別於該指數；但短期而言，基金的表現可能貼近該指數，視乎市場狀況而定。

股東務請注意，該指數並不是一項整合環境和社會考慮因素的指數。事實上，基金是奉行上文所述的富達可持續發展基金家族框架，以推動環境和社會特徵。」

VI. 雜項更新 / 修訂

認購章程將作出其他加強資料披露、雜項更新及修訂，包括但不限於新增「SFDR」和「可持續發展風險」的定義，以及在認購章程第 1.2 節「風險因素」加強「基金風險類別」的披露，以及新增 / 加強若干風險披露。

變動的影響

上述變動僅為作出澄清及加強披露。

費用

上述變動所涉及的行政開支（包括任何法律、審核、郵遞及監管開支）將由富達基金（香港）有限公司承擔。

認購章程及該等基金的產品資料概要（「產品資料概要」）將於適當時候作出更新，以反映上述變動。詳情請於富達基金的網頁 (www.fidelity.com.hk) 參閱認購章程。

^網頁未經香港證券及期貨事務監察委員會審核。

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 4 月 30 日