



Heng An
Standard Life
恒安標準人壽

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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: 23 July 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.

Withdrawal of the Securities and Futures Commission (“SFC”) authorisation and Termination of the following investment choice

We have been notified by Threadneedle Investment Services Limited, the authorised corporate director (the “ACD”) of Threadneedle Investment Funds ICVC of the withdrawal of SFC authorisation of the following underlying fund corresponding to the following investment choice with effect from 1 September 2021 (the “Effective Date”) in consideration of the underlying fund’s limited growth potential resulting from lack of market demand from Hong Kong investors.

Reference Code	Name of investment choice (the “Investment Choice”)	Name of underlying fund (the “Underlying Fund”)
06XP	Threadneedle UK Select Fund	Threadneedle Investment Funds ICVC – UK Select Fund

In light of the above, we have decided to terminate the Investment Choice pursuant to the “Fund Closure” provisions in the “FUND PROVISIONS” section of the policy provisions of your Plan and withdraw the SFC authorisation of the Investment Choice with effect from the Effective Date.

The costs of withdrawal of the SFC authorisation of the Underlying Fund will be borne by the ACD of Threadneedle Investment Funds ICVC. The costs associated with the withdrawal of the SFC authorisation and the termination of the Investment Choice will be borne by us, if any.

New investment instructions will not be accepted

As the Investment Choice 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 Choice, and (2) any new allocation instructions for investing regular premiums/contributions towards the Investment Choice **with immediate effect**.

Actions to take

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

If you have existing regular premiums/contributions allocation towards the Investment Choice, 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 25 August 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 will be automatically redirected, by default, to BGF US Dollar Reserve Fund – USD (A2) (Reference Code: 28MU) (the “**Default Investment Choice**”) free of charge on 26 August 2021 without further notice.

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

If you have any existing holdings of the notional units of the Investment Choice, you may submit a request to us for switching-out the notional units of the Investment Choice, free of charge, to other investment choice(s) under the Plan **at or before 3:00 p.m. on 25 August 2021** (the “**Switching Cut-Off Time**”).

If we do not receive any instructions from you for switching out of notional units in the Investment Choice by the Switching Cut-Off Time, all your notional units in the Investment Choice will be automatically switched, by default, to the Default Investment Choice free of charge on 26 August 2021 without further notice.

Please note that the investment objectives and policies, the currency, the asset type and the fees of the underlying fund corresponding to the Default Investment Choice may differ from those of the Investment Choice. For the details of the Default Investment Choice, please refer to the **Appendix**.

Please note that switching of investment choices under the Plan is free of charge. For further information, please refer to the Investment Choices Brochure of the Plan and the offering documents of the underlying fund(s).

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

Appendix

The Default Investment Choice

Name of investment choice	BGF US Dollar Reserve Fund - USD (A2)
Reference Code	28MU
Name of underlying fund	BlackRock Global Funds - US Dollar Reserve Fund
Name of Management Company of underlying fund	BlackRock (Luxembourg) S.A.
Share Class of underlying fund	A2
Currency of Investment Choice	USD
Currency of underlying fund	USD
Asset Class of underlying fund	Money Market
Highlights of objectives and investment strategy of the underlying fund	<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 in accordance with the requirements of the Regulation (EU) 2017/1131 of the European Parliament and Council of 14 June 2017 on money market funds and any delegated regulation published pursuant to it.</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 (i) may invest in derivatives for hedging purposes only; (ii) may enter into eligible repurchase / reverse repurchase transactions for both liquidity management purposes and for permitted investment purposes; and (iii) does not invest in any synthetic asset backed securities (which are securities whose income is derived from financial derivative instruments on a pool of reference assets). 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>
Ongoing charges of the underlying fund over a year	<p>0.41%</p> <p>The ongoing charges figure is based on the costs and expenses for the 12-month period ended 31 January 2021. The ongoing charges figure is calculated based on the costs and expenses for the past 12-month period because the ongoing charge figure has varied by more than 5% from that calculated based on the annual report of the underlying fund for the year ended 31 August 2020.</p>

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。恒安標準人壽（亞洲）有限公司對本信函的內容的準確性承擔責任。

撤回證券及期貨事務監察委員會（「證監會」）的認可資格及終止下列投資選擇

我們已接獲天利投資基金之授權公司董事（「授權公司董事」）Threadneedle Investment Services Limited的通知，考慮到缺乏香港投資者的市場需求並得出下述基金增長潛力有限之結論，因此自2021年9月1日（「生效日期」）起將撤回連繫至下列投資選擇之相連基金的證監會認可資格。

參考編號	投資選擇名稱 （「該投資選擇」）	相連基金名稱 （「該相連基金」）
06XP	天利投資基金 - 天利英國選擇基金	天利投資基金 - 英國選擇基金

有鑑於此，我們已決定自生效日期起，根據您在計劃的保單條款的「基金條款」一節的「結束基金」條款終止該投資選擇，並撤回該投資選擇的證監會認可資格。

撤回該相連基金的證監會認可資格的成本將由天利投資基金的授權公司董事承擔。撤回證監會認可資格及終止該投資選擇的相關成本將由我們承擔（如有）。

不再接受新的投資指示

由於該投資選擇將自生效日期起終止，我們將不再接受：(1)對該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)對該投資選擇投入定期保費 / 供款的任何新的分配指示，**並即時生效**。

應採取的行動

(i) 對於該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 / 供款分配有投放在該投資選擇，則可於**2021年8月25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。

如果我們於轉移截止時間前仍未收到您的任何指示，則您對該投資選擇未來的所有保費 / 供款將於2021年8月26日免費自動轉移至貝萊德美元貨幣基金 - 美元（A2股）（參考編號：28MU）（「預設投資選擇」），而不作另行通知。

(ii) 對於該投資選擇的現有名義單位持倉而言：

如果您持有該投資選擇的任何現有名義單位，您可於**2021年8月25日下午3時正或之前**（「轉換截止時間」）向我們遞交申請，將該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。

如果我們於轉換截止時間前仍未收到您關於轉出該投資選擇的名義單位的任何指示，則您在該投資選擇的所有名義單位將於2021年8月26日免費自動轉至預設投資選擇，而不作另行通知。

請注意，連繫至預設投資選擇的相連基金的投資目標及政策、貨幣、資產類別及費用可能有別於連繫至該投資選擇的相連基金。有關預設投資選擇的詳情，請參閱附錄。

請注意，計劃內轉換投資選擇將不會收取費用。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以了解投資選擇的詳情。

如有任何查詢，請聯絡您的理財顧問，或致電客戶服務熱線+852 2169 0300 或發送電郵至 cs@hengansl.com.hk。

恒安標準人壽（亞洲）有限公司
客戶服務部

謹啟

日期：2021年7月23日

附錄

預設投資選擇

投資選擇名稱	貝萊德美元貨幣基金 - 美元 (A2股)
參考編號	28MU
相連基金名稱	貝萊德全球基金 - 美元貨幣基金
相連基金的管理公司名稱	BlackRock (Luxembourg) S.A.
相連基金的股份類別	A2
投資選擇貨幣	美元
相連基金貨幣	美元
相連基金的資產類別	貨幣市場
相連基金的目標及投資策略的要點	<p>相連基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為目標。相連基金按照2017年6月14日有關貨幣市場基金的歐洲議會及理事會規例(EU)2017/1131及據以發佈的任何轉授規例的規定，將其全部資產投資於以美元計值的短期資產和現金。</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(i)只可為進行對沖而投資於衍生工具；(ii)可為流動性管理目的及允許投資目的而訂立合資格回購 / 逆回購交易；及(iii)並不投資於任何合成資產抵押證券（即其收入來自滙集參考資產金融衍生工具的證券）。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>
一年內相連基金的經常性開支：	<p>0.41%</p> <p>經常性開支比率是根據截至2021年1月31日止12個月期間的成本及開支得出。經常性開支比率是根據過去12個月期間的成本及開支計算，因為經常性開支比率較根據相連基金截至2020年8月31日止年度的年報計算的數字有超過5%的差異。</p>