



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: 8 September 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 investment choices of JPMorgan Funds

Reference Code	Name of investment choice
05JU	JPMorgan Funds - Emerging Middle East Equity Fund A (dist) - USD
16JU	JPMorgan Funds - Russia A (dist) - USD

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

We have been informed by director of JPMorgan Funds (Asia) Limited, Hong Kong Representative of JPMorgan 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. Updates in relation to ESG Integration

For the Underlying Funds which adopt ESG Integration, the Management Company of the Underlying Funds considers the adverse sustainability impacts of investment decisions on sustainability factors in accordance with the EU Sustainable Finance Disclosure Regulation. A statement on due diligence policies with respect to those impacts is available at the website of the Underlying Funds www.jpmorgan.com/hk/am/¹.

II. Other enhancement of disclosures

Other enhancement of disclosures have been made to the offering documents of the Underlying Funds (including risk disclosures, lending agent for securities lending transactions, collateral managers of the Underlying Funds, etc.).

The Offering Document of the Underlying Funds have been updated to reflect the above which are also available at the website of the Underlying Funds www.jpmorgan.com/hk/am/ ¹.

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之投資選擇的相連基金之若干修訂

Reference Code	Name of investment choice
05JU	摩根基金 - 新興中東基金 (美元) - A 股 (分派)
16JU	摩根基金 - 俄羅斯 (美元) - A 股 (分派)

(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(摩根基金之香港代表人)董事通知，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」)作出的下列更新。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. 有關納入ESG的更新

就採用納入ESG的該等相連基金而言，該等相連基金的管理公司按照歐盟可持續金融披露規例考慮投資決定對可持續性因素的不利可持續性影響。有關該等影響的盡職審查政策聲明可在該等相連基金的網頁 www.jpmmorgan.com/hk/am/¹查閱。

II. 其他加強披露

該等相連基金的銷售文件內的其他披露已作出加強(包括風險披露、證券貸出交易的貸出代理人、該等相連基金的抵押品經理人等)。

該等相連基金的銷售文件已作出更新以反映上述變更，並可於該等相連基金的網頁 www.jpmmorgan.com/hk/am/¹查閱。

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: 2021年9月8日

¹ 此網頁並未經證券及期貨事務監察委員會審閱。