



**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: 29 September 2021

**Private and confidential**

Policy Plan: MagicFuture (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.***

**Retrospective addition of BGF US Dollar Reserve Fund – USD (A2) to the Plan from 1 December 2020**

Thank you for your investment in the Plan, an investment linked assurance scheme issued by Heng An Standard Life (Asia) Limited (“**HASL Asia**” or “**We**”), formerly known as Standard Life (Asia) Limited.

Referring to our notice dated 1 December 2020 with subject “**Withdrawal of the Securities and Futures Commission (“SFC”) authorisation and Termination of the following investment choices**” (the “**Notice**”) as enclosed in Appendix A that was sent to you, your holdings of notional units of Standard Life Investments Global SICAV Global Bond Fund – Class A<sup>1</sup> (“**Closing Investment Choice**”) (as of 28 December 2020) was switched by default to BGF US Dollar Reserve Fund – USD (A2) (“**Default Investment Choice**”), free of charge on 29 December 2020 in accordance to the Notice since we had not received any instructions from you by 28 December 2020 (“**Switching of Notional Units to Default Investment Choice**”).

Due to administrative errors, HASL Asia had mistaken the Default Investment Choice as the default investment choice under the Plan. It was subsequently discovered that HASL Asia had not made the Default Investment Choice available under the Plan. Therefore, prior to the date of issuance of the Notice, we had failed to notify you the availability of the Default Investment Choice and that the Default Investment Choice could be the default investment choice for automatic switching of your holdings of notional units of the Closing Investment Choice in the event that you did not provide HASL Asia with switching instructions before the relevant deadline (the “**Incident**”). To rectify the issue, we would like to inform you that the Default Investment Choice has now been made available under the Plan retrospectively from 1 December 2020 (i.e. the date of issuance of the Notice).

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<sup>1</sup> The termination and withdrawal of SFC authorization of the Closing Investment Choice took effect on 6 January 2021.

By way of background, the Plan is an investment linked assurance scheme launched in 2003. As of 1 December 2021, the Plan offered 2 investment choices, namely Standard Life Investments Global SICAV Global Equities Fund – Class A, (renamed as Aberdeen Standard SICAV II - Global Equities Fund - Class A since 12 April 2021) and the Closing Investment Choice; and no switching from the Closing Investment Choice to Standard Life Investments Global SICAV Global Equities Fund – Class A was allowed.

We have assessed the impact of the Incident on all policyholders of the Plan. **Please be assured that the Incident did not have any negative impact on (i) your investment; (ii) the Switching of Notional Units to Default Investment Choice; and (iii) the features and risks applicable to the Plan.** This is because the value of your previous holdings in the Closing Investment Choice has been preserved through the Switching of Notional Units to Default Investment Choice, since the corresponding underlying fund of the Default Investment Choice, BlackRock Global Funds - US Dollar Reserve Fund, is a money market fund with base currency in USD. **Hence, the Incident have no impact on your rights or interests. You do not have to take any action if you wish to remain invested in the Plan.**

Please accept our sincere apologies for not communicating with you earlier regarding the change of available investment choices under the Plan, and for any inconvenience caused. We have strengthened our administration procedures in order to avoid similar issue happen again in the future. We would like to reiterate and assure you of our commitment to service excellence in all of our endeavors.

For your reference, please find in the table below the investment choices currently available under the Plan and the corresponding underlying funds:

Reference Code	Name of investment choice	Name of underlying fund
08YU	Aberdeen Standard SICAV II - Global Equities Fund - Class A	Aberdeen Standard SICAV II - Global Equities Fund
28MU	BGF US Dollar Reserve Fund – USD (A2)	BlackRock Global Funds - US Dollar Reserve Fund

Should you have any queries, including 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 contact 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



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

Date: 1 December 2020

**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 choices**

We have been notified by the board of directors of Standard Life Investments Global SICAV of the withdrawal of SFC authorisation of the following underlying funds corresponding to the following investment choices with effect from 8 January 2021 (the "Effective Date") to rationalize the range of funds available to Hong Kong retail investors.

Reference Code	Name of investment choices (Each an "Investment Choice" and collectively, the "Investment Choices")	Name of underlying funds (Each an "Underlying Fund" and collectively, the "Underlying Funds")
03YE	Standard Life Investments Global SICAV European Corporate Bond Fund – Class A	Standard Life Investments Global SICAV European Corporate Bond Fund
07YU	Standard Life Investments Global SICAV Global Bond Fund – Class A	Standard Life Investments Global SICAV Global Bond Fund

In light of the above, we have decided to terminate the Investment Choices 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 Choices with effect from the Effective Date.

The costs of withdrawal of the SFC authorisation of the Underlying Funds will be borne by Aberdeen Standard Investments Luxembourg S.A.. The costs associated with the withdrawal of the SFC authorisation and the termination of the Investment Choices will be borne by us, if any.

**New investment instructions will not be accepted.**

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

#### **Actions to take**

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

If you have existing regular premiums/contributions allocation towards the Investment Choice(s), 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 22 December 2020** (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(s) 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 23 December 2020 without further notice.

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

If you have any existing holdings of the notional units of the Investment Choice(s), you may submit a request to us for switching-out the notional units of the Investment Choice(s), free of charge, to other investment choice(s) under the Plan **at or before 3:00 p.m. on 28 December 2020** (the "Switching Cut-Off Time").

If we do not receive any instructions from you for switching out of notional units in the Investment Choice(s) by the Switching Cut-Off Time, all your notional units in the Investment Choice(s) will be automatically switched, by default, to the Default Investment Choice free of charge on 29 December 2020 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 Choices. 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](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

## Appendix

### The Default Investment Choice

Name of investment choice	<b>BGF US Dollar Reserve Fund - USD (A2)</b>
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 Type of underlying fund	Liquidity/Money Market
Highlights of Objectives and/or 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.</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 may enter into eligible repurchase transactions for both liquidity management purposes and for permitted investment purposes; and does not invest in any synthetic backed securities. 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 fiscal year	<p>0.55%</p> <p>The ongoing charges figure for a class is based on the costs and expenses of that class with reference to the annual report of the underlying fund for the year ended 31 August 2019.</p>



## 私人及機密資料

保單計劃：MagicFuture（「該計劃」）

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。

### 在該計劃內加入貝萊德美元貨幣基金 - 美元（A2 股），生效日期追溯至 2020 年 12 月 1 日

感謝您投資該計劃。該計劃是由恒安標準人壽（亞洲）有限公司（「恒安標準人壽亞洲」或「我們」）（前稱標準人壽保險（亞洲）有限公司）發出的投資相連壽險計劃。

根據附錄 A 所載我們曾向您發出日期為 2020 年 12 月 1 日並以「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」為標題的通知（「該通知」），由於我們在 2020 年 12 月 28 日或之前未有收到您的任何指示，您所持有的標準人壽投資環球 SICAV 環球債券基金 - A 類<sup>1</sup>（「將停止投資選擇」）的名義單位（截至 2020 年 12 月 28 日）已根據該通知於 2020 年 12 月 29 日按預設選擇免費轉至貝萊德美元貨幣基金 - 美元（A2 股）（「預設投資選擇」）（「名義單位轉換至預設投資選擇」）。

由於行政上的失誤，恒安標準人壽亞洲誤將預設投資選擇設定為該計劃的預設投資選擇，其後發現恒安標準人壽亞洲並未在該計劃內提供預設投資選擇。因此，於該通知發出日期前，我們未有通知您可選擇預設投資選擇，而若您並沒有於相關截止日期前向恒安標準人壽亞洲作出轉換指示，預設投資選擇便成為您所持有將停止投資選擇的名義單位自動轉換的預設投資選擇（「該事件」）。為糾正此問題，我們謹此通知您預設投資選擇已適用於該計劃，生效日期追溯至 2020 年 12 月 1 日（即該通知的發出日期）。

背景資料方面，該計劃於 2003 年推出，是一項投資相連壽險計劃。截至 2021 年 12 月 1 日，該計劃設有 2 項投資選擇，分別為標準人壽投資環球 SICAV 環球股票基金 - A 類（自 2021 年 4 月 12 日起已重新命名為安本標準 II - 環球股票基金 - A 類）及將停止投資選擇，而將停止投資選擇不得轉換至標準人壽投資環球 SICAV 環球股票基金 - A 類。

我們已評估該事件對該計劃所有保單持有人的影響。請放心，該事件並無對(i)您的投資；(ii)名義單位轉換至預設投資選擇；及(iii) 該計劃相關特點及風險造成任何負面影響。這是因為連繫至預設投資選擇的相連基金貝萊德全球基金 - 美元貨幣基金是以美元為基本貨幣的貨幣市場基金，您先前在將停止投資選擇的持倉價值已透過名義單位轉換至預設投資選擇並保存。因此，該事件對您的權利或權益並無影響。若您欲繼續投資該計劃，您毋須採取任何行動。

我們對於未有及早通知您該計劃內可供選擇的投資選擇變更及所造成的不便深表歉意。我們已加強行政程序，以避免日後再次發生同類事件。我們謹此重申並向您保證，我們定當竭盡所能，致力提供優質卓越的服務。

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<sup>1</sup> 終止及撤回證監會對將停止投資選擇的認可資格於 2021 年 1 月 6 日生效。

下表列示該計劃內現時可供選擇的投資選擇及其連繫的相連基金，供參考之用：

參考編號	投資選擇名稱	相連基金名稱
08YU	安本標準II - 環球股票基金 - A類	安本標準II - 環球股票基金
28MU	貝萊德美元貨幣基金 - 美元 ( A2股 )	貝萊德全球基金 - 美元貨幣基金

如有任何查詢，包括該計劃、該計劃內可供選擇的投資選擇及連繫至該等投資選擇的相連基金的詳細資料（包括但不限於投資目標及政策、風險因素及費用），請致電客戶服務熱線+852 2169 0300 或發送電郵至 [cs@hengansl.com.hk](mailto: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9月29日

日期：2020 年 12 月 1 日

私人及機密資料

保單計劃：[保單計劃名稱]（「計劃」）

保單號碼：[保單持有人的保單號碼]

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**

我們已獲標準人壽投資環球 SICAV 董事會通知，自 2021 年 1 月 6 日（「生效日期」）起撤回連繫至下列投資選擇之下列相連基金的證監會認可資格，以備可供香港零售投資者認購的基金系列。

參考編號	投資選擇的名稱 (名稱為「該投資選擇」，統稱為「該等投資選擇」)	相連基金的名稱 (名稱為「該相連基金」，統稱為「該等相連基金」)
03YE	標準人壽投資環球 SICAV 歐洲企業債券基金 - A 類	標準人壽投資環球 SICAV 歐洲企業債券基金
07YU	標準人壽投資環球 SICAV 環球債券基金 - A 類	標準人壽投資環球 SICAV 環球債券基金

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」條款終止該等投資選擇，並撤回該等投資選擇的證監會認可資格。

撤回該等相連基金的證監會認可資格的成本將由 Aberdeen Standard Investments Luxembourg S.A 承擔，撤回證監會認可資格及終止該等投資選擇的相關成本將由我們承擔（如有）。

**不再接納新的投資指示**

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

**應採取的行動**

**(i) 對於該（等）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 / 供款分配於該（等）投資選擇，則可於 2020 年 12 月 22 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。

倘於轉移截止時間前並沒有收到您的任何指示，則您對該（等）投資選擇未來的所有保費 / 供款將於 2020 年 12 月 23 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」），而不再另行通知。

**(ii) 對於該（等）投資選擇的現有名義單位持倉而言：**

如果您持有該（等）投資選擇的任何現有名義單位，您可於 2020 年 12 月 28 日下午 3 時正或之前（「轉換截止時間」）向我們遞交申請，將該（等）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。

倘於轉換截止時間前並沒有收到您將該（等）投資選擇的名義單位轉出的任何指示，則您在該（等）投資選擇的所有名義單位將於 2020 年 12 月 29 日免費自動轉至預設投資選擇，而不再另行通知。

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、資產類型及費用可能有別於連繫至該等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，您亦可瀏覽我們的網站[www.hengansl.com.hk](http://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](mailto:cs@hengansl.com.hk)。

恒安標準人壽（亞洲）有限公司  
客戶服務部  
謹啟

## 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
相連基金的資產類型	流動資金 / 貨幣市場
相連基金的目標及 / 或投資策略的要點	<p>相連基金將其全部資產投資於以美元計值的短期資產和現金，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。</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>相連基金可為流動性管理目的及允許投資目的而訂立合資格回購交易；及並不投資於任何合成資產抵押證券，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>
財政年度相連基金的經常性開支：	<p>0.55%</p> <p>各股份類別經常性開支比率乃參考相連基金截至2019年8月31日止年度的年報，根據該類別的成本及開支計算。</p>