



**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: 31 December 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.

Change to the underlying funds corresponding to the investment choices of Fidelity Funds

Any terms not defined in this letter shall have the same meaning as in the Fidelity Prospectus for Hong Kong Investors (the “**Prospectus**”).

Reference Code	Name of investment choice
14FU	Fidelity Funds - ASEAN Fund - A - ACC - USD
28FE	Fidelity Funds - Iberia Fund - A - ACC
29FE	Fidelity Funds - Italy Fund - A
09FU	Fidelity Funds - Pacific Fund - A

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

We have been informed by Fidelity Funds (“**Fidelity**”) of the following changes to the underlying funds corresponding to the Investment Choices (each an “**Underlying Fund**” and collectively, the “**Underlying Funds**”). The changes will be effective as of 4 January 2022 or such later date as may be determined by the board of Fidelity. As the unitholders of the Investment Choice(s), the following changes applicable to the Underlying Fund(s) may have implications for your investment.

Reclassification from Article 6 to Article 8 products under the Regulation (EU) 2019/2088 on sustainability-related disclosures in the financial services sector (“SFDR”)

After a thorough analysis of the investment policy and investment process of the Underlying Funds by Fidelity, it has been determined that the Underlying Funds qualify as Article 8 products within the meaning of the SFDR in accordance with Fidelity’s Sustainable Investing Framework, further details of which can be found in the Prospectus. Therefore, the investment objective and the notes section to the investment objective of each of the Underlying Funds will be enhanced with further sustainability-related

disclosures regarding the promotion of environmental and social characteristics pursuant to Article 8 of the SFDR, as detailed in the Appendix.

In light of the reclassification to Article 8 products under the SFDR, the Underlying Funds are also subject to additional sustainable investing risks as detailed under 5b of “VII. ADDITIONAL RISKS” of section “1.2 Risk Factors” of the Prospectus.

For the avoidance of doubt, the enhanced disclosures do not reflect any practical changes to the way the Underlying Funds are currently managed and/or any material change to the investment policies of the Underlying Funds.

Cost

The administrative expenses triggered by the above-mentioned changes, including any legal, audit, mailing and regulatory charges, will be borne by FIL Fund Management Limited, the Investment Manager of the Underlying Fund (and/or any of its affiliates within FIL Group).

Save and except otherwise specified, the changes outlined above will be reflected in the next update to the Prospectus and the Product Key Facts Statements (“KFS”) of the Underlying Funds which are available at the website of the Underlying Funds www.fidelity.com.hk 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.

APPENDIX

Details of updates of investment objectives of Underlying Funds reclassified from Article 6 to Article 8 products under the SFDR

The investment objectives of the Underlying Funds will be updated 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.

Please refer to the Prospectus for further details of Fidelity’s Sustainable Investing Framework.

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修訂

本信件未有定義的任何特定詞彙，具有與富達香港投資者認購章程（「認購章程」）中所載相同的涵義。

參考編號	投資選擇名稱
14FU	富達基金 - 東協基金 - 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
29FE	富達基金 - 意大利基金 - A 類別股份
09FU	富達基金 - 太平洋基金 - A 類別股份

(各稱為「該投資選擇」，統稱為「該等投資選擇」)

我們接獲富達基金公司（「富達」）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」)作出的下列修訂。有關修訂將於 2022 年 1 月 4 日 或富達董事會可能釐定的較後日期生效。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修訂對您的投資或會有所影響。

在有關金融服務業的可持續發展相關披露的規例 (EU) 2019/2088 (「SFDR」) 下的所屬類別由第6條產品重新分類為第8條產品

根據富達可持續發展投資框架，在全面分析相連基金的投資政策及投資程序後，確定該等相連基金符合 SFDR 所指的 第 8 條產品的資格（詳情載於認購章程）。因此，該等相連基金各自的投資目標及其投資目標的附註部份將根據 SFDR 第 8 條規定，加強披露有關推動環境及社會特徵的進一步可持續發展相關資料（詳情載於附錄）。

由於該等相連基金獲重新分類為 SFDR 的第 8 條產品，因此亦須承受認購章程「1.2 風險因素」一節「VII. 其他風險」第 5b 項所詳述的其他可持續發展投資風險。

為免生疑問，加強資料披露並非反映該等相連基金現時的管理方式出現任何實際變動，及 / 或該等相連基金的投資政策出現任何重大變動。

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）將由該等相連基金的投資經理 FIL Fund Management Limited（及 / 或其在富達集團內的任何聯營公司）承擔。

除非另有註明，否則認購章程及有關該等相連基金的產品資料概要（「產品資料概要」）將於下一次更新時反映上述變動，並可於該等相連基金的網頁 www.jpmorgan.com/hk/am/¹ 查閱。

¹ 此網頁並未經證券及期貨事務監察委員會審閱。

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12月31日

附錄

由 SFDR 第 6 條產品重新分類為第 8 條產品的該等相連基金更新投資目標的詳情

本信件所列的該等相連基金的投資目標將作出更新，以包括下列各段：

「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附註將作出更新，以澄清其須受 SFDR 第 8 條的披露規定。有關富達可持續發展投資框架的更多詳情，請參閱認購章程。