



**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: 3 May 2022

**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**

Capitalised terms in this letter have the same meaning as in the Hong Kong Offering Document (the “**Offering Document**”) of JPMorgan Funds unless otherwise specified.

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, the 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.

**1. Clarification to the investment policy of the underlying fund corresponding to the investment choice listed in the table below**

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

The investment policy of the Underlying Fund has been clarified to provide that the Underlying Fund may have significant positions in specific sectors or markets, and be concentrated in a limited number of securities from time to time.

**2. Enhancement to the risk profile of the underlying fund corresponding to the investment choice listed in the table below**

Reference Code	Name of investment choice
16JU	JPMorgan Funds - Russia A (dist) - USD

The “Risk Profile” sections of the Underlying Fund in the Offering Document have been enhanced to provide that such Underlying Fund may have significant positions in specific countries, sectors or currencies which may be concentrated from time to time.

**3. Availability of the details of the Investment Manager(s) and Delegate Investment Manager(s) responsible for each Underlying Fund**

The Offering Document has been updated to provide that the details of the Investment Manager(s) and Delegate Investment Manager(s) responsible for each Underlying Fund are available in the annual report and semi-annual report of the Underlying Funds. Such details will no longer be published on the website [am.jpmorgan.com/hk](http://am.jpmorgan.com/hk)<sup>1</sup>.

**4. Other general updates**

The Offering Document has been amended to reflect the following:

- updates to risk disclosures;
- simplification of ESG Promote related disclosures in the investment policy of the Underlying Funds whose ESG approach is ESG Promote;
- updates related to PRC taxation;
- update of the address of the website of JPMorgan Funds (Asia) Limited to [am.jpmorgan.com/hk](http://am.jpmorgan.com/hk)<sup>1</sup>; and
- other general updates.

Please refer to the Offering Document for further details.

The revised Offering Document reflecting the above amendments are available at the website of the Underlying Funds [am.jpmorgan.com/hk](http://am.jpmorgan.com/hk)<sup>1</sup>.

**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](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

<sup>1</sup> 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

除非另有指明，否則本信件內所載的術語應與摩根基金的香港銷售文件（「銷售文件」）所載者具有相同的涵義。

參考編號	投資選擇名稱
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」)

我們接獲摩根基金之香港代表 - 摩根基金 (亞洲) 有限公司董事通知，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。

#### 1. 澄清連繫至下表所示之投資選擇的相連基金的投資政策

參考編號	投資選擇名稱
05JU	摩根基金 - 新興中東基金 (美元) - A 股 (分派)

該相連基金的投資政策已作出澄清，以訂明該相連基金可於特定行業或市場持有大量倉盤並不時集中投資於有限數量的證券。

#### 2. 加強連繫至下表所示之投資選擇的相連基金的風險取向的披露

參考編號	投資選擇名稱
16JU	摩根基金 - 俄羅斯 (美元) - A 股 (分派)

銷售文件內該相連基金的「風險取向」章節內的披露已作出加強，以訂明該相連基金可能於特定國家、行業或貨幣持有大量倉盤，而有關倉盤可能不時較為集中。

#### 3. 負責各相連基金的投資經理人及受委投資經理人的詳細資料的提供

銷售文件已作出更新，以訂明負責各該相連基金的投資經理人及受委投資經理人的詳細資料載於該相連基金的年報及半年度報告。該等詳細資料將不再於網頁am.jpmorgan.com/hk<sup>1</sup>登載。

#### 4. 其他一般更新

銷售文件已作出修訂，以反映以下各項：

- 更新風險披露；
- 簡化ESG方法為推動ESG的該相連基金的投資政策內與推動ESG有關的披露；
- 與中國稅務有關的更新；
- 將摩根基金 (亞洲) 有限公司的網址更新為am.jpmorgan.com/hk<sup>1</sup>；及
- 其他一般更新。

請參閱銷售文件，了解進一步詳情。

反映上述修訂的經修訂銷售文件可於該等相連基金的網頁 [am.jpmorgan.com/hk](http://am.jpmorgan.com/hk) <sup>1</sup>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](http://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](mailto: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: 2022年5月3日

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<sup>1</sup> 此網頁並未經證券及期貨事務監察委員會審閱。