



Heng An
Standard Life
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cs@hengansl.com.hk

Date: 6 July 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.

Repurpose of the underlying fund corresponding to the investment choice of Fidelity Funds

Unless otherwise indicated, terms not defined herein shall have the same meaning as set out in the Fidelity Prospectus for Hong Kong investors (the “Prospectus”).

Reference Code	Name of investment choice
17FE	Fidelity Funds - Global Health Care Fund - A - ACC - Euro (the “Investment Choice”)

We have been informed by Corporate Director of Fidelity Funds, Permanent Representative of FIL (Luxembourg) S.A. of the following changes to the underlying fund corresponding to the Investment Choice (the “Underlying Fund”). As the unitholders of the Investment Choice, the following changes applicable to the Underlying Fund may have implications for your investment.

Repurpose of the Underlying Fund

With effective from 18 July 2022 or such later date as may be decided by the board of directors of Fidelity Funds (the “Effective Date”), the investment objective of the Underlying Fund will be changed and the Underlying Fund will change the name. These changes are designed to meet clients’ needs and aim to provide clients with superior outcomes.

As a result of the change of Underlying Fund’s name, the name of the Investment Choice will be updated accordingly, as set out in below table:

Reference Code	Type	Before change	After change
17FE	Name of Investment Choice	Fidelity Funds - Global Health Care Fund - A - ACC - Euro	Fidelity Funds - Sustainable Global Health Care Fund - A - ACC - Euro
	Name of Underlying Fund	Fidelity Funds - Global Health Care Fund	Fidelity Funds - Sustainable Global Health Care Fund

The changes may include the name, investment objective, risk profile or other relevant Underlying Fund characteristics. **Please refer to Appendix I and Appendix II for further details of the changes.**

Save and except for the changes disclosed in this letter, there will be no other change in the operation and/or manner in which the Underlying Fund are being managed in practice.

Further, there will be no change in the fee level or costs of the Underlying Fund following the implementation of these changes.

Implication of the changes

The existing unit holders' rights or interests will not be materially prejudiced as a result of the changes outlined in this letter. The Board of Fidelity Funds believes that the changes are in the best interests of the unit holders of the Underlying Fund.

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 Fidelity Funds (and/or any of its affiliates within FIL Group).

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

Appendix I

Repurpose of the underlying fund corresponding to Fidelity Funds - Global Health Care Fund - A - ACC - Euro (Reference Code: 17FE)

Key Changes
<ul style="list-style-type: none"> ▪ The Underlying Fund will be repurposed to become a sustainable fund and part of the Fidelity Sustainable Family of Funds, where it will adopt a Sustainable Thematic strategy (i.e. the fund will invest across sectors relating to a common theme (i.e. health care, medicine or biotechnology) with a long-term investment horizon by aiming to address sustainability challenges) under which a minimum of 90% of the Underlying Fund's net assets will be analysed as to whether they maintain sustainable characteristics (as defined in Appendix II and the Prospectus) and a minimum of 70% of the Underlying Fund's net assets will be invested in securities deemed to maintain sustainable characteristics. Currently, a minimum of 50% of the Underlying Fund's net assets will be invested in securities deemed to maintain sustainable characteristics. ▪ A maximum of 30% of the Underlying Fund's net assets are allowed to invest in issuers that are not deemed to maintain sustainable characteristics, but which demonstrate improving sustainable indicators (as defined in Appendix II and the Prospectus). ▪ When selecting investments, the Underlying Fund's investment universe will be reduced by at least 20% due to the exclusion of issuers on the basis of their ESG characteristics (i.e. not meeting the ESG criteria as outlined in the Fidelity Sustainable Family Framework). ▪ As the Underlying Fund will become a sustainable fund and part of the Fidelity Sustainable Family of Funds after the repurpose, the Underlying Fund will be subject to increased risk of "Sustainable investing", including the risk of the Underlying Fund having to forego opportunities due to its sustainable characteristics, the Investment Manager of the Underlying Fund being required to dispose of securities due to the reason that the ESG characteristics of securities may change over time, a lack of standardised taxonomy of ESG evaluation methodology, the risk of the information and data sources provided by external ESG rating providers being incomplete, inaccurate or unavailable, and the risk that the relevant sustainable characteristics may not be applied correctly due to the Underlying Fund's Investment Manager's subjective judgment in investment selection. In addition, the use of ESG criteria may also result in the Underlying Fund being concentrated in companies with ESG focus and its value may be volatile when compared to other funds have a more diversified portfolio of investments. ▪ A summary of Fidelity's general approach to sustainable investing and the Fidelity Sustainable Family Framework (including investment selection process and criteria and description of the exclusion policy adopted by the Underlying Fund) is set out in Appendix II. For further details on Fidelity's sustainable investing, Fidelity Sustainable Family of Funds, Fidelity Sustainable Family Framework and associated risk factors, please refer to the Prospectus.

1.1 Investment Objective

From Fidelity Funds - Global Health Care Fund	To Fidelity Funds - Sustainable Global Health Care Fund
<p><i>"The fund aims to provide investors with long-term capital growth, principally through investment in the equity securities of companies throughout the world which are involved in the design, manufacture, or sale of products and services used for or in connection with health care, medicine or biotechnology."</i></p> <p><i>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."</i></p>	<p><i>"The fund aims to provide investors with long-term capital growth, principally through investment in the equity securities of companies throughout the world which are involved in the design, manufacture, or sale of products and services used for or in connection with health care, medicine or biotechnology."</i></p> <p><i>The fund is part of the Fidelity Sustainable Family of Funds and adopts a Sustainable Thematic strategy under which a minimum of 90% of the fund's net assets will be analysed as to whether they maintain sustainable characteristics and a minimum of 70% 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 (b) Fidelity Sustainable Family of Funds".</i></p> <p><i>When selecting investments, the fund's investment universe will be reduced by at least 20% due to the</i></p>

<p>Environmental and social characteristics are analysed by Fidelity's fundamental analysts and rated through Fidelity Sustainability ratings.</p> <p>The fund is actively managed. The Investment Manager will, when selecting investments for the fund and for the purposes of monitoring risk, reference MSCI AC World Health Care Index (the "Index") as the Index constituents are representative of the type of companies the fund invests in. The fund's performance can be assessed against its Index.</p> <p>The Investment Manager has a wide range of discretion relative to the Index. While the fund will hold assets that are components of the Index, it may also invest in companies, countries or sectors that are not included in, and that have different weightings from, the Index in order to take advantage of investment opportunities.</p> <p>It is expected that over long time periods, the fund's performance will differ from the Index. However, over short time periods, the fund's performance may be close to the Index, depending on market conditions. 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."</p>	<p>exclusion of issuers on the basis of their ESG characteristics.</p> <p>The fund is actively managed. The Investment Manager will, when selecting investments for the fund and for the purposes of monitoring risk, reference MSCI AC World Health Care Index (the "Index") as the Index constituents are representative of the type of companies the fund invests in. The fund's performance can be assessed against its Index.</p> <p>The Investment Manager has a wide range of discretion relative to the Index. While the fund will hold assets that are components of the Index, it may also invest in companies, countries or sectors that are not included in, and that have different weightings from, the Index in order to take advantage of investment opportunities.</p> <p>It is expected that over long time periods, the fund's performance will differ from the Index. However, over short time periods, the fund's performance may be close to the Index, depending on market conditions. 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 Family Framework, as described above."</p>
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1.2 Investment Objective (notes)

<p>From Fidelity Funds - Global Health Care Fund</p> <p>"Reference Ccy: EUR</p> <p>The fund is subject to the disclosure requirements of article 8 of the SFDR."</p>	<p>To Fidelity Funds - Sustainable Global Health Care Fund</p> <p>"Reference Ccy: EUR</p> <p>The fund is subject to the disclosure requirements of article 8 of the SFDR. "</p>
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1.3 Risk Factors

<p>From Fidelity Funds - Global Health Care Fund</p> <p>"Equities; Stock/Issuer Concentration; Sector Concentration; Derivatives/Counterparty General Risk; Short Positions; Active Currency; Specific Derivative Instruments; Sustainable Investing; Securities Lending; Sustainability risks associated with investments in diversified developed markets."</p>	<p>To Fidelity Funds - Sustainable Global Health Care Fund</p> <p>"Equities; Stock/Issuer Concentration; Sector Concentration; Derivatives/Counterparty General Risk; Short Positions; Active Currency; Specific Derivative Instruments; Sustainable Investing; Securities Lending; Sustainability risks associated with investments in diversified developed markets ."</p> <p>Note: As a result of the change in the Underlying Fund's investment objective, the increased risks highlighted in bold above will apply.</p>
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Appendix II

Summary on Fidelity's Sustainable Investing and Fidelity Sustainable Family Framework

This Appendix II sets out a summary of Fidelity's general approach to sustainable investing and the Fidelity Sustainable Family Framework adopted by the Underlying Fund corresponding to Fidelity Funds - Global Health Care Fund - A - ACC - Euro (Reference Code: **17FE**) after the respective repurpose.

The Underlying Fund is part of the Fidelity Sustainable Family of Funds and complies with the Fidelity Sustainable Family Framework.

General approach to sustainable investing

The investment manager of the Underlying Fund ("Investment Manager") supplements the study of financial results of potential investments with additional qualitative and quantitative non-financial (or non-fundamental) analysis including ESG risks and will factor them into investment decision making and risk monitoring to the extent they represent potential or actual material risks and/or opportunities to maximise long-term risk-adjusted returns. "ESG" means collectively environmental, social or governance.

"Qualitative assessments" will be by reference, but not limited, to case studies, environmental, social and governance impacts associated with issuers, product safety documents, customer reviews, company visits or data from proprietary models and local intelligence.

"Quantitative assessments" will be by reference to ESG ratings which may be from external providers including but not limited to MSCI, or an internal rating assigned by the Investment Manager primarily using Fidelity Sustainability Ratings, relevant data in third-party certificates or labels, assessment reports on carbon footprints, or percentage of revenue or profits of issuers generated from ESG-relevant activities. Fidelity Sustainability Ratings is a proprietary rating system developed by Fidelity's research analysts to assess individual issuers. Those ratings score issuers on an A-E scale on sector-specific factors and a trajectory forecast based on an assessment of expected change of an issuer's sustainability characteristics over time. Such ratings are based on fundamental bottom-up research and materiality assessment using criteria specific to the industry of each issuer relevant to material ESG issues.

ESG ratings and associated ESG data are maintained on a centralised research platform operated by the Investment Manager. The provision and sourcing of ESG data is reviewed on a regular basis to ensure its continuing suitability, adequacy and effectiveness for the ongoing assessment of sustainability risks.

Fidelity Sustainable Family Framework

A minimum of 70% of the Underlying Fund's net assets are invested in securities deemed to maintain sustainable characteristics. Sustainable characteristics are defined by reference to a combination of different measurements such as ESG ratings provided by external agencies or Fidelity Sustainability Ratings.

A maximum of 30% of the Underlying Fund's net assets are allowed to invest in issuers that are not deemed to maintain sustainable characteristics, but which demonstrate improving sustainable indicators. Improving sustainable indicators are issuers classified as such through the trajectory outlook of Fidelity Sustainability Ratings or issuers which demonstrate the potential for improvement through the implementation and execution of a formal engagement plan.

The criteria used to determine this reference rating may change over time and will be updated.

The Underlying Fund adheres to an enhanced principle-based exclusion policy incorporating both norms-based screening and negative screening of certain sectors, companies or practices based on specific ESG criteria to be determined by the Investment Manager from time to time. The norms-based screening includes issuers which the Investment Manager considers have failed to conduct their business in accordance with accepted international norms, including as set out in the United Nations Global Compact.

The negative screening includes issuers which have exposure, or ties, to: (i) controversial weapons (biological, chemical, incendiary weapons, depleted uranium, non-detectable fragment, blinding lasers, cluster munitions, landmines and nuclear weapons); (ii) production of conventional weapons (a weapon of warfare which is not nuclear, chemical or biological in nature); (iii) production of semi-automatic firearms intended for sale to civilians or sale of semi-automatic firearms to civilians; (iv) tobacco production retailing, distribution and licensing; and (v) thermal coal extraction and power generation provided that such will be permitted issuers where the revenue share from renewable energy activities exceeds the revenue share from thermal coal activities or where the issuer has made an effective commitment to a Paris Agreement aligned objective based on approved Science Based Targets or alignment with a Transition Pathway Initiative scenario or a reasonably equivalent public commitment. The Investment Manager may apply revenue thresholds for more refined screens. A list of additional negative screens that are applied to Underlying Fund will be set

out at the website disclosed in the revised Prospectus and may be updated from time to time. Through the investment management process, the Investment Manager aims to ensure that investee companies follow good governance practices.

Underlying Fund will consider a wide range of environmental and social characteristics on an ongoing basis. Environmental characteristics include carbon intensity, carbon emissions, energy efficiency, water and waste management and biodiversity, while social characteristics include, product safety, supply chain, health and safety and human rights. Controversies involving environmental and social characteristics are regularly monitored. Environmental and social characteristics are analysed by Fidelity's fundamental analysts and rated through Fidelity Sustainability Ratings. The Underlying Fund seek to promote these characteristics by adhering to the Fidelity Sustainable Family Framework.

The Investment Manager has discretion to implement additional sustainable requirements and exclusions having regard to the investment process from time to time.

For further details on Fidelity's sustainable investing, Fidelity Sustainable Family of Funds, Fidelity Sustainable Family Framework and risk factors, please refer to the Prospectus.

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。

有關連繫至富達基金投資選擇的相連基金之重訂目標

本信件未有定義的任何特定詞彙，具有與富達基金的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
17FE	富達基金 - 環球健康護理基金 - A類別股份 - 累積 - 歐元 (稱為「該投資選擇」)

我們接獲富達基金的公司董事，FIL (Luxembourg) S.A. 常設代表通知，有關連繫至該投資選擇的相連基金(各稱為「該相連基金」) 將作出以下更新。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。

該相連基金之重訂目標

於2022年7月18日或富達基金董事會可能決定的較後日期起生效(「生效日期」)，該相連基金的投資目標將會改變，而該相連基金將更改其名稱。這是因應客戶需求而作出的變動，旨在為客戶帶來卓越的投資成果。

由於該相連基金名稱將作出變更，其相應之投資選擇名稱亦將作出相應更新，如下表所示：

參考編號	類別	現行	更改後
17FE	投資選擇名稱	富達基金 - 環球健康護理基金 - A類別股份 - 累積 - 歐元	富達基金 - 可持續發展環球健康護理基金 - A類別股份 - 累積 - 歐元
	相連基金名稱	富達基金 - 環球健康護理基金	富達基金 - 可持續發展環球健康護理基金

該相連基金作出的變動將可能包括名稱、投資目標、風險類別或其他相關特徵。**有關變動的詳情，請參閱附錄I和附錄II。**

除本信件所披露的變動之外，該相連基金的實際運作及 / 或管理方式將不會出現其他改變。

此外，在作出有關變動後，該相連基金的收費水平或費用將維持不變。

變動的影響

本信件所述變動將不會對現有單位持有人的權利或利益造成顯著損害。富達基金的董事會認為有關變動乃符合股東的最佳利益。

費用及開支

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

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基制，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: 2022年7月6日

連繫至富達基金 - 環球健康護理基金 - A 類別股份 - 累積 - 歐元 (參考編號 : 17FE) 的相連基金之變更

主要變動

- 該相連基金將重訂目標為一項可持續發展基金，並為富達可持續發展基金家族的成員，採取可持續發展主題策略（即基金將投資於不同的行業，這些行業均具旨在應對可持續發展挑戰的共同主題（即健康護理、醫藥或生物科技），而且投資期較長），該相連基金最少90% 的淨資產將會用作分析其能否維持可持續發展特徵（定義見附錄II及認購章程）；而該相連基金最少70% 的淨資產將投資於被視作維持可持續發展特徵的證券。目前，該相連基金最少50% 的淨資產將投資於被視作維持可持續發展特徵的證券。
- 該相連基金最高30% 的淨資產獲准投資於不被視作維持可持續發展特徵，但展現其可持續發展指標持續轉佳的發行機構（定義見附錄II及認購章程）。
- 在挑選投資時，由於該相連基金會根據發行機構的ESG 特徵進行剔除（即不符合富達可持續發展基金家族框架所述的ESG 準則），該相連基金的投資範圍將會縮減最少20%。
- 由於該相連基金在重訂目標後將成為一項可持續發展基金，並為富達可持續發展基金家族的成員，該相連基金將須承受增加的「可持續發展投資」風險，包括基於其可持續發展特徵，可能導致該相連基金錯失投資良機的風險；證券的可持續發展特徵可能會隨著時間推移而改變，迫使該相連基金的投資經理須出售證券；ESG 評估方法缺乏標準化的分類法；外部ESG 評分供應商提供的資料及數據來源可能不完整、不準確或未能提供的風險；以及投資選擇涉及該相連基金的投資經理的主觀判斷，因此存在可能無法正確應用相關的可持續發展特徵的風險。此外，使用ESG 準則亦可能導致該相連基金集中投資於專注ESG 的公司，而其價值可能會比其他具有更多元化投資組合的基金價值波動。
- 關於富達可持續發展投資的一般方針及富達可持續發展基金家族框架（包括投資選擇程序和準則，以及該相連基金所採用的剔除政策說明）的摘要載列於附錄II。有關富達的可持續發展投資、富達可持續發展基金家族、富達可持續發展基金家族框架及相關風險因素的詳情，請參閱認購章程。

1.1 投資目標

由 富達基金 - 環球健康護理基金	改為 富達基金 - 可持續發展環球健康護理基金
<p>“基金旨在透過首要投資於世界各地從事設計、製造或銷售健康護理、醫藥或生物科技產品和服務的公司的股票證券，為投資者提供長線資本增長。</p> <p>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。</p> <p>基金採取積極管理。投資經理為基金挑選投資時，以及就監控風險目的而言，將參考MSCI AC World HealthCare 指數（「該指數」），因為該指數的成份股是基金所投資的公司所屬類別的代表。基金的表現可對比該指數的表現以進行評估。</p> <p>投資經理具有相對該指數廣泛的酌情權。儘管基金所持有的資產將包括該指數的成份股，但基金亦可投資於未有納入該指數的公司、國家或行業，及所持投資比重與該指數不同，以把握投資機會。長期而言，預期基金的表現將有</p>	<p>“基金旨在透過首要投資於世界各地從事設計、製造或銷售健康護理、醫藥或生物科技產品和服務的公司的股票證券，為投資者提供長線資本增長。</p> <p>基金是富達可持續發展基金家族的成員，並採取可持續發展主題策略，正如標題為「1.3.2(b) 富達可持續發展基金家族」一節所述，基金最少90% 的淨資產將會用作分析其能否維持可持續發展特徵；而基金最少70% 的淨資產將投資於被視作維持可持續發展特徵的證券。在挑選投資時，由於基金會根據發行機構的ESG 特徵進行剔除，基金的投資範圍將會縮減最少20%。</p> <p>基金採取積極管理。投資經理為基金挑選投資時，以及就監控風險目的而言，將參考MSCI AC World HealthCare 指數（「該指數」），因為該指數的成份股是基金所投資的公司所屬類別的代表。基金的表現可對比該指數的表現以進行評估。</p> <p>投資經理具有相對該指數廣泛的酌情權。儘管基金所持有的資產將包括該指數的成份股，但基金亦可投資於未有納入該指數的公司、國家或行業，及所持投資比重與該指數不同，以把握投資機會。長期而言，預期基金的表現將有別於該指數；但短期而言，基金的表現可能貼近該指數，視乎市場狀況而定。</p>

<p>別於該指數；但短期而言，基金的表現可能貼近該指數，視乎市場狀況而定。</p> <p>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。”</p>	<p>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基金家族框架，以推動環境和社會特徵。”</p>
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1.2 投資目標 (附註)

<p>由 富達基金 - 環球健康護理基金</p> <p>“報價貨幣：歐元</p> <p>基金須符合SFDR 第8 條的披露規定。”</p>	<p>改為 富達基金 - 可持續發展環球健康護理基金</p> <p>“報價貨幣：歐元</p> <p>基金須符合SFDR第8條的披露規定。”</p>
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1.3 風險因素

<p>由 富達基金 - 環球健康護理基金</p> <p>“股票；集中股票／發行機構投資；集中行業投資；衍生工具／交易對手的一般風險；短倉配置；積極貨幣配置；特定衍生工具；可持續發展投資；證券借貸；投資於多元化已發展市場的相關可持續發展風險。”</p>	<p>改為 富達基金 - 可持續發展環球健康護理基金</p> <p>“股票；集中股票／發行機構投資；集中行業投資；衍生工具／交易對手的一般風險；短倉配置；積極貨幣配置；特定衍生工具；可持續發展投資；證券借貸；投資於多元化已發展市場的相關可持續發展風險。”</p> <p>註：鑑於該相連基金的投資目標有所變動，增加的風險因素將以粗體顯示。</p>
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附錄 II

富達可持續發展投資及富達可持續發展基金家族框架摘要

此附錄II 載列富達可持續發展投資的一般方針，以及連繫至富達基金 - 環球健康護理基金 - A類別股份 - 累積 - 歐元 (參考編號：17FE) 的相連基金分別在重訂目標之後採用的富達可持續發展基金家族框架。

該相連基金為富達可持續發展基金家族的成員，並符合富達可持續發展基金家族框架。

可持續發展投資的一般方針

除了研究潛在投資的財務業績外，該相連基金的投資經理 (「投資經理」) 還會輔以質化和量化非財務 (或非基本因素) 分析，包括ESG 風險，並將有關分析納入投資決策及風險監控流程，以顯示其代表的潛在或實際重大風險及 / 或機會，從而盡量提高經長期風險調整的回報。「ESG」指環境(E)、社會(S) 或管治(G) 的統稱。

「質化評估」將參考 (但不限於) 案例研究、與發行機構有關的環境、社會及管治影響、產品安全文件、客戶評論、公司考察或從專有模型和當地研究組織取得的數據。

「量化評估」將參考外部供應商 (包括但不限於MSCI) 的ESG 評級，或參考投資經理主要採用富達可持續發展評級，並使用第三方證書或標籤、碳足跡評估報告，或發行機構從ESG 相關活動所產生的收益或利潤百分率等相關數據所作出的內部評級。富達可持續發展評級是由富達的研究分析師創建的專屬評級系統，用作評估個別發行機構。這些評級根據特定行業因素，以及基於對發行機構的可持續發展特徵隨著時間作出的預期變化評估所作出的走勢預測，向發行機構授予A 級至E 級的評分。有關評級是根據「由下而上」的基本因素研究，以及根據與每家發行機構所屬行業有關的重大ESG 課題，利用特定準則作出的重要性評估為基礎。

ESG 評級及相關的ESG 數據將存放於由投資經理營運的中央研究平台，並會定期審查ESG 數據的供給及其來源，以確保在持續評估可持續發展風險時可繼續發揮其適用性、充份性和有效性。

富達可持續發展基金家族框架

該相連基金最少70% 的淨資產投資於被視作維持可持續發展特徵的證券。可持續發展特徵的定義是透過參考不同的指標組合而制定，例如外部機構提供的ESG 評級或富達可持續發展評級。

該相連基金最高30% 的淨資產獲准投資於不被視作維持可持續發展特徵，但展現其可持續發展指標持續轉佳的發行機構。可持續發展指標持續轉佳的發行機構是指根據富達可持續發展評級的走勢展望而獲分類為有關類別的發行機構，或可透過實施及執行正式的互動協作計劃而展現其具有轉佳潛力的發行機構。用作釐定該參考評級的準則可能會隨著時間而改變，並將作出更新。

該相連基金奉行增強型原則為本剔除政策，根據投資經理不時釐定的特定ESG 準則，就若干行業、公司或實務措施同時進行標準篩選 (norms-based screening) 及負面篩選 (negative screening)。標準篩選包括投資經理認為未能按照公認國際標準 (包括聯合國全球契約) 從事業務的發行機構。

負面篩選包括投資於或涉及以下各項的發行機構：(i) 具爭議性武器 (生物武器、化學武器、燃燒性武器、貧鈾、無法檢測的碎片、致盲激光、集束炸藥、地雷及核武器) ；(ii) 生產常規武器 (並非核子、化學或生物性質的戰爭武器) ；(iii) 生產擬向平民出售的半自動槍械；或向平民出售半自動槍械；(iv) 煙草的生產、零售、分銷及特許授權；及 (v) 動力煤開採及發電，惟符合以下情況將獲准許：發行機構的可再生能源活動所佔收益超過動力煤活動所佔收益；或發行機構已作出有效承諾，基於核准的科學基礎減碳目標 (Science Based Targets) 或符合「轉型路徑倡議」 (Transition Pathway Initiative) 的情境或合理等效的公開承諾，以確保其目標與巴黎協定保持一致。投資經理可設定收益界限以作出更精細的篩選。適用於該相連基金額外負面篩選清單將載列於經修訂認購章程所披露的網站，並可能會不時作出更新。透過投資管理流程，投資經理旨在確保被投資公司遵循良好的管治規範。

該相連基金將持續考慮一系列廣泛的環境和社會特徵。環境特徵包括碳濃度、碳排放、能源效益、水資源及廢物管理和生物多樣性；而社會特徵包括產品安全、供應鏈、健康和安全與人權。涉及環境和社會特徵的爭議事項被定期監察。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。該相連基金奉行富達可持續發展基金家族框架，以致力推動有關特徵。

投資經理在考慮投資程序後，可不時酌情決定實施其他可持續發展規定及剔除準則。

有關富達的可持續發展投資、富達可持續發展基金家族、富達可持續發展基金家族框架及風險因素的詳情，請參閱認購章程。