



**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 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.

Various updates to underlying funds corresponding to the investment choices 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 |
|----------------|--|
| 14FU | Fidelity Funds - ASEAN Fund - A - ACC - USD |
| 02FU | Fidelity Funds - Asia Pacific Dividend Fund - A |
| 15FU | Fidelity Funds - Asian Special Situations Fund - A - ACC - USD |
| 03FU | Fidelity Funds - China Focus Fund - A |
| 24FE | Fidelity Funds - Emerging Asia Fund - A - ACC - Euro |
| 16FU | Fidelity Funds - Emerging Asia Fund - A - ACC - USD |
| 23FE | Fidelity Funds - Emerging Europe, Middle East And Africa Fund - A - ACC - Euro |
| 13FU | Fidelity Funds - Emerging Europe, Middle East And Africa Fund - A - ACC - USD |
| 04FU | Fidelity Funds - Emerging Markets Fund - A |
| 05FE | Fidelity Funds - Sustainable Europe Equity Fund - A - ACC - Euro |
| 26FE | Fidelity Funds - European Dynamic Growth Fund - A - ACC # |
| 17FE | Fidelity Funds - Global Health Care Fund - A - ACC - Euro |
| 21FE | Fidelity Funds - Global Property Fund - A - ACC - Euro |
| 11FU | Fidelity Funds - Global Property Fund - A - ACC - USD |
| 28FE | Fidelity Funds - Iberia Fund - A - ACC # |
| 01FU | Fidelity Funds - India Focus Fund - A |
| 18FU | Fidelity Funds - Indonesia Fund - A - USD |
| 29FE | Fidelity Funds - Italy Fund - A |
| 07FU | Fidelity Funds - Sustainable Multi Asset Income Fund - A |
| 09FU | Fidelity Funds - Pacific Fund - A |
| 25FE | Fidelity Funds - Sustainable Asia Equity Fund - A - ACC - Euro |
| 12FU | Fidelity Funds - US High Yield Fund - A |
| 22FE | Fidelity Funds - US High Yield Fund - A - Euro |

| | |
|------|---|
| 20FU | Fidelity Funds - Sustainable Asia Equity Fund - A - ACC - USD |
| 31FE | Fidelity Funds - Sustainable Eurozone Equity Fund - A - ACC - EUR |
| 32FU | Fidelity Funds - Greater China Fund - A - USD |

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

Closed for any subscription and switch-in instruction, until further notice

We have been informed by Corporate Director of Fidelity Funds, Permanent Representative of FIL (Luxembourg) S.A. 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. Update of arrangement in respect of an Investment Advisor

With effect from 1 September 2022, FIL (Luxembourg) S.A., an existing Investment Advisor of Fidelity Funds will update its arrangement for the management of the Underlying Funds whereby it will also carry out portfolio management activities through the Dublin Branch, in addition to its branches located in Italy and Germany.

The management of the Underlying Funds is currently carried out by the investment management delegation arrangement, whereby the investment management functions are delegated by the Management Company to the Investment Manager of the Underlying Funds, and further sub-delegated to one or more entities in the pool of Investment Advisors. For more information on this arrangement and the list of Investment Advisor entities, please refer to Part IV of the Prospectus under the sub-section “The Investment Manager”.

Details of all entities having managed all or part of the assets of each Underlying Fund over the last six or twelve months will be published in the annual and semi-annual financial reports of the Underlying Fund.

II. Miscellaneous updates / amendments

With effect from 14 July 2022, the following changes will also be made:

- (a) addition of the definitions of “emerging markets” and “material exposure”;
- (b) enhancements to section 1.3 “Sustainable Investing” of the Prospectus, including
 - (i) under 1.3.2 (a) “Fidelity Sustainable Investing Framework”, adding disclosure on the environmental and social characteristics that each Underlying Fund will consider on an ongoing basis, and that such characteristics are analysed by Fidelity’s fundamental analysts and rated through Fidelity Sustainability Ratings;
 - (ii) under 1.3.2 (b) “Fidelity Sustainable Family of Funds”, adding reference to website which will set out a list of additional negative screens that are applied to each Underlying Fund, adding disclosure on the environmental and social characteristics that each Underlying Fund will consider on an ongoing basis, that controversies involving such characteristics are regularly monitored and such characteristics are analysed by Fidelity’s fundamental analysts and rated through Fidelity Sustainability Ratings, and that these Underlying Funds seek to promote such characteristics by adhering to the Fidelity Sustainable Family Framework.

Correspondingly, sustainable investment disclosures for relevant Underlying Funds in their respective investment objectives are simplified by making references to the 1.3.2 (a) or 1.3.2 (b) above;

- (c) updates of references to “QFI” status and removal of references to the “SME board” of SZSE;
- (d) updates to various risk disclosures, including amongst others, “Chinese Renminbi Currency and Conversion Risks”, “Mainland China Tax Risk” and “Risks associated with CIBM”;
- (e) update to the board of directors of Mauritian Subsidiary;
- (f) other consequential amendments and miscellaneous updates, drafting and editorial amendments.

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

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若干更新

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 |
|------|--|
| 14FU | 富達基金 - 東協基金 - A 類別股份 - 累積 - 美元 |
| 02FU | 富達基金 - 亞太股息基金 - A 類別股份 |
| 15FU | 富達基金 - 亞洲特別機會基金 - A 類別股份 - 累積 - 美元 |
| 03FU | 富達基金 - 中國焦點基金 - A 類別股份 |
| 24FE | 富達基金 - 新興亞洲基金 - A 類別股份 - 累積 - 歐元 |
| 16FU | 富達基金 - 新興亞洲基金 - A 類別股份 - 累積 - 美元 |
| 23FE | 富達基金 - 新興「歐非中東」基金 - A 類別股份 - 累積 - 歐元 |
| 13FU | 富達基金 - 新興「歐非中東」基金 - A 類別股份 - 累積 - 美元 |
| 04FU | 富達基金 - 新興市場基金 - A 類別股份 |
| 05FE | 富達基金 - 可持續發展歐洲股票基金 - A 類別股份 - 累積 - 歐元 |
| 26FE | 富達基金 - 歐洲動力增長基金 - A 類別股份 - 累積 # |
| 17FE | 富達基金 - 環球健康護理基金 - A 類別股份 - 累積 - 歐元 |
| 21FE | 富達基金 - 環球房地產基金 - A 類別股份 - 累積 - 歐元 |
| 11FU | 富達基金 - 環球房地產基金 - 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 # |
| 01FU | 富達基金 - 印度焦點基金 - A 類別股份 |
| 18FU | 富達基金 - 印尼基金 - A 類別股份 - 美元 |
| 29FE | 富達基金 - 意大利基金 - A 類別股份 |
| 07FU | 富達基金 - 可持續發展多元收益基金 - A 類別股份 |
| 09FU | 富達基金 - 太平洋基金 - A 類別股份 |
| 25FE | 富達基金 - 可持續發展亞洲股票基金 - A 類別股份 - 累積 - 歐元 |
| 12FU | 富達基金 - 美元高收益基金 - A 類別股份 |
| 22FE | 富達基金 - 美元高收益基金 - A 類別股份 - 歐元 |
| 20FU | 富達基金 - 可持續發展亞洲股票基金 - A 類別股份 - 累積 - 美元 |
| 31FE | 富達基金 - 可持續發展歐元區股票基金 - A 類別股份 - 累積 - 歐元 |
| 32FU | 富達基金 - 大中華基金 - A 類別股份 - 美元 |

(各稱為「該投資選擇」，統稱為「該等投資選擇」)

#已停止接受任何認購及轉入之申請，直至另行通知。

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」) 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。

I. 更新有關投資顧問的安排

由2022年9月1日起生效，富達基金的現有投資顧問FIL (Luxembourg) S.A.將更新其管理該等相連基金的安排，除了透過其位於意大利及德國的分公司外，也會透過其都柏林的分公司進行投資組合管理活動。

目前，該等相連基金的管理是透過投資管理授權安排進行，由管理公司把投資管理職責轉授予該等相連基金的投資經理，並將進一步轉授予投資顧問名單內所列的一個或多個實體。有關這項安排的詳情及投資顧問實體名單，請參閱認購章程第四部份「投資經理」一節。

在過去六個月或十二個月管理每項相連基金全部或部份資產的所有實體的詳情將刊載於該相連基金的年度及半年度財務報告。

II. 雜項更新 / 修訂

由2022年7月14日起生效，以下為其他亦將作出的變動：

- (a) 加入「新興市場」及「重大投資比重」的釋義；
- (b) 加強認購章程1.3「可持續發展投資」一節的資料披露，包括：
 - (i) 在1.3.2(a)「富達可持續發展投資框架」部份，加入有關環境及社會特徵的披露，以顯示每項相連基金將持續考慮有關特徵，以及富達的基本因素分析師負責分析該等特徵，並透過富達可持續發展評級進行評級；
 - (ii) 在1.3.2(b)「富達可持續發展基金家族」部份，加入有關載列適用於每項相連基金的額外負面篩選清單的網址之提述、加入有關環境及社會特徵的披露，以顯示每項相連基金將持續考慮有關特徵，而涉及該等特徵的爭議事項會被定期監察，以及富達的基本因素分析師負責分析該等特徵，並透過富達可持續發展評級進行評級；該等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。透過作出上述1.3.2 (a) 或 1.3.2 (b)的提述，相關相連基金在其各自的投資目標內作出的可持續發展投資披露可相應簡化；
- (c) 更新有關「QFI」地位的提述，並移除有關深交所「中小企業板」的提述；
- (d) 更新各種風險披露，其中包括「人民幣貨幣及匯兌風險」、「中國大陸稅務風險」及「CIBM的相關風險」；
- (e) 更新毛里求斯附屬公司的董事會成員資料；
- (f) 其他相應修訂及雜項更新、起草和編輯修訂。

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: 2022年7月8日