



**Heng An
Standard Life**
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請準備您的保單編號。

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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: 14 September 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 following investment choices of Franklin Templeton Investment Funds

Unless otherwise specified herein, capitalized terms used in this letter shall have the meanings assigned to such terms in the Explanatory Memorandum of Franklin Templeton Investment Funds dated July 2022, as amended from time to time (the “**Explanatory Memorandum**”).

Reference Code	Name of investment choice
19TU	Franklin Templeton Investment Funds - Franklin MENA Fund - A acc
27TE	Franklin Templeton Investment Funds - Franklin MENA Fund - A acc - EUR
13TE	Franklin Templeton Investment Funds - Templeton Euroland Fund - A acc
14TU	Franklin Templeton Investment Funds - Templeton Global Smaller Companies Fund - A acc
17TU	Franklin Templeton Investment Funds - Templeton Global Total Return Fund - A acc
26TH	Franklin Templeton Investment Funds - Templeton Global Total Return Fund - A acc - HKD

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

We have been informed by Franklin Templeton Investments (Asia) Limited (“**Franklin Templeton**”) 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.

The changes stated in this letter have been taken effect from 1 June 2022, unless otherwise stated.

(1) Updates to the investment policy of the Underlying Funds corresponding to the investment choices listed in the table below, in respect of their exposures to financial derivative instruments

The investment policies of the Underlying Funds in the Explanatory Memorandum have been updated in respect of their exposures to financial derivative instruments as follows:

Reference Code	Name of investment choice
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19TU	Franklin Templeton Investment Funds - Franklin MENA Fund - A acc
27TE	Franklin Templeton Investment Funds - Franklin MENA Fund - A acc - EUR

“The Fund may utilise financial derivative instruments for hedging, and efficient portfolio management ~~and investment purposes.~~”

Reference Code	Name of investment choice
13TE	Franklin Templeton Investment Funds - Templeton Euroland Fund - A acc
14TU	Franklin Templeton Investment Funds - Templeton Global Smaller Companies Fund - A acc

“The Fund may further utilise financial derivative instruments for hedging, and efficient portfolio management ~~and investment purposes.~~”

(2) Updates to the disclosures on the table below listed underlying fund corresponding to the investment choices’ investment policy with regard to the SFC’s ESG circular

Reference Code	Name of investment choice
17TU	Franklin Templeton Investment Funds - Templeton Global Total Return Fund - A acc
26TH	Franklin Templeton Investment Funds - Templeton Global Total Return Fund - A acc - HKD

The investment policy of the Underlying Fund in the Explanatory Memorandum has been updated to reflect that the Underlying Fund is not classified as an ESG funds, pursuant to the ESG circular issued by the SFC on 29 June 2021.

(3) Other updates

The Explanatory Memorandum has also been updated to reflect the below:

- a. Update of disclosure in relation to Franklin Templeton Investments Funds’ registration in the U.S.;
- b. Enhancements to reflect that further information on implementation of SFDR and on the ESG methodology of each Underlying Fund subject to Article 8 or Article 9 of the SFDR can be found under respective “SFDR Disclosure” for the Underlying Fund on the website www.franklintempleton.lu/our-funds/investment-topics-in-focus/sustainable-finance-disclosure-regulations¹; and additional information on the consideration of the principal adverse impacts on ESG factors of each investment for each Underlying Fund subject to Article 8 or Article 9 of the SFDR can be found in the document “Sustainable Investing: Principles and Policies” which is available on the website <https://www.franklintempleton.lu/about-us/sustainable-investing>¹;
- c. Update to the risk factors headed “China Bond Connect risk” and “Equity risk”;
- d. Under the section headed “INVESTMENT RESTRICTIONS”, update to reflect that “if and when a Fund enters into total return swaps transactions, it is for the purpose of generating additional capital ~~or through the change in value of the underlying reference asset and receipt of any income and/or for reducing costs or risks generated by the reference asset and/or to mitigate investment risk within the portfolio through taking a short position on an underlying reference asset.~~”;
- e. Addition of disclosure on anti-money laundering and counter-terrorist financing legislation;
- f. Update to the board of managers of the management company of the Underlying Funds; and
- g. Other miscellaneous updates.

There will be no material change or increase in the overall risk profiles of any of the Underlying Funds. Further, other than as stated, there will be no change in the operation and/or the manner in which the Underlying Funds are being managed. The changes set out in this letter will not have any material adverse impact on the interests of the unitholders and are not expected to materially prejudice the rights or interests of the unitholders. The changes set out in this letter are not expected to give rise to any change in the fee level or fee structure of any of the Underlying Funds.

¹ The website has not been reviewed by the SFC.

The Explanatory Memorandum and the product key facts statements of the Underlying Funds (which are available for download from the Franklin Templeton's website at www.franklintempleton.com.hk¹) have been updated to reflect the above changes.

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.

If you need further assistance, feel free to contact your financial adviser or our Customer Service Department on +852 2169 0300

Yours faithfully,
Customer Service Department
Heng An Standard Life (Asia) Limited

¹ The website has not been reviewed by the SFC.

私人及機密資料

保單計劃：[保單計劃名稱]（「計劃」）

保單號碼：[保單持有人之保單號碼]

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。

有關連繫至富蘭克林鄧普頓投資基金投資選擇的相連基金的若干變更

除另有規定外，本信件內所用的詞語與富蘭克林鄧普頓投資基金日期為 2022 年 7 月的基金說明書（經不時修訂）（「基金說明書」）所界定者具相同涵義。

參考編號	投資選擇的名稱
19TU	富蘭克林鄧普頓投資基金 - 富蘭克林中東北非基金 - A 累算
27TE	富蘭克林鄧普頓投資基金 - 富蘭克林中東北非基金 - A 累算 - 歐元
13TE	富蘭克林鄧普頓投資基金 - 鄧普頓歐元區基金 - A 累算
14TU	富蘭克林鄧普頓投資基金 - 鄧普頓環球小型公司基金 - A 累算
17TU	富蘭克林鄧普頓投資基金 - 鄧普頓環球總收益基金 - A 累算
26TH	富蘭克林鄧普頓投資基金 - 鄧普頓環球總收益基金 - A 累算 - 港元

(各稱為「該投資選擇」，統稱為「該等投資選擇」)

我們接獲富蘭克林鄧普頓投資(亞洲)有限公司（「富蘭克林鄧普頓」）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」)的變更。作為該投資選擇的單位持有人，以下有關該相連基金的變更對您的投資或會有所影響。

除非另有說明，本信件所載的變更自 2022 年 6 月 1 日起生效。

(1) 連繫至下表所示之投資選擇的相連基金有關其投資於金融衍生工具的投資政策更新

基金說明書內有關該等相連基金投資於金融衍生工具的投資政策已作出以下更新：

參考編號	投資選擇的名稱
19TU	富蘭克林鄧普頓投資基金 - 富蘭克林中東北非基金 - A 累算
27TE	富蘭克林鄧普頓投資基金 - 富蘭克林中東北非基金 - A 累算 - 歐元

「本基金可使用金融衍生工具作對沖及有效管理投資組合及投資用途。」

參考編號	投資選擇的名稱
13TE	富蘭克林鄧普頓投資基金 - 鄧普頓歐元區基金 - A 累算
14TU	富蘭克林鄧普頓投資基金 - 鄧普頓環球小型公司基金 - A 累算

「本基金可進一步使用金融衍生工具作對沖及有效管理投資組合及投資用途。」

(2) 連繫至下表所示之投資選擇的相連基金的投資政策有關證監會ESG通函的披露更新

參考編號	投資選擇的名稱
17TU	富蘭克林鄧普頓投資基金 - 鄧普頓環球總收益基金 - A 累算
26TH	富蘭克林鄧普頓投資基金 - 鄧普頓環球總收益基金 - A 累算 - 港元

基金說明書內該相連基金的投資政策已作出更新，以反映根據證監會2021年6月29日發出的ESG通函，該相連基金不會被歸類為ESG基金。

(3) 其他更新

基金說明書亦已作出更新，以反映以下內容：

a. 有關富蘭克林鄧普頓投資基金於美國註冊的披露更新；

b. 加強披露，以反映有關 SFDR 實施的進一步資料及受 SFDR 第 8 條或第 9 條約束的每項該相連基金的 ESG 方法可參閱網站 www.franklintempleton.lu/our-funds/investment-topics-in-focus/sustainable-finance-disclosure-regulations¹ 上該相連基金的相應「SFDR披露」；及有關受 SFDR 第 8 條或第 9 條約束的每項該相連基金的每項投資對 ESG 因素的主要不利影響的考慮的更多資料，請參閱網站 <https://www.franklintempleton.lu/about-us/sustainable-investing>¹ 上的「可持續投資：原則及政策」文件。

c. 標題為「中國債券通風險」及「股票風險」的風險因素的更新；

d. 標題為「投資限制」一節下作出的更新，以反映「若基金訂立總回報掉期交易，其目的為增加額外資本或收益及／或為降低成本或風險其目的是透過相關參考資產的價值變化及接收參考資產產生的任何收入以產生額外資本及／或透過賣空相關參考資產以降低投資組合內的投資風險」；

e. 新增有關反洗錢及反恐怖主義融資法律的披露；

f. 有關該等相連基金的管理公司理事會的更新；及

g. 其他雜項更新。

任何該等相連基金的整體風險概況不會出現重大變化或上升。此外，除另有訂明外，該等相連基金的運營及／或現時管理方式不會改變。本信件所載之變更不會對單位持有人的利益產生任何重大不利影響及預期不會嚴重損害單位持有人的權利或利益。本信件所載之變更預計不會導致任何該等相連基金的收費水平或收費結構發生任何變化。

基金說明書及該等相連基金的产品資料概要（可於富蘭克林鄧普頓網站 www.franklintempleton.com.hk¹ 下載）已作出更新以反映上述變更。

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。您亦可同時瀏覽我們的網站 www.hengansl.com.hk 以了解投資選擇的詳情。

如需進一步協助，請聯絡您的理財顧問，或致電 +852 2169 0300 與客戶服務部聯絡。

恒安標準人壽（亞洲）有限公司

客戶服務部

謹啟

日期: 2022 年 9 月 14 日

¹ 網站未經證監會審核。