



Heng An
Standard Life
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cs@hengansl.com.hk

Date: 31 October 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.

(1) Creation of the Restricted Share Classes of Franklin Templeton Investment Funds - Templeton Eastern Europe Fund, the underlying fund corresponding to following investment choices and (2) reopening for dealing of the non-restricted part of the underlying fund's portfolio

Reference Code	Name of investment choices
12TU	Franklin Templeton Investment Funds - Templeton Eastern Europe Fund - A acc
25TE	Franklin Templeton Investment Funds - Templeton Eastern Europe Fund - A acc - EUR

(Each the “Affected Investment Choice” and collectively “Affected Investment Choices”)

We refer to the notice issued by us on 4 March 2022 in respect of the suspension of dealing of Franklin Templeton Investment Funds - Templeton Eastern Europe Fund (the “Underlying Fund”) and the corresponding Affected Investment Choices and the redirection of regular premiums / contributions allocation towards the Affected Investment Choices to BGF US Dollar Reserve Fund – USD (A2) (Reference Code: 28MU). We have been informed by the Hong Kong Representative of Franklin Templeton Investment Funds (“Franklin Templeton”), on 10 October 2022 regarding the creation of the Restricted Share Classes (as defined below) in the Underlying Fund and reopening for dealing of the non-restricted part of the Underlying Fund's portfolio with effect from 11 November 2022 (the “Effective Date”).

As a result, the new investment choices linked to the relevant new Restricted Share Classes of the Underlying Fund, namely, Franklin Templeton Investment Funds - Templeton Eastern Europe Fund - A acc – USD RC and Franklin Templeton Investment Funds - Templeton Eastern Europe Fund - A acc - EUR RC (the “New Investment Choices”) are now created for existing unitholders of the Affected Investment Choices. **Please note that the New Investment Choices will not be marketed to the public in Hong Kong, new investments (including subscriptions and switching-in) to the New Investment Choices will not be accepted.** Any instructions relating to subscriptions, redemptions and switches of notional units in the New Investment Choices will not be accepted. Further details of the background and the New Investment Choices are set out in the following paragraphs:

The Underlying Fund Level

Background of the segregation of the restricted assets of the Underlying Fund

On 28 February 2022, the board of directors of Franklin Templeton (the “Board”) took the decision, in accordance with the explanatory memorandum, to temporarily suspend the calculation of the Net Asset Value (“NAV”) of the Underlying

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Fund, due to its high exposure in assets that have become illiquid. That decision was a result of the crisis and restrictive measures undertaken in the context of the invasion of Ukraine as notified to the Commission de Surveillance du Secteur Financier (“**CSSF**”) and the Securities and Futures Commission of Hong Kong, which resulted in the Underlying Fund’s Russian assets (including Russian local shares and Russian assets listed ex-Russia) (the “**Restricted Assets**”) becoming illiquid. Facing this situation, the Board has subsequently decided on the way forward regarding the Underlying Fund and the mechanisms ensuring the equal treatment of all shareholders regarding the Restricted Assets. At the time of the decision to suspend the daily NAV calculation, the asset under management (“**AUM**”) of the Underlying Fund was €150,983,225.00.

When addressing the issue of illiquid assets in the Underlying Fund, the Board has considered the exceptional situation and restrictive measures in the context of the invasion of Ukraine, the Underlying Fund’s high exposure to illiquid and non-tradable assets in the portfolio as well as the Underlying Fund’s documentation and investment policy and the CSSF FAQ of 31 March 2022 on Application of Liquidity Management Tools by Investment Funds (the “**CSSF FAQ**”).

After careful analysis of the available liquidity management tools and in order to avoid keeping the shareholders in the suspended Underlying Fund for a longer period, the Board has resolved to implement, with effect as of the Effective Date, a segregation of the Restricted Assets from the liquid assets of the Underlying Fund. Accordingly, on the Effective Date:

- 1) the Underlying Fund will be reopened for dealing with only the liquid assets;
- 2) the Restricted Assets will be allocated to the newly created share classes (the “**Restricted Share Classes**”); and
- 3) Shares in the Restricted Share Classes (“**RC Shares**”) will be allocated to existing shareholders in the Underlying Fund.

The Board considers the measures set out herein to be in the best interest of shareholders while maintaining fair treatment for all shareholders of the Underlying Fund.

All shareholders in the Underlying Fund will be allocated their pro-rata portion of the Restricted Assets, evidenced by the issue of equivalent number of RC Shares. This operation will be realised by the creation of new Restricted Share Classes with new ISIN codes and with the same class currency and distribution type as the corresponding share class (collectively, the “**Existing Share Classes**”) held in the Underlying Fund.

Allocation and valuation of RC Shares

On the Effective Date, the Restricted Assets will be transferred from the Existing Share Classes to the Restricted Share Classes, along with €100,000.00 in cash¹ to cover operating expenses of the Restricted Share Classes. Should the Restricted Assets remain valued at zero as at the Effective Date, the Restricted Share Class Level AUM (as defined in the formula below) will be solely based on such cash minus any expenses and ongoing costs².

The share class allocation ratio as of the last valuation point, 25 February 2022 (the “**Share Class Allocation Ratio**”), will be used to determine the number of units apportioned to the Restricted Share Classes. The Share Class Allocation Ratio is the portion of each Existing Share Class AUM divided by the total AUM of the Underlying Fund. RC Shares will be allocated on a 1:1 basis based on the number of corresponding shares in the Existing Share Classes.

Restricted AUM (Restricted Assets + cash¹ – expenses²) x (multiplied by) Share Class Allocation Ratio = Restricted Share Class Level AUM

Restricted Share Class NAV per share = Restricted Share Class Level AUM / RC Shares

The table below is an allocation model provided for illustration:

Restricted Assets	Assume 0 value as at Effective Date
Cash (transferred from Existing Share Classes)	EUR 100,000.00 ¹
Expenses ²	- EUR 10,000.00
= Restricted AUM	EUR 90,000.00

Information on Existing Share Classes as at 25 February 2022

¹ The €100,000.00 in cash is considered a reasonable estimate of the operating expenses for the Restricted Share Classes under the assumption that these classes may remain in operation for a significant period of time. Should the operating expenses exceed the aggregate of €100,000.00 and the realisation proceeds and income of all the Restricted Assets, the management company of Franklin Templeton will cover the shortfall.

² Such expenses and ongoing costs include audit, regulatory, legal or tax related fees, as well as any AUM-based fees such as depositary fees, custody fees and tax d’abonnement fees should Franklin Templeton sees an increase in value on the Restricted Assets, but exclude any fees payable to the management company of the Underlying Fund and its affiliates.

Existing Share Class	Number of Shares of Existing Share Class	Existing Share Class Level AUM (in class currency)
A (acc) EUR	4,946,465.817	EUR 102,956,207.41
A (acc) USD	1,238,702.076	USD 29,033,677.62

Information on Restricted Share Classes for illustration

Restricted Share Class	Share Class Allocation Ratio	Number of RC Shares	Restricted Share Class Level AUM (in class currency)	NAV per RC Share
A (acc) EUR RC	68.1914	4,946,465.817	EUR 61,372.26	EUR 0.01
A (acc) USD RC	17.0684	1,238,702.076	USD 16,145.00	USD 0.01

Reopening of dealing in the Underlying Fund

Upon creation of the Restricted Share Classes on the Effective Date, the NAV suspension applied on the Underlying Fund will be lifted on the same date with respect to the non-restricted part of the Underlying Fund's portfolio.

Ongoing valuation of the Underlying Fund

The NAV per share of each class of the Underlying Fund will continue to be determined in accordance with the procedures set forth in the explanatory memorandum. A separate NAV per RC Share shall be calculated daily but no dealing in the RC Shares will be permitted. No additional fees apply to the Restricted Share Classes. Fees will be reduced to the minimum operating expenses, such as audit, regulatory, legal or tax related fees, as well as any AUM-based fees such as depositary fees, custody fees and tax d'abonnement fees should Franklin Templeton sees an increase in value on the Restricted Assets³. Should such fees and expenses exceed the aggregate of the amount of cash that has been allocated to the Restricted Share Classes and the realisation proceeds and income of all the Restricted Assets, the management company of Franklin Templeton will cover the shortfall. For the sake of clarity, no Investment Management Fees, Administration nor Maintenance Charge would apply. Such a separate asset value of RC Shares will be communicated to Shareholders on the website of Franklin Templeton at <https://www.franklintempleton.com.hk/en-hk>⁴.

The Restricted Share Classes shall contain the Restricted Assets and cash (transferred from Existing Share Classes to cover operating expenses of the Restricted Share Classes) until such time as those positions have been redeemed, realised or liquidated in the best interest of the shareholders. Required expenses incurred in relation to the Restricted Share Classes will be allocated to and borne by the Restricted Share Classes in accordance with the rules laid down in the Articles and will be paid upon any interim payment made to shareholders or upon redemption, realisation or liquidation of the positions attributable to the Restricted Share Classes. Any interim payment made to shareholder is net of the required expenses incurred in relation to the Restricted Share Classes.

What are the next steps

The Board will regularly re-evaluate the situation of the Restricted Assets and carefully analyse measures to take once certain of the Restricted Assets become liquid. Once the Restricted Assets become liquid and tradable, positions will be redeemed, realised or liquidated in the best interest of the shareholders.

All holders of the RC Shares will receive cash liquidation proceeds from the realisation of all or part of the Restricted Assets⁵ at the same time, based on the number of RC Shares held by each of them. A transaction confirmation will be sent to shareholders accordingly, including the details of such operation. Once all Restricted Assets corresponding to the RC Shares have been realised, all RC shares will be cancelled and payments will be made to shareholders holding RC Shares. The Restricted Share Classes will then cease to exist.

There will be no material change in the investment objective, policies and restrictions of the Underlying Fund following the implementation of the measures described herein, and save as set out above, no material change in dealing and pricing arrangements will result.

Costs of the creation of the Restricted Share Classes

³ Please note that fixed fees applicable to the Underlying Fund that are not AUM-based (e.g. audit fees) will be equally allocated to all Restricted and non-Restricted Share Classes.

⁴ The website has not been reviewed by the Securities and Futures Commission of Hong Kong.

⁵ Franklin Templeton does not expect circumstances where the realized proceeds in the Restricted Assets would be held back. Franklin Templeton would look to distribute them to the shareholders as soon as practically workable following the realization.

The expenses incurred in the creation of the Restricted Share Classes, including legal, accounting, custody and other administration costs will be borne by the management company of Franklin Templeton.

There are no outstanding unamortized preliminary expenses in relation to the Underlying Fund.

Investment Choice Level

Lifting of suspension of the Affected Investment Choices and Addition of New Investment Choices

In view of the lifting of suspension of the Existing Share Classes of the Underlying Fund as mentioned above, the Affected Investment Choices will be re-opened for subscription, redemption and switching with effect from the Effective Date.

On the Effective Date, all unitholders of the Affected Investment Choices will be entitled to receive notional units in the New Investment Choices.

The following tables depict the Affected Investment Choices, the New Investment Choices and their corresponding share classes and currency of the Underlying Fund before and after the Effective Date:

For Affected Investment Choice in USD

Currency	USD
Affected Investment Choice	Franklin Templeton Investment Funds - Templeton Eastern Europe Fund - A acc
Name of underlying fund	Franklin Templeton Investment Funds - Templeton Eastern Europe Fund
Share class of the underlying fund	A Acc
Asset type	Russian + Non-Russian



On the Effective Date



Affected Investment Choice	
Currency	USD
Fund Code	12TU
Name of investment choice	Franklin Templeton Investment Funds - Templeton Eastern Europe Fund - A acc
Name of underlying fund	Franklin Templeton Investment Funds - Templeton Eastern Europe Fund
Share class of the underlying fund	A Acc
Asset type	Non-Russian
Status with effect from 11 November 2022	Re-open for subscriptions, redemptions and switches

New Investment Choice	
Currency	USD
Fund Code	36TU
Name of investment choice	Franklin Templeton Investment Funds - Templeton Eastern Europe Fund - A acc – USD RC
Name of underlying fund	Franklin Templeton Investment Funds - Templeton Eastern Europe Fund
Share class of the underlying fund	A (acc) USD RC
Asset type	Russian
Status with effect from 11 November 2022	Close for subscriptions, redemptions and switches

For Affected Investment Choice in EUR

Currency	EUR
Affected Investment Choice	Franklin Templeton Investment Funds - Templeton Eastern Europe Fund - A acc – EUR
Name of underlying fund	Franklin Templeton Investment Funds - Templeton Eastern Europe Fund
Share class of the underlying fund	A Acc
Asset type	Russian + Non-Russian



On the Effective Date



Affected Investment Choice	
Currency	EUR
Fund Code	25TE
Name of investment choice	Franklin Templeton Investment Funds - Templeton Eastern Europe Fund - A acc – EUR
Name of underlying fund	Franklin Templeton Investment Funds - Templeton Eastern Europe Fund
Share class of the underlying fund	A Acc
Asset type	Non-Russian
Status with effect from 11 November 2022	Re-open for subscriptions, redemptions and switches

New Investment Choice	
Currency	EUR
Fund Code	37TE
Name of investment choice	Franklin Templeton Investment Funds - Templeton Eastern Europe Fund - A acc – EUR RC
Name of underlying fund	Franklin Templeton Investment Funds - Templeton Eastern Europe Fund
Share class of the underlying fund	A (acc) EUR RC
Asset type	Russian
Status with effect from 11 November 2022	Close for subscriptions, redemptions and switches

Arrangement on the Affected Investment Choices and action(s) that may be required

(i) For previous regular premiums/contributions allocation towards the Affected Investment Choice(s) before suspension:
Further to the letter dated 4 March 2022, your regular premiums/contributions allocation towards the Affected Investment Choice(s) have been redirected to BGF US Dollar Reserve Fund – USD (A2) (Reference Code: 28MU) (the “**Default Investment Choice**”) due to suspension of dealing. If you want to reinvest into the Affected Investment Choice(s), you may submit a request to us for redirecting your subsequent regular premiums/contributions allocation towards the Affected Investment Choice(s). Please note that the first dealing date of the Affected Investment Choices is on 11 November 2022.

(ii) For existing holdings of the notional units of the Affected Investment Choice(s):

The Affected Investment Choices will be re-opened for redemption and switching out with effect from the Effective Date. If you want to redeem or switch out the notional units of the Affected Investment Choice(s), you may submit a request to us. Please note that the first dealing date of the Affected Investment Choices is on 11 November 2022.

Please note that switching of investment choices and / or redirection of regular premiums / contributions allocation is free of charge.

All costs (if any) associated with the addition of the New Investment Choices to the Schemes will be borne by Heng An Standard Life (Asia) Limited.

Further notice will be issued if there is any development / updates regarding the realization of the Restricted Assets of the Underlying Fund.

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

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：

本信函載有重要信息，請仔細閱讀，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）有限公司對本信函的內容的準確性承擔責任。

(1) 連繫至下列投資選擇的相連基金(富蘭克林鄧普頓投資基金 - 鄧普頓東歐基金)設立受限股份類別並(2) 重新開放相連基金投資組合的非受限部分

參考編號	投資選擇名稱
12TU	富蘭克林鄧普頓投資基金 - 鄧普頓東歐基金 - A 累算
25TE	富蘭克林鄧普頓投資基金 - 鄧普頓東歐基金 - A 累算 - 歐元

(名稱為「受影響的投資選擇」，統稱為「該等受影響的投資選擇」)

我們茲提述我們於2022年3月4日就暫停買賣富蘭克林鄧普頓投資基金 - 鄧普頓東歐基金(「相連基金」)及與其連繫之該等受影響的投資選擇以及將對相應該等受影響的投資選擇的定期保費/供款分配轉移至貝萊德美元儲備基金—美元(A2股)(參考編號：28MU)而發出的通知。我們於2022年10月10日獲富蘭克林鄧普頓投資基金(「富蘭克林鄧普頓」)的香港代表告知，相連基金設立受限股份類別(定義見下文)，並自2022年11月11日(「生效日期」)起，重新開放相連基金投資組合的非受限部分。的交易。

因此，現為該等受影響的投資選擇的現有單位持有人增設連繫至相連基金的相關新受限股份類別的新投資選擇，即富蘭克林鄧普頓投資基金 - 鄧普頓東歐基金 - A類累算 - 美元RC及富蘭克林鄧普頓投資基金 - 鄧普頓東歐基金 - A類累算 - 歐元RC(「該等新投資選擇」)。請注意，該等新投資選擇將不會向香港公眾銷售，概不接受對該等新投資選擇的新投資(包括認購及轉入)。概不接受任何與認購、贖回及轉換該等新投資選擇名義單位有關的指示。有關背景及該等新投資選擇的進一步詳情載於下列段落：

相連基金層面

分離相連基金受限資產的背景

富蘭克林鄧普頓董事會(「董事會」)於2022年2月28日根據基金說明書決定暫停計算相連基金的資產淨值(「資產淨值」)，原因是相連基金在已變得缺乏流動性的資產的投資比例較高。該決定是基於入侵烏克蘭背景下的危機及所採取的限制措施而作出的，並已通知金融監管委員會(「CSSF」)和香港證券及期貨事務監察委員會，該等限制措施導致相連基金的俄羅斯資產(包括俄羅斯本地股票及在俄羅斯以外上市的俄羅斯資產)(「受限資產」)變得缺乏流動性。面對此情況，董事會隨後決定了相連基金的未來路向及確保在受限資產方面公平對待所有股東的機制。在決定暫停每日資產淨值計算時，相連基金管理的資產(「資產管理規模」)為150,983,225.00 歐元。

在處理相連基金的非流動性資產問題時，董事會考慮了入侵烏克蘭背景下的特殊情況和限制措施、相連基金在投資組合中對非流動性和不可交易資產的高投資比例以及相連基金的文件與投資政策及2022年3月31日關於投資基金應用流動性管理工具的CSSF 常見問題解答(「CSSF 常見問題解答」)。

在仔細分析可用的流動性管理工具後，為避免令股東在暫停相連基金中停留更長的時間，董事會決定自生效日期起對相連基金的受限資產與流動資產實施分離。因此，於生效日期：

- (1) 相連基金將重新開放，僅處理流動資產；
- (2) 受限資產將分配至新設立的股份類別(「受限股份類別」)；及
- (3) 受限股份類別的股份(「RC 股份」)將分配予相連基金的現有股東。

董事會認為，上述措施符合股東的最佳利益，並維持公平對待相連基金的所有股東。

相連基金的所有股東均應按比例獲分配其受限資產部分，體現在配發相等數量的RC股份。該操作將透過設立若干新受限股份類別來實現，該等受限股份類別具有新ISIN代碼，但類別貨幣及派息類型與相連基金持有的相應股份類別(「現有股份類別」)相同。

RC股份的分配及估值

於生效日期，受限資產及用於支付受限股份類別之運營費用的100,000.00 歐元現金⁶將從現有股份類別轉移至受限股份類別。如果受限資產於生效日期的價值仍然為零，則受限股份類別級別資產管理規模（如以下公式所定義）將完全基於此現金減去任何費用及持續成本⁷。

截至 2022 年 2 月 25 日最後估值時間的股份類別分配比率（「**股份類別分配比率**」）將用於釐定分配予受限股份類別的單位數量。股份類別分配比率為每個現有股份類別資產管理規模除以相連基金總資產管理規模的部分。RC股份將根據現有股份類別的相應股份數目按 1:1 的比例分配。

受限資產管理規模（受限資產 + 現金¹ - 費用²）x（乘以）股份類別分配比率 = 受限股份類別級別資產管理規模

受限股份類別每股資產淨值 = 受限股份類別級別資產管理規模 / RC股份

下表是為說明而提供的分配模型：

受限資產	假設在生效日期價值為 0
現金（從現有股份類別轉移）	100,000.00 歐元 ¹
費用 ²	- 10,000.00 歐元
= 受限資產管理規模	90,000.00 歐元

截至 2022 年 2 月 25 日的現有股份類別資料：

現有股份類別	現有股份類別股份數目	現有股份類別級別資產管理規模 （以類別貨幣計）
A類（累算）歐元	4,946,465.817	102,956,207.41 歐元
A類（累算）美元	1,238,702.076	29,033,677.62 美元

受限股份類別資料，以供說明：

受限股份類別	股份類別分配比率	RC股份數目	受限股份類別級別資產管理規模（以類別貨幣計）	RC股份每股資產淨值
A類（累算）歐元	68.1914	4,946,465.817	61,372.26 歐元	0.01 歐元
A類（累算）美元	17.0684	1,238,702.076	16,145.00 美元	0.01 美元

相連基金重新開放交易

在生效日期設立受限股份類別後，對於相連基金投資組合的非受限部分，適用於相連基金的資產淨值計算暫停將在同一天取消。

相連基金的持續估值

相連基金各類別的每股資產淨值將繼續按照基金說明書所載的程序釐定。每日計算RC股份的單獨每股資產淨值，但不允許買賣RC股份。受限股份類別不收取額外費用。費用將降至最低運營費用，例如審計、監管、法律或稅務相關費用，以及任何基於資產管理規模的費用，例如存管費、託管費和認購稅費，如果富蘭克林鄧普頓受限資產增值⁸。若在售出或從任何受限資產獲得任何收入之前，此類費用及支出超過分配給受限股份類別的現金金額及所有受限資產的變現收益和收入的總和，富蘭克林鄧普頓管理公司將彌補差額。為清楚起見，不收取任何投資管理費、管理費或維持費。RC股份的此類單獨資產價值將於富蘭克林鄧普頓的網站<https://www.franklintempleton.com.hk/en-hk>⁹ 傳達給股東。

受限股份類別應包含受限資產及現金（從現有股份類別轉移以支付受限股份類別的運營費用），直至該等持倉為符合股東的最佳利益而贖回、變現或清算。與受限股份類別有關的所需費用將根據公司章程所載的規則分配予受限股份類別並由受限股份類別承擔，並將在向股東支付的任何中期付款或贖回、變現或清算歸屬於受限股份類別的持倉時支付。向股東支付的任何中期付款均已扣除與受限股份類別相關的所需費用。

下一步是什麼？

董事會將定期重新評估受限資產的情況，並仔細分析一旦某些受限資產變為流動將採取的措施。一旦受限資產變為流動及可交易，將按照股東的最佳利益贖回、變現或清算持倉。

⁶ 假設此等類別可在很長一段時間內繼續運營，100,000.00 歐元現金被認為是對受限股份類別運營費用的合理估計。如果在出售或從任何受限資產獲得任何收入之前，運營費用超過 100,000.00 歐元及所有受限資產的變現收益和收入的總和，富蘭克林鄧普頓管理公司將彌補差額。

⁷ 該類費用及持續成本包括審計、監管、法律或稅務相關費用，以及任何基於資產管理規模的費用，例如存管費、託管費和認購稅費（如果受限資產增值），但不包括應付給相連基金的管理公司及其關聯公司的任何費用。

⁸ 請注意，適用於相連基金的非基於資產管理規模的固定費用（例如審計費）將平均分配給所有受限及非受限股份類別。

⁹ 網站未經香港證券及期貨事務監察委員會審閱。

RC股份的全體持有人將根據各自持有的RC股份數目，同時獲得全部或部分受限資產變現的現金清算收益¹⁰。交易確認將相應地發送予股東，包括此類操作的詳細資料。一旦與 RC股份對應的所有受限資產全部變現，所有 RC股份將被註銷，並向持有 RC股份的股東支付款項。受限股份類別將不復存在。

上述措施實施後，相連基金的投資目標、政策及限制不會發生重大變化，除上文所述者外，交易與定價安排不會發生重大變化。

設立受限股份類別的費用

設立受限股份類別產生的費用，包括法律、會計、託管及其他管理費用，將由富蘭克林鄧普頓管理公司承擔。

相連基金無未清繳的未攤銷籌備費用。

投資選擇層面

撤銷該等受影響的投資選擇的暫停及增設該等新投資選擇

於上述撤銷該相連基金現有股份類別的暫停，該等受影響的投資選擇將重新開放可供認購、贖回及轉換，自生效日期起生效。

於生效日期，該等受影響的投資選擇的所有單位持有人將有權獲得該等新投資選擇的名義單位。

下表描述該等受影響的投資選擇、該等新投資選擇及其於生效日期之前及之後其連繫的股份類別和貨幣：

以美元計值的受影響的投資選擇

貨幣	美元
受影響的投資選擇	富蘭克林鄧普頓投資基金 - 鄧普頓東歐基金 - A累算
相連基金名稱	富蘭克林鄧普頓投資基金 - 鄧普頓東歐基金
相連基金的股份類別	A累算
資產類型	俄羅斯+非俄羅斯



於生效日期



受影響的投資選擇	
貨幣	美元
基金編號	12TU
投資選擇名稱	富蘭克林鄧普頓投資基金 - 鄧普頓東歐基金 - A累算
相連基金名稱	富蘭克林鄧普頓投資基金 - 鄧普頓東歐基金
相連基金的股份類別	A累算
資產類型	非俄羅斯
自2022年11月11日起生效的狀態	重新開放可供認購、贖回及轉換

新投資選擇	
貨幣	美元
基金編號	36TU
投資選擇名稱	富蘭克林鄧普頓投資基金 - 鄧普頓東歐基金 - A類累算 - 美元RC
相連基金名稱	富蘭克林鄧普頓投資基金 - 鄧普頓東歐基金
相連基金的股份類別	A類 (累算) 美元RC
資產類型	俄羅斯
自2022年11月11日起生效的狀態	不開放供認購、贖回及轉換

¹⁰ 富蘭克林鄧普頓預計不會出現受限資產的已變現收益被扣留的情況。我們希望在變現後儘快將收益分配給股東。

以歐元計值的受影響的投資選擇

貨幣	歐元
受影響的投資選擇	富蘭克林鄧普頓投資基金 - 鄧普頓東歐基金 - A 累算 - 歐元
相連基金名稱	富蘭克林鄧普頓投資基金 - 鄧普頓東歐基金
相連基金的股份類別	A類累算
資產類型	俄羅斯+非俄羅斯



於生效日期



受影響的投資選擇	
貨幣	歐元
基金編號	25TE
投資選擇名稱	富蘭克林鄧普頓投資基金 - 鄧普頓東歐基金 - A累算 - 歐元
相連基金名稱	富蘭克林鄧普頓投資基金 - 鄧普頓東歐基金
相連基金的股份類別	A累算
資產類型	非俄羅斯
自2022年11月11日起生效的狀態	重新開放可供認購、贖回及轉換

新投資選擇	
貨幣	歐元
基金編號	37TE
投資選擇名稱	富蘭克林鄧普頓投資基金 - 鄧普頓東歐基金 - A類累算 - 歐元RC
相連基金名稱	富蘭克林鄧普頓投資基金 - 鄧普頓東歐基金
相連基金的股份類別	A類 (累算) 歐元RC
資產類型	俄羅斯
自2022年11月11日起生效的狀態	不開放供認購、贖回及轉換

該等受影響的投資選擇的安排及可能須採取的行動

(i) 對於暫停前受影響的投資選擇的過往定期保費 / 供款分配而言：

關於日期為2022年3月4日的信函，由於買賣暫停，您對該等受影響投資選擇的定期保費 / 供款分配已被轉移至貝萊德美元儲備基金—美元(A2) (參考編號：28MU) (「預設投資選擇」)。倘若您想要再投資於該等受影響的投資選擇，您可向我們遞交申請，將您隨後的定期保費 / 供款分配轉移至該等受影響的投資選擇。請注意，該等受影響的投資選擇的首個交易日期為2022年11月11日。

(ii) 對於該等受影響的投資選擇的現有名義單位持倉而言：

該等受影響的投資選擇將重新開放可供贖回及轉出，自生效日期起生效。倘若您想要贖回或轉出該等受影響的投資選擇的名義單位，您可向我們遞交申請。請注意，該等受影響的投資選擇的首個交易日期為2022年11月11日。

務請注意，轉換投資選擇及 / 或轉移定期保費 / 供款分配將不會收取費用。

任何與新增之該等新投資選擇添加至計劃相關的成本 (如有) 將由恒安標準人壽 (亞洲) 有限公司承擔。

倘若該等相連基金有關受限資產的變現有任何進展 / 最新資訊，我們將發出進一步通知。

投資涉及風險。有關計劃、於計劃內可供銷售的該等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 10 月 31 日