



**Heng An
Standard Life**
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cs@hengansl.com.hk

Date: 6 March 2023

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.

Changes to Franklin Templeton Investment Funds and 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
02TU	Franklin Templeton Investment Funds - Franklin Biotechnology Discovery Fund - A acc
03TU	Franklin Templeton Investment Funds - Franklin India Fund - A acc
19TU	Franklin Templeton Investment Funds - Franklin MENA Fund - A acc
27TE	Franklin Templeton Investment Funds - Franklin MENA Fund - A acc - EUR
05TU	Franklin Templeton Investment Funds - Franklin Mutual European Fund - A acc
22TE	Franklin Templeton Investment Funds - Franklin Mutual European Fund - A acc - EUR
04TU	Franklin Templeton Investment Funds - Franklin Mutual U.S. Value Fund - A acc
07TU	Franklin Templeton Investment Funds - Franklin Technology Fund - A acc
01TU	Franklin Templeton Investment Funds - Franklin U.S. Opportunities Fund - A acc
21TU	Franklin Templeton Investment Funds - Templeton Asian Growth Fund - A acc
29TE	Franklin Templeton Investment Funds - Templeton Asian Growth Fund - A acc - EUR
10TU	Franklin Templeton Investment Funds - Templeton BRIC Fund - A acc
24TE	Franklin Templeton Investment Funds - Templeton BRIC Fund - A acc - EUR
11TU	Franklin Templeton Investment Funds - Templeton China Fund - A acc
12TU	Franklin Templeton Investment Funds - Templeton Eastern Europe Fund - A acc
25TE	Franklin Templeton Investment Funds - Templeton Eastern Europe Fund - A acc - EUR
33TU	Franklin Templeton Investment Funds - Templeton Emerging Markets Fund - A acc
13TE	Franklin Templeton Investment Funds - Templeton Euroland Fund - A acc
30TU	Franklin Templeton Investment Funds - Templeton European Small-Mid Cap Fund - A acc
31TE	Franklin Templeton Investment Funds - Templeton European Small-Mid Cap Fund - A acc - EUR
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

18TU	Franklin Templeton Investment Funds - Templeton Latin America Fund - A acc
36TU	Franklin Templeton Investment Funds - Templeton Eastern Europe Fund - A acc – USD RC #
37TE	Franklin Templeton Investment Funds - Templeton Eastern Europe Fund - A acc – EUR RC #

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

Temporary suspended, until further notice.

We have been informed by Franklin Templeton Investments (Asia) Limited, Hong Kong Representative of Franklin Templeton Investment Funds (“Franklin Templeton”) about 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 numbered (1) to (4) have been taken effect as of 1 January 2023, the changes numbered (5) and (6) shall be effective as of 8 March 2023 and the changes numbered (7) will be effective from 10 March 2023.

1. Updates related to liquid assets of the Underlying Funds

To comply with the latest regulatory requirements of the *Commission de Surveillance du Secteur Financier*, the investment policy of all Underlying Funds has been amended to clarify the interpretation applicable to the holding of ancillary liquid assets (i.e. bank deposits at sight, such as cash held in current accounts with a bank accessible at any time):

- Each Underlying Fund may hold ancillary liquid assets up to 20% of its net assets in response to adverse market, economic, political, or other conditions, or to meet liquidity, redemption, and short-term investing needs.
- On a temporary basis and if justified by exceptionally unfavourable market conditions, each Underlying Fund may, in order to take measures to mitigate risks relative to such exceptional market conditions in the best interests of its unitholders, hold ancillary liquid assets up to 100% of its net assets.

In addition, unless otherwise provided in the investment policy of a specific Underlying Fund, any Underlying Fund may also, in order to achieve its investment goals and for treasury purposes, invest in bank deposits, money market instruments or money market funds pursuant to the applicable investment restrictions. For defensive purposes, the Underlying Fund may invest up to 100% of its net assets in these instruments on a temporary basis.

As a result, the following changes shall be made to the Explanatory Memorandum:

- (a) The eighth paragraph under the section headed “FUND INFORMATION, OBJECTIVES AND INVESTMENT POLICIES” shall be amended as follows:

~~“Each Fund may, on an hold ancillary basis, hold liquid assets when the Investment Manager believes they offer more attractive opportunities or as (i.e. bank deposits at sight, such as cash held in current accounts with a temporary defensive measure) bank accessible at any time) up to 20% of its net assets in response to adverse market, economic, political, or other conditions, or to meet liquidity, redemption, and short-term investing needs. In exceptional market circumstances and on a temporary basis only, 100% of any Fund's net assets may be invested in liquid assets, with due regard to the principle of risk spreading. Such assets may be kept in the form of cash deposits or in Money Market Instruments. On a temporary basis and if justified by exceptionally unfavourable market conditions, each Fund may, in order to take measures to mitigate risks relative to such exceptional market conditions in the best interests of its shareholders, hold ancillary liquid assets up to 100% of its net assets. For more details about investment risks, please refer to “RISK CONSIDERATIONS”.~~

Unless otherwise provided in the investment policy of a specific Fund, any Fund may also, in order to achieve its investment goals and for treasury purposes, invest in bank deposits, money market instruments or money market funds pursuant to the applicable investment restrictions. For defensive purposes, the Fund may invest up to 100% of its net assets in these instruments on a temporary basis.”

- (b) The following paragraph under the section headed “Investment Policy” in the fund profile of the underlying funds corresponding to the below investment choices shall be deleted in its entirety:

Reference Code	Name of investment choice
02TU	Franklin Templeton Investment Funds - Franklin Biotechnology Discovery Fund - A acc
05TU	Franklin Templeton Investment Funds - Franklin Mutual European Fund - A acc
22TE	Franklin Templeton Investment Funds - Franklin Mutual European Fund - A acc - EUR
04TU	Franklin Templeton Investment Funds - Franklin Mutual U.S. Value Fund - A acc

“The Investment Manager may take temporary defensive cash position when it believes the securities trading markets or the economies of countries where the Fund invests are experiencing excessive volatility or prolonged general decline or other adverse conditions.”

- (c) The following paragraph shall be added to the section headed “Investment Policy” in the fund profile of the underlying fund corresponding to the below investment choices:

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

“In order to achieve its investment goals and for treasury purposes, the Fund may hold significant amounts of bank deposits, money market instruments or money market funds pursuant to the applicable investment restrictions (up to 100% of its net assets).”

- (d) The second paragraph under the “Foreign Currency risk” under the section headed “RISK CONSIDERATIONS” shall be amended as follows:

“Since the securities, including ~~cash~~ ancillary liquid assets, bank deposits, money market instruments and ~~cash equivalents~~ money market funds, held by a Fund may be denominated in currencies different from its base currency, the Fund may be affected favourably or unfavourably by exchange control regulations or changes in the exchange rates between such reference currency and other currencies. Changes in currency exchange rates may influence the value of a Fund’s Shares, and also may affect the value of dividends and interests earned by the Fund and gains and losses realised by said Fund. If the currency in which a security is denominated appreciates against the base currency, the price of the security could increase. Conversely, a decline in the exchange rate of the currency would adversely affect the price of the security. If a Fund has a negative currency exposure to a particular currency as a result of the use of instruments such as forwards and cross forwards, any increase in the value of the currency will adversely affect the value of the Fund, and any decrease in the value of the currency will positively affect the value of the Fund.”

2. Enhancement of disclosures in respect of the underlying funds corresponding to the below investment choices to comply with the Level 2 requirements under the Regulatory Technical Standards (“RTS”) for the SFDR and the Taxonomy Regulation (“SFDR RTS Update”):

Reference Code	Name of investment choice
02TU	Franklin Templeton Investment Funds - Franklin Biotechnology Discovery Fund - A acc
07TU	Franklin Templeton Investment Funds - Franklin Technology Fund - A acc
01TU	Franklin Templeton Investment Funds - Franklin U.S. Opportunities Fund - A acc

Detailed pre-contractual disclosures for the Underlying Funds falling under Article 8 and Article 9 of the SFDR must be made using the prescribed templates that are set out in the annexes to the RTS. Disclosures relating to the ESG processes and/or strategies of the Underlying Funds have been enhanced, and certain disclosures have been moved from the investment policy of the Underlying Funds to the annexes (to be attached in the updated Explanatory Memorandum, which will be available in due course) to avoid duplication of information. Disclosures reflecting the Taxonomy Regulation, such as those pertaining to the “do no significant harm” principle, have likewise been moved. The bilingual annexes are available for download from the Hong Kong Representative’s website at https://franklintempletonprod.widen.net/s/vqqvshmsnb/sfdr-pre-contractual-disclosure-annexes-for-website-upload_hk_en¹ (*English version*) and https://franklintempletonprod.widen.net/s/v5lbbjrkrs/sfdr-pre-contractual-disclosure-annexes-for-website-upload_hk_cn¹ (*traditional Chinese version*), and they will also be made available at the office of the Hong Kong Representative.

As a result of the SFDR RTS Update, the following key changes were made to the Underlying Funds:

Removal of comparison to the universe ESG score in respect of the underlying funds corresponding to Franklin Templeton Investment Funds - Franklin Biotechnology Discovery Fund - A acc and Franklin Templeton Investment Funds - Franklin Technology Fund - A acc

- The comparison to the universe ESG score of the Underlying Funds was a requirement under “non-significantly engaging” regime in France. The Underlying Funds changed their categorization in France so this commitment is no longer required. As such, the comparison to the universe ESG score of the Underlying Funds was removed. As a result, the following paragraph under the section headed “Investment Policy” in the fund policy of each of the Underlying Fund of the Explanatory Memorandum shall be deleted in its entirety and shall not be included in the

¹ The website has not been reviewed by the Securities and Futures Commission of Hong Kong (“SFC”).

relevant annexes:

“As a result of the aforementioned ESG methodology and exclusions, the weighted average base ESG score of the Fund’s portfolio is higher than the average base ESG score of the Fund’s investment universe. ESG scores for each portfolio company will be reviewed and updated at least annually.”

3. Exposure to securities lending transactions of the underlying fund corresponding to Franklin Templeton Investment Funds - Franklin Biotechnology Discovery Fund - A acc

The Underlying Fund’s expected level of exposure that could be subject to securities lending transactions have been reduced from 22% to 5% of its net assets, but the maximum level of the Underlying Fund’s exposure to securities lending transactions remains the same (i.e. 50% of its net assets). As a result, the following changes shall be made to the Explanatory Memorandum:

- (a) The following paragraph under the section headed “Exposure to securities lending transactions” in the Underlying Fund’s profile shall be amended as follows:

“The expected level of exposure that could be subject to securities lending transactions amounts to ~~22~~5% of the Fund’s net assets.”

- (b) The seventh paragraph under the sub-section headed “(ii) Limits and conditions – Securities lending transactions” under the heading “4. USE OF TECHNIQUES AND INSTRUMENTS RELATING TO TRANSFERABLE SECURITIES AND MONEY MARKET INSTRUMENTS” in the section headed “INVESTMENT RESTRICTIONS” shall be amended as follows:

“Unless otherwise provided, any Fund utilising securities lending transactions will use these transactions for the purpose of generating additional capital or income through the fee that is paid to the Fund by the borrower for the use of the Fund’s securities throughout the duration of the loan. While the expected exposure to securities lending ~~could vary between 5% amounts~~ to 225% amongst the Funds concerned, the maximum percentage of exposure corresponds to 50% as set out in the relevant securities lending agreements. For the avoidance of doubt, even if the expected exposure to securities lending transactions may vary between Funds, the objectives of the use of such transactions remain the same for all relevant Funds.”

4. Enhancement of disclosures in respect of the underlying funds corresponding to the below investment choices

Reference Code	Name of investment choice
05TU	Franklin Templeton Investment Funds - Franklin Mutual European Fund - A acc
22TE	Franklin Templeton Investment Funds - Franklin Mutual European Fund - A acc - EUR
04TU	Franklin Templeton Investment Funds - Franklin Mutual U.S. Value Fund - A acc

The investment policy of the Underlying Funds has been updated to include additional ESG considerations language and to reflect the replacement of “intrinsic value” with “fundamental value”. For the avoidance of doubt, these Underlying Funds are not classified as an ESG fund, pursuant to the “Circular to management companies of SFC authorized unit trusts and mutual funds – ESG funds” issued by the SFC on 29 June 2021. As a result, the following changes shall be made to the Explanatory Memorandum:

- (a) The first paragraph under the section headed “Investment Policy” in the fund profile of the underlying fund corresponding to the below investment choices shall be amended as follows:

Reference Code	Name of investment choice
05TU	Franklin Templeton Investment Funds - Franklin Mutual European Fund - A acc
22TE	Franklin Templeton Investment Funds - Franklin Mutual European Fund - A acc - EUR

“The Fund principally invests in equity securities and debt securities convertible or expected to be convertible into common or preferred stock of companies incorporated or having their principal activities in European countries that the investment manager believes are available at prices less than their actual value based on certain recognised or objective criteria (~~intrinsic~~ fundamental value). These include common stocks, preferred stocks and convertible securities. The Fund invests predominantly its total net invested assets (being the Fund’s assets less any cash or cash equivalents) in the securities of issuers organised under the laws of or whose principal business operations are located in European countries. For purposes of the Fund’s investments, European countries means all of the countries that are members of the European Union, Eastern and Western Europe and those regions of Russia and the former Soviet Union that are considered part of Europe. The Fund currently intends to invest principally in securities of issuers in Western Europe. The Fund normally invests in securities from at least five different countries,

although, from time to time, it may invest all of its assets in a single country. The Fund may invest up to 10% of its total net invested assets in securities of non-European issuers.”

- (b) The first paragraph under the section headed “Investment Policy” in the fund profile of the underlying fund corresponding to Franklin Templeton Investment Funds - Franklin Mutual U.S. Value Fund - A acc shall be amended as follows:

“The Fund pursues its objectives principally through investments in common stock, preferred stock, and debt securities convertible or expected to be convertible into common or preferred stock of US companies. At least 70% of the Fund’s net assets will be invested in securities of US issuers. The opinions of the Investment Manager are based upon analysis and research, taking into account, among other factors, the relationship of book value (after taking into account accounting differences among countries) to market value, cash flow, multiple of earnings of comparable securities, creditworthiness of issuers, as well as the value of collateral securing a debt obligation, with the objective of purchasing equity and debt securities at below their ~~intrinsic~~ fundamental value.”

- (c) The following paragraph shall be added immediately after the first paragraph under the section headed “Investment Policy” in the fund profile of each of the Underlying Funds:

“Since the Investment Manager considers that ESG factors can have a material impact on a company’s current and future corporate value, ESG considerations are an integral component of its fundamental bottom-up research. The research team routinely evaluate material ESG issues in accordance with an internally established framework. For the avoidance of doubt, the Investment Manager does not apply binding ESG criteria nor explicit ESG exclusions, and the Fund is not classified as an ESG fund, pursuant to the “Circular to management companies of SFC authorized unit trusts and mutual funds - ESG funds” issued by the SFC on 29 June 2021.”

5. Changes to the investment policy of the underlying fund corresponding to Franklin Templeton Investment Funds - Templeton China Fund - A acc on its exposure to China A-Shares and China B-Shares

With a view to provide greater flexibility for investment, the investment policy of the Underlying Fund will be amended to remove the 20% limit of investments in China A-Shares and in China B-Shares. As a result of the changes, the Underlying Fund may invest up to 100% of its net assets in China A-Shares and up to 20% of its net assets directly in China B-Shares.

Accordingly, the fourth and fifth paragraphs under the section headed “Investment Policy” in the Underlying Fund’s profile in the Explanatory Memorandum shall be amended as follows:

“The Fund may invest up to 100% ~~20%~~ of its net assets ~~in aggregate~~ in China A-Shares (through Shanghai-Hong Kong Stock Connect, Shenzhen-Hong Kong Stock Connect, qualified foreign investor (QFI) portfolios, UCIs and any permissible means available to the Fund under prevailing laws and regulations) and up to 20% of its net assets directly in China B-Shares. For the avoidance of doubt, the Fund will not invest 70% or more of its net assets in China A-Shares solely via the QFI channel and may invest up to 10% of its net assets in other collective investment schemes such as UCITS or other UCIs.

~~The Fund may also invest up to 10% of its net assets in units of UCITS and other UCIs.”~~

As a result of the Underlying Fund’s increased exposure in China A-Shares and China B-Shares, the Underlying Fund will be subject to higher level of “China QFI risk”, “Chinese Market risk” and “Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect risk” as described under the “RISK CONSIDERATIONS” section of the Explanatory Memorandum. In addition, “China A-Shares Market risk”, “Mainland China Tax risk” and “RMB Currency and Conversion risk” (as set out below) shall be added to the lists of risks pertaining to the Underlying Fund in the Explanatory Memorandum.

“China A-Shares Market risk

The China A-Shares market may be more volatile and unstable (for example, due to the risk of suspension of a particular stock or government intervention). High market volatility and potential settlement difficulties in the China A-Shares market may also result in significant fluctuations in the prices of the securities traded on such markets and thereby may adversely affect the net asset value of the Fund. Securities exchanges in Mainland China typically have the right to suspend or limit trading in any security traded on the relevant exchange. The government or the regulators may also implement policies that may affect the financial markets. All these may have a negative impact on the Fund.

Mainland China Tax risk

There are risks and uncertainties associated with the current Mainland China tax laws, regulations and practice in respect of capital gains realized on the relevant Funds’ disposals of the fixed income securities traded on the CIBM and via the QFI status, Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect or access products on the Funds’ investments in the PRC (which may have retrospective effect). Any changes in the Mainland Chinese tax law, future clarifications thereof, and/or subsequent retroactive enforcement by the Mainland Chinese tax authorities of any tax may result in a material loss to the relevant Funds. Based on professional and independent

tax advice, currently, no tax provision is made on the capital gains from the relevant Funds' investments in the PRC. The Management Company, the relevant Investment Manager and/or the relevant Sub-Manager will keep the provisioning policy for tax liability under review, and may, in their discretion from time to time, make a provision for potential tax liabilities, if in their opinion such provision is warranted, or as further clarified by the Mainland Chinese authorities in notifications. If tax provision has been made by the relevant Funds, any shortfall between the provision and the actual tax liabilities, which will be debited from the relevant Funds' assets, will adversely affect the relevant Funds' Net Asset Value. The actual tax liabilities may be lower than the tax provision made. Depending on the timing of their subscriptions and/or redemptions, investors may be disadvantaged as a result of any shortfall of tax provision and will not have the right to claim any part of the overprovision (as the case may be).

RMB Currency and Conversion risk

RMB is currently not freely convertible and is subject to exchange controls and restrictions.

Non-RMB based investors are exposed to foreign exchange risk and there is no guarantee that the value of RMB against the investors' base currencies (for example USD) will not depreciate. Any depreciation of RMB could adversely affect the value of investor's investment in the fund.

Although offshore RMB (CNH) and onshore RMB (CNY) are the same currency, they trade at different rates. Any divergence between CNH and CNY may adversely impact investors.

Under exceptional circumstances, payment of redemptions and/or dividend payment in RMB may be delayed due to the exchange controls and restrictions applicable to RMB."

6. Updates to the investment policy of the underlying fund corresponding to the below investment choices on its exposure to securities issued by private companies

Reference Code	Name of investment choice
21TU	Franklin Templeton Investment Funds - Templeton Asian Growth Fund - A acc
29TE	Franklin Templeton Investment Funds - Templeton Asian Growth Fund - A acc - EUR

The investment policy of the Underling Fund shall be updated to enable the Investment Manager of the Underlying Fund to invest in securities issued by private companies. As a result, the investment policy of the Underlying Fund shall be updated to reflect that the Underlying Fund may, in accordance with the investment restrictions, invest up to 5% of its net assets in securities issued by private companies.

Accordingly, the following paragraph shall be added immediately after the third paragraph under the section headed "Investment Policy" in the Underlying Fund's profile in the Explanatory Memorandum:

"The Fund may also, in accordance with the investment restrictions, invest up to 5% of its net assets in securities issued by private companies provided that the contemplated investments qualify as transferable securities under paragraphs (1) or (2) a) of Article 41 of the Law of 17 December 2010."

As a consequence of the above, the "Private Companies risk" (as set out below) shall be added to the lists of risks pertaining to the Underlying Fund in the Explanatory Memorandum.

"Private Companies risk"

Investments in securities issued by private companies involve a significant degree of risk and uncertainties compared to publicly traded equity. These investments are usually made in companies that have existed for a short period of time, with little business experience and therefore any forecast of future growth in value is subject to a high level of uncertainty.

Investments in securities issued by private companies are also subject to limited liquidity as they are not traded in an organized market."

7. Updates to the investment policy of the underlying fund corresponding to Franklin Templeton Investment Funds - Franklin India Fund - A acc

The investment policy of the Underlying Fund shall be updated to enable the Investment Manager of the Underlying Fund to invest in securities issued by private companies. As a result, the investment policy of the Underlying Fund shall be updated to reflect that the Underlying Fund may, in accordance with the investment restrictions, invest up to 5% of its net assets in securities issued by private companies.

Accordingly, the following paragraph shall be added immediately after the first paragraph under the section headed "Investment Policy" in the Underlying Fund's profile in the Explanatory Memorandum:

“The Fund may also, in accordance with the investment restrictions, invest up to 5% of its net assets in securities issued by private companies provided that the contemplated investments qualify as transferable securities under paragraphs (1) or (2) a) of Article 41 of the Law of 17 December 2010.”

As a consequence of the above, the “Private Companies risk” (as set out below) shall be added to the lists of risks pertaining to the Underlying Fund in the Explanatory Memorandum.

“Private Companies risk

Investments in securities issued by private companies involve a significant degree of risk and uncertainties compared to publicly traded equity. These investments are usually made in companies that have existed for a short period of time, with little business experience and therefore any forecast of future growth in value is subject to a high level of uncertainty.

Investments in securities issued by private companies are also subject to limited liquidity as they are not traded in an organized market.”

Other than the changes outlined above, there will be no change to the operation and/or the manner in which the Underlying Funds are being managed, there is no other effect on the unitholders, and there will be no material change or increase in the overall risk profile of the Underlying Funds. The above changes numbered (1) to (7) will not materially prejudice the rights or interests of the unitholders and the change numbered (7) does not amount to material change to the Underlying Fund.

The changes sets out in this letter do not give rise to any change in the fee level or fee structure of any of the Underlying Funds. Any costs and expenses arising from the changes numbered (1) to (6) will be borne by the Management Company of the Underlying Funds, other than the cost of arising from the communication of the abovementioned changes by Franklin Templeton Investments (Asia) Limited, which is estimated to be approximately HKD300,000 and which will be charged and allocated to the Underlying Funds based on the pro rata unit of the Net Asset Value of the Underlying Funds.

Any costs and expenses arising from the change numbered (7) will be borne by the Management Company of the Underlying Fund, other than the cost of arising from the communication of the abovementioned change by Franklin Templeton Investments (Asia) Limited, which is estimated to be approximately HKD10,000 and which will be charged to the Underlying Fund.

The Explanatory Memorandum and the product key facts statements of the Underlying Funds will be updated to reflect the above changes as well as other miscellaneous, administrative and/or clarificatory updates in due course. An updated version of the Hong Kong offering documents of Franklin Templeton will be available for download from the Hong Kong Representative’s website at www.franklintempleton.com.hk¹.

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 or email us at cs@hengansl.com.hk.

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

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。

有關富蘭克林鄧普頓投資基金及連繫至富蘭克林鄧普頓投資基金投資選擇的相連基金之變更

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
02TU	富蘭克林鄧普頓投資基金 - 富蘭克林生物科技新領域基金 - A 累算
03TU	富蘭克林鄧普頓投資基金 - 富蘭克林印度基金 - A 累算
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
05TU	富蘭克林鄧普頓投資基金 - 富蘭克林互惠歐洲基金 - A 累算
22TE	富蘭克林鄧普頓投資基金 - 富蘭克林互惠歐洲基金 - A 累算 - 歐元
04TU	富蘭克林鄧普頓投資基金 - 富蘭克林互惠美國價值基金 - A 累算
07TU	富蘭克林鄧普頓投資基金 - 富蘭克林科技基金 - A 累算
01TU	富蘭克林鄧普頓投資基金 - 富蘭克林美國機會基金 - A 累算
21TU	富蘭克林鄧普頓投資基金 - 鄧普頓亞洲增長基金 - A 累算
29TE	富蘭克林鄧普頓投資基金 - 鄧普頓亞洲增長基金 - A 累算 - 歐元
10TU	富蘭克林鄧普頓投資基金 - 鄧普頓新興四強基金 - A 累算
24TE	富蘭克林鄧普頓投資基金 - 鄧普頓新興四強基金 - A 累算 - 歐元
11TU	富蘭克林鄧普頓投資基金 - 鄧普頓中國基金 - A 累算
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
33TU	富蘭克林鄧普頓投資基金 - 鄧普頓新興市場基金 - A 累算
13TE	富蘭克林鄧普頓投資基金 - 鄧普頓歐元區基金 - A 累算
30TU	富蘭克林鄧普頓投資基金 - 鄧普頓歐洲中小型公司基金 - A 累算
31TE	富蘭克林鄧普頓投資基金 - 鄧普頓歐洲中小型公司基金 - A 累算 - 歐元
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
18TU	富蘭克林鄧普頓投資基金 - 鄧普頓拉丁美洲基金 - A 累算
36TU	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 #
37TE	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 #

(各稱為「該投資選擇」，統稱為「該等投資選擇」)

暫停交易，直至另行通知。

我們接獲富蘭克林鄧普頓投資(亞洲)有限公司，富蘭克林鄧普頓投資基金(「富蘭克林鄧普頓」)的香港代表，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」)有關下列變更。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。

第(1)至第(4)項的變更已於2023年1月1日生效，第(5)及第(6)項的變更將於2023年3月8日生效，第(7)項的變更將於2023年3月10日起生效。

1. 有關該等相連基金流動資產的更新

為遵守盧森堡金融業監管委員會 (Commission de Surveillance du Secteur Financier) 的最新監管要求，所有該等相連基金的投資政策已作出修訂，以澄清適用於持有輔助流動資產 (即，活期銀行存款，例如於銀行往來賬戶內持有可隨時提取的現金) 的詮釋：

- 為應對不利的市場、經濟、政治或其他情況，或滿足流通性、贖回及短期投資需求，各該相連基金可持有最高達其資產淨值20%的輔助流動資產。
- 在臨時基礎上，如果市況極端不利，為採取措施減輕與此類極端市況相關的風險，以維護其單位持有人的最佳利益，各該相連基金可持有最高達其資產淨值100%的輔助流動資產。

此外，除非特定該相連基金的投資政策另有規定，任何該相連基金亦可根據適用的投資限制，為實現其投資目標及財務目的，投資於銀行存款、貨幣市場工具或貨幣市場基金。出於防禦目的，該相連基金可臨時將其最多100%的淨資產投資於此等工具。

因此，基金說明書應作出以下變更：

(a) 「基金資料、目標及投資政策」一節的第八段應作出以下修訂：

「當投資經理相信他們提供更具有吸引力的機會，或作為臨時的防禦措施以為應對不利的市場、經濟、政治，或其他情況，或應付滿足流通性、贖回，及短期投資需求的需要時，各基金可在輔助基礎上持有最高達其資產淨值20%的輔助流動資產 (即，活期銀行存款，例如於銀行往來賬戶內持有可隨時提取的現金) 。在特殊的市場情況下及只在臨時基礎上，任何基金的100%淨資產在考慮到風險分散的原則下，可投資於流動資產。該等資產可以現金存款或短期貨幣市場工具方式持有。在臨時基礎上，如果市況極端不利，為採取措施減輕與此類極端市況相關的風險，以維護其股東的最佳利益，各基金可持有最高達其資產淨值100%的輔助流動資產。有關更多投資風險詳情，請參考本說明書的「風險考慮」。

除非特定基金的投資政策另有規定，任何基金亦可根據適用的投資限制，為實現其投資目標及財務目的，投資於銀行存款、貨幣市場工具或貨幣市場基金。出於防禦目的，本基金可臨時將其最多100%的淨資產投資於此等工具。」

(b) 連繫至下列投資選擇的相連基金的基金概況中標題為「投資政策」一節內的以下段落應全部刪除：

參考編號	投資選擇的名稱
02TU	富蘭克林鄧普頓投資基金 - 富蘭克林生物科技新領域基金 - A 累算
05TU	富蘭克林鄧普頓投資基金 - 富蘭克林互惠歐洲基金 - A 累算
22TE	富蘭克林鄧普頓投資基金 - 富蘭克林互惠歐洲基金 - A 累算 - 歐元
04TU	富蘭克林鄧普頓投資基金 - 富蘭克林互惠美國價值基金 - A 累算

「當投資經理相信證券交易市場或基金所投資的國家的經濟出現過分反覆或長期普遍下調，或存在其他負面因素時，可暫時採取現金防禦性的策略。」

(c) 以下段落應新增至連繫至下列投資選擇的相連基金的基金概況中標題為「投資政策」一節：

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

「為實現其投資目標及財務目的，本基金可根據適用的投資限制持有大量銀行存款、貨幣市場工具或貨幣市場基金 (最高可達其資產淨值的 100%) 。」

(d) 標題為「風險考慮」一節下「外幣風險」的第二段應作出以下修訂：

「由於個別基金持有的證券，包括現金及現金等值輔助流動資產、銀行存款、貨幣市場工具及貨幣市場基金，可能以其報價貨幣以外的其他貨幣定值，基金可能因外匯管制規例或參考貨幣與其他貨幣之間的匯率變動受到有利或不利的影響。外匯兌現率的波動可影響個別基金的股票價值，亦可影響基金賺得的股息和利息價值及基金的實際利潤與虧損。若證券的計價貨幣的幣值對報價貨幣的幣值相對提高，證券的格價可能上升。相反，貨幣匯率下降則會對證券價格造成不良影響。若基金因使用工具 (例如遠期及交叉遠期) 而賣出某一特定貨幣，則該貨幣升值將對基金的價值有負面影響，而該貨幣貶值則對基金的價值有正面影響。」

2. 加強連繫至下列投資選擇的相連基金的披露，以遵守SFDR及分類條例的監管技術標準 (「RTS」) 的二級要求 (「SFDR RTS 更新」)

參考編號	投資選擇的名稱
02TU	富蘭克林鄧普頓投資基金 - 富蘭克林生物科技新領域基金 - A 累算
07TU	富蘭克林鄧普頓投資基金 - 富蘭克林科技基金 - A 累算
01TU	富蘭克林鄧普頓投資基金 - 富蘭克林美國機會基金 - A 累算

屬於SFDR第8條和第9條的該等相連基金的詳細合同前披露必須使用RTS附件中規定的模板進行。已加強與該等相連基金的ESG流程及/或策略相關的披露，且某些披露已從該等相連基金的投資政策轉移至附件（將隨附於經更新的基金說明書，其將適時提供），以避免資料重複。反映分類條例的披露，例如有關「不造成重大損害」原則的披露，同樣已被轉移。雙語附件可於香港代表的網站https://franklintempletonprod.widen.net/s/vqqvshmsnb/sfdr-pre-contractual-disclosure-annexes-for-website-upload_hk_en¹（英文版本）及https://franklintempletonprod.widen.net/s/v5lbbjkrks/sfdr-pre-contractual-disclosure-annexes-for-website-upload_hk_cn¹（繁體中文版本）下載，且其亦可於香港代表辦事處取得。

由於 SFDR RTS 更新，該等相連基金作出以下重要變更：

刪除連繫至富蘭克林鄧普頓投資基金 - 富蘭克林生物科技新領域基金 - A累算及富蘭克林鄧普頓投資基金 - 富蘭克林科技基金 - A累算的相連基金與整體 ESG 評分的比較

- 該等相連基金與整體ESG 評分進行比較是法國「非重大參與」制度下的一項要求。該等相連基金改變其在法國的分類，因此不再需要此承諾。因此，刪除該等相連基金與整體ESG評分的比較。因此，基金說明書內該等相連基金各自的基金政策中「投資政策」一節的以下段落應全部刪除，且將不會載於相關附件中：

「由於上述 ESG 方法及排除，本基金投資組合的加權平均基礎 ESG 得分高於本基金投資範圍的平均基礎 ESG 得分。每個投資組合公司的 ESG 評分將至少每年進行一次檢討及更新。」

3. 有關連繫至富蘭克林鄧普頓投資基金 - 富蘭克林生物科技新領域基金 - A累算的相連基金從事證券借貸交易

該相連基金可從事證券借貸交易的預期水平已由其資產淨值的22%降為5%，但該相連基金可從事證券借貸交易的最高水平保持不變（即其資產淨值的 50%）。因此，基金說明書應作出以下變更：

- (a) 該相連基金的概況中標題為「從事證券借貸交易」一節的以下段落應作出以下修訂：

「可從事證券借貸交易的預期水平為本基金資產淨值的~~22~~5%。」

- (b) 「投資限制」一節內「4.有關可轉讓證券及貨幣市場工具之技術及工具之運用」標題下的「(ii) 限制及條件 - 證券借貸交易」一分節的第七段應作出以下修訂：

「除非另有規定，任何使用證券借貸交易的基金將使用此等交易以透過借方為在整個借貸期間使用基金證券而向基金支付的費用產生額外的資本或收入。雖然相關基金從事證券借貸的預期比例可能介於為5% ~~至22%~~之間，但根據相關證券借貸協議的規定，最高比例為50%。為免存疑，即使從事證券借貸交易的預期比例可能因基金而異，所有相關基金使用此類交易的目標仍然相同。」

4. 加強連繫至下列投資選擇的相連基金的披露

參考編號	投資選擇的名稱
05TU	富蘭克林鄧普頓投資基金 - 富蘭克林互惠歐洲基金 - A 累算
22TE	富蘭克林鄧普頓投資基金 - 富蘭克林互惠歐洲基金 - A 累算 - 歐元
04TU	富蘭克林鄧普頓投資基金 - 富蘭克林互惠美國價值基金 - A 累算

該等相連基金的投資政策已作出更新，以包括額外的ESG考慮因素語言，並反映「實質價值」被替換為「基本價值」。為免存疑，根據證監會2021年6月29日發出的《致證監會認可單位信託及互惠基金的管理公司的通函 - 環境、社會及管治基金》，該等相連基金不會被歸類為ESG基金。因此，基金說明書應作出以下變更：

- (a) 連繫至下列投資選擇的相連基金的基金概況中標題為「投資政策」一節的第一段應作出以下修訂：

參考編號	投資選擇的名稱
05TU	富蘭克林鄧普頓投資基金 - 富蘭克林互惠歐洲基金 - A 累算
22TE	富蘭克林鄧普頓投資基金 - 富蘭克林互惠歐洲基金 - A 累算 - 歐元

「本基金主要地投資於在歐洲國家成立或進行主要活動的公司的股票證券及可兌換或預期可兌換為普通股或優先股的債務證券，投資經理並可因若干認可或客觀準則（實質基本價值），認為該等股票證券或債務證券是以低於實質價值的價格。此等包括普通股、優先股和可兌換證券。本基金主要投資其總資產淨值（本基金資產扣除任何現金或其他現金等值）於根據歐洲法律組成或在歐洲國家經營主要業務的發行機構的證券。就本基金的投資而言，歐洲國家指歐洲聯盟的所有成員國、東歐、西歐、俄羅斯地區，以及列入歐洲範圍的前蘇聯國家。目前，本基金計劃主要地投資於西歐發行機構的證券。儘管本基金不時將其所有資產投資於單一國家，但一般而言，本基金將投資於最少五個不同國家的證券。此外，本基金可最多將其總投資資產淨值10%，投資於非歐洲發行機構的證券。」

- (b) 連繫至富蘭克林鄧普頓投資基金 - 富蘭克林互惠美國價值基金 - A累算的相連基金的基金概況中標題為「投資政策」一節的第一段應作出以下修訂：

¹ 本網站未經香港證券及期貨事務監察委員會（「證監會」）審核。

「基金透過主要地投資於美國公司的普通股、優先股及可兌換或預期可兌換為普通股或優先股的債務證券以達到其投資目標。基金將至少投資超過其淨資產的70%於美國發行人所發行的證券。投資經理的意見基於分析及研究，除其他因素外考慮到帳面值對市場值的關係（顧及到國家之間會計的差異後）、現金流量、類似證券的倍數計的收入、發行機構的信譽保證、以及償還債項的抵押品之價值，目的是購買低於其真實基本價值的股票及債務證券。」

(c) 以下段落應新增至各該等相連基金的基金概況中標題為「投資政策」一節的第一段之後：

「由於投資經理認為環境、社會和管治（ESG）因素會對公司現時及未來的企業價值產生重大影響，因此 ESG 考慮因素成為其基本自下而上的研究中不可或缺的組成部分。研究團隊根據內部建立的框架定期評估重大 ESG 問題。為免存疑，投資經理不會採用具有約束力的 ESG 標準或明確的 ESG 排除標準，且根據證監會2021年6月29日發出的《致證監會認可單位信託及互惠基金的管理公司的通函 - 環境、社會及管治基金》，本基金不會被歸類為 ESG 基金。」

5. 有關連繫至富蘭克林鄧普頓投資基金 - 鄧普頓中國基金 - A累算的相連基金投資於中國A股及中國B股的投資政策之變更

為提供更大的投資靈活性，該相連基金的投資政策將作出修訂，以取消投資中國A股及中國B股的20%限額。由於此等變更，該相連基金可投資最高達其資產淨值的100%於中國A股，及可直接投資最高達其資產淨值的20%於中國B股。

因此，基金說明書內該相連基金的概況中標題為「投資政策」一節的第四及第五段應作出以下修訂：

「本基金可合共投資最高達其資產淨值的100% 20%於中國A股（透過滬港通、深港通、合格境外投資者（QFI）投資組合、UCIs 及根據現行法律及法規令本基金可獲得的任何准許投資方法）及可直接投資最高達其資產淨值的20%於中國B股。為免存疑，本基金不會僅通過 QFI 通道將其 70% 或以上的淨資產投資於中國 A 股，並可將其最多 10% 的淨資產投資於其他集體投資計劃，例如 UCITS 或其他 UCIs。

~~本基金亦可投資最高達其資產淨值的40%於UCITS及其他UCIs的單位。」~~

由於該相連基金在中國A股及中國B股的投資增加，該相連基金將面臨更高的「中國 QFI 風險」、「中國市場風險」及「滬港通及深港通風險」，如基金說明書「風險考慮」一節所述。此外，「中國A股市場風險」、「中國內地的稅務風險」及「人民幣貨幣及兌換風險」（如下所載）應新增至基金說明書內與該相連基金相關的風險列表中。

「中國A股市場風險

中國A股市場或會更為波動及不穩（例如：由於某一隻股票暫停買賣或政府干預的風險）。中國A股市場高度波動及潛在的結算困難亦可能導致在該等市場買賣的證券之價格大幅波動，從而對基金的資產淨值造成負面影響。中國內地的證券交易所通常有權暫停或限制任何證券在有關證券交易所的買賣。政府或監管機構亦可實施可能影響金融市場的政策。所有此等因素均可能對基金造成負面影響。

中國內地的稅務風險

相關基金處置於CIBM上交易的固定收益證券及基金於中國的投資項目透過QFI資格、滬港通及深港通或連接產品變現的資本收益面臨與中國內地現行稅務法律、法規及慣例有關的風險及不確定因素（並可具追溯效力）。中國內地稅法的任何變更、其未來的澄清及/或中國內地稅務機關其後徵收具有追溯效力的任何稅項，均可能導致有關基金蒙受重大的損失。根據專業及獨立稅務意見，現時並未就有關基金於中國的投資而產生的資本收益作出稅務撥備。管理公司、相關投資經理及/或相關分經理將持續檢討有關稅項責任的撥備政策，以及如認為有必要作出該撥備，或中國內地當局發出通知進一步釐清，則可不時酌情決定對潛在的稅項責任作出撥備。若有關基金已作出稅務撥備，與實際稅務責任之間的任何不足額將從有關基金的資產中扣除，這將對有關基金的資產淨值造成不利影響。實際稅務責任可能低於已作出的稅務撥備。視乎其認購及/或贖回時間而定，投資者或會因稅務撥備的任何不足額而蒙受損失，且將無權申索撥備過多的任何部分（視情況而定）。

人民幣貨幣及兌換風險

人民幣現時不可自由兌換，並受到外匯管制和限制。

人民幣並非基礎貨幣的投資者須承擔外匯風險，概不保證人民幣兌換投資者的基礎貨幣（如美元）不會貶值。人民幣如有任何貶值，可能對投資者在本基金的投資的價值構成不利影響。

儘管離岸人民幣(CNH)及境內人民幣(CNY)屬同一種貨幣，但卻以不同的匯率買賣。CNH與CNY匯率如有分歧，或會對投資者構成不利影響。

在特殊情況下，以人民幣支付的贖回付款及/或派息付款或會因受人幣適用的外匯管制及限制而被延誤。」

6. 連繫至下列投資選擇的相連基金投資於私人公司發行證券的投資政策更新

參考編號	投資選擇的名稱
21TU	富蘭克林鄧普頓投資基金 - 鄧普頓亞洲增長基金 - A 累算
29TE	富蘭克林鄧普頓投資基金 - 鄧普頓亞洲增長基金 - A 累算 - 歐元

該相連基金的投資政策應作出更新，使該相連基金的投資經理可投資於私人公司發行的證券。因此，該相連基金的投資政策應予以更新，以反映該相連基金可根據投資限制將最高達其資產淨值的5%投資於私人公司發行的證券。

因此，在基金說明書內該相連基金的概況中「投資政策」一節的第三段之後加插以下段落：

「本基金亦可根據投資限制，將最高達其資產淨值的5%投資於私人公司發行的證券，惟擬作投資須符合2010年12月17日法律第41條第(1)或(2)a)款所規定的可轉讓證券資格。」

由於上述更新，「私人公司風險」（如下所載）應新增至基金說明書內與該相連基金相關的風險列表中。

「私人公司風險

與公開交易的股票相比，投資於私人公司發行的證券涉及很大程度的風險及不確定性。此等投資通常是在成立時間很短、業務經驗很少的公司進行的，因此對未來價值增長的任何預測都存在高度的不確定性。

投資於私人公司發行的證券亦面臨有限的流動性，因為其並非在有組織的市場交易。」

7. 連繫至富蘭克林鄧普頓投資基金 - 富蘭克林印度基金 - A累算的相連基金的投資政策之更新

該相連基金的投資政策應作出更新，使該相連基金的投資經理可投資於私人公司發行的證券。因此，該相連基金的投資政策應予以更新，以反映該相連基金可根據投資限制將最高達其資產淨值的5%投資於私人公司發行的證券。

因此，在基金說明書內該相連基金的概況中「投資政策」一節的第一段之後加插以下段落：

「本基金亦可根據投資限制，將最高達其資產淨值的5%投資於私人公司發行的證券，惟擬作投資須符合2010年12月17日法律第41條第(1)或(2)a)款所規定的可轉讓證券資格。」

由於上述更新，「私人公司風險」（如下所載）應新增至基金說明書內與該相連基金相關的風險列表中。

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與公開交易的股票相比，投資於私人公司發行的證券涉及很大程度的風險及不確定性。此等投資通常是在成立時間很短、業務經驗很少的公司進行的，因此對未來價值增長的任何預測都存在高度的不確定性。

投資於私人公司發行的證券亦面臨有限的流動性，因為其並非在有組織的市場交易。」

除上述所載變更外，該等相連基金的運營及/或現時管理方式將不會改變，對單位持有人亦沒有其他影響，且該等相連基金的整體風險概況將不會出現重大變化或上升。上述第(1)至(7)項變更將不會嚴重損害單位持有人的權利或利益，上述第(7)項變更不會構成該相連基金的重大變更。

本信件所載之變更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。因第(1)至(6)項變更而產生的任何費用及開支將由該等相連基金的管理公司承擔（除富蘭克林鄧普頓投資（亞洲）有限公司傳達以上更新的通訊的費用外，該費用預計約為300,000港元，將由該等相連基金按基金單位的資產淨值比例承擔）。

因第(7)項變更而產生的任何費用及開支將由該相連基金的管理公司承擔（除富蘭克林鄧普頓投資（亞洲）有限公司傳達以上更新的通訊的費用外，該費用預計約為10,000港元，將由該相連基金承擔）。

基金說明書及該等相連基金的產品資料概要將適時更新，以反映上述變更以及其他雜項、行政及/或澄清更新。富蘭克林鄧普頓香港發售文件的更新版本可於香港代表網站www.franklintempleton.com.hk¹下載。

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。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: 2023年3月6日