



**Heng An
Standard Life**
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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: 10 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.

Various updates to underlying funds corresponding to the following investment choices of Fidelity Funds

Any terms not defined herein shall have the same meaning as in the Hong Kong Offering Documents of Fidelity Funds.

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 - Sustainable Global Health Care Fund - A - ACC - Euro
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
33FE	Fidelity Funds - Sustainable Global Dividend Plus Fund - A - ACC - EUR
34FU	Fidelity Funds - Sustainable Global Dividend Plus Fund - A - ACC - USD

With effect from 30 July 2020, this investment choice is closed for any subscription and switch-in, until further notice.

^ With effect from 16 November 2015, this investment choice is closed for any subscription and switch-in, until further notice. (Each an “**Investment Choice**” and collectively, the “**Investment Choices**”)

We have been informed by FIL Investment Management (Hong Kong) Limited, Hong Kong Representative of Fidelity Funds (“**Fidelity Funds**”), on 28 February 2023 that the following updates to the underlying funds corresponding to the Investment Choices (each an “**Underlying Fund**” and collectively, the “**Underlying Funds**”), have been effective. As the unitholders of the Investment Choice(s), the following updates applicable to the Underlying Fund(s) may have implications for your investment.

I. New format of Hong Kong Offering Documents of the Underlying Funds

The Hong Kong Offering Documents of the Fidelity Funds now comprises the overseas prospectus of Fidelity Funds (“**Prospectus**”), the Hong Kong covering document and the Product Key Facts Statements (the “**KFS**”) of the Underlying Funds (collectively the Hong Kong Offering Documents) as compared to the previous format which comprised the Hong Kong Prospectus (being a Hong Kong specific offering document prepared based on the overseas prospectus of the Fidelity Funds) and the KFS of the Underlying Funds.

The Prospectus has also been rewritten for the purposes of streamlining, clarifying and enhancing disclosures for easier comprehension by unitholders.

Despite the change in the format of the rewritten Hong Kong Offering Documents, (i) the contents of the Hong Kong Offering Documents of the Fidelity Funds remains fundamentally the same as the version previously authorised in Hong Kong and the revised offering documents do not contain any changes that require prior approval of the Securities and Futures Commission; (ii) the existing unitholders’ rights or interests will not be materially prejudiced; (iii) there is no other material change in the operation and/or manner in which the Underlying Funds are being managed; and (iv) there is no change to other key features (including the investment objectives and strategies, overall risk profiles and fee levels) of the Underlying Funds; save as otherwise disclosed herein.

II. SFDR Level II (as defined below) implementation

The Commission Delegated Regulation (EU) 2022/1288 regulatory technical standards published on 25 July 2022 (“**SFDR Level II**”) sets out new requirements for financial market participants and financial products when disclosing sustainability-related information under the Regulation (EU) 2019/2088 (“**SFDR**”).

In order to comply by 1 January 2023 with SFDR Level II, new pre-contractual templates detailing sustainability-related aspects including any taxonomy-related information, are now included in the Prospectus for the Underlying Funds disclosing under Article 8 or Article 9 of the SFDR (“**Relevant Funds**”).

This update does not result in any material change in the operation and/or manner in which the Relevant Funds are being managed and other key features (including the investment objectives and strategies, overall risk profiles and fee levels) of the Relevant Funds.

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

本函件未有定義的任何特定詞彙，具有與富達基金香港發行文件中所載相同的涵義。

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 - 可持續發展環球健康護理基金 - A 類別股份 - 累積 - 歐元
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
33FE	富達基金 - 可持續發展環球股息優勢基金 - A 類別股份 - 累積 - 歐元
34FU	富達基金 - 可持續發展環球股息優勢基金 - A 類別股份 - 累積 - 美元

由2020年7月30日起，本投資選擇停止接受任何認購及轉入之申請，直至另行通知。

^ 由2015年11月16日起，本投資選擇停止接受任何認購及轉入之申請，直至另行通知。

(各稱為「該投資選擇」，統稱為「該等投資選擇」)

2023年2月28日，我們接獲富達基金(「富達基金」)的香港代表富達基金(香港)有限公司的通知，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」)的以下更新已經生效。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. 相連基金的全新編排的富達基金香港發行文件

富達基金的香港發行文件現包括以下各項文件：富達基金的海外版認購章程（「**認購章程**」）、香港說明文件及該等相連基金的產品資料概要（「**產品資料概要**」）（統稱香港發行文件），有別於過往只包括香港認購章程（富達基金的海外版認購章程而編制的香港特定發行文件）及該等相連基金的產品資料概要。

為了精簡內容、澄清和加強資料披露，讓單位持有人更易於理解，認購章程亦已重新編寫。

儘管重新編寫後的香港發行文件在格式上有所改變，但 (i) 富達基金的香港發行文件的內容與早前在香港獲認可的版本基本相同，修改後的發行文件並無包含任何需要經證券及期貨事務監察委員會事先批准的變動；(ii) 現有單位持有人的權利或利益不會受到重大損害；(iii) 該等相連基金的運作及 / 或管理方式並無出現其他重大改變；及 (iv) 該等相連基金的其他主要特點（包括投資目標及策略、整體風險水平及收費水平）維持不變；惟本文另有披露者除外。

II. SFDR 二級規定（定義如下）的實施

2022 年 7 月 25 日發佈的歐盟委員會託管法第 2022/1288 號監管技術標準（「**SFDR 二級規定**」）訂明金融市場參與者及金融產品根據第 2019/2088 號條例（歐盟）（「**SFDR**」）披露可持續發展相關資料的新規定。

就根據 SFDR 第 8 條或第 9 條作出披露的該等相連基金（「**有關基金**」）而言，為了在 2023 年 1 月 1 日之前遵守 SFDR 二級規定，認購章程現已加入新的簽署協議前披露事項範本，詳細說明可持續發展相關資料，包括任何分類法相關資料。

這項更新不會導致有關基金的運作及 / 或管理方式，以及有關基金的其他主要特點（包括投資目標及策略、整體風險水平及收費水平）出現任何重大改變。

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: 2023年3月10日