



**Heng An  
Standard Life**  
恒安標準人壽

**+852 2169 0300**

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**cs@hengansl.com.hk**

Date: 3 May 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 changes to the underlying funds corresponding to the following investment choices from Schroder International Selection Fund**

Reference Code	Name of investment choice
05CU	Schroder International Selection Fund - Asian Bond Total Return - A1
09CU	Schroder International Selection Fund - BIC (Brazil, India, China) – A1
10CU	Schroder International Selection Fund - China Opportunities - A1
11CU	Schroder International Selection Fund - Emerging Asia - A1
12CE	Schroder International Selection Fund - Emerging Europe - A1
16CE	Schroder International Selection Fund - EURO Corporate Bond - A1
07CE	Schroder International Selection Fund - EURO Liquidity - A1
01CU	Schroder International Selection Fund - Global Climate Change Equity - A1
02CU	Schroder International Selection Fund - Global Emerging Market Opportunities - A1
20CU	Schroder International Selection Fund - Global Gold - A
13CU	Schroder International Selection Fund - Greater China - A1
14CH	Schroder International Selection Fund - Hong Kong Dollar Bond - A1
04CH	Schroder International Selection Fund - Hong Kong Equity - A1
15CU	Schroder International Selection Fund - Taiwanese Equity - A1
06CU	Schroder International Selection Fund - US Dollar Liquidity - A1
18CU	Schroder International Selection Fund - US Large Cap - A1
19CU	Schroder International Selection Fund - US Small & Mid-Cap Equity - A1
21CU	Schroder International Selection Fund - Global Sustainable Growth - A1 USD Acc
22CE	Schroder International Selection Fund - Emerging Europe - Y9 #

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

# Temporary suspended, until further notice

We have been informed by Schroder International Selection Fund (“**Schroder**”) of the following changes to the underlying funds corresponding to the Investment Choices (Each a “**Underlying Fund**”, collectively, the “**Underlying Funds**”). As the unitholders of the Investment Choices, the following changes applicable to the Underlying Funds may have implications for your investment.

Unless specified, any terms not defined in this letter shall have the same meaning as in the prospectus of the Underlying Funds.

## 1. Change investment manager of the underlying fund corresponding to the following investment choice

Reference Code	Name of investment choice
14CH	Schroder International Selection Fund - Hong Kong Dollar Bond - A1

Due to an operational restructure of the Underlying Fund, the investment manager of the Underlying Fund will change from Schroder Investment Management (Hong Kong) Limited to Schroder Investment Management (Singapore) Ltd with effect from 29 May 2023 (the "Effective Date").

### Implications of the change

Save as disclosed above:

- (i) all other key features of the Underlying Fund, including the fees chargeable in respect of the Underlying Fund and the risk profile of the Underlying Fund, will remain the same; and
- (ii) there will be no change to the operation and/or manner in which the Underlying Fund is being managed following the change.

For the avoidance of doubt, Schroder's same investment team will continue to manage the Underlying Fund, there will be no change in the Underlying Fund's investment style, investment philosophy and investment strategy as a result of the change, and the change will not materially prejudice the rights or interests of existing unitholder of the Underlying Fund.

### Costs and expenses in respect of the change

The Underlying Fund will bear any costs and expenses associated with the change including legal, audit and regulatory charges, which are expected to be insignificant and are estimated to be approximately less than 0.01% of the net asset value of the Underlying Fund as of 31 March 2023.

## 2. Change of sustainability benchmark of the underlying fund corresponding to the following investment choice

Reference Code	Name of investment choice
01CU	Schroder International Selection Fund - Global Climate Change Equity - A1

The sustainability benchmark of the Underlying Fund has changed from "MSCI World (Net TR) index" to "MSCI All Country World (Net TR) index" to align with the comparator benchmark, so that the Underlying Fund maintains a higher overall level of avoided emissions than MSCI All Country World (Net TR) index, based on the Underlying Fund's Investment Manager's rating system.

## 3. Change of investment policy of the underlying fund corresponding to the following investment choice

Reference Code	Name of investment choice
05CU	Schroder International Selection Fund - Asian Bond Total Return - A1

The investment policy of the Underlying Fund has been updated to provide that the gross exposure of total return swaps of the Underlying Fund will not exceed 20% (previously, 60%) and the expected range has been reduced from "0-30%" to "0-5%" of the Underlying Fund's Net Asset Value. It has also been clarified to provide that total return swaps are aimed to be used on a temporary basis in market conditions including but not limited to periods of slow economic growth and falling interest rates, and where the Underlying Fund's Investment Manager's view is that sovereign spread premiums will compress. For the avoidance of doubt, there is no change to the existing practice (including the net derivative exposure) of the Underlying Fund.

## 4. Clarification of investment policy of the underlying funds corresponding to the following investment choices

Reference Code	Name of investment choice
05CU	Schroder International Selection Fund - Asian Bond Total Return - A1
14CH	Schroder International Selection Fund - Hong Kong Dollar Bond - A1

The investment policy of the Underlying Funds has been clarified to provide that the Underlying Funds may invest in mainland China through CIBM via CIBM Direct in addition to Bond Connect. For the avoidance of doubt, there is no change to the existing onshore China exposure of each of the Underlying Funds.

## 5. Enhancement of investment policy in respect of insurance-linked securities ("ILS") and/or ILS-related products of the underlying funds corresponding to the following investment choices

Reference Code	Name of investment choice
05CU	Schroder International Selection Fund - Asian Bond Total Return - A1
16CE	Schroder International Selection Fund - EURO Corporate Bond - A1
07CE	Schroder International Selection Fund - EURO Liquidity - A1

14CH	Schroder International Selection Fund - Hong Kong Dollar Bond - A1
06CU	Schroder International Selection Fund - US Dollar Liquidity - A1

The investment policy of the Underlying Funds has been enhanced to provide that each of the Underlying Funds may invest up to 10% of its respective Net Asset Value in ILS, such as catastrophe bonds, issued outside Hong Kong and/or any ILS-related products, such as derivatives or structured products whose returns are linked to the performance of any ILS and collective investment schemes whose investment objective or principal investment strategy is investing in ILS. For the avoidance of doubt, the Underlying Funds will not invest in ILS issued in Hong Kong and their repackaged products and derivatives.

#### **6. Update to the name of the target benchmark of the underlying fund corresponding to the following investment choice**

Reference Code	Name of investment choice
16CE	Schroder International Selection Fund - EURO Corporate Bond - A1

The name of the target benchmark of the Underlying Fund has been updated from "ICE Bank of America Merrill Lynch Euro Corporate index" to "ICE BofA Merrill Lynch Euro Corporate index". For the avoidance of doubt, there is no change to the actual target benchmark of the Underlying Fund.

#### **7. Update to the investment policies in respect of investment in debt instruments issued by financial institutions with loss-absorption features ("LAPs") of the underlying funds corresponding to the following investment choices**

Reference Code	Name of investment choice
05CU	Schroder International Selection Fund - Asian Bond Total Return - A1
07CE	Schroder International Selection Fund - EURO Liquidity - A1
14CH	Schroder International Selection Fund - Hong Kong Dollar Bond - A1
06CU	Schroder International Selection Fund - US Dollar Liquidity - A1

The investment policy of the Underlying Funds has been updated to provide that the Underlying Funds may invest in LAPs (e.g. contingent convertible bonds, Additional Tier 1, Tier 1 and Tier 2 capital notes, senior non-preferred notes, senior and subordinated bonds issued by holding companies of a financial institution), subject to the relevant maximum exposure as disclosed in the Hong Kong Offering Documents of the Underlying Funds. For the avoidance of doubt, there is no change to the existing maximum exposure of each of the Underlying Funds to LAPs.

#### **8. Miscellaneous updates / changes**

Additional changes have also been made to the Hong Kong Offering Documents of the Underlying Funds, including the following:

- (a) enhancement of disclosures relating to (i) SFDR pre-contractual disclosures for each Underlying Fund that has environmental and/or social characteristics (within the meaning of Article 8 SFDR) or has the objective of sustainable investment (within the meaning of Article 9 SFDR) information about such characteristics or objective; (ii) consideration of principal adverse impacts under SFDR and (iii) Taxonomy;
- (b) enhancement of disclosures to provide that where a Underlying Fund states that it invests at least a specific percentage of its assets (i) in sustainable investments as defined under SFDR; or (ii) to attain the environmental or social characteristics promoted by the Underlying Fund, the percentage may be breached on a temporary basis in exceptional circumstances, for example, the Investment Manager of the Underlying Fund may adjust the Underlying Fund's exposure in response to adverse market and/or economic conditions and/or expected volatility, when in the Underlying Fund's Investment Manager's view to do so would be in the best interests of the Underlying Fund and its unitholder;
- (c) clarification of the arrangement for handling liquidation proceeds, i.e. amounts not claimed from escrow within the period fixed by Luxembourg law (thirty years) will become the property of the state of the Grand Duchy of Luxembourg;
- (d) clarification of the basis of valuation is either a reliable market value of the instrument, or, if such value is not available, pricing model using an adequately-recognised methodology;
- (e) enhancement of disclosures to clarify that the investment management fees (referred to as an Annual Management Charge) are calculated and accrued on each Dealing Day by reference to the Net Asset Value of the Underlying Fund, or the Net Asset Value per Share as may be appropriate and paid monthly in arrears;
- (f) enhancement of disclosures on investment restrictions to provide that each Underlying Fund will not invest more than 20% of its net assets in cash and deposits at sight (such as cash held in current accounts) for ancillary liquidity purposes in normal market conditions. Under exceptional unfavourable market conditions (such as the September 11 attacks or the bankruptcy of Lehman Brothers in 2008) and on a temporary basis, this limit may be breached, if justified in the interest of the Investors. For clarification, disclosures in the Hong Kong Offering Documents of the Underlying Funds have been enhanced to provide that under exceptional circumstances (e.g. market crash or major crisis), the Underlying Funds may be invested temporarily up to 100% of their respective Net Asset Value in liquid assets such as bank deposits, certificates of deposit, commercial paper and treasury bills for cash flow management;

- (g) clarification of investment restrictions regarding the relevant limit for investments in shares and/or bonds issued by the same body when the aim of a Underlying Fund's investment policy is to replicate the composition of a certain stock or bond index which is recognised by the CSSF;
- (h) clarification of disclosures on sustainability scores and enhancement of disclosures on Underlying Fund's Investment Manager's proprietary sustainability tools;
- (i) clarification of investment limits to provide that a Underlying Fund will not hold more than 5% of its assets in transferable securities traded on the China Interbank Bond Market ("CIBM") (including via Bond Connect) or any other Chinese Regulated Market or in China A-Shares through Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect and shares listed on the Science and Technology Innovation Board ("STAR Board") of the Shanghai Stock Exchange and the ChiNext Market of the Shenzhen Stock Exchange ("ChiNext") unless disclosed in its investment objective and investment policy;
- (j) update to investment exclusion disclosures and to provide that further information related to the sustainability investment limits and exclusion list of Underlying Funds that are authorised as ESG Funds in Hong Kong will be accessible via <https://www.schroders.com/en/lu/private-investor/gfc><sup>1</sup>;
- (k) enhancement of risk disclosures (e.g. credit risk) and addition of risk factors (e.g. risks associated with the small and medium enterprise board, the STAR Board and/or ChiNext market)
- (l) update of the profile of the directors of the Management Company of the Underlying Funds; and
- (m) other clarifications, miscellaneous updates, changes and editorial amendments.

### Implications (applicable to section 2-8)

Save as disclosed above, Schroder confirms that in relation to the amendments or changes set out above:

- there are no changes to how the Underlying Funds are managed;
- the investment style, investment philosophy and risk profile of the Underlying Funds remain the same; and
- the fees chargeable in respect of the Underlying Funds as stated in the Hong Kong Offering Documents of the Underlying Funds remain the same.

The revised Hong Kong Offering Documents of the Underlying Funds are available free of charge at [www.schroders.com.hk](http://www.schroders.com.hk)<sup>2</sup>.

### 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](http://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](mailto:cs@hengansl.com.hk).

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

<sup>1</sup> This website has not been reviewed by the SFC.

<sup>2</sup> This website has not been reviewed by the SFC.

## 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。

### 有關連繫至以下施羅德環球基金系列投資選擇的相連基金之若干變更

參考編號	投資選擇名稱
05CU	施羅德環球基金系列 - 亞洲債券 - A1 股
09CU	施羅德環球基金系列 - 新興三國股票 (巴西、印度及中國) – A1 股
10CU	施羅德環球基金系列 - 中國優勢 - A1 股
11CU	施羅德環球基金系列 - 新興亞洲 - A1 股
12CE	施羅德環球基金系列 - 新興歐洲 - A1 股
16CE	施羅德環球基金系列 - 歐元企業債券 - A1 股
07CE	施羅德環球基金系列 - 歐元流動 - A1 股
01CU	施羅德環球基金系列 - 環球氣候變化策略 - A1 股
02CU	施羅德環球基金系列 - 新興市場優勢 - A1 股
20CU	施羅德環球基金系列 - 環球黃金 - A 股
13CU	施羅德環球基金系列 - 大中華 - A1 股
14CH	施羅德環球基金系列 - 港元債券 - A1 股
04CH	施羅德環球基金系列 - 香港股票 - A1 股
15CU	施羅德環球基金系列 - 台灣股票 - A1 股
06CU	施羅德環球基金系列 - 美元流動 - A1 股
18CU	施羅德環球基金系列 - 美國大型股 - A1 股
19CU	施羅德環球基金系列 - 美國中小型股票 - A1 股
21CU	施羅德環球基金系列 - 環球持續增長 - A1 類別 (美元累積)
22CE	施羅德環球基金系列 - 新興歐洲 - Y9 股 #

(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

我們接獲施羅德環球基金系列(「施羅德」)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」)作出以下更改。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改對您的投資或會有所影響。

除非另行訂明，本信件中未有界定的任何用詞與該等相連基金的發行章程的用詞具有相同涵義。

#### 1. 更改連繫至以下投資選擇的相連基金的投資經理

參考編號	投資選擇名稱
14CH	施羅德環球基金系列 - 港元債券 - A1 股

由於該相連基金進行營運重組，該相連基金的投資經理將由施羅德投資管理(香港)有限公司更改為 Schroder Investment Management (Singapore) Ltd (「更改」)，由2023年5月29日(「生效日」)起生效。

## 更改的影響

除上文所披露者外：

- (i) 該相連基金的所有其他主要特點，包括應就該相連基金收取的費用及該相連基金的風險概況將維持不變；及
- (ii) 該相連基金的營運及 / 或管理方式在作出更改後將無任何變更。

為免生疑問，施羅德的相同的投資團隊將繼續管理該相連基金，該相連基金的投資風格、投資理念及投資策略將不會因更改而有任何變更，以及更改不會對現有單位持有人的權利或權益造成重大損害。

## 有關更改的費用及開支

該相連基金將承擔與更改有關的任何費用及開支，包括法律、審計及監管的費用，預期有關費用及開支並不重大，估計約少於該相連基金於 2023 年 3 月 31 日的資產淨值的 0.01%。

## 2. 更改連繫至以下投資選擇的相連基金的可持續基準

參考編號	投資選擇名稱
01CU	施羅德環球基金系列 - 環球氣候變化策略-A1 股

該相連基金的可持續基準已由「MSCI World (Net TR) index」更改為「MSCI All Country World (Net TR) index」，以與比較基準符合一致，該相連基金從而可根據該相連基金的投資經理的評級系統，將總體減排量水平維持高於 MSCI All Country World (Net TR) index。

## 3. 更改連繫至以下投資選擇的相連基金的投資政策

參考編號	投資選擇名稱
05CU	施羅德環球基金系列 - 亞洲債券 - A1 股

該相連基金的投資政策已作出更新，以規定該相連基金對總回報掉期的總投資將不超過該相連基金資產淨值的 20% (過往為 60%)，以及預期範圍已由該相連基金資產淨值的「0-30%」縮減至「0%-5%」。同時亦已作出澄清，規定目標是在包括但不限於經濟增長放緩及利率下跌期間，以及該相連基金的投資經理認為主權利差溢價將壓縮的情況等市況下暫時利用總回報掉期。為免生疑問，該相連基金的慣例 (包括衍生工具風險承擔淨額) 並無變更。

## 4. 澄清連繫至以下投資選擇的相連基金的投資政策

參考編號	投資選擇名稱
05CU	施羅德環球基金系列 - 亞洲債券 - A1 股
14CH	施羅德環球基金系列 - 港元債券 - A1 股

該等相連基金的投資政策已作出澄清，以規定該等相連基金除通過債券通外，亦可通過中國銀行間債券市場直接投資模式投資中國銀行間債券市場投資於中國內地。為免生疑問，該等相連基金對現有中國境內的投資參與並無變更。

## 5. 加強連繫至以下投資選擇的相連基金的有關保險相連證券 (「ILS」) 及 / 或任何 ILS 相關產品的投資政策的披露

參考編號	投資選擇名稱
05CU	施羅德環球基金系列 - 亞洲債券 - A1 股
16CE	施羅德環球基金系列 - 歐元企業債券 - A1 股
07CE	施羅德環球基金系列 - 歐元流動 - A1 股
14CH	施羅德環球基金系列 - 港元債券 - A1 股
06CU	施羅德環球基金系列 - 美元流動 - A1 股

該等相連基金的投資政策已作出加強披露，以規定該等相連基金可將其各自的資產淨值最多 10%投資於在香港以外地區發行的 ILS（例如災難債券）及 / 或任何 ILS 相關產品（例如其收益與任何 ILS 表現掛鈎的衍生工具或結構性產品及其投資目標或主要投資策略是投資於 ILS 的集體投資計劃）。為免生疑問，該等相連基金不會投資於在香港發行的 ILS 及其重新包裝的產品及衍生工具。

## 6. 更新連繫至以下投資選擇的相連基金的目標基準的名稱

參考編號	投資選擇名稱
16CE	施羅德環球基金系列 - 歐元企業債券 - A1 股

該相連基金的目標基準名稱已由「ICE Bank of America Merrill Lynch Euro Corporate index」更新為「ICE BofA Merrill Lynch Euro Corporate index」。為免生疑問，該相連基金的實際目標基準並無變更。

## 7. 更新連繫至以下投資選擇的相連基金的有關投資於由金融機構發行且具虧損吸收特性的債務工具（「具虧損吸收特性的債務工具」）的投資政策

參考編號	投資選擇名稱
05CU	施羅德環球基金系列 - 亞洲債券 - A1 股
07CE	施羅德環球基金系列 - 歐元流動 - A1 股
14CH	施羅德環球基金系列 - 港元債券 - A1 股
06CU	施羅德環球基金系列 - 美元流動 - A1 股

該等相連基金的投資政策已作出更新，以規定該等相連基金可投資於具虧損吸收特性的債務工具（例如：由金融機構的控股公司發行的或有可轉換債券、額外一級、一級及二級資本票據、高級非優先票據、高級及後償債券），並須受限於該等相連基金的香港發售文件所披露的最高投資限制。為免生疑問，該等相連基金對具虧損吸收特性的債務工具的現有最高投資參與並無變更。

## 8. 雜項更新 / 更改

該等相連基金的投資香港發售文件亦已作出額外更改，包括以下各項：

- 加強有關(i)擁有環境及 / 或社會特色（具SFDR第8條的涵義）或擁有可持續投資目標（具SFDR 第9 條的涵義）的每隻相連基金的該等特色或目標資料的SFDR合約前披露；(ii)對SFDR項下的主要不利影響的考慮及(iii)分類規例的披露；
- 加強披露，以規定當相連基金表示至少將其資產某特定百分比投資於(i)根據SFDR界定的可持續投資；或(ii)實現相連基金推廣的環境或社會特色，該百分比在特殊情況下可能會被暫時違反，例如當相連基金的投資經理認為符合相連基金及其單位持有人的最佳利益，可以將相連基金之投資調整，以應付不利的市況及 / 或經濟狀況及 / 或預期波動；
- 澄清處理清盤收益的安排，即在盧森堡法律規定期限（三十年）內尚未領取的保管款項將成為盧森堡大公國的財產；
- 澄清估值基礎是工具可信的市場價值，或如未能提供該價值，則是使用具足夠認可方法決定的定價模式；
- 加強披露，以澄清投資管理費（稱為年度管理費）乃參照相連基金的資產淨值或每股資產淨值（取適用者）於每個交易日累算並按月繳付；
- 加強投資限制的披露，以規定在正常市況下，各相連基金不會為輔助性流動目的將其超過20%的淨資產投資於現金及即期存款（例如往來賬戶中持有的現金）。在特殊且不利的市況下（例如九一一襲擊事件或2008年雷曼兄弟的破產事件），如出於投資者利益理由，此限制可暫時被違反。為澄清起見，該等相連基金的香港發售文件已作出加強披露，以規定在特殊情況下（例如：股災或重大危機），該等相連基金可暫時將其各自最多100%的資產淨值投資於諸如銀行存款、存款證、商業票據及國庫券等流動資產作現金流管理；
- 澄清若相連基金的投資政策之目的是複製若干獲CSSF認可的股票或債券指數的組成成份，有關投資於同一組織發行的股票及 / 或債券的相關限額之投資限制；
- 澄清可持續評分的披露並加強相連基金的投資經理專屬可持續工具的披露；

- (i) 澄清投資限額，以規定相連基金將不會於中國銀行間債券市場（「中國銀行間債券市場」）（包括透過債券通）或任何其他中國受監管市場上交易的可轉讓證券或透過滬港通及深港通於中國A股及於上海證券交易所科創板（「科創板」）及深圳證券交易所創業板（「創業板」）上市的股份持有超過5%資產，除非在其「投資目標」及「投資政策」有所披露；
- (j) 更新投資排除披露，並規定有關可持續投資限制及於香港獲認可為ESG基金的該等相連基金排除名單的進一步資料可透過網站 <https://www.schroders.com/en/lu/private-investor/gfc><sup>1</sup>閱覽；
- (k) 加強風險披露（例如：信貸風險）及新增風險因素（例如：中小企業板、科創板及／或創業板市場的相關風險）；
- (l) 更新該等相連基金的管理公司的董事簡介；及
- (m) 其他澄清、雜項更新、更改及編輯修訂。

#### 影響（適用於第 2-8 節）

除上文所披露外，施羅德確認，就上文所載的修訂或更改而言：

- 該等相連基金的管理方式並無變更；
- 該等相連基金的投資風格、投資理念及風險概況維持不變；及
- 如該等相連基金的香港發售文件所述就該等相連基金的收取的費用維持不變。

經修訂的該等相連基金的香港發售文件可於[www.schroders.com.hk](http://www.schroders.com.hk)<sup>2</sup> 免費查閱

#### 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](http://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](mailto: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5月3日

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<sup>1</sup> 此網站未經證監會審閱。

<sup>2</sup> 此網站未經證監會審閱。