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cs@hengansl.com.hk

Date: 16 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.

Creation of new share classes to hold Russian assets of Fidelity Funds - Emerging Europe, Middle East and Africa Fund, the underlying fund corresponding to the following investment choices

Reference Code	Name of investment choices
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

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

We would like to inform you of certain changes to the Affected Investment Choices provided under the Plan(s). The Affected Investment Choices are linked to Fidelity Funds - Emerging Europe, Middle East and Africa Fund, share classes of A Acc, the underlying fund of the Affected Investment Choices.

We have been informed by Fidelity Funds (“**Fidelity**”), on 5 May 2023 regarding the creation of new share classes to hold Russia Assets (as defined below) of Fidelity Funds - Emerging Europe, Middle East and Africa Fund (the “**Underlying Fund**”), with effect on 5 June 2023 (the “**Effective Date**”).

As a result, the new investment choices linked to the relevant new share classes of the Underlying Fund, namely, Fidelity Funds - Emerging Europe, Middle East and Africa Fund - SP A - ACC - Euro and Fidelity Funds - Emerging Europe, Middle East and Africa Fund - SP A - ACC - USD (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

Split of the Underlying Fund to create new side pocket share classes for Russian Assets

We have been informed by Fidelity that the unprecedented geo-political situation caused by Russia’s invasion of Ukraine and the resultant impact to the Underlying Fund caused by sanctions and the actions of governments and market counterparties on certain Russian issuers and assets, combined with the partial closure of the Russian Stock Exchange and the resultant inability of market participants to trade and achieve settlement in Russian equities, has prevented the Underlying Fund from being able to dispose of those assets (the “**Russian Assets**”).

On 28 February 2022, the management company of Fidelity Funds SICAV, in the best interests of investors in the Underlying Fund, decided to apply a fair valuation¹ to the Russian Assets. On 1 March 2022, the Russian Assets comprising the Russian equities were written down to zero and the value of related American depositary receipts (ADRs) and global depositary receipts (GDRs) was also written down to zero by 7 April 2022.

The board of directors of the Underlying Fund (the “**Board**”) together with FIL Investment Management (Luxembourg) S.A., as management company of the Underlying Fund (the “**Management Company**”), continue to review any further action which may be taken to ensure the activity of the Underlying Fund and the appropriate treatment of Russian Assets. In accordance with the articles of incorporation of the Fidelity (the “**Articles of Incorporation**”), and prospectus of the Fidelity (the “**Prospectus**”) containing the details of the Underlying Fund, the Board has decided to create new share classes within the Underlying Fund to which the Russian Assets will be allocated (the “**New Share Class(es)**”) with effect on the Effective Date which is considered in the best interest of the shareholders while maintaining fair treatment for all shareholders of the Underlying Fund. The New Share Classes will only exist for the purpose of holding the Russian Assets and will be liquidated upon the disposal of the Russian Assets. Should value, and normal trading, become available to enable disposal of the Russian Assets, the Russian Assets will be disposed of (and proceeds distributed among the shareholders of the New Share Classes), in tranches at time or times and at price(s) considered to be in the best interests of shareholders, and in a manner to ensure fair and equal treatment of shareholders. For the avoidance of doubt, any such distribution of proceeds will be made available to all shareholders of the New Share Classes simultaneously. As and when the circumstances change and it becomes feasible to realise value in the Russian Assets, an update will be provided to the shareholders of the Underlying Fund with information on Fidelity’s divestment and distribution plans.

The Underlying Fund is primarily invested in liquid assets other than the Russian Assets and will continue to be managed in accordance with its investment objective and policy. The creation of the New Share Classes will enable shareholders to benefit from the ongoing performance of the Underlying Fund’s non-Russian Assets whilst retaining (through the New Share Classes) an interest in the Russian Assets should their value return in the future. A New Share Class will be created for each existing share class, to which the Russian Assets in the Underlying Fund will be allocated. The New Share Classes will be denominated in the same currency (unhedged) as the corresponding existing share class, and will be closed for subscriptions, switches and redemptions.

New Share Classes will not be charged any annual management fee or charges of the Underlying Fund’s central administration. The New Share Classes may be charged class specific charges such as costs of the Underlying Fund’s depositary and custodian, legal services, the Luxembourg tax d’abonnement and other costs related to the Underlying Fund where these are to the benefit of all investors in the Underlying Fund. As of 5 May 2023, these ongoing costs (including the establishment costs) are estimated to be US\$86,000 for the first 12-month period following the establishment of the New Share Classes. The existing share classes will continue to incur the costs as set out in the Prospectus of the Underlying Fund. Such costs allocated and charged to the New Share Classes will first be funded by the Management Company, and will be reimbursed in full to the Management Company by the Underlying Fund before distributing the proceeds to shareholders of the New Share Classes once the Russian Assets are tradable and have value, and will be reflected in the NAV of the New Share Classes. In the event the remaining Russian Assets held by the New Share Classes (after the aforementioned distribution) have value, any ongoing costs incurred will be charged to the New Share Classes and reflected in the NAV of the New Share Classes accordingly. Note that should the costs incurred by the New Share Classes exceed the total value realised from the Russian Assets, no distribution will be made to shareholders of the New Share Classes. The Management Company will bear the costs allocated to the New Share Classes if their liquidating value is not sufficient to cover them. The Management Company reserves the right, at any time, to review and adjust the basis upon which any costs and charges which would normally be incurred by the Underlying Fund are allocated to the New Share Classes.

As of 5 May 2023, the Underlying Fund does not have any unamortised preliminary expenses.

On the Effective Date, all shareholders of the Underlying Fund will receive the relevant allocation of an equivalent number of New Share Classes (fractional to two decimal places) to their existing shares. For example, if the shareholder currently holds one share in the Existing Share Class, the shareholder will be allocated one share in the corresponding New Share Class.

The creation of the New Share Classes provides the necessary solution to distinguish (including for the purposes of the calculation of the NAV of the Underlying Fund) the Russian Assets from the other investments of the Underlying Fund. Whilst there is no legal segregation of assets and liabilities between share classes, accounting segregation between share classes is in place so that the liabilities which will arise in connection with the operation of the New Share Classes will only be allocated to these classes. The accounting treatment applied will be the same as the methodology used between share classes in other funds of the Fidelity.

¹ See “Asset Valuations” under the section headed “Investing in the Funds” the Prospectus (p.216 - 217) which describes circumstances under which fair valuation will be applied.

The remaining assets (i.e. non-Russian Assets) of the Underlying Fund will be managed in accordance with the existing investment objective and policy on the basis that the value proposition and commercial viability of the investment strategy is considered by the Management Company and the Board of the Underlying Fund to continue to be valid in the medium to long term. The Underlying Fund will not make any further investments in Russian securities until further notice. This aligns the Underlying Fund's investment management with the Underlying Fund's reference Index from which all Russian equities have been removed.

The Underlying Fund's investment objective and policy, its pricing and dealing processes in relation to the existing share classes will not be changed at this stage.

The Russian Assets in the New Share Classes will continue to be valued according to the valuation policy of the Underlying Fund. As of 5 May 2023, the Russian Assets are valued at zero.

As at 31 March 2023, the Net Asset Value of the Underlying Fund was USD 241,449,065.

Temporary block to subscriptions to the Underlying Fund

To implement the operational requirements of the creation of the New Share Classes, the Board has decided that subscriptions or switches into the Underlying Fund is temporarily blocked after 5:00 p.m. on 4 May 2023 until 2 June 2023 (the "**Suspension Period**"). Subscriptions or switches into the Underlying Fund will resume as normal on the Effective Date. Redemptions and switches out of the Underlying Fund will be available as usual prior to the Effective Date, but if redemption or switches out of the Underlying Fund is made prior to the Effective Date, allocation of new share in the New Share Classes on the Effective Date will not be entitled and the value in respect of the Russian Assets would not be entitled to receive should the value return in the future.

Information relating to the Underlying Fund, and future developments relating to the New Share Classes, will be made available on Fidelity's website at: <https://www.fidelityinternational.com>². Periodic updates to the New Share Classes will be available as and when appropriate via Fidelity's website above.

Investment Choice Level

Addition of New Investment Choices

In view of the creation of New Share Classes of the Underlying Fund as mentioned above, New Investment Choices are now created for existing unitholders of the Affected Investment Choices.

Given the shareholders of the Underlying Fund will receive relevant allocation of an equivalent number of New Share Classes to their existing shares on the Effective Date, all unitholders of the Affected Investment Choice(s) will receive the relevant allocation of an equivalent number of notional units of the New Investment Choice(s) to their existing notional units of the Affected Investment Choice(s) on the Effective Date. For example, if you currently hold one notional unit of the Affected Investment Choice(s), you will be allocated one notional unit in the corresponding New Investment Choice(s).

Please refer to the **Appendix** for details of 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.

Suspension of new investment instructions and new investment allocations to the Affected Investment Choices

As subscriptions and switches into the Underlying Fund is suspended during the Suspension Period, (1) any new premiums/contributions (including premiums/contributions by way of additional contributions and switch-ins) towards the Affected Investment Choices and (2) any new allocation instructions for investing regular premiums/contributions towards the Affected Investment Choices are not accepted from 4 May 2023 to 2 June 2023.

Actions to take

(i) For existing regular premiums/contributions allocation towards the Affected Investment Choice(s):
From 4 May 2023, your regular premiums/contributions allocation towards the Affected Investment Choice(s) are redirected to Aberdeen Standard Liquidity Fund (LUX) - US Dollar Fund - Class A-2 Acc (Reference Code: 19AU) (the "**Default Investment Choice**").

² This website has not been reviewed by the SFC.

If the Default Investment Choice is not the best substitution to the Affected Investment Choice(s), you may submit a request to us for redirecting your subsequent regular premiums/contributions allocation towards other investment choice(s) under the Plan or towards the Affected Investment Choices after the Suspension Period, free of charge.

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

If you want to redeem or switch out the notional units of the Affected Investment Choice(s), you may submit a request to us through the usual application procedure, free of charge.

Redemptions and switches out of the Affected Investment Choice(s) will be available as usual prior to the Effective Date, but if you redeem and switch out of the Affected Investment Choice(s) prior to the Effective Date, you will not be entitled to any allocation of the notional unit of the New Investment Choice(s) on the Effective Date and would not be entitled to receive any value in respect of the Russian Assets should their value return in the future.

Please note that the investment objectives and strategy, the currency, the investment universe and the fees of the underlying fund corresponding to the Default Investment Choice may differ from those of the underlying fund corresponding to the Affected Investment Choice(s). In particular, the currency of Fidelity Funds - Emerging Europe, Middle East and Africa Fund - A - ACC - Euro (Reference Code: 23FE) is different from that of the Default Investment Choice. There may be exchange risk when the premiums/contributions or notional units of Fidelity Funds - Emerging Europe, Middle East and Africa Fund - A - ACC - Euro is redirected/switched into the Default Investment Choice. For the details of the Default Investment Choice, please refer to the **Appendix**.

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

Appendix

1. Details of 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 EUR

Currency	EUR
Affected Investment Choice	Fidelity Funds - Emerging Europe, Middle East and Africa Fund - A - ACC - Euro
Name of underlying fund	Fidelity Funds - Emerging Europe, Middle East and Africa 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	23FE
Name of investment choice	Fidelity Funds - Emerging Europe, Middle East and Africa Fund - A - ACC - Euro
Name of underlying fund	Fidelity Funds - Emerging Europe, Middle East and Africa Fund
Share class of the underlying fund	A Acc
Asset type	Non-Russian
Status with effect from 5 June 2023	Re-open for subscriptions, redemptions and switches

New Investment Choice	
Currency	EUR
Fund Code	35FE
Name of investment choice	Fidelity Funds - Emerging Europe, Middle East and Africa Fund - SP A - ACC - Euro
Name of underlying fund	Fidelity Funds - Emerging Europe, Middle East and Africa Fund
Share class of the underlying fund	SP A - ACC
Asset type	Russian
Status with effect from 5 June 2023	Close for subscriptions, redemptions and switches

For Affected Investment Choice in USD

Currency	USD
Affected Investment Choice	Fidelity Funds - Emerging Europe, Middle East and Africa Fund - A - ACC - USD
Name of underlying fund	Fidelity Funds - Emerging Europe, Middle East and Africa 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	13FU
Name of investment choice	Fidelity Funds - Emerging Europe, Middle East and Africa Fund - A - ACC - USD
Name of underlying fund	Fidelity Funds - Emerging Europe, Middle East and Africa Fund
Share class of the underlying fund	A Acc
Asset type	Non-Russian
Status with effect from 5 June 2023	Re-open for subscriptions, redemptions and switches

New Investment Choice	
Currency	USD
Fund Code	36FU
Name of investment choice	Fidelity Funds - Emerging Europe, Middle East and Africa Fund - SP A - ACC - USD
Name of underlying fund	Fidelity Funds - Emerging Europe, Middle East and Africa Fund
Share class of the underlying fund	SP A - ACC
Asset type	Russian
Status with effect from 5 June 2023	Close for subscriptions, redemptions and switches

2. The Default Investment Choice

Name of investment choice	Aberdeen Standard Liquidity Fund (LUX) - US Dollar Fund - Class A-2 Acc
Reference code	19AU
Name of underlying fund	Aberdeen Standard Liquidity Fund (LUX) - US Dollar Fund
Name of management company of underlying fund	Aberdeen Standard Investments Luxembourg S.A.
Share Class of underlying fund	A-2 Acc
Currency of investment choice	USD
Currency of underlying fund	USD
Investment universe of underlying fund	USD Money Market - Short Term
Derivative fund	No The underlying fund's net derivative exposure may be up to 50% of the underlying fund's net asset value.
Investment objective and policy of the underlying fund	<p>The underlying fund's investment objective is to preserve capital and provide liquidity whilst aiming to deliver a return in line with prevailing short term money market rates for which Secured Overnight Financing Rate has been chosen as the performance comparator. The underlying fund qualifies as a money market fund under the MMF Regulation[#] and more specifically as a Low Volatility Net Asset Value Money Market Fund ("LVNAV MMF") as defined in MMF Regulation.</p> <p>To achieve this objective, the assets of the underlying fund are invested with the principle of risk diversification predominantly in fixed or floating US Dollar denominated money market instruments and in deposits with credit institutions, including but not limited to, fixed-term deposits at financial institutions, certificates of deposit, commercial paper, asset-backed commercial papers (ABCPs), medium-term notes, short-term treasury bills, floating rate notes, asset backed securities and call and notice accounts for bank deposits. The underlying fund is actively managed and may hold ancillary liquid assets, provided that the underlying fund will only invest in instruments permitted under the MMF Regulation. The underlying fund may have exposure to investments with zero or negative yields in adverse market conditions which may reduce the unit price of the underlying fund.</p> <p>The underlying fund may use the derogation provided under section 17.7 of the MMF Regulation and invest, in accordance with the principle of risk spreading, up to 100% of its assets in different money market instruments issued or guaranteed separately or jointly by (including but not limited to) the European Union or its Member States or any other relevant international financial institution or organisation to which one or more Member States belong. Please refer to the Appendix A of the prospectus of the underlying fund for details of entities investable under section 17.7 of the MMF Regulation.</p> <p>The underlying fund's investment in securities is limited to those with a residual maturity not exceeding 397 days. The underlying fund's investment has a weighted average maturity ("WAM") that does not exceed 60 days and a weighted average life that does not exceed 120 days.</p> <p>In addition, the management company and the investment managers of the underlying fund will seek to obtain and maintain a fund-level rating of AAAm or equivalent external credit rating assigned by at least one ratings agency.</p> <p>The underlying fund may enter into reverse repurchase transactions. It is expected that such transactions may range from 0 to 20% of the underlying fund's assets.</p>

	<p>The board of directors of the underlying fund may decide, if deemed to be necessary and in the best interests of unitholders of the underlying fund, to convert the underlying fund into a Short Term Variable Net Asset Value Money Market Fund as defined in the prospectus (the "Conversion"), in the following circumstances:</p> <ul style="list-style-type: none"> (i) with respect to fixed and floating US Dollar denominated money market instruments and deposits with credit institutions, interest rates become low or negative, or if the yield of the underlying fund became negative; or (ii) it is anticipated that the Constant NAV (as defined in the prospectus) of the underlying fund may potentially deviate by 20 basis points or more from the Variable NAV (as defined in the prospectus) in a way that involves a long term structural impact on the operations of the underlying fund and therefore justifies a Conversion. <p>In case of a Conversion, the provisions in relation to Short Term Variable Net Asset Value Money Market Funds as described in the prospectus of the underlying fund will apply. In the event of a Conversion, an announcement will be published on the website www.abrdn.com³ at least twenty-four (24) hours in advance of the Conversion. The NAV of the unit price of the underlying fund will be calculated using the Variable NAV after the Conversion. Please refer to the section "Dealing arrangement in case of Conversion" in the Hong Kong supplement of the underlying fund for details.</p> <p>For the avoidance of any doubt, the Conversion (if operated) will not impact the investment objective and policy of the underlying fund. Once the Conversion has occurred, the underlying fund will operate as a Short Term Variable Net Asset Value Money Market Fund.</p> <p># MMF Regulation refers to the Regulation (EU) 2017/1131 of the European Parliament and of the Council (as amended).</p>
Ongoing charges of the underlying fund over a year	<p>0.15%*</p> <p>* The ongoing charges figure is based on the information in the latest annual financial report (for the year ended 30 June 2022) due to a variation of the ongoing charges figure by more than 5% from the previously disclosed figure (which was calculated based on the expenses for the 12-month period ending 31 December 2021). This figure may vary from year to year.</p>

³ This website has not been reviewed by the SFC and may contain information of funds not authorised by the SFC.

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。

連繫至下列投資選擇的相連基金(富達基金 - 新興「歐非中東」基金)增設持有俄羅斯資產的新股份類別

參考編號	投資選擇名稱
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

(各稱為「受影響的投資選擇」，統稱為「該等受影響的投資選擇」)

我們欲通知您該計劃下有關該等受影響的投資選擇的一些變動。該等受影響的投資選擇連繫至其相連基金 - 富達基金 - 新興「歐非中東」基金，股份類別為A累積。

我們於2023年5月5日就收到富達基金(「富達」)有關富達基金 - 新興「歐非中東」基金(「該相連基金」) 增設持有俄羅斯資產(定義見下文)的新股份類別的通知，由2023年6月5日(「生效日期」)起生效。

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該相連基金的相關新股份類別的新投資選擇，即富達基金 - 新興「歐非中東」基金 - SP A類別股份 - 累積 - 歐元及富達基金 - 新興「歐非中東」基金 - SP A類別股份 - 累積 - 美元(「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

分拆該相連基金以就俄羅斯資產增設全新側袋帳戶股份類別

我們從富達獲知，俄烏爆發衝突導致前所未有的地緣政治局勢，多國政府與市場交易對手針對部份俄羅斯發行機構和資產實施制裁和採取行動，對該相連基金造成衝擊，再加上俄羅斯證券交易所部份關閉，市場參與者因而無法交易以及結算俄羅斯股票，導致該相連基金亦無法處置有關資產(「俄羅斯資產」)。

基於該相連基金投資者的最佳利益，富達基金SICAV 的管理公司於2022年2月28日決定對俄羅斯資產進行公平估值⁴。於2022年3月1日，由俄羅斯股票組成的俄羅斯資產的價值被撇減至零，而相關美國預託證券及全球預託證券的價值亦於2022年4月7日撇減至零。

該相連基金董事會(「董事會」)以及作為該相連基金管理公司的FIL Investment Management (Luxembourg) S.A. (「管理公司」)持續審視可能採取的任何進一步行動，以確保該相連基金活動及俄羅斯資產獲適當處理。根據富達的公司組織章程(「公司組織章程」)，以及載列該相連基金詳情的富達基金認購章程(「認購章程」)，董事會決定在該相連基金內增設新股份類別(「新股份類別」)，俄羅斯資產將被分配至此，於生效日期生效，而有關增設被視為符合股東的最佳利益，同時維持對該相連基金所有股東的公平待遇。新股份類別存在之唯一目的是持有俄羅斯資產並在處置俄羅斯資產後變現。若俄羅斯資產的價值與正常交易在未來得以恢復，則俄羅斯資產將在符合股東最佳利益的時機與價格點時分批進行處置(及將所得收益分派予新股份類別股東)，以確保股東受到公平與平等待遇。為免生疑問，任何該等所得收益將同時分派予新股份類別所有股東。一旦情況改變，而且變現俄羅斯資產的價值變得可行，我們將通知該相連基金股東有關富達出售投資及分派計劃的最新資料。

該相連基金主要投資於俄羅斯資產以外的流動資產，並將持續根據投資目標和政策進行管理。增設新股份類別將使股東能受惠於該相連基金非俄羅斯資產的持續表現，同時(透過新股份類別)保留於俄羅斯資產的權益，從而於其未來重現價值時受惠。富達將為每個現有股份類別成立一個新股份類別，該相連基金中的俄羅斯資產將分配至新股份類別。新股份類別將以與相應現有股份類別相同的貨幣(無對沖)進行計價，並將停止認購、轉換和贖回。

新股份類別將不收取任何年度管理費，亦不收取該相連基金集中行政管理費用。新股份類別可能須支付特定類別費用，例如該相連基金保管機構及託管人費用、法律服務費用、盧森堡認購稅以及與該相連基金相關的其他費用，前提是此類費用有利於該相連基金所有投資者。截至2023年5月5日，在成立新股份類別後首12個月期間的上述持續成本(包括成立成本)估計約為86,000美元。現有股份類別將持續產生該相連基金的認購章程所載的成本。該等分配至新股份類別及

⁴ 請參閱認購章程「投資基金」一節下的「資產估值」(第178頁)，當中描述我們在哪些情況下會進行公平估值。

就其收取的成本將首先由管理公司承擔，而一旦俄羅斯資產恢復交易並產生價值後，將由該相連基金向新股份類別股東分派所得收益之前全數退還予管理公司，並將反映於新股份類別的資產淨值。若新股份類別所持的餘下俄羅斯資產（在作出上述分派後）具有價值，任何持續產生的成本將由新股份類別支付，並相應反映於新股份類別的資產淨值。請注意，若新股份類別產生的成本超過俄羅斯資產變現的總價值，將不會向新股份類別股東作出分派。若新股份類別的變現價值不足以支付分配至新股份類別的成本，管理公司將承擔有關成本。管理公司保留相關權利，就該相連基金通常會產生的任何成本及費用，可隨時檢討及調整將其分配予新股份類別的基礎。

截至2023年5月5日，該相連基金並無任何未攤銷初期費用。

於生效日期，該相連基金所有股東將收到相關分配，亦即與現有股份相等數量（小數點後兩個位）的新股份類別。舉例說，若股東目前持有一股現有股份類別，股東將獲分配一股相應的新股份類別。

新股份類別的增設提供了必要的解決方案，以區分（包括為了計算該相連基金資產淨值）俄羅斯資產與該相連基金的其他投資。雖然股份類別之間並無資產與負債的法律分隔，但股份類別之間具有會計分隔，因此，與新股份類別營運相關的負債將僅分配至此等類別。所採用的會計處理方法將與富達基金其他基金股份類別之間採用的方法相同。

該相連基金的餘下資產（即非俄羅斯資產）將持續根據現行投資目標及政策進行管理，因為基於中長期觀點，管理公司與該相連基金董事會認為投資策略的價值主張與商業可行性仍然有效。在股東獲悉進一步通知之前，該相連基金將不再對俄羅斯證券進行任何投資，故該相連基金的投資管理與該相連基金參考指數（所有俄羅斯股票均已被剔除）保持一致。

就此階段而言，該相連基金的投資目標及政策，以及與現有股份類別相關的定價及交易流程將保持不變。

新股份類別中的俄羅斯資產將持續根據該相連基金的估值政策進行估值。截至2023年5月5日，俄羅斯資產的價值為零。

截至2023年3月31日，該相連基金的資產淨值為241,449,065 美元。

暫停該相連基金認購

為執行增設新股份類別的運作規定，董事會決定在2023年5月4日下午5時後直至2023年6月2日（「暫停交易時段」），將不受理認購或轉換至該相連基金。認購或轉換至該相連基金將於生效日期起恢復正常。在生效日期前，贖回和轉出該相連基金的交易將照常進行，但若股東在生效日期前贖回或轉出該相連基金，股東將無權在生效日期獲分配任何新股份類別的新股份，在俄羅斯資產於未來重現價值時亦將無權獲得任何價值。

該相連基金相關資料，以及新股份類別的未來發展，將於富達相關網頁公佈：<https://www.fidelityinternational.com>⁵。新股份類別的定期更新將在適當時候透過上述富達網頁通知發佈。

投資選擇層面

增設該等新投資選擇

由於上述該相連基金增設新股份類別，因此現為該等受影響的投資選擇的現有單位持有人增設該等新投資選擇。

由於所有該相關基金的股東於生效日期將收到相關分配，亦即與現有股份相等數量的新股份類別，因此所有該等受影響的投資選擇的單位持有人於生效日期將收到相關分配，亦即與現有受影響的投資選擇名義單位相等數量的該等新投資選擇。舉例說，若您目前持有一個該等受影響的投資選擇的單位，您將獲分配一個相應的該等新投資選擇的名義單位。

請參閱附錄了解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連繫的該相連基金的股份類別和貨幣之詳細資料。

暫停至該等新投資選擇的新投資指示及新資金分配

由於該相連基金於暫停交易時段暫停接受認購或轉換至該相連基金，由2023年5月4日至2023年6月2日，我們不接納(1)對該等受影響的投資選擇的任何新保費 / 供款（包括透過額外供款及轉入繳納的保費 / 供款），及(2)對該等受影響的投資選擇投入定期保費 / 供款的任何新的分配指示。

須採取的行動

(i) 對於該等受影響的投資選擇的現存定期保費 / 供款分配：

由2023年5月4日起，您的現有定期保費 / 供款分配由投放在該等受影響的投資選擇將轉移至安本標準流動基金(盧森堡) - 美元基金 - A-2類累積（參考編號：19AU）（「預設投資選擇」）。

倘若預設投資選擇並非該等受影響的投資選擇的最佳替代，您可向我們遞交申請，將您隨後的定期保費 / 供款免費轉移至計劃名下的其他投資選擇或於暫停交易時段後轉移至該等受影響的投資選擇。

⁵ 該網頁未經證監會審核。

(ii) 對於該等受影響的投資選擇的現有名義單位持倉而言：

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，您可按一般申請程序向我們遞交申請，費用全免。

在生效日期前，贖回和轉出該等受影響的投資選擇的交易將照常進行，但若您在生效日期前贖回或轉出該等受影響的投資選擇，您將無權在生效日期獲分配任何該等新投資選擇的名義單位，在俄羅斯資產於未來重現價值時亦將無權獲得任何價值。

請注意，連繫至預設投資選擇的相連基金的投資目標及策略、貨幣、投資範圍及費用可能有別於連繫至該等受影響的投資選擇的相連基金。特別是，富達基金 - 新興「歐非中東」基金 - A類別股份 - 累積 - 歐元(參考編號：23FE)的貨幣與預設投資選擇的貨幣不同。在轉移 / 轉換富達基金 - 新興「歐非中東」基金 - A類別股份 - 累積 - 歐元的保費 / 供款或名義單位至預設投資選擇時可能存在匯率風險。有關預設投資選擇的詳情，請參閱**附錄**。

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的相關成本（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：2023年5月16日

附錄

1. 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連繫的該相連基金的股份類別和貨幣之詳細資料

以歐羅計值的受影響的投資選擇

貨幣	歐羅
受影響的投資選擇	富達基金 - 新興「歐非中東」基金 - A 類別股份 - 累積 - 歐元
相連基金名稱	富達基金 - 新興「歐非中東」基金
相連基金的股份類別	A 累積
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	歐羅
基金編號	23FE
投資選擇名稱	富達基金 - 新興「歐非中東」基金 - A 類別股份 - 累積 - 歐元
相連基金名稱	富達基金 - 新興「歐非中東」基金
相連基金的股份類別	A 累積
資產類型	非俄羅斯
自2023年6月5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	歐羅
基金編號	35FE
投資選擇名稱	富達基金 - 新興「歐非中東」基金 - SP A 類別股份 - 累積 - 歐元
相連基金名稱	富達基金 - 新興「歐非中東」基金
相連基金的股份類別	SP A 累積
資產類型	俄羅斯
自2023年6月5日起生效的狀態	不開放供認購、贖回及轉換

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	富達基金 - 新興「歐非中東」基金 - A 類別股份 - 累積 - 美元
相連基金名稱	富達基金 - 新興「歐非中東」基金
相連基金的股份類別	A 累積
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	13FU
投資選擇名稱	富達基金 - 新興「歐非中東」基金 - A 類別股份 - 累積 - 美元
相連基金名稱	富達基金 - 新興「歐非中東」基金
相連基金的股份類別	A 累積
資產類型	非俄羅斯
自2023年6月5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	36FU
投資選擇名稱	富達基金 - 新興「歐非中東」基金 - SP A 類別股份 - 累積 - 美元
相連基金名稱	富達基金 - 新興「歐非中東」基金
相連基金的股份類別	SP A 累積
資產類型	俄羅斯
自2023年6月5日起生效的狀態	不開放供認購、贖回及轉換

2. 預設投資選擇

投資選擇名稱	安本標準流動基金(盧森堡) - 美元基金 - A-2類累積
參考編號	19AU
相連基金名稱	安本標準流動基金(盧森堡) - 美元基金
相連基金的管理公司名稱	Aberdeen Standard Investments Luxembourg S.A.
相連基金的股份類別	A-2類累積
投資選擇貨幣	美元
相連基金貨幣	美元
相連基金的投資組別	貨幣市場 - 美元 (短期)
衍生工具基金	否 相連基金的衍生工具風險承擔淨額最多可達相連基金資產淨值的50%。
相連基金的投資目標及政策	<p>相連基金的投資目標是保障資本及提供流動性，同時提供符合當前短期貨幣市場利率的回報，因此，有抵押隔夜融資利率已被選為表現比較基準。相連基金符合貨幣市場基金規例[#]下之貨幣市場基金資格，更具體而言，屬於貨幣市場基金規例所界定的低波動資產淨值貨幣市場基金（「低波動資產淨值貨幣市場基金」）。</p> <p>為實現該目標，相連基金的資產按照分散風險原則，主要投資於以美元計值的定息或浮息貨幣市場工具及信貸機構存款，包括但不限於金融機構的定期存款、存款證、商業票據、資產抵押商業票據、中期票據、短期國庫券、浮動利率票據、資產抵押證券以及通知存款賬戶。相連基金以主動方式管理，並可持有輔助性流動資產，但相連基金將僅可投資貨幣市場基金規例允許的工具。在不利的市場狀況中，相連基金持有的投資可能面臨零收益率或負收益率，這可能會降低相連基金的單位價格。</p> <p>相連基金可利用貨幣市場基金規例第17.7節規定的減損，根據風險分散原則，將最多100%的資產投資於（包括但不限於）歐盟或其成員國或一個或多個成員國所屬的任何其他相關國際金融機構或組織單獨或共同發行或擔保的不同貨幣市場工具。關於貨幣市場基金規例第17.7條下的可投資實體的詳細資料，請參閱相連基金的招股說明書附錄A。</p> <p>相連基金投資的證券限於剩餘到期日不超過397日。相連基金投資的加權平均到期日不超過60日，加權平均期限不超過120日。</p> <p>此外，相連基金的管理公司及投資經理將尋求在基金層面維持至少一間評級機構賦予的AAAm或同等外部信貸評級。</p> <p>相連基金可訂立反向回購交易。預期此類交易可能涉及相連基金資產的0至20%。</p> <p>在下列情況下，相連基金的董事會如果認為必要並符合相連基金的單位持有人的最佳利益，可決定將相連基金轉換為招股說明書中界定的短期可變資產淨值貨幣市場基金（「轉換」）：</p> <ul style="list-style-type: none"> (i) 對於以美元計值的定息和浮息貨幣市場工具及信貸機構存款，利率變低或變為負值，或如相連基金收益率變為負數；或 (ii) 預計相連基金的固定資產淨值（定義見招股說明書）可能偏離可變資產淨值（定義見招股說明書）20個基點或以上，從而對相連基金的營運產生長期結構性影響，因此有理由進行轉換。 <p>在轉換的情況下，相連基金的招股說明書中有關短期可變資產淨值貨幣市場基金的條文將會適用。如果進行轉換，公告將於轉換前至少二十四(24)小時在網站www.abrdn.com²發佈。在轉換後，相連基金的單位價格的資產淨值將採用可變資產淨值計算。詳情請參閱相連基金的香港補充文件「轉換時的交易安排」一節。</p> <p>為免生疑問，轉換（如進行）將不會影響相連基金的投資目標及政策。一旦完成轉換，相連基金將作為短期可變資產淨值貨幣市場基金運作。</p> <p>[#] 貨幣市場基金規例指歐洲議會及理事會規例(EU) 2017/1131號（經修訂）。</p>
一年內相連基金的經常性開支：	<p>0.15%*</p> <p>*經常性開支比率乃基於最新年度財務報告（截至2022年6月30日止年度）中的資料，原因是經常性開支比率較之前披露的數字（根據截至2021年12月31日止12個月期間的開支計算）變動超過5%。這數字每年均可能有所變動。</p>

² 此網站未經證監會審閱，並可能載有未經證監會認可的基金資料。