



Heng An  
Standard Life  
恒安標準人壽

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cs@hengansl.com.hk

Date: 25 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 choice of Aberdeen Standard SICAV I**

Capitalised terms used in this letter shall have the same meaning ascribed to them in the latest version of prospectus of Aberdeen Standard SICAV I (“Prospectus”) unless the context otherwise requires.

Reference Code	Name of investment choice
04AU	Aberdeen Standard SICAV I – All China Sustainable Equity Fund - A Acc USD
02AU	Aberdeen Standard SICAV I - Asia Pacific Sustainable Equity Fund - A Acc USD
13AU	Aberdeen Standard SICAV I - Asian Smaller Companies Fund - A Acc USD
17AU	Aberdeen Standard SICAV I - China A Share Sustainable Equity Fund - A Acc USD
18AU	Aberdeen Standard SICAV I - Emerging Markets Corporate Bond Fund - A Acc USD
14AU	Aberdeen Standard SICAV I - Emerging Markets Equity Fund - A Acc USD <sup>^</sup>
16AU	Aberdeen Standard SICAV I - Emerging Markets Smaller Companies Fund - A Acc USD
05AE	Aberdeen Standard SICAV I – European Sustainable Equity Fund - A Acc EUR
08AU	Aberdeen Standard SICAV I - Global Innovation Equity Fund - A Acc USD
06AU	Aberdeen Standard SICAV I - Indian Equity Fund - A Acc USD
07AY	Aberdeen Standard SICAV I – Japanese Sustainable Equity Fund - A Acc JPY
12AU	Aberdeen Standard SICAV I - Select Emerging Markets Bond Fund - A Acc USD
11AE	Aberdeen Standard SICAV I - Select Euro High Yield Bond Fund - A Acc EUR
10AU	Aberdeen Standard SICAV I - Global Sustainable Equity Fund - A Acc USD
D02A	Aberdeen Standard SICAV I - Select Emerging Markets Bond Fund - A MInc USD
D03A	Aberdeen Standard SICAV I - Emerging Markets Corporate Bond Fund - A MInc USD

20AU	Aberdeen Standard SICAV I – North American Smaller Companies Fund – A Acc USD
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(Each an “**Investment Choice**” and collectively, the “**Investment Choices**”)

^ Closed for any subscription and switch-in instruction, until further notice.

We have been informed by the Board of Directors of Aberdeen Standard SICAV I (“**Aberdeen Standard**”) of the following changes to Aberdeen Standard and the underlying funds corresponding to the Investment Choices (Each an “**Underlying Fund**” and collectively, the “**Underlying Funds**”), with effect from 5 June 2023 (the “**Effective Date**”). As the unitholders of the Investment Choice(s), the following changes applicable to the Underlying Fund(s) may have implications for your investment.

### 1. Change of Denomination and name changes to the Underlying Funds and Investment Choices

The Board of Directors of Aberdeen Standard (“**Board of Directors**”) has decided to amend the current denomination of Aberdeen Standard and the Underlying Funds from "Aberdeen Standard SICAV I" into "abrdn SICAV I", with effect as of the Effective Date.

The changes to the articles of incorporation of Aberdeen Standard for the change of its name need to be approved by an extraordinary general meeting of shareholders of Aberdeen Standard.

In addition, and related to the change of denomination, the names of the relevant underlying funds and the names of the corresponding investment choices will be changed on the Effective Date. Please refer to the **Appendix** for details of the changes.

### 2. Change of Service Providers

Currently, BNP Paribas S.A., Luxembourg Branch is acting as depositary and administrator of Aberdeen Standard.

In order for Aberdeen Standard to further align its operating model with that of the other Luxembourg vehicles within the abrdn range, Citibank Europe plc., Luxembourg Branch whose office is 31 Z.A. Bourmicht, L- 8070 Bertrange, Grand Duchy of Luxembourg, will be appointed as depositary and administrator of Aberdeen Standard in replacement of BNP Paribas S.A., Luxembourg Branch, with effect from the Effective Date.

Citibank is currently a strategic provider with whom abrdn have a long standing relationship. They have a proven track record of working with abrdn in the UK and in Asia Pacific and will provide abrdn with consistent oversight, a streamlined operating model and improved development process for the abrdn SICAV fund range.

A new depositary agreement and administration agreement will be entered into between Aberdeen Standard, the Management Company, and Citibank Europe plc. acting through its Luxembourg Branch. Citibank Europe plc, Luxembourg Branch will carry out the same duties and responsibilities that are currently carried out by Aberdeen Standard's existing depositary and administrator and there will be no material change to such duties and responsibilities.

#### Impact to unitholders

The Board of Directors considers that the appointment of Citibank Europe plc, Luxembourg Branch as noted above is in the best interest of Aberdeen Standard and its unitholders.

The change in service providers will not materially change the rights or interests of existing unitholders of Aberdeen Standard, and there will be no material change to the features or overall risk profile of Aberdeen Standard as a result. There will otherwise be no material change in the operation and/or manner in which Aberdeen Standard is being managed and the costs of such change will ultimately be borne by abrdn. There will be no material change in the fees and expenses applicable to Aberdeen Standard and the Underlying Funds, however please note the new expense model to be implemented which is set out below.

There will be no change to the articles of incorporation of Aberdeen Standard in connection with the change in service providers.

### 3. Expense Model Changes

abrdn has conducted a review of the way the fund operating expenses are charged across the abrdn SICAV range and, as a result, plan to standardise the way that fees and expenses are charged across the funds (including the Underlying Funds). The Board of Directors believe these changes, which are set out in detail below, are a fair and appropriate application method which provide unitholders with a simplified and standardised methodology for the application of fund

operating expenses. These changes aim to deliver clarity and certainty as to how the operating costs being incurred by each Underlying Fund are charged to those Underlying Funds and make it easier for unitholders to compare the ongoing costs of the Underlying Funds within the abrdn SICAV range. The changes will be implemented on the Effective Date.

There will be no change in the amount of the ongoing charges to be deducted from assets of the Underlying Fund in relation to the Ongoing Charges Figure (“OCF”), as quoted in the KFS of the Underlying Funds, incurred by unitholders in Aberdeen Standard as a direct result of this change however where, as a result of the change in expense model, any individual Underlying Fund would see an increase of its OCF, abrdn will absorb such incremental increase in the OCF on behalf of Aberdeen Standard for a period of 12 months, beginning on the Effective Date, and as a result, the OCF will not exceed its current level for at least a period of 12 months. The OCF rate of each Underlying Fund is reviewed on a regular basis to ensure the rate remains appropriate.

The new standardised fund operating expense charging structure will consist of the following elements:

- **General Administration Charge** – each Underlying Fund will pay a fixed rate charge out of the assets of the Underlying Fund up to a maximum of 0.10% of the net asset value of each Underlying Fund, to facilitate each Underlying Fund’s share of the ongoing operating expenses incurred, such as administration services. This will now be referred to consistently for Aberdeen Standard as the “**General Administration Charge**”. This is a single fixed percentage fee that does not vary month on month and is calculated as a percentage of the Net Asset Value of each Underlying Fund. Nonetheless, the level of the effective General Administration Charge may vary at the Board of Directors’ discretion as agreed with the Management Company. Different rates of the General Administration Charge may apply across the Underlying Fund and Share Classes. Details of the specific fees and expenses covered by this General Administration Charge are set out in Schedule 1 to this letter.
- **Other Fees and Expenses** – Other fees and expenses may also be paid out of the assets of each Underlying Fund. These are fees and expenses specific to each individual Underlying Fund, such as the Depositary Fee (as will be separately set out in the KFSes of the Underlying Funds following the expense model changes), and those related to buying and selling investments for the Underlying Funds, such as dilution levy or adjustment, brokerage charges, asset spreads and margin on the purchase or sale of portfolio assets. Details of the other fees and expenses are set out in Schedule 2 to this letter.

Any previous operating expense application methodology on the Underlying Funds will be replaced by this new approach. For the avoidance of doubt, the Management Company Charge and the Investment Management Fee do not form part of the expense model changes.

**There are no new fees being introduced as a result of these changes, rather this is just a change to the way that the fees and expenses are disclosed and applied to each individual Underlying Fund.**

#### **4. Changes to the Investment Management Fee and the Management Company Charge**

From the Effective Date in order to align approaches across the abrdn SICAV range (i) part of the “fund servicing fee” payable to the Management Company which had previously formed part of the Operating, Administrative and Servicing Expenses will be renamed a “Management Company Charge” and will be charged as an annual standalone fee subject to a maximum of 0.05% of the Net Asset Value of each Underlying Fund and (ii) both the Investment Management Fee and the Management Company Charge shall be calculated based on the value of each Underlying Fund (and the value attributable to each Share Class) taken as at the Net Asset Value per Share Class on the previous Dealing Day, taking into account any subscriptions and/or redemptions on that day. There will be no material impact as a result of the change in methodology.

#### **5. Updates to the restrictions concerning the German VAG regulations**

The restrictions set out in the Prospectus relating to the German Versicherungsaufsichtsgesetz regulations (“**VAG**”) were updated on 1 January 2023 to reflect the latest regulatory requirements.

For the avoidance of doubt, these changes do not entail a change to the way in which Underlying Funds compliant with VAG (as set out in the Prospectus) are currently managed.

#### **6. Rebranding**

As communicated previously, as part of a company wide rebranding initiative, a number of entities within the abrdn group of companies have undergone change of name since July 2021. Accordingly, the Prospectus has been updated to reflect the following name changes:

Previous name	New name	Effective date
Aberdeen Standard Investments Luxembourg S.A.	abrdrn Investments Luxembourg S.A.	3 October 2022
Aberdeen Asset Managers Limited	abrdrn Investments Limited	25 November 2022
Aberdeen Asset Management plc	abrdrn Holdings Limited	25 November 2022

### Hong Kong Offering Documents

The changes detailed in this letter will be reflected in the revised Hong Kong Offering Documents to be issued in due course. The revised Hong Kong Offering Documents will be available at [www.abrdrn.com/hk](http://www.abrdrn.com/hk)<sup>1</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

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<sup>1</sup> Please note that the website has not been reviewed by the SFC.

## Appendix – Name changes to the Underlying Funds and the Investment Choices

Reference Code	Type	Current name	After the change
04AU	Name of the investment choice	Aberdeen Standard SICAV I - All China Equity Fund - A Acc USD	abrdn SICAV I - All China Equity Fund - A Acc USD
	Name of the underlying fund	Aberdeen Standard SICAV I - All China Equity Fund	abrdn SICAV I - All China Equity Fund
02AU	Name of the investment choice	Aberdeen Standard SICAV I - Asia Pacific Sustainable Equity Fund - A Acc USD	abrdn SICAV I - Asia Pacific Sustainable Equity Fund - A Acc USD
	Name of the underlying fund	Aberdeen Standard SICAV I - Asia Pacific Sustainable Equity Fund	abrdn SICAV I - Asia Pacific Sustainable Equity Fund
13AU	Name of the investment choice	Aberdeen Standard SICAV I - Asian Smaller Companies Fund - A Acc USD	abrdn SICAV I - Asian Smaller Companies Fund - A Acc USD
	Name of the underlying fund	Aberdeen Standard SICAV I - Asian Smaller Companies Fund	abrdn SICAV I - Asian Smaller Companies Fund
17AU	Name of the investment choice	Aberdeen Standard SICAV I - China A Share Sustainable Equity Fund - A Acc USD	abrdn SICAV I - China A Share Sustainable Equity Fund - A Acc USD
	Name of the underlying fund	Aberdeen Standard SICAV I - China A Share Sustainable Equity Fund	abrdn SICAV I - China A Share Sustainable Equity Fund
18AU	Name of the investment choice	Aberdeen Standard SICAV I - Emerging Markets Corporate Bond Fund - A Acc USD	abrdn SICAV I - Emerging Markets Corporate Bond Fund - A Acc USD
	Name of the underlying fund	Aberdeen Standard SICAV I - Emerging Markets Corporate Bond Fund	abrdn SICAV I - Emerging Markets Corporate Bond Fund
14AU	Name of the investment choice	Aberdeen Standard SICAV I - Emerging Markets Equity Fund - A Acc USD	abrdn SICAV I - Emerging Markets Equity Fund - A Acc USD
	Name of the underlying fund	Aberdeen Standard SICAV I - Emerging Markets Equity Fund	abrdn SICAV I - Emerging Markets Equity Fund
16AU	Name of the investment choice	Aberdeen Standard SICAV I - Emerging Markets Smaller Companies Fund - A Acc USD	abrdn SICAV I - Emerging Markets Smaller Companies Fund - A Acc USD
	Name of the underlying fund	Aberdeen Standard SICAV I - Emerging Markets Smaller Companies Fund	abrdn SICAV I - Emerging Markets Smaller Companies Fund
05AE	Name of the investment choice	Aberdeen Standard SICAV I – European Sustainable Equity Fund - A Acc EUR	abrdn SICAV I – European Sustainable Equity Fund - A Acc EUR
	Name of the underlying fund	Aberdeen Standard SICAV I - European Sustainable Equity Fund	abrdn SICAV I - European Sustainable Equity Fund
08AU	Name of the investment choice	Aberdeen Standard SICAV I - Global Innovation Equity Fund - A Acc USD	abrdn SICAV I - Global Innovation Equity Fund - A Acc USD
	Name of the underlying fund	Aberdeen Standard SICAV I – Global Innovation Equity Fund	abrdn SICAV I – Global Innovation Equity Fund
06AU	Name of the investment choice	Aberdeen Standard SICAV I - Indian Equity Fund - A Acc USD	abrdn SICAV I - Indian Equity Fund - A Acc USD

	Name of the underlying fund	Aberdeen Standard SICAV I - Indian Equity Fund	abrdn SICAV I - Indian Equity Fund
07AY	Name of the investment choice	Aberdeen Standard SICAV I – Japanese Sustainable Equity Fund - A Acc JPY	abrdn SICAV I – Japanese Sustainable Equity Fund - A Acc JPY
	Name of the underlying fund	Aberdeen Standard SICAV I – Japanese Sustainable Equity Fund	abrdn SICAV I – Japanese Sustainable Equity Fund
12AU	Name of the investment choice	Aberdeen Standard SICAV I - Select Emerging Markets Bond Fund - A Acc USD	abrdn SICAV I - Select Emerging Markets Bond Fund - A Acc USD
	Name of the underlying fund	Aberdeen Standard SICAV I - Select Emerging Markets Bond Fund	abrdn SICAV I - Select Emerging Markets Bond Fund
11AE	Name of the investment choice	Aberdeen Standard SICAV I - Select Euro High Yield Bond Fund - A Acc EUR	abrdn SICAV I - Select Euro High Yield Bond Fund - A Acc EUR
	Name of the underlying fund	Aberdeen Standard SICAV I - Select Euro High Yield Bond Fund	abrdn SICAV I - Select Euro High Yield Bond Fund
10AU	Name of the investment choice	Aberdeen Standard SICAV I - Global Sustainable Equity Fund - A Acc USD	abrdn SICAV I - Global Sustainable Equity Fund - A Acc USD
	Name of the underlying fund	Aberdeen Standard SICAV I - Global Sustainable Equity Fund	abrdn SICAV I - Global Sustainable Equity Fund
D02A	Name of the investment choice	Aberdeen Standard SICAV I - Select Emerging Markets Bond Fund - A MInc USD	abrdn SICAV I - Select Emerging Markets Bond Fund - A MInc USD
	Name of the underlying fund	Aberdeen Standard SICAV I - Select Emerging Markets Bond Fund	abrdn SICAV I - Select Emerging Markets Bond Fund
D03A	Name of the investment choice	Aberdeen Standard SICAV I - Emerging Markets Corporate Bond Fund - A MInc USD	abrdn SICAV I - Emerging Markets Corporate Bond Fund - A MInc USD
	Name of the underlying fund	Aberdeen Standard SICAV I - Emerging Markets Corporate Bond Fund	abrdn SICAV I - Emerging Markets Corporate Bond Fund
20AU	Name of the investment choice	Aberdeen Standard SICAV I – North American Smaller Companies Fund – A Acc USD	abrdn SICAV I – North American Smaller Companies Fund – A Acc USD
	Name of the underlying fund	Aberdeen Standard SICAV I – North American Smaller Companies Fund	abrdn SICAV I – North American Smaller Companies Fund

## Schedule 1

The expenses that are included within the General Administration Charge include, but are not limited to:

- a) fees and expenses of the auditors;
- b) directors' fees and expenses and costs incurred in respect of meetings. Any non-executive Director of abrdn will be entitled to a fee in remuneration for their services as a Director or in their capacity as a member of any committee of the Board of Directors. In addition, all Directors may be paid reasonable travelling, hotel and other incidental expenses for attending meetings of the Board of Directors (or any committee thereof) or of Shareholders of the abrdn;
- c) Domiciliary Agent, Registrar and Transfer Agent fees and expenses;
- d) principal and local Paying Agent's fees and expenses;
- e) the Administrator's fees and expenses;
- f) the fees and any proper expenses of any tax, legal or other professional advisers retained by abrdn or by the Management Company in relation to abrdn;
- g) any costs incurred in respect of any meeting of shareholders (including meetings of shareholders in any particular Underlying Fund or any particular share class within an Underlying Fund);
- h) insurance which abrdn may purchase and/or maintain for the benefit of and against any liability incurred by any Directors of abrdn in the performance of their duties;
- i) miscellaneous fees – including but not limited to: the cost of publication of the Share prices, rating fees, postage, telephone, facsimile transmission and other electronic means of communication, registration costs and expenses of preparing, printing and distributing the Prospectus and associated notices, translation costs, Key Investor Information Documents or any offering document, financial reports and other documents made available to Shareholders, fees payable to permanent representatives and other agents of abrdn and any other costs as required and deemed appropriate relating to the regulatory compliance of abrdn;
- j) fees of the CSSF and the corresponding fees of any regulatory authority in a country or territory outside Luxembourg in which shares are or may be marketed; and
- k) any Value-added tax (VAT), Goods and Services Tax (GST) or similar taxes that might apply in any jurisdiction applicable to any of the costs, charges, fees and expenses listed above.

## Schedule 2

Other Fees and Expenses include, but are not limited to:

- a) Depositary fees and customary transaction fees and charges charged by the Depositary and its agents (including free payments and receipts and any reasonable out-of-pocket expenses, i.e. stamp taxes, registration costs, scrip fees, special transportation costs, etc.). The depositary fee is calculated at a rate determined by the territory or country in which the Underlying Fund assets are held;
- b) dilution levy or adjustment, brokerage charges, asset spreads and margins on the purchase or sale of portfolio assets (including the forward and spot foreign exchange transactions used for the hedging of Hedged Share Classes), non-custody related transactions and any other disbursements which are necessarily incurred in effecting transactions. For the avoidance of doubt, no cost or expense related to investment research will be paid out the assets of an Underlying Fund;
- c) costs of examination, asserting and enforcement of any claims for reduction, offsetting or refund of withholding taxes or other taxes or fiscal duties;
- d) Luxembourg annual subscription tax (taxe d'abonnement) - referred to in the "Taxation" section of this Prospectus;
- e) the full amount of any current and future tax, levy, duty or similar charge which may be due on the assets and/or on the income of abrdn, the Underlying Funds or their assets;
- f) any amount payable by abrdn under any indemnity provisions contained in the instrument of incorporation or any agreement binding upon abrdn;
- g) all charges and expenses incurred in connection with the collection of income and collateral management services;
- h) correspondent and other banking charges;
- i) extraordinary expenses (i.e. expenses that would not be considered ordinary expenses) including but not limited to: litigation expenses, exceptional measures, particularly legal, business or tax expert appraisals or legal proceedings undertaken to protect Shareholders' interests, any expense linked to non-routine arrangements made by the Domiciliary Agent and the Registrar & Transfer Agent in the interests of the investors and all similar charges and expenses;
- j) in the case of an Underlying Fund investing in another UCITS or UCI: any double charging of fees and expenses, in particular the duplication of the fees payable to the depositary (s), transfer agent(s), investment manager(s) and other agents and also subscription and redemption charges, which are generated both at the level of the Underlying Fund and of the target funds in which the Underlying Fund invests;
- k) interest on and other charges relating to permitted borrowings;
- l) benchmark licence fees and royalty fees incurred for the use of any index names; and
- m) any Value-added tax (VAT), Goods and Services Tax (GST) or similar taxes that might apply in any jurisdiction applicable to any of the costs, charges, fees and expenses listed above.

## 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。**

### 有關連繫至安本標準基金投資選擇的相連基金之若干變更

除文義另有所指外，本信件所用詞彙應與安本標準基金最新版的招股說明書 (「招股說明書」) 所載的相同涵義。

參考編號	投資選擇名稱
04AU	安本標準 - 全方位中國可持續股票基金 - A 類累積(美元)
02AU	安本標準 - 亞太可持續股票基金 - A 類累積(美元)
13AU	安本標準 - 亞洲小型公司基金 - A 類累積(美元)
17AU	安本標準 - 中國 A 股可持續股票基金 - A 類累積(美元)
18AU	安本標準 - 新興市場公司債券基金 - A 類累積(美元)
14AU	安本標準 - 新興市場股票基金 - A 類累積(美元)^
16AU	安本標準 - 新興市場小型公司基金 - A 類累積(美元)
05AE	安本標準 - 歐洲可持續股票基金 - A 類累積(歐元)
08AU	安本標準 - 環球創新股票基金 - A 類累積(美元)
06AU	安本標準 - 印度股票基金 - A 類累積(美元)
07AY	安本標準 - 日本可持續股票基金 - A 類累積(日圓)
12AU	安本標準 - 新興市場債券基金 - A 類累積(美元)
11AE	安本標準 - 歐元高收益債券基金 - A 類累積(歐元)
10AU	安本標準 - 環球可持續股票基金 - A 類累積(美元)
D02A	安本標準 - 新興市場債券基金 - A 類每月派息 (美元)
D03A	安本標準 - 新興市場公司債券基金 - A 類每月派息 (美元)
20AU	安本標準 - 北美小型公司基金 - A 類累積(美元)

(各稱為「該投資選擇」，統稱為「該等投資選擇」)

^ 已停止接受任何認購及轉入之申請，直至另行通知。

我們接獲安本標準基金(「安本標準」)的董事會有關對安本標準及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」)將作出以下變更的通知，由2023年6月5日(「生效日期」)起生效。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。

#### 1. 名稱變更及該等相連基金和該等投資選擇的名稱變更

安本標準董事會(「董事會」)已決定將安本標準及該等相連基金的現有名稱從「安本標準基金」修改為「安本基金」，自生效日期起生效。

安本標準組織章程變動以更改名稱需經安本標準股東特別大會批准。

此外，就名稱變更而言，下列相關該等相連基金的名稱及相應的該等投資選擇的名稱將自生效日期起作出變更。有關變更的詳細資料，請參考附錄。

#### 2. 服務供應商變更

目前，BNP Paribas S.A., Luxembourg Branch 擔任安本標準的存管人兼行政管理人。



為了使安本標準的營運模式進一步與安本系列的其他盧森堡實體一致，Citibank Europe plc., Luxembourg Branch (其辦事處位於31 Z.A.Bourmicht, L-8070 Bertrange, Grand Duchy of Luxembourg) 將獲委任為安本標準的存管人兼行政管理，以取代BNP Paribas S.A., Luxembourg Branch，自生效日期起生效。

Citibank 現為策略供應商，與安本擁有長期的業務關係。該公司與安本在英國和亞太區一直以來的合作往績有目共睹，並將為安本基金系列提供一致的監察、簡化的營運模式和更為完善的開發流程。

安本標準、管理公司、Citibank Europe plc. (透過其盧森堡分行行事) 將訂立新的存管協議及行政管理協議。Citibank Europe plc, Luxembourg Branch將承擔與安本標準的現有存管人兼行政管理人的相同職務和責任，該等職務和責任不會有重大變更。

### 對單位持有人的影響

董事會認為，如上所述委任Citibank Europe plc, Luxembourg Branch一事符合安本標準及其單位持有人的最佳利益。

服務供應商變更將不會對安本標準現有單位持有人的權利或權益造成重大改變，因此，安本標準特徵或整體風險狀況並無重大變化。此外，安本標準的運作及/或管理方式將不會有重大變更，而變更的成本將最終由安本承擔。安本標準及該等相連基金適用的費用及開支不會有重大變更，但請注意下文所載而將實施的新開支模式。

安本標準組織章程將不會就服務供應商變更作出變更。

### 3. 開支模式變更

安本已對整個安本基金系列收取基金營運開支的方式進行檢討，因此計劃收取各基金(包括該等相連基金)費用及開支的方式進行標準化。董事會相信，下文詳述的變更是公平合適的應用方法，為單位持有人提供簡化和標準化的基金營運開支應用方法。有關變更旨在清楚明確說明每隻該相連基金產生的營運費用將如何向該等相連基金收取，令單位持有人更容易比較安本基金系列該等相連基金的經常性費用。變更將於生效日期實施。

該等相連基金產品資料概要所報就經常性開支比率(「經常性開支比率」)從該相連基金資產中扣除並由安本標準單位持有人承擔的經常性開支金額不會直接由於此次變更而改變，然而，倘若由於開支模式改變，導致任何個別該相連基金的經常性開支比率增加，則安本在生效日期起12個月期間將代表安本標準承擔經常性開支比率的增幅，因此，至少在12個月的期間，經常性開支比率不會超出當前水平。每隻該相連基金的經常性開支比率將定期檢討，以確保該比率仍然合適。

新的標準化基金營運開支收取架構將由下列部分組成：

- **一般行政費** – 每隻該相連基金將從該相連基金的資產中支付最高佔每隻該相連基金資產淨值0.10%的固定比率費用，以承擔每隻該相連基金應佔所產生的經常性營運開支，例如行政服務。就安本標準而言，此費用將統一稱為「一般行政費」。此乃單一固定百分比費用，不會每個月變更，按每隻該相連基金的資產淨值百分比計算。然而，實際的一般行政費水平可由董事會經與管理公司協商後酌情更改。各該相連基金和股份類別可能有不同的一般行政費比率。此一般行政費涵蓋的具體費用及開支詳情載於本信件附表1。
- **其他費用及開支** – 其他費用及開支亦可能從每隻該相連基金的資產中支付。這些是每隻個別該相連基金的特定費用及開支，例如保管費(如開支模式變更後基金的產品資料概要分別載列)，以及為該等相連基金買賣投資的費用，例如攤薄徵費或調整、經紀收費、買賣投資組合資產的資產差價及差額。其他費用及開支的詳情載於本信件附表2。

該等相連基金的任何之前的營運開支應用方法將以新方法替代。為免生疑問，管理公司費及投資管理費並非開支模式變更的一部分。

該等變更不會衍生新的費用，純粹是費用及開支披露及應用於每隻個別該相連基金的方式變更。

### 4. 投資管理費及管理公司費的變更

自生效日期起，為統一整個安本基金系列的方針，(i)以往構成「營運、行政及服務開支」一部分而應付管理公司的部分「基金服務費」將更名為「管理公司費」，並將作為單獨的年度費用而收取，最高為每隻該相連基金資產淨值的0.05%，及(ii)投資管理費及管理公司費均會根據每隻該相連基金的價值(及每個股份類別應佔的價值)計算，即按前一個交易日每個股份類別的資產淨值釐定，當中計及該日的任何認購及/或贖回。上述方法變更不會有任何重大影響。

### 5. 涉及德國VAG規例的限制的更新

招股說明書所載與德國Versicherungsaufsichtsgesetz規例(「VAG」)有關的限制已於2023年1月1日更新，以反映最新的監管規定。

為免生疑問，該等變更不涉及改變該等相連基金目前遵守VAG（如招股說明書所載）而管理的方式。

## 6. 品牌重塑

正如早前的通告所述，自2021年7月以來，作為公司整體品牌重組計劃的一部分，安本集團公司的多個實體已進行名稱變更。因此，招股說明書已作出更新，以反映以下名稱變更：

先前名稱	新名稱	生效日期
Aberdeen Standard Investments Luxembourg S.A.	abrdn Investments Luxembourg S.A.	3 October 2022
Aberdeen Asset Managers Limited	abrdn Investments Limited	25 November 2022
Aberdeen Asset Management plc	abrdn Holdings Limited	25 November 2022

## 香港銷售文件

本信件詳述的變更將適時於待發行的經修訂香港發售文件中反映。經修訂香港發售文件可於 [www.abrdn.com/hk](http://www.abrdn.com/hk)<sup>1</sup>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基制，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25日

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<sup>1</sup> 請注意，該網站未經證監會審閱。

附錄 – 該等相連基金及該等投資選擇名稱的變更

參考編號	類型	現有名稱	更改後的新名稱
04AU	投資選擇名稱	安本標準 - 全方位中國可持續股票基金 - A類累積(美元)	安本基金 - 全方位中國可持續股票基金 - A類累積(美元)
	相連基金名稱	安本標準 - 全方位中國可持續股票基金	安本基金 - 全方位中國可持續股票基金
02AU	投資選擇名稱	安本標準 - 亞太可持續股票基金 - A類累積(美元)	安本基金 - 亞太可持續股票基金 - A類累積(美元)
	相連基金名稱	安本標準 - 亞太可持續股票基金	安本基金 - 亞太可持續股票基金
13AU	投資選擇名稱	安本標準 - 亞洲小型公司基金 - A類累積(美元)	安本基金 - 亞洲小型公司基金 - A類累積(美元)
	相連基金名稱	安本標準 - 亞洲小型公司基金	安本基金 - 亞洲小型公司基金
17AU	投資選擇名稱	安本標準 - 中國A股可持續股票基金 - A類累積(美元)	安本基金 - 中國A股可持續股票基金 - A類累積(美元)
	相連基金名稱	安本標準 - 中國A股可持續股票基金	安本基金 - 中國A股可持續股票基金
18AU	投資選擇名稱	安本標準 - 新興市場公司債券基金 - A類累積(美元)	安本基金 - 新興市場公司債券基金 - A類累積(美元)
	相連基金名稱	安本標準 - 新興市場公司債券基金	安本基金 - 新興市場公司債券基金
14AU	投資選擇名稱	安本標準 - 新興市場股票基金 - A類累積(美元)	安本基金 - 新興市場股票基金 - A類累積(美元)
	相連基金名稱	安本標準 - 新興市場股票基金	安本基金 - 新興市場股票基金
16AU	投資選擇名稱	安本標準 - 新興市場小型公司基金 - A類累積(美元)	安本基金 - 新興市場小型公司基金 - A類累積(美元)
	相連基金名稱	安本標準 - 新興市場小型公司基金	安本基金 - 新興市場小型公司基金
05AE	投資選擇名稱	安本標準 - 歐洲可持續股票基金 - A類累積(歐元)	安本基金 - 歐洲可持續股票基金 - A類累積(歐元)
	相連基金名稱	安本標準 - 歐洲可持續股票基金	安本基金 - 歐洲可持續股票基金
08AU	投資選擇名稱	安本標準 - 環球創新股票基金 - A類累積(美元)	安本基金 - 環球創新股票基金 - A類累積(美元)
	相連基金名稱	安本標準 - 環球創新股票基金	安本基金 - 環球創新股票基金
06AU	投資選擇名稱	安本標準 - 印度股票基金 - A類累積(美元)	安本基金 - 印度股票基金 - A類累積(美元)
	相連基金名稱	安本標準 - 印度股票基金	安本基金 - 印度股票基金
07AY	投資選擇名稱	安本標準 - 日本可持續股票基金 - A類累積(日圓)	安本基金 - 日本可持續股票基金 - A類累積(日圓)
	相連基金名稱	安本標準 - 日本可持續股票基金	安本基金 - 日本可持續股票基金
12AU	投資選擇名稱	安本標準 - 新興市場債券基金 - A類累積(美元)	安本基金 - 新興市場債券基金 - A類累積(美元)
	相連基金名稱	安本標準 - 新興市場債券基金	安本基金 - 新興市場債券基金
11AE	投資選擇名稱	安本標準 - 歐元高收益債券基金 - A類累積(歐元)	安本基金 - 歐元高收益債券基金 - A類累積(歐元)
	相連基金名稱	安本標準 - 歐元高收益債券基金	安本基金 - 歐元高收益債券基金
10AU	投資選擇名稱	安本標準 - 環球可持續股票基金 - A類累積(美元)	安本基金 - 環球可持續股票基金 - A類累積(美元)
	相連基金名稱	安本標準 - 環球可持續股票基金	安本基金 - 環球可持續股票基金
D02A	投資選擇名稱	安本標準 - 新興市場債券基金 - A類每月派息(美元)	安本基金 - 新興市場債券基金 - A類每月派息(美元)
	相連基金名稱	安本標準 - 新興市場債券基金	安本基金 - 新興市場債券基金
D03A	投資選擇名稱	安本標準 - 新興市場公司債券基金 - A類每月派息(美元)	安本基金 - 新興市場公司債券基金 - A類每月派息(美元)
	相連基金名稱	安本標準 - 新興市場公司債券基金	安本基金 - 新興市場公司債券基金
20AU	投資選擇名稱	安本標準 - 北美小型公司基金 - A類累積(美元)	安本基金 - 北美小型公司基金 - A類累積(美元)
	相連基金名稱	安本標準 - 北美小型公司基金	安本基金 - 北美小型公司基金

## 附表 1

一般行政費內的開支包括但不限於：

- a) 核數師的費用及開支；
- b) 董事袍金以及會議引致的開支及成本。安本基金的任何非執行董事有權就擔任董事或董事會轄下任何委員會成員而收取酬金。此外，所有董事可就出席董事會（或董事會轄下任何委員會）會議或安本基金股東大會獲支付合理的工幹、酒店及其他附帶開支；
- c) 註冊地代理人、股份過戶登記處及轉讓代理人的費用及開支；
- d) 主要及當地付款代理人的費用及開支；
- e) 行政管理人的費用及開支；
- f) 安本基金聘請或管理公司就安本基金聘請的任何稅務、法律或其他專業顧問的費用及任何適當開支；
- g) 就任何股東大會（包括任何個別該相連基金或該相連基金內任何個別股份類別的股東大會）而產生的任何成本；
- h) 安本基金為安本基金任何董事的利益及就彼等履行職責所引致的任何法律責任購買及／或保留的保險；
- i) 雜項費用 – 包括（但不限於）：公佈股份價格的成本、評級費用、郵寄、電話、傳真及其他電子通訊、註冊費用及編製、印刷及分發招股說明書和相關通知的開支、翻譯成本、主要投資者資料文件或任何發售文件、財務報告及向股東提供的其他文件、應付安本基金常任代表及其他代理人的費用，以及就安本基金監管合規所需及被視為適當的其他成本；
- j) 金融業監管委員會費用及股份銷售或可能銷售所在的盧森堡境外國家或地區的任何監管當局的相應費用；及
- k) 任何司法管轄區可能徵收而適用於上述成本、收費、費用及開支的任何增值稅、商品服務稅或類似稅項。

## 附表 2

其他費用及開支包括但不限於：

- a) 保管費及常規交易費及保管人及其代理人收取的費用（包括費用款項及收費，以及任何合理的實報實銷費用，即印花稅、登記費、股票費、特殊交通費等）。保管費按該相連基金資產持有所在的地區或國家規定的比率計算；
- b) 攤薄費用或調整、經紀收費、購買或出售投資組合資產（包括用於對沖對沖股份類別的遠期和即期外匯交易）的資產價差和差額、非託管相關交易，以及在執行交易時必然產生的任何其他支出。為免生疑問，與投資研究有關的成本或開支不會從該相連基金的資產中支付；
- c) 審核、提出及執行扣減、抵扣或退還預扣稅或其他稅項或財政稅的任何要求的費用；
- d) 本招股說明書「稅項」一節所述的盧森堡年度認購稅(*taxe d'abonnement*)；
- e) 就安本基金、該等相連基金或其資產的資產及／或收入可能應付的任何當前及未來稅項、徵費、稅費或類似費用的全部金額；
- f) 安本基金根據組織成立文書或對安本基金具有約束力的任何協議所載的任何彌償條文而應付的任何款項；
- g) 就收取收益及抵押品管理服務引致的所有費用及開支；
- h) 往來銀行及其他銀行收費；
- i) 異常開支（即不被視為一般開支的開支），包括（但不限於）：訴訟開支、非常措施（特別是法律、業務或稅務專家評估或為保護股東利益而採取的法律程序）、註冊地代理人、股份過戶登記處及轉讓代理人為了投資者的利益而作出的非常規安排，及任何類似費用及支出；
- j) 如該相連基金投資於UCITS或UCI：任何雙重徵收的費用及開支，特別是雙重徵收而應付存管人、轉讓代理人、投資經理及其他代理人的費用，以及認購及贖回費，該等費用同時在該相連基金和該相連基金投資的目標基金的層面而產生；
- k) 許可借款的利息及其他相關收費；
- l) 基準指數許可費及使用任何指數名稱而引致的特許權費；及
- m) 任何司法管轄區可能徵收而適用於上述成本、收費、費用及開支的任何增值稅、商品服務稅或類似稅項。