



**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: 30 August 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 investment choices of JPMorgan Funds

Capitalised terms in this letter have the same meaning as in the Hong Kong Offering Document (the “**Offering Document**”) of JPMorgan Funds unless otherwise specified.

Reference Code	Name of investment choice
05JU	JPMorgan Funds - Emerging Middle East Equity Fund A (dist) - USD
16JU	JPMorgan Funds - Russia A (dist) – USD [#]

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

[#] Temporary suspended, until further notice.

We have been informed by JPMorgan Funds (Asia) Limited (“**JPMorgan**”), the Hong Kong Representative of JPMorgan Funds of the following changes to the underlying funds corresponding to the Investment Choices (each an “**Underlying Fund**” and collectively, the “**Underlying Funds**”). As the unitholders of the Investment Choice(s), the following changes applicable to the Underlying Fund(s) may have implications for your investment.

1. Update in relation to the environmental, social and governance (“ESG”) approach of the underlying fund corresponding to JPMorgan Funds - Emerging Middle East Equity Fund A (dist) - USD

The investment policy of the Underlying Fund has been updated to provide that the ESG approach of the Underlying Fund is “ESG Promote”, in which the Investment Manager evaluates and applies values and norms based screening to implement exclusions. At least 51% of the Underlying Fund’s assets will be invested in companies/issuers with positive environmental and/or social characteristics that follow good governance practices as measured through the Investment Manager’s proprietary ESG scoring methodology and/or third party data.

The Underlying Fund invests at least 10% of assets excluding Ancillary Liquid Assets, Deposits with Credit Institutions, money market instruments, money market funds and derivatives for efficient portfolio management, in Sustainable Investments, as defined under SFDR, contributing to environmental or social objectives.

Please refer to the sub-section entitled “3.8.2 ESG Promote” under the section entitled “3.8 Environmental, Social and Governance” in the Offering Document for details.

2. Availability of exclusion policy for ESG Promote underlying fund corresponding to JPMorgan Funds - Emerging Middle East Equity Fund A (dist) - USD

The Offering Document has been updated to reflect that details of the exclusion policy of the Underlying Fund under the category of ESG Promote are available from the Hong Kong Representative upon request.

3. Update to the definition of “Emerging Markets”

In respect of the Underlying Funds which may invest in Emerging Markets, the definition of “Emerging Markets” in the Offering Document has been updated to refer to countries with less established financial markets and investor protections. Examples include most countries in Asia, Latin America, Eastern Europe, the Middle East and Africa. The list of emerging and less developed markets is subject to continuous change. Broadly, they include any country or region other than the United States of America, Canada, Japan, Australia, New Zealand and Western Europe. Specifically, emerging and developing countries are those that have an emerging stock market in a developing economy as defined by the International Finance Corporation, have low or middle income economies according to the World Bank, or are listed in World Bank publications as developing.

4. Enhancement of disclosures and general updates

The Offering Document has been amended to reflect the below updates:

- disclosures on the appointment and remuneration of sub-advisers;
- clarificatory updates to the “Investor Profile” and “Additional Information” of the Underlying Funds in the subsection “3.1 Equity Sub-Funds” of the Offering Document;
- enhancement and clarificatory updates of certain risk disclosures;
- updated disclosures related to ESG Integration, ESG Promote and Sustainable Investing; and
- other general updates.

Please refer to the Offering Document for further details.

The current Offering Document of JPMorgan Fund is available on JPMorgan’s website at am.jpmorgan.com/hk¹.

Actions to take

You do not have to take any action if you wish to remain invested in the Investments Choices regardless of the above change. Otherwise you may wish to consider switching the units of the Investments Choices or redirect future regular premiums/contributions (if applicable) to other investment choice(s) through the usual application procedure. No switching fee(s) will be incurred under the current fee structure of your policy.

Investment involves risks. For details regarding the Plan, the investment choices available under the Plan and the underlying funds corresponding to such investment choices (including, without limitation, the investment objectives and policies, risk factors and charges), please refer to the latest offering documents of the Plan (in particular the document named “Investment Choices Brochure”) and the offering documents of the underlying funds, all of which are available from us upon request and free of charge. You may also visit our website at www.hengansl.com.hk for investment choices details.

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

¹ The website has not been reviewed by the Securities and Futures Commission.

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。

有關連繫至摩根基金之投資選擇的相連基金之若干變更

除非另有指明，否則本信件內所載的術語應與摩根基金的香港銷售文件（「銷售文件」）所載者具有相同的涵義。

參考編號	投資選擇名稱
05JU	摩根基金 - 新興中東基金（美元）- A 股（分派）
16JU	摩根基金 - 俄羅斯（美元）- A 股（分派）#

（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

我們接獲摩根基金之香港代表 - 摩根基金（亞洲）有限公司（「摩根」）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」）作出的下列變更。作為該等投資選擇的單位持有人，以下有關該等相連基金的更新對您的投資或會有所影響。

1. 連繫至摩根基金 - 新興中東基金（美元）- A 股（分派）的相連基金的環境、社會及管治（「ESG」）方法的更新

該相連基金的投資政策已作出更新，以規定該相連基金的ESG方法為「推動ESG」，其中投資經理人評估並採用以價值及規範為基礎的篩選模式，以實施排除機制。該相連基金之資產至少51%將投資於遵循良好管治常規且具有正面的環境及 / 或社會特徵（透過投資經理人的專有ESG評分方法及 / 或第三方數據衡量）的公司 / 發行人。

該相連基金將其資產（不包括輔助流動資產、信貸機構存款、金融市場票據、貨幣市場基金及為有效組合管理而使用的衍生工具）至少10%投資於可持續金融披露規例下界定的有助於實現環境或社會目標的可持續投資。

請參閱銷售文件「3.8 環境、社會及管治」一節內「3.8.2 推動ESG」分節，了解詳情。

2. 有關推動連繫至摩根基金 - 新興中東基金（美元）- A 股（分派）的ESG相連基金的排除政策的提供

銷售文件已作出更新，以反映推動ESG類型內的該相連基金的排除政策詳情可向香港代表索取。

3. 「新興市場」的釋義的更新

就可能投資於新興市場的該等相連基金而言，銷售文件內「新興市場」的釋義已更新為指金融市場的發展和投資者保障較低的國家，例如包括亞洲、拉丁美洲、東歐、中東和非洲大部分國家。新興市場及發展中市場的名單或會持續變更。大致上包括除美國、加拿大、日本、澳洲、新西蘭及西歐以外的任何國家或地區。具體而言，新興國家及發展中國家指在發展中經濟體（由國際金融公司定義）中設有新興股市的國家、屬於低或中收入經濟體（由世界銀行定義）的國家或世界銀行刊物中列為發展中的國家。

4. 加強披露及一般更新

銷售文件已作出修訂，以反映以下更新：

- 有關助理顧問的委任及酬金的披露；
- 對銷售文件「3.1 股票子基金」分節內的該等相連基金的「合適投資者」及「附加資料」作出澄清性質的更新；
- 加強若干風險披露及對其作出澄清性質的更新；
- 有關納入ESG、推動ESG及可持續投資的經更新披露；及

- 其他一般更新。

請參閱銷售文件，了解進一步詳情。

閣下可瀏覽摩根網頁 am.jpmorgan.com/hk¹ 查閱摩根基金現行的銷售文件。

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8月30日

¹ 此網頁並未經證券及期貨事務監察委員會審閱。