



**Heng An  
Standard Life**  
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[cs@hengansl.com.hk](mailto:cs@hengansl.com.hk)

Date: 28 September 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 of BlackRock Global Funds**

Reference code	Name of investment choice
34ME	BGF Asian Dragon Fund - EUR (A2)
01MU	BGF Asian Dragon Fund - USD (A2)
56MH	BGF China Fund - HKD (A2)
55MU	BGF China Fund - USD (A2)
02ME	BGF Continental European Flexible Fund - EUR (A2) #
35ME	BGF Emerging Europe Fund - EUR (A2) ##
03MU	BGF Emerging Europe Fund - USD (A2) ##
04MU	BGF Emerging Markets Fund - USD (A2)
54ME	BGF Emerging Markets Local Currency Bond Fund - EUR (A2)
32MU	BGF Emerging Markets Local Currency Bond Fund - USD (A2)
33MU	BGF ESG Multi-Asset Fund - USD Hedged (A2)
57ME	BGF Euro Short Duration Bond Fund - EUR (A2)
37ME	BGF European Value Fund - EUR (A2)
05MU	BGF European Value Fund - USD (A2)
60MU	BGF FinTech Fund – USD (A2)
53ME	BGF Global Allocation Fund - EUR (A2)
30MU	BGF Global Allocation Fund - USD (A2)
38ME	BGF Global Dynamic Equity Fund - EUR (A2)
06MU	BGF Global Dynamic Equity Fund - USD (A2)
25MU	BGF Global Government Bond Fund - USD (A2)
08MU	BGF Global Long-Horizon Equity Fund - USD (A2)

42MY	BGF Japan Flexible Equity Fund - JPY (A2)
12MU	BGF Japan Flexible Equity Fund - USD (A2)
41MY	BGF Japan Small & MidCap Opportunities Fund - JPY (A2)
11MU	BGF Japan Small & MidCap Opportunities Fund - USD (A2)
43ME	BGF Latin American Fund - EUR (A2)
13MU	BGF Latin American Fund - USD (A2)
44ME	BGF Sustainable Energy Fund - EUR (A2)
14MU	BGF Sustainable Energy Fund - USD (A2)
40ME	BGF Systematic Sustainable Global SmallCap Fund - EUR (A2)
09MU	BGF Systematic Sustainable Global SmallCap Fund - USD (A2)
28MU	BGF US Dollar Reserve Fund - USD (A2)
26MU	BGF US Dollar Short Duration Bond Fund - USD (A2)
45ME	BGF US Flexible Equity Fund - EUR (A2)
16MU	BGF US Flexible Equity Fund - USD (A2)
52MU	BGF US Government Mortgage Impact Fund - USD (A2)
27MU	BGF Sustainable World Bond Fund - USD (A2)
46ME	BGF World Energy Fund - EUR (A2)
19MU	BGF World Energy Fund - USD (A2)
47ME	BGF World Financials Fund - EUR (A2)
20MU	BGF World Financials Fund - USD (A2)
48ME	BGF World Gold Fund - EUR (A2)
21MU	BGF World Gold Fund - USD (A2)
49ME	BGF World Healthscience Fund - EUR (A2)
22MU	BGF World Healthscience Fund - USD (A2)
50ME	BGF World Mining Fund - EUR (A2)
23MU	BGF World Mining Fund - USD (A2)
51ME	BGF World Technology Fund - EUR (A2)
24MU	BGF World Technology Fund - USD (A2)
D08M	BGF Dynamic High Income Fund - USD (A6)
D10M	BGF Asian High Yield Bond Fund - USD (A6)
D11M	BGF China Bond Fund - HKD Hedged (A6)
61MU	BGF Asian High Yield Bond Fund - USD (A2)
62MU	BGF China Bond Fund - USD (A2)
63MU	BGF Dynamic High Income Fund - USD (A2)
D15M	BGF Systematic Global Equity High Income Fund - HKD Hedged (A6)
D36M	BGF Systematic Global Equity High Income Fund - USD (A6)
D35M	BGF Future Of Transport Fund - USD (A10)
64MU	BGF Future Of Transport Fund - USD (A2)

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

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

## Temporary suspended, until further notice.

We have been informed by BlackRock Global Funds (“**BlackRock**”) that various changes will be made to the underlying funds corresponding to the Investment Choices (each a “**Underlying Fund**” and collectively, the “**Underlying Funds**”) with effect from 26 October 2023 (the “**Effective Date**”) to ensure that the investment characteristics and positioning of the Underlying Funds remain both relevant and consistent with the current investment environment and expectations of unitholders. As the unitholders of the Investment Choice(s), the following changes applicable to the Underlying Fund(s) may have implications for your investment.

Terms not defined herein shall have the same meaning as set out in the prospectus of the Underlying Funds currently in force (available at [www.blackrock.com.hk](http://www.blackrock.com.hk)) (the "**Prospectus**").

## 1. ESG Prospectus Changes

### 1.1 Changes to the statement of investment objectives and policy of the underlying fund corresponding to investment choices listed in the below table

Reference code	Name of investment choice
D35M	BGF Future Of Transport Fund - USD (A10)
64MU	BGF Future Of Transport Fund - USD (A2)

From the Effective Date, the investment strategy of the Underlying Fund will amend certain Environmental, Social and Governance ("**ESG**") characteristics, reflecting evolving best practices to better align the Underlying Fund or to enhance the ESG commitments.

The changes proposed in this letter seek to better align the Underlying Fund with the expectations of unitholders and future clients in light of ongoing developments within the asset management sector, specifically in relation to ESG investing with the overall aim of seeking to provide a comprehensive, sustainable approach to investing.

Commitments of the Underlying Fund from the Effective Date
The PCD has been amended to align with the disclosure in the Underlying Fund's investment policy.

### 1.2 Changes to the Pre-Contractual Disclosures ("PCDs") (Appendix H of Prospectus)

For the Underlying Funds classified as SFDR Article 8 with Sustainable Investments as well as SFDR Article 9 in the Prospectus, the disclosures in relation to the shares in Sustainable Investment with an environmental and/or social objectives have been updated in the PCDs of the Prospectus.

#### Update of the SFDR PCDs

Following the publication of the Delegated Regulation amending the Delegated Regulation (EU) 2021/2139 as regards economic activities in certain energy sectors and Delegated Regulation (EU) 2021/2178 as regards specific public disclosures for those economic activities, the PCDs annexed in section H of the Prospectus have been updated to include a graphic demonstrating the extent to which the Underlying Funds are exposed to gas and nuclear-related activities that are EU Taxonomy aligned.

#### Consideration of Principal Adverse Impact ("PAIs") for all Underlying Funds

It has been specified that "*The Investment Adviser has access to a range of data sources, including PAI data, when making decisions on selection of investments.*" While BlackRock considers ESG risks for all portfolios and these risks may coincide with environmental or social themes associated with the PAIs, unless stated otherwise in the SFDR PCDs, the Underlying Funds do not commit to considering PAIs in driving the selection of their investments.

### 1.3 Impact of the ESG Changes

The changes to the Underlying Fund listed under section 1.1 will provide an enhanced ESG investment strategy.

Furthermore, for the affected Underlying Funds under section 1.1 and 1.2, there will be no material change to the risk and return profile of the respective Underlying Funds. Save as described above, there will be no change to the operation and/or manner in which the Underlying Funds are being managed. The changes will not materially prejudice the rights or interests of the unitholders of the Underlying Funds and there will be no impacts on the existing unitholders of the Underlying Funds.

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1 The website has not been authorised or reviewed by the SFC.

## 2. Other Prospectus Changes

### 2.1 Changes to the underlying fund corresponding to investment choices listed in the below table

Reference code	Name of investment choice
D10M	BGF Asian High Yield Bond Fund - USD (A6)
61MU	BGF Asian High Yield Bond Fund - USD (A2)

The Underlying Fund invests across all Asian High Yield markets. With the evolution of the Asian High Yield market following the expansion of local currency High Yield issuances, the Investment Adviser of the Underlying Fund decided to use a new benchmark, namely the iBoxx ChinaBond Asian High Yield Index (USD Hedged) in replacement of the ICE BofAML Blended Index: ACCY, 20% Lvl4 Cap 3% Constrained (the "**Index**") as it reflects more accurately the investment universe as described in the Underlying Fund's investment policy. The Index remains predominantly in USD Asian High Yield with other local currency High Yield (SGD and CNY) fully hedged to USD.

The Index is used when constructing the Underlying Fund's portfolio and for risk management purposes to ensure that the active risk (i.e., degree of deviation from the Index) taken by the Underlying Fund remains appropriate given the Underlying Fund's investment objective and policy.

### 2.2 Change to the underlying fund corresponding to investment choice listed in the below table

Reference code	Name of investment choice
33MU	BGF ESG Multi-Asset Fund - USD Hedged (A2)

From the Effective Date, the following disclosure will be included under the Benchmark use section of the Prospectus:

*"The components of the Index (i.e. 50% MSCI World Index and 50% Bloomberg Global Aggregate Bond Index hedged to EUR) may be quoted separately in marketing material related to the Fund."*

### 2.3 Insertion of a Model Risk disclaimer of underlying funds corresponding to investment choices listed in the below table

Reference code	Name of investment choice
40ME	BGF Systematic Sustainable Global SmallCap Fund - EUR (A2)
09MU	BGF Systematic Sustainable Global SmallCap Fund - USD (A2)
D15M	BGF Systematic Global Equity High Income Fund - HKD Hedged (A6)
D36M	BGF Systematic Global Equity High Income Fund - USD (A6)

The following Specific Risk "Model Risk" applicable to investments into the Underlying Funds has been inserted in the "Specific Risk Considerations" section of the Prospectus:

*"The Fund seeks to pursue its investment objective by using proprietary models that incorporate quantitative analysis. Investments selected using these models may perform differently than as forecasted due to the factors incorporated into the models and the weighting of each factor, changes from historical trends, and issues in the construction and implementation of the models (including, but not limited to, software issues and other technological issues). There is no guarantee that BlackRock's use of these models will result in effective investment decisions for the Fund. The information and data used in the models may be supplied by third parties. Inaccurate or incomplete data may limit the effectiveness of the models. In addition, some of the data that BlackRock uses may be historical data, which may not accurately predict future market movement. There is a risk that the models will not be successful in selecting investments or in determining the weighting of investment positions that will enable the Fund to achieve its investment objective."*

### 2.4 Securities lending of underlying funds corresponding to investment choices listed in the below table

The expected proportion of the NAV of certain Underlying Funds to Securities Lending will be changed, as shown in the table below. For the avoidance of doubt, the maximum exposure of the Underlying Funds to Securities Lending will remain unchanged.

Reference code	Name of investment choice	Name of underlying fund	Current expected proportion of the NAV (%)	Contemplated expected proportion of the NAV (%)
02ME	BGF Continental European Flexible Fund - EUR (A2)	BlackRock Global Funds - Continental European Flexible Fund	11	14
33MU	BGF ESG Multi-Asset Fund - USD Hedged (A2)	BlackRock Global Funds - ESG Multi-Asset Fund	40	19
44ME	BGF Sustainable Energy Fund - EUR (A2)	BlackRock Global Funds - Sustainable Energy Fund	22	19
14MU	BGF Sustainable Energy Fund - USD (A2)			

## 2.4 Impact of the Changes

The changes to the Underlying Funds listed under section 2.1, 2.2 and 2.3 will have no material impact on the existing unitholders of the Underlying Funds. There will be no material change or increase in the overall risk profile of the Underlying Funds following the changes.

Apart from the changes described above, the features of the Underlying Funds and the operation and/or manner in which the Underlying Funds are being managed will remain unchanged.

## Costs

The amendments described in this letter will not result in any change to the fees and expenses borne by the Underlying Funds and/or its unitholders. The associated fees and expenses (e.g. mailing costs) will be paid by the Management Company of the Underlying Funds out of the Annual Service Charge charged to the Underlying Funds. The changes will not materially prejudice the rights or interests of the unitholders of the Underlying Funds.

## Actions to take

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

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

## 私人及機密資料

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：

**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。**

### 有關連繫至以下貝萊德全球基金投資選擇的相連基金之的變更

參考編號	投資選擇名稱
34ME	貝萊德亞洲巨龍基金 - 歐元 (A2 股)
01MU	貝萊德亞洲巨龍基金 - 美元 (A2 股)
56MH	貝萊德中國基金 - 港元 (A2 股)
55MU	貝萊德中國基金 - 美元 (A2 股)
02ME	貝萊德歐陸靈活股票基金 - 歐羅 (A2 股) #
35ME	貝萊德新興歐洲基金 - 歐元 (A2 股) ##
03MU	貝萊德新興歐洲基金 - 美元 (A2 股) ##
04MU	貝萊德新興市場基金 - 美元 (A2 股)
54ME	貝萊德新興市場本地貨幣債券基金 - 歐元 (A2 股)
32MU	貝萊德新興市場本地貨幣債券基金 - 美元 (A2 股)
33MU	貝萊德 ESG 多元資產基金 - 美元對沖 (A2 股)
57ME	貝萊德歐元短期債券基金 - 歐元 (A2 股)
37ME	貝萊德歐洲價值型基金 - 歐元 (A2 股)
05MU	貝萊德歐洲價值型基金 - 美元 (A2 股)
60MU	貝萊德金融科技基金 - 美元 (A2 股)
53ME	貝萊德環球資產配置基金 - 歐元 (A2 股)
30MU	貝萊德環球資產配置基金 - 美元 (A2 股)
38ME	貝萊德環球動力股票基金 - 歐元 (A2 股)
06MU	貝萊德環球動力股票基金 - 美元 (A2 股)
25MU	貝萊德環球政府債券基金 - 美元 (A2 股)
08MU	貝萊德環球遠見股票基金 - 美元 (A2 股)
42MY	貝萊德日本靈活股票基金 - 日元 (A2 股)
12MU	貝萊德日本靈活股票基金 - 美元 (A2 股)
41MY	貝萊德日本中小型企業特別時機基金 - 日元 (A2 股)
11MU	貝萊德日本中小型企業特別時機基金 - 美元 (A2 股)
43ME	貝萊德拉丁美洲基金 - 歐元 (A2 股)
13MU	貝萊德拉丁美洲基金 - 美元 (A2 股)
44ME	貝萊德可持續能源基金 - 歐元 (A2 股)
14MU	貝萊德可持續能源基金 - 美元 (A2 股)
40ME	貝萊德系統分析可持續環球小型企業基金 - 歐元 (A2 股)
09MU	貝萊德系統分析可持續環球小型企業基金 - 美元 (A2 股)

28MU	貝萊德美元貨幣基金 - 美元 (A2 股)
26MU	貝萊德美元短期債券基金 - 美元 (A2 股)
45ME	貝萊德美國靈活股票基金 - 歐元 (A2 股)
16MU	貝萊德美國靈活股票基金 - 美元 (A2 股)
52MU	貝萊德美國政府房貸債券影響力基金 - 美元 (A2 股)
27MU	貝萊德可持續世界債券基金 - 美元 (A2 股)
46ME	貝萊德世界能源基金 - 歐元 (A2 股)
19MU	貝萊德世界能源基金 - 美元 (A2 股)
47ME	貝萊德世界金融基金 - 歐元 (A2 股)
20MU	貝萊德世界金融基金 - 美元 (A2 股)
48ME	貝萊德世界黃金基金 - 歐元 (A2 股)
21MU	貝萊德世界黃金基金 - 美元 (A2 股)
49ME	貝萊德世界健康科學基金 - 歐元 (A2 股)
22MU	貝萊德世界健康科學基金 - 美元 (A2 股)
50ME	貝萊德世界礦業基金 - 歐元 (A2 股)
23MU	貝萊德世界礦業基金 - 美元 (A2 股)
51ME	貝萊德世界科技基金 - 歐元 (A2 股)
24MU	貝萊德世界科技基金 - 美元 (A2 股)
D08M	貝萊德動力高息基金 - 美元 (A6 股)
D10M	貝萊德亞洲高收益債券基金 - 美元 (A6 股)
D11M	貝萊德中國債券基金 - 港元對沖 (A6 股)
61MU	貝萊德亞洲高收益債券基金 - 美元 (A2 股)
62MU	貝萊德中國債券基金 - 美元 (A2 股)
63MU	貝萊德動力高息基金 - 美元 (A2 股)
D15M	貝萊德系統分析環球股票高息基金 - 港元對沖 (A6 股)
D36M	貝萊德系統分析環球股票高息基金 - 美元 (A6 股)
D35M	貝萊德新世代交通基金 - 美元 (A10 股)
64MU	貝萊德新世代交通基金 - 美元 (A2 股)

(各稱為「該投資選擇」，統稱為「該等投資選擇」)

# 停止接受任何認購及轉入之申請，直至另行通知

## 暫停交易，直至另行通知。

我們接獲貝萊德全球基金(「貝萊德」)的通知，有關連繫至該等投資選擇的相連基金(各稱為「該相連基金」，統稱為「該等相連基金」)作出的下列變更，以確保該等相連基金的投資特點及定位仍然與當前的投資環境及單位持有人的期望保持相關性及一致性，該等變更由2023年10月26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。

本信件並未界定的詞彙具有與該等相連基金現行有效的章程(可於[www.blackrock.com/hk](http://www.blackrock.com/hk)<sup>1</sup>查閱)(「章程」)所載的相同涵義。

<sup>1</sup> 網站未經證監會認可或審閱。

## 1. ESG 章程變更

### 1.1 對有關連繫至下表所列之投資選擇的相連基金投資目標及政策之陳述作出變更

參考編號	投資選擇名稱
D35M	貝萊德新世代交通基金 - 美元 (A10 股)
64MU	貝萊德新世代交通基金 - 美元 (A2 股)

自生效日期起，該相連基金的投資策略將修改若干環境、社會及管治（「ESG」）特點，以反映不斷發展的最佳實踐，以提高該相連基金的一致性 or 加強其ESG 承諾。

鑑於資產管理行業的持續發展，特別是與ESG 投資相關的發展，本信件建議的變更旨在使該相連基金更能符合單位持有人和未來客戶的期望，而整體目標是尋求提供全面、可持續的投資取向。

該相連基金從生效日期起的承諾
訂約前披露已作出修訂，以與該相連基金投資政策所披露的內容保持一致。

### 1.2 對有關連繫至下表所列之投資選擇的相連基金訂約前作出之披露（「訂約前披露」）（章程之附錄辛）作出變更

就章程中分類為可持續投資的SFDR第8條以及SFDR第9條的該等相連基金而言，與具環境及/或社會目標的可持續投資股份有關的披露資料已在章程之訂約前披露予以更新。

#### SFDR訂約前披露之更新

隨著修訂有關若干能源行業的經濟活動的《轉授規例(EU) 2021/2139》及有關該等經濟活動的特定公開披露的《轉授規例(EU) 2021/2178》的《轉授規例》發佈後，章程附錄辛的訂約前披露已予以更新，當中載明圖表，以展示該等相連基金投資於符合歐盟分類法的天然氣與核能相關活動的程度。

#### 所有該等相連基金對主要不利影響（「PAI」）的考慮

已明確指出「投資顧問在作出投資選擇決策時可以取用一系列數據來源，包括主要不利影響的數據。」儘管貝萊德會就所有投資組合考慮ESG 風險，並且這些風險可能與主要不利影響相關的環境或社會主題同時發生，但除非SFDR訂約前披露中另行訂明，否則該等相連基金並不承諾在作出投資選擇時考慮主要不利影響。

### 1.3 ESG變更之影響

就1.1節所列之該相連基金的變更將訂明加強的ESG投資策略。

此外，就1.1節和1.2節受影響之該等相連基金而言，該等相連基金各自的風險和回報概況不會有任何重大改變。除上文所述外，該等相連基金的營運及/或管理方式將不會改變。變更不會對該等相連基金單位持有人的權利或利益造成重大損害，亦不會影響該等相連基金的現有單位持有人。

## 2. 其他章程變更

### 2.1 有關連繫至下表所列之投資選擇的相連基金之變更

參考編號	投資選擇名稱
D10M	貝萊德亞洲高收益債券基金 - 美元 (A6 股)
61MU	貝萊德亞洲高收益債券基金 - 美元 (A2 股)

該相連基金投資於所有亞洲高收益市場。隨著當地貨幣高收益發行量擴大，亞洲高收益市場不斷演變，該相連基金的投資顧問決定使用新基準，即iBoxx ChinaBond 亞洲高收益指數（美元對沖）（iBoxx ChinaBond Asian High Yield Index (USD Hedged)），以取代ICE美銀美林混合指數：ACCY, 20% Lvl4 上限3%限制指數（ICE BofAML Blended Index: ACCY, 20% Lvl4 Cap 3% Constrained）（「有關指數」），因為該指數更準確地反映該相連基金投資政策所述的投資範圍。有關指數仍然以美元亞洲高收益債券為主，而其他當地貨幣高收益債券（新加坡元和人民幣）則完全與美元對沖。



在建構該相連基金的投資組合時使用有關指數並同時作風險管理，以確保該相連基金承擔的主動風險（即偏離有關指數的程度）在考慮到該相連基金的投資目標和政策下仍屬適當。

## 2.2 有關連繫至下表所列之投資選擇的相連基金之變更

參考編號	投資選擇名稱
33MU	貝萊德 ESG 多元資產基金 - 美元對沖 (A2 股)

自生效日期起，所用該相連基金的章程之基準一節將載納以下披露資料：

「有關指數的組成部分（即50%摩根士丹利世界指數（MSCI World Index）及50%彭博環球綜合債券歐元對沖指數（Bloomberg Global Aggregate Bond Index hedged to EUR）），可在與基金相關的市場推廣材料中單獨引用。」

## 2.3 有關連繫至下表所列之投資選擇的相連基金加插模型風險的免責聲明

參考編號	投資選擇名稱
40ME	貝萊德系統分析可持續環球小型企業基金 - 歐元 (A2 股)
09MU	貝萊德系統分析可持續環球小型企業基金 - 美元 (A2 股)
D15M	貝萊德系統分析環球股票高息基金 - 港元對沖 (A6 股)
D36M	貝萊德系統分析環球股票高息基金 - 美元 (A6 股)

以下適用於該等相連基金投資的特殊風險「模型風險」，已加進章程之「特殊風險考慮因素」一節：

「基金力求透過使用納入定量分析的專有模型以實現其投資目標。由於納入模型的因素及每項因素的比重、歷史趨勢的變化以及模型建構及實施的問題（包括但不限於軟件問題及其他技術問題），使用這些模型選擇的投資之表現可能與預測的表現不同。無法保證貝萊德使用這些模型將會為基金作出有成效的投資決策。模型使用的資料及數據可能由第三方提供。不準確或不完整的數據可能會限制模型的成效。此外，貝萊德使用的部分數據可能是歷史數據，未必能準確預測未來的市場走勢。存在這些模型可能無法成功地選擇投資或確定投資持倉的比重以使基金能實現其投資目標之風險。」

## 2.4 有關連繫至下表所列之投資選擇的相連基金之證券借貸

若干該等相連基金的證券借貸預期佔資產淨值的比例將有所變更，如下表所示。為免引起疑問，該等相連基金對證券借貸的最高承擔比例將維持不變。

參考編號	投資選擇名稱	相連基金名稱	現行預期資產淨值比例 (%)	計劃中的預期資產淨值比例 (%)
02ME	貝萊德歐陸靈活股票基金 - 歐羅 (A2 股)	貝萊德全球基金 - 歐陸靈活股票基金	11	14
33MU	貝萊德 ESG 多元資產基金 - 美元對沖 (A2 股)	貝萊德全球基金 - ESG 多元資產基金	40	19
44ME	貝萊德可持續能源基金 - 歐元 (A2 股)	貝萊德全球基金 - 可持續能源基金	22	19
14MU	貝萊德可持續能源基金 - 美元 (A2 股)			

## 2.4 變更之影響

第2.1, 2.2及2.3節所列該等相連基金的變更將不會對該等相連基金的現有單位持有人造成重大影響。該等相連基金的整體風險概況不會因作出變更後而有所重大改變或增加。

除上文所述變更外，該等相連基金的特點及該等相連基金的運作及/或管理方式將維持不變。

## 費用

本信件所述的修訂將不會導致該等相連基金及 / 或其單位持有人承擔的費用及開支有任何改變。相關費用及開支 (例如郵費) 將由該等相連基金的管理公司從向該等相連基金收取的服務年費中撥付。變更不會對該等相連基金單位持有人的權利或利益造成重大損害。

## 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。

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客戶服務部  
謹啟

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