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Standard Life
恒安標準人壽

+852 2169 0300

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cs@hengansl.com.hk

Date: 7 November 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 First Sentier Investors Global Umbrella Fund Plc

Reference code	Name of investment choice
05SU	First Sentier Asia Strategic Bond Fund - I - Dis
10SU	First Sentier Asian Quality Bond Fund - I
07SU	First Sentier Global Listed Infrastructure Fund - I
01SU	FSSA Asia Opportunities Fund - I
02SU	FSSA Asian Equity Plus Fund - I - Dis
03SU	FSSA China Growth Fund - I
04SU	FSSA Hong Kong Growth Fund – I #
06SU	Stewart Investors Global Emerging Markets Leaders Fund – I #

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

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

We have been informed by Director of First Sentier Investors Global Umbrella Fund plc (“**First Sentier**”) 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 on or around 30 November 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.

Unless otherwise defined, capitalised terms used herein shall bear the same meaning as capitalised terms used in the prospectus for First Sentier dated 30 November 2022 (the “**Prospectus**”) and any supplements and the applicable Hong Kong covering documents of the Underlying Funds.

A) Proposed Appointment of Management Company to First Sentier (the “Proposed Appointment”)

Background

First Sentier is currently authorised by the Central Bank as a self-managed investment company pursuant to the UCITS Regulations. It is now proposed that First Sentier Investors (Ireland) Limited (“**FSI Ireland**”) be appointed as the management company of First Sentier, with effect from on or around the Effective Date.

About FSI Ireland

FSI Ireland is a private limited company incorporated in Ireland on 26 June 2018 under registration number 629188, with its registered office 70 Sir John Rogerson’s Quay, Dublin 2, Ireland.

Similar to the First Sentier’s existing Investment Manager and Sub-Investment Managers, FSI Ireland forms part of Mitsubishi UFJ Financial Group, Inc.’s subsidiary group and is wholly owned by First Sentier Investors Europe Holdings Limited (a company incorporated in England and Wales).

FSI Ireland forms part of First Sentier Investors, an international asset management group headed by First Sentier Investors Holdings Pty Limited (a company incorporated in Australia).

FSI Ireland has been authorised by the Central Bank to act as a UCITS management company since 16 November 2022 and as an alternative investment fund manager since 8 March 2019, pursuant to the UCITS Regulations and the Alternative Investment Fund Managers Regulations (“AIFM Regulations”) respectively. These functions include:

- investment management (portfolio management and risk management), and
- administration services, distribution and marketing.

FSI Ireland is also registered as an Investment Adviser with the Securities and Exchanges Commission of the United States, under the Investment Adviser Act of 1940, which was approved on 23 March 2021.

Rationale for the Proposed Appointment

Following a review of the current business model by First Sentier, to ensure that the First Sentier’s operational model is in line with industry best practice and evolving regulatory guidance the board of directors of First Sentier made the decision to appoint a UCITS management company in place of its current self-managed structure.

Implications of the Proposed Appointment

With effect from the Effective Date, First Sentier will become an externally managed investment company and will cease to operate as a self-managed investment company.

Although the Proposed Appointment will result in consequential changes to the investment delegation structure in respect of existing investment delegates (including a re-designation of the capacity of certain existing investment delegates, as further described below) (the “**Delegation Change**”) and service providers of First Sentier and the Underlying Funds will be appointed by FSI Ireland rather than by First Sentier, it will not result in any other changes to the way the Underlying Funds are managed or administered. This means the underlying investment teams and individual portfolio managers of the Underlying Funds that are currently responsible for managing each Underlying Fund will not change as a result of the Proposed Appointment or the Delegation Change. The appointment of First Sentier’s various investment delegates and service providers will therefore be adjusted to reflect the presence of FSI Ireland in First Sentier’s structure as described below.

As part of the Proposed Appointment, FSI Ireland will ultimately be responsible for the following activities which are described further below:

Investment Management

Currently, First Sentier delegates the investment management function in respect of the Underlying Funds at all times to First Sentier Investors (Hong Kong) Limited (“**FSI HK**”) (as the investment manager), which in turn sub-delegates the investment management function in respect of the Underlying Funds to a pool of Sub-Investment Managers, namely First Sentier Investors (UK) IM Limited, First Sentier Investors (Australia) RE Ltd and First Sentier Investors (Singapore) .

Following the Proposed Appointment, FSI Ireland will instead delegate the investment management function in respect of the Underlying Funds at all times directly to a pool of investment delegates (the “**Investment Managers**”), namely:

- FSI HK;
- First Sentier Investors (UK) IM Limited;
- First Sentier Investors (Australia) RE Ltd;
-

First Sentier Investors (UK) IM Limited and First Sentier Investors (Australia) RE Ltd will be re-designated as Investment Managers of the Underlying Funds alongside FSI HK, which will remain as an Investment Manager. FSI HK will continue to appoint First Sentier Investors (Singapore) as a Sub-Investment Manager of the Underlying Funds.

The pooled investment delegate arrangement means that FSI Ireland shall at all times delegate the discretionary investment management of all or a portion of the assets of any of the Underlying Funds to one or more of the above Investment Managers from time to time. Under these arrangements, the delegation of the investment management of all or a portion of the assets of a Underlying Fund or the Underlying Funds may be changed from a particular Investment Manager to another Investment Manager(s) from time to time by FSI Ireland, to allow for the global mobility of individual portfolio managers as well as to allow First Sentier and FSI Ireland at all times to make use of the most appropriate authorised Investment Manager(s). Particulars of which entity(ies) is/are responsible for discretionary investment management of the relevant Underlying Fund(s) are available upon request from the offices of FSI Ireland, and in the most recent annual report, or semi-annual report of First Sentier.

All of the Investment Managers and First Sentier Investors (Singapore), as Sub-Investment Manager, are currently authorised to manage the assets of First Sentier and the Underlying Funds.

From the Effective Date, the Investment Management Fees currently paid by First Sentier to FSI HK in its role of First Sentier's current Investment Manager will instead be paid to FSI Ireland in its role of First Sentier's Management Company. The Investment Management Fees will be renamed as the "**Management Fee**". There will be no increase in this fee from its present rate in respect of the Underlying Funds. After the Proposed Appointment and the Delegation Change, FSI Ireland shall pay out of the Management Fee the fees of the Investment Managers, and FSI HK will pay the fees of First Sentier Investors (Singapore) out of the fees received from FSI Ireland. As such, there will be no change in the overall fees payable by unitholders as a result of the Proposed Appointment and the Delegation Change.

First Sentier and the Underlying Funds will bear the costs associated with the Proposed Appointment and the Delegation Change, which include:

- legal costs associated with obtaining regulatory authorisation in relation to the Proposed Appointment and the Delegation Change;
- legal costs associated with changes to First Sentier's Material Contracts; and
- updating and obtaining regulatory approval of First Sentier's updated Prospectus and the Hong Kong Supplement and the KFS of the Underlying Funds authorised by the SFC and other regulatory documents.

The costs that First Sentier and the Underlying Funds will bear are estimated to be EUR 85,000 and will be allocated among the Underlying Funds in proportion of the Underlying Fund size.

B) Clarification of Investment Policies and Sustainable Finance Disclosure Regulation ("SFDR") disclosures of the Underlying Fund corresponding to Stewart Investors Global Emerging Markets Leaders Fund – I (Reference Code: 06SU).

SFDR entered into force in the European Union on 10 March 2021 with aim of harmonising transparency with regards to the integration of sustainability risks and consideration of adverse sustainability impacts, the provision of sustainability-related information.

However, on 6 April 2022, the European Commission adopted a regulation supplementing the SFDR specifying further details regarding the presentation of information in pre-contractual documents, on websites and in periodic reports ("**SFDR Level 2 rules**"). The SFDR Level 2 rules applied from 1 January 2023. In November 2022, the Underlying Fund clarified Prospectus disclosures in order to meet this deadline.

In order to provide greater clarity in respect of SFDR Level 2 rules, First Sentier will further revise the Prospectus disclosures with respect to the Underlying Fund to better align with the content and presentation requirements prescribed in the SFDR Level 2 rules. These updates will be found with enhancement and/or clarification to the investment policies of the Underlying Fund, as well as enhanced SFDR disclosures for the Underlying Fund in Appendix 9 of the revised Prospectus. In particular, the disclosures on the quality and sustainability assessments (and the methods of assessment), the positive environmental and social outcomes assessed by the Investment Manager, engagement policy, as well as policy with respect to harmful and controversial products, services and practices in relation to the Underlying Fund will be enhanced and clarified.

As a result of this, the sustainable objective will form part of the investment policy of the Underlying Fund.

Notwithstanding the amendments, there are no material changes to the sustainability objectives or environmental or social characteristics which are integrated into the investment analysis and assessment criteria for selecting companies in the Underlying Fund's portfolios. There will be no change to the manner in which the Underlying Fund are currently being managed as a result of such updates.

C) SFDR – Inclusion of disclosure surrounding fossil gas and nuclear energy exposure in line with the Level 2 disclosure requirements

In order to provide greater clarity in respect of the SFDR Level 2 disclosure requirements that became effective as at 20 February 2023, First Sentier will incorporate nuclear energy and fossil gas disclosures in Appendix 9 of the Prospectus.

D) Updates to leverage usage for the Underlying Fund corresponding to First Sentier Asian Quality Bond Fund - I (Reference Code:10SU)

As set out in the Prospectus, the current exposure of the Bond Funds to leverage varies between low exposure, medium exposure and high exposure.

Further, the revised Prospectus will be updated to reflect the following leverage change for the Underlying Fund:

Exposure as at 31 March 2022	Exposure as at 31 December 2022
Low	Medium

This is caused by market fluctuations and does not represent a change in the way in which the Underlying Fund is currently being managed. Further details can be found in the revised Prospectus.

E) Updates to description of benchmarks for certain Equity Funds

The countries that are considered Emerging Markets and developed markets change regularly. Therefore, to ensure accuracy, First Sentier will be updating the description of benchmarks for certain Equity Funds to omit numerical references to developed markets and Emerging Markets countries (which will now collectively be referred to as “investible markets” instead).

Details of the amendments can be found in the revised Prospectus. For the avoidance of doubt, the amendments to the benchmark disclosures are for clarification purpose only, and do not amount to any change to the performance comparison benchmarks adopted by the relevant Equity Funds.

F) Updates to the list of Regulated Markets under “APPENDIX 5 – REGULATED MARKETS”

Appendix 5 of the Prospectus contains a list of Regulated Markets. In light of the invasion of Ukraine and sanctions placed on Russia, First Sentier will be removing Russia from the list of Regulated Markets.

As a correction, First Sentier is also removing all references to ICMA (being an association rather than an exchange or market) from the list of Regulated Markets.

G) Updates to the list of sub-custodians under “APPENDIX 8 – DELEGATES OF THE DEPOSITARY”

Appendix 8 of the Prospectus contains a list of the sub-custodians that the Depositary has delegated safekeeping responsibilities to. The list will be updated to remove the sub-custodians for Bermuda and Russia.

Furthermore, the sub-custodian for Columbia will be updated from “tau Securities Services Colombia S.A. Sociedad Fuduciaria.” to “Santander CACEIS Colombia S.A. Sociedad Fiduciaria” and the sub-custodian for Turkey will be updated from “HSBC Bank A.S.” to “Turk Ekonomi Bankasi A.S.” respectively.

Finally, “Landsbankinn hf.” will be added as the sub-custodian for Iceland.

H) Reduction in the investment management fees (to be re-designated as the management fee on 30 November 2023) (“Management Fee”) of the Underlying Fund corresponding to Stewart Investors Global Emerging Markets Leaders Fund - I (Reference Code:06SU)

The Management Fee of the Underlying Fund will be reduced as follows:

Current Management Fee (as a % of the Underlying Fund’s Net Asset Value) per annum	Management Fee with effect from 30 November 2023 (as a % of the Underlying Fund’s Net Asset Value) per annum
1.45%	1.30%

I) Other miscellaneous, taxation, enhancement, clarificatory, administrative, general regulatory and cosmetic updates to the Prospectus.

What is the impact

In respect of the above changes:

- save as otherwise disclosed in point A above, there will be no other change in the operation and/or manner in which the Underlying Funds are being managed;
- save as otherwise disclosed above, there are no other effects on existing unitholders in the Underlying Funds as a result of the changes;
- there will be no change to the features and the risk applicable to the Underlying Funds, and there will be no change to the level of fees or costs in managing the Underlying Funds; and
- the changes will not result in any impact that might materially prejudice the rights or interests of existing unitholders in 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 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

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。

有關連繫至以下首源投資環球傘子基金有限公司投資選擇之相連基金的若干變更

參考編號	投資選擇名稱
05SU	首源亞洲策略債券基金 - I 股 - 派息
10SU	首源亞洲優質債券基金 - I 股
07SU	首源全球基建基金 - I 股
01SU	首域盈信亞洲機遇基金 - I 股
02SU	首域盈信亞洲股本優點基金 - I 股 - 派息
03SU	首域盈信中國增長基金 - I 股
04SU	首域盈信香港增長基金 - I 股 #
06SU	盈信全球新興市場領先基金 - I 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

我們接獲首源投資環球傘子基金有限公司（「首源」）董事的通知，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」）作出的若干變更，該等變更自2023年11月30日或前後（「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。

除另有界定者外，本信件的詞彙與首源日期為2022年11月30日的基金章程（「基金章程」）及該等相連基金的任何補充文件以及香港適用的說明文件所使用者具有相同涵義。

A) 建議委任首源的管理公司（「建議委任」）

背景

首源目前獲中央銀行根據 UCITS 條例認可為自行管理的投資公司。現建議委任 First Sentier Investors (Ireland) Limited（「FSI Ireland」）擔任首源的管理公司，自生效日期起生效。

關於 FSI Ireland

FSI Ireland 為一家於2018年6月26日在愛爾蘭註冊成立的私人有限公司，註冊編號為629188，註冊辦事處位於70 Sir John Rogerson's Quay, Dublin 2, Ireland。

與首源現有的投資經理及副投資經理相似，FSI Ireland 構成 Mitsubishi UFJ Financial Group, Inc. 附屬公司集團的一部分，目前由 First Sentier Investors Europe Holdings Limited（一家於英格蘭和威爾斯註冊成立的公司）全資擁有。

FSI Ireland構成首源投資的一部分，後者是一家由First Sentier Investors Holdings Pty Limited（一家於澳洲註冊成立的公司）領導的國際資產管理集團。

FSI Ireland分別自2022年11月16日及2019年3月8日起獲中央銀行根據UCITS條例及《另類投資基金管理人條例》(Alternative Investment Fund Managers Regulations)（「AIFM條例」）認可為UCITS管理公司及另類投資基金管理人。該等職能包括：

- 投資管理（投資組合管理及風險管理）；及
- 行政管理服務、分銷及市場推廣。

FSI Ireland亦根據《1940年投資顧問法》(Investment Adviser Act of 1940)在美國證券交易委員會註冊為投資顧問，其註冊於2021年3月23日獲批准。

建議委任的理由

首源在對當前業務模式進行審查後，為確保首源的營運模式符合行業最佳慣例及不斷發展的監管指引，首源董事會決定委任UCITS管理公司，以取代其當前的自行管理架構。

建議委任的影響

自生效日期起，首源將成為由外部管理的投資公司，且不再作為自行管理的投資公司運作。

雖然建議委任將導致現有投資代表的投資授權結構發生相應變化（包括重新指定若干現有投資代表的身分，進一步詳情載於下文）（「授權變更」），以及首源及該等相連基金的服務供應商將由FSI Ireland而非首源委任，但建議委任不會導致該等相連基金的管理或行政管理方式發生任何其他變化。這意味著該等相連基金現時負責管理各相連基金的相關投資團隊及個別投資組合經理不會因建議委任或授權變更而作出變動。因此，首源各投資代表及服務供應商的委任將作出調整，以反映下文所述FSI Ireland加入首源架構之中。

作為建議委任的一部分，FSI Ireland將最終負責以下活動，進一步詳情載於下文：

投資管理

目前，首源始終將該等相連基金的投資管理職能轉授予首源投資（香港）有限公司（「首源香港」）（作為投資經理），首源香港進而將該等相連基金的投資管理職能再轉授予多名副投資經理，即First Sentier Investors (UK) IM Limited、First Sentier Investors (Australia) RE Ltd及First Sentier Investors (Singapore)。

而在建議委任之後，FSI Ireland會將該等相連基金的投資管理職能直接轉授予多名投資代表（「投資經理」），即：

- 首源香港；
- First Sentier Investors (UK) IM Limited；及
- First Sentier Investors (Australia) RE Ltd。

First Sentier Investors (UK) IM Limited及First Sentier Investors (Australia) RE Ltd將與首源香港（繼續擔任投資經理）一同獲重新指定為該等相連基金的投資經理。首源香港將繼續委任First Sentier Investors (Singapore)擔任該等相連基金的副投資經理。

匯集投資代表安排意味著FSI Ireland應始終將任何該等相連基金的全部或部分資產的全權委託投資管理轉授予上述不時委任的一名或多名投資經理。根據該等安排，FSI Ireland可不時將一隻或多隻相連基金的全部或部分資產的投資管理授權由某個特定的投資經理變更為另一投資經理，使個別投資組合經理可於全球不同地方服務，並讓首源及FSI Ireland得以隨時起用最合適的認可投資經理。負責全權委託投資管理相關相連基金實體的詳情可向FSI Ireland辦事處索取，亦可於首源最近期刊發的年報或半年度報告中取得。

所有投資經理及First Sentier Investors (Singapore) (作為副投資經理) 目前均獲授權管理首源及該等相連基金的資產。

自生效日期起，首源目前向首源香港(作為首源現任投資經理)支付的投資管理費，將改為支付予FSI Ireland(作為首源的管理公司)。投資管理費將更名為「管理費」。就該等相連基金而言，該費用不會較當前費率增加。於建議委任及授權變更後，FSI Ireland應當從管理費中支付投資經理費用，而首源香港將從自FSI Ireland收到的費用中支付First Sentier Investors (Singapore)的費用。因此，單位持有人應付的整體費用不會因建議委任及授權變更而發生變化。

首源及該等相連基金將承擔與建議委任及授權變更相關的成本，包括：

- 與就建議委任及授權變更獲取監管許可有關的法律成本；
- 與首源重大合約變更相關的法律成本；及
- 更新及獲取首源經更新基金章程及香港補充文件及證監會認可的該等相連基金的產品資料概要及其他監管文件的監管批准。

首源及該等相連基金將承擔的成本估計為85,000歐元，將按照各相連基金規模的比例在該等相連基金當中進行分配。

B) 澄清連繫至盈信全球新興市場領先基金 – I股 (參考編號：06SU) 之相連基金的投資政策及可持續金融披露條例 (「SFDR」) 披露資料。

2021年3月10日，SFDR於歐盟生效，旨在協調在納入可持續發展風險與考慮不利可持續發展影響方面的透明度，並提供可持續發展相關資料。

然而，2022年4月6日，歐盟委員會採納一項補充SFDR的規例，列明有關於合約前文件、網站及定期報告中呈列資料的進一步詳情(「SFDR第2級規則」)。SFDR第2級規則自2023年1月1日起實施。於2022年11月，該相連基金對基金章程的披露資料作出澄清，以在該截止日期前符合要求。

為就SFDR第2級規則作出更清晰的說明，首源將進一步修訂基金章程中有關該相連基金的披露資料，從而更好地符合SFDR第2級規則中規定的內容及呈列規定。該等更新將伴隨著對該相連基金的投資政策進行完善及/或澄清，以及對經修訂基金章程附錄9中有關該相連基金的SFDR披露資料進行完善。尤其是，有關質素及可持續發展評估(及評估方法)、投資經理評估的正面環境及社會結果、參與政策以及有關有害及爭議性產品的政策、有關該相連基金的服務及慣例的披露資料將予完善及澄清。

基於上述原因，可持續發展目標將構成該相連基金投資政策的一部分。

儘管有該等修訂，但在該相連基金的投資組合甄選公司時納入投資分析及評估準則的可持續發展目標或環境或社會特徵並無重大變動。該相連基金的現有管理方式不會因該等更新而出現變動。

C) SFDR – 按照第2級披露要求納入有關化石天然氣及核能風險的披露

為就於2023年2月20日生效的SFDR第2級披露要求作出更清晰的說明，首源將於基金章程附錄9中納入核能及化石天然氣方面的披露資料。

D) 更新連繫至首源亞洲優質債券基金 - I股 (參考編號：10SU) 之相連基金的槓桿使用情況

誠如基金章程所述，債券基金目前對槓桿的風險承擔介乎低槓桿、中槓桿及高槓桿。

此外，經修訂章程將予以更新，以反映該相連基金的下列槓桿變動：

截至2022年3月31日的槓桿水平	截至2022年12月31日的槓桿水平
低	中

該變動是由市場波動造成，不代表該相連基金現有管理方式的變動。進一步詳情載於經修訂基金章程。

E) 更新若干股票基金基準的說明

被視為新興市場及發達市場的國家經常發生變化。因此，為確保準確，首源將更新有關若干股票基金基準的說明，省略發達市場及新興市場國家的數字提述（目前統稱為「可投資市場」）。

修訂詳情載於經修訂基金章程。為免生疑問，有關基準披露的修訂僅作澄清用途，並不同於變更相關股票基金採納的表現比較基準。

F) 更新「附錄五 - 受監管市場」項下的受監管市場名單

基金章程附錄五載有一份受監管市場名單。鑒於俄羅斯入侵烏克蘭並遭受制裁，首源將從受監管市場名單中刪除俄羅斯。

作為更正，首源亦正從受監管市場名單中刪除對ICMA（其為組織，而非交易所或市場）的所有提述。

G) 更新「附錄八 - 保管人的代表」項下副託管人的名單

基金章程附錄八載有獲保管人轉委保管責任的副託管人名單。此名單將予以更新，以刪除百慕達及俄羅斯的副託管人。此外，哥倫比亞的副託管人將由「tau Securities Services Colombia S.A.Sociedad Fiduciaria.」更新為「Santander CACEIS Colombia S.A.Sociedad Fiduciaria」及土耳其的副託管人將由「HSBC Bank A.S.」更新為「Turk Ekonomi Bankasi A.S.」。

最後，「Landsbankinn hf.」將獲加入作為冰島的副託管人。

H) 下調連繫至盈信全球新興市場領先基金 - I股 (參考編號：06SU) 之相連基金的投資管理費 (將於2023年11月30日重新更名為管理費) (「管理費」)

該相連基金的管理費將下調如下：

當前的年度管理費 (佔該相連基金資產淨值百分比)	自2023年11月30日起的年度管理費 (佔該相連基金資產淨值百分比)
1.45%	1.30%

I) 基金章程的其他雜項、稅務、加強、澄清、行政、一般監管及改進的更新資料。

影響

就上述變動而言：

- 除上文A點所披露者外，該等相連基金的營運及 / 或管理方式將不會出現其他變更；
- 除上文披露者外，上述變動並無對該等相連基金的現有單位持有人造成其他影響。
- 該等相連基金適用的特點及風險不會發生變化，且管理該等相連基金的費用或成本水平不會發生變化；及
- 該等變動概不會產生可能對該等相連基金現有單位持有人權利或權益造成嚴重損害的任何影響。

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11月7日