



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: 8 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.

Postponement of the proposed changes to the underlying fund corresponding to Aberdeen Standard Liquidity Fund (LUX) - US Dollar Fund - Class A-2 Acc due to take effect on 16 October 2023

Capitalised terms used in this letter shall have the same meaning as set out in the latest version of the prospectus of Aberdeen Standard Liquidity Fund (Lux) (“**Prospectus**”), the Hong Kong Supplement of Aberdeen Standard Liquidity Fund (Lux) (the “**Hong Kong Supplement**”), and the Product Key Facts Statement of the underlying fund (the “**KFS**”) (collectively, the “**Hong Kong Offering Documents**”) unless the context otherwise requires.

Reference Code	Name of investment choice
19AU	Aberdeen Standard Liquidity Fund (LUX) - US Dollar Fund - Class A-2 Acc

(The “**Investment Choice**”)

We have been informed by the abrdn Investments Luxembourg S.A. that the proposed changes to the underlying fund corresponding to the Investment Choice (the “**Underlying Fund**”) which were communicated to the policyholders on 25 September 2023, set out below, have been postponed.

Any new effective dates which may be proposed will be informed in due course.

For avoidance of doubt, the below changes did not take effect on 16 October 2023:

1. Change of Denomination and name changes to the Underlying Fund and Investment Choice, the name of the Underlying Fund and Investment Choice will remain unchanged.

Reference Code	Type	Current name
19AU	Name of the investment choice	Aberdeen Standard Liquidity Fund (LUX) - US Dollar Fund - Class A-2 Acc
	Name of the underlying fund	Aberdeen Standard Liquidity Fund (LUX) - US Dollar Fund

2. Change of Service Providers, State Street Bank International GmbH, Luxembourg Branch will continue to act as depositary and administrator.
3. Changes to the Investment Management Fees and the Management Company Charge, references to the “Management Company’s Fees” will remain unchanged. The calculation methodology of the Investment Management Fees and Management Company’s Fees will remain unchanged.
4. Rebranding, the references in the Hong Kong offering documents to various rebranded abrdn entities will be updated at the next available opportunity.
5. Removal of fund conversion mechanism for the Underlying Fund

With regard to “Change in pricing applicable to subscriptions and redemption of units of the Underlying Fund” in our letter dated 25 September 2023, it was previously communicated that the Hong Kong offering documents would be updated to clarify that subscriptions and redemptions of accumulation units of the Underlying Fund not carried out at a price equal to the Constant NAV of the relevant class, and instead, are carried out at a price that is equal to the Variable NAV of the relevant class. For the avoidance of doubt, this clarification will be reflected in the Hong Kong offering documents in due course, notwithstanding the postponement of the other changes set out in the paragraph above.

Actions to take

You do not have to take any action if you wish to remain invested in the Investments Choice regardless of the above change. Otherwise you may wish to consider switching the units of the Investment Choice 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

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。

有關推遲原定於2023年10月16日生效之連繫至安本標準流動基金(盧森堡) - 美元基金 - A-2類累積的相連基金之建議變更

除非文義另有所指，否則本信件所用詞彙應與安本標準流動基金（盧森堡）最新版的招股說明書（「招股說明書」）、安本標準流動基金（盧森堡）香港補充文件（「香港補充文件」）以及相連基金的產品資料概要（「產品資料概要」）（統稱「香港發售文件」）所述的含義相同。

參考編號	投資選擇名稱
19AU	安本標準流動基金(盧森堡) - 美元基金 - A-2 類累積

(稱為「該投資選擇」)

我們接獲abrdn Investments Luxembourg S.A.通知下文所載於2023年9月25日通知保單持有人有關連繫至該投資選擇的相連基金（「該相連基金」）之建議變更已推遲。

對於可能建議的任何新生效日期，將適時發出通知。

為免生疑問，下列變更並未在2023年10月16日生效：

- 名稱變更及該相連基金和該投資選擇的名稱變更，該相連基金和該投資選擇的名稱將保持不變

參考編號	類型	現有名稱
19AU	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
	相連基金名稱	安本標準流動基金(盧森堡) - 美元基金

- 服務供應商變更，State Street Bank International GmbH, Luxembourg Branch 將繼續擔任存管人兼行政管理人
- 投資管理費用及管理公司費的變更，對「管理公司費」的提述將保持不變。投資管理費用及管理公司費的計算方法將保持不變。
- 品牌重塑，香港發售文件中對多個安本實體品牌重塑的提述將在下一次機會恰當時予以更新。
- 取消該相連基金轉換機制

就我們於2023年9月25日的信件中提及「變更認購及贖回該相連基金單位適用的定價」，香港發售文件將予以更新，以澄清該相連基金累積單位並非按等於相關類別固定資產淨值的價格認購及贖回，而是按照等於相關類別可變資產淨值的價格認購及贖回。為免生疑問，雖然如上文所指推遲其他變更，但該澄清將適時反映在香港發售文件中。

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8日