



**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: 21 December 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 underlying funds corresponding to the following investment choices of Fidelity Funds

Any terms not defined herein shall have the same meaning as in the extract overseas prospectus of the Fidelity Funds (the “**Prospectus**”), the Hong Kong covering document and the product key facts statements (“**KFSs**”) of the underlying funds of the Fidelity Funds (collectively, the “**Hong Kong Offering Document**”).

Reference Code	Name of investment choice
14FU	Fidelity Funds - ASEAN Fund - A - ACC - USD
02FU	Fidelity Funds - Asia Pacific Dividend Fund - A
15FU	Fidelity Funds - Asian Special Situations Fund - A - ACC - USD
03FU	Fidelity Funds - China Focus Fund - A
24FE	Fidelity Funds - Emerging Asia Fund - A - ACC - Euro
16FU	Fidelity Funds - Emerging Asia Fund - A - ACC - USD
23FE	Fidelity Funds - Emerging Europe, Middle East And Africa Fund - A - ACC - Euro
13FU	Fidelity Funds - Emerging Europe, Middle East And Africa Fund - A - ACC - USD
04FU	Fidelity Funds - Emerging Markets Fund - A
05FE	Fidelity Funds – Sustainable Europe Equity Fund - A - ACC - Euro
26FE	Fidelity Funds - European Dynamic Growth Fund - A – ACC #
17FE	Fidelity Funds - Sustainable Healthcare Fund - A - ACC - Euro
28FE	Fidelity Funds - Iberia Fund - A – ACC ^
01FU	Fidelity Funds - India Focus Fund - A
18FU	Fidelity Funds - Indonesia Fund - A - USD
29FE	Fidelity Funds - Italy Fund - A
07FU	Fidelity Funds - Sustainable Multi Asset Income Fund - A
09FU	Fidelity Funds - Pacific Fund - A
25FE	Fidelity Funds - Sustainable Asia Equity Fund - A - ACC - Euro
12FU	Fidelity Funds - US High Yield Fund - A
22FE	Fidelity Funds - US High Yield Fund - A - Euro
20FU	Fidelity Funds - Sustainable Asia Equity Fund - A - ACC - USD
31FE	Fidelity Funds - Sustainable Eurozone Equity Fund - A - ACC - EUR
32FU	Fidelity Funds - Greater China Fund - A - USD

33FE	Fidelity Funds - Sustainable Global Dividend Plus Fund - A - ACC - EUR
34FU	Fidelity Funds - Sustainable Global Dividend Plus Fund - A - ACC – USD
35FE	Fidelity Funds - Emerging Europe, Middle East And Africa Fund - SP A - ACC – Euro ^^
36FU	Fidelity Funds - Emerging Europe, Middle East And Africa Fund - SP A - ACC – USD ^^
D37F	Fidelity Funds - Sustainable Global Dividend Plus Fund - A - MCDIST(G) - USD
D38F	Fidelity Funds - US High Yield Fund - A - MINCOME(G) - USD

With effect from 30 July 2020, this investment choice is closed for any subscription and switch-in, until further notice.

^ With effect from 16 November 2015, this investment choice is closed for any subscription and switch-in, until further notice.

^^ Temporary suspended, until further notice.

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

We have been informed by the Fidelity Funds that the following changes will be made to the underlying funds corresponding to the Investment Choices (each “**Underlying Fund**” and collectively, the “**Underlying Funds**”). As the unitholders of the Investment Choice(s), the following updates applicable to the Underlying Fund(s) may have implications for your investment.

1. Reclassification of the underlying fund corresponding to the below investment choices from Article 6 to Article 8 under the Sustainable Finance Disclosure Regulation (“SFDR”)

Reference Code	Name of investment choice
12FU	Fidelity Funds - US High Yield Fund - A
22FE	Fidelity Funds - US High Yield Fund - A - Euro
D38F	Fidelity Funds - US High Yield Fund - A - MINCOME(G) - USD

With effect from 23 January 2024, the investment policy of the Underlying Fund will be enhanced with additional disclosure relating to sustainable investing and promoting ESG characteristics.

Fidelity Funds is enhancing the ESG profile of the Underlying Fund to meet investor demand and expand the range of Article 8 SFDR products of the Fidelity Funds.

While the investment policy of the Underlying Fund will evolve, the reclassifications are not expected to lead to a substantial rebalancing of the Underlying Fund’s portfolio.

The additional disclosure is as follows:

“The fund invests at least 50% of its assets in securities of issuers with favourable environmental, social and governance (ESG) characteristics.”

AND

“The Investment Manager also considers ESG characteristics when assessing investment risks and opportunities. In determining favourable ESG characteristics, the Investment Manager takes into account ESG ratings provided by Fidelity or external agencies. Through the investment management process the Investment Manager aims to ensure that investee companies follow good governance practices.

The fund adheres to the Fidelity Sustainable Investing Framework standards.”

In light of the reclassification to Article 8 products within the meaning of the SFDR, the Underlying Fund is also subject to additional sustainable investing risks as detailed in the Hong Kong Offering Documents.

These changes do not amount to material changes to the Underlying Fund; there will be no material change or increase in the overall risk profile of the Underlying Fund following these changes; and these changes do not have a material adverse impact on unitholders’ rights or interests (including changes that may limit unitholders’ ability in exercising their rights).

2. Possibility to reuse and reinvest cash collateral for the Underlying Funds

With effect on or around 23 January 2024, for efficient portfolio management purposes, all Underlying Funds will be entitled to reuse and reinvest cash collateral within the limits provided for by the Hong Kong Offering Documents.

This change does not amount to a material change to the Underlying Funds; there will be no material change or increase in the overall risk profile of the Underlying Funds following this change; and this change does not have a material adverse impact on unitholders' rights or interests (including changes that may limit unitholders' ability in exercising their rights).

Costs

The administrative expenses triggered by the above-mentioned changes, including any legal, audit, mailing and regulatory charges, will be borne by FIL Fund Management Limited, the Investment Manager of Fidelity Funds.

The above-mentioned changes will be reflected in the next update to the Hong Kong Offering Documents.

Actions to take

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

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。

有關連繫至富達基金投資選擇的相連基金之若干變更

本文件未定義的任何詞彙應與富達基金的海外認購章程 (「認購章程」)、香港說明文件和富達基金的相連基金的產品資料概要 (「產品資料概要」) (統稱為「香港發行文件」) 中的涵義相同。

參考編號	投資選擇名稱
14FU	富達基金 - 東協基金 - A 類別股份 - 累積 - 美元
02FU	富達基金 - 亞太股息基金 - A 類別股份
15FU	富達基金 - 亞洲特別機會基金 - A 類別股份 - 累積 - 美元
03FU	富達基金 - 中國焦點基金 - A 類別股份
24FE	富達基金 - 新興亞洲基金 - A 類別股份 - 累積 - 歐元
16FU	富達基金 - 新興亞洲基金 - A 類別股份 - 累積 - 美元
23FE	富達基金 - 新興「歐非中東」基金 - A 類別股份 - 累積 - 歐元
13FU	富達基金 - 新興「歐非中東」基金 - A 類別股份 - 累積 - 美元
04FU	富達基金 - 新興市場基金 - A 類別股份
05FE	富達基金 - 可持續發展歐洲股票基金 - A 類別股份 - 累積 - 歐元
26FE	富達基金 - 歐洲動力增長基金 - A 類別股份 - 累積 #
17FE	富達基金 - 可持續發展健康護理基金 - A 類別股份 - 累積 - 歐元
28FE	富達基金 - 西班牙/葡萄牙基金 - A 類別股份 - 累積 ^
01FU	富達基金 - 印度焦點基金 - A 類別股份
18FU	富達基金 - 印尼基金 - A 類別股份 - 美元
29FE	富達基金 - 意大利基金 - A 類別股份
07FU	富達基金 - 可持續發展多元收益基金 - A 類別股份
09FU	富達基金 - 太平洋基金 - A 類別股份
25FE	富達基金 - 可持續發展亞洲股票基金 - A 類別股份 - 累積 - 歐元
12FU	富達基金 - 美元高收益基金 - A 類別股份
22FE	富達基金 - 美元高收益基金 - A 類別股份 - 歐元
20FU	富達基金 - 可持續發展亞洲股票基金 - A 類別股份 - 累積 - 美元
31FE	富達基金 - 可持續發展歐元區股票基金 - A 類別股份 - 累積 - 歐元
32FU	富達基金 - 大中華基金 - A 類別股份 - 美元
33FE	富達基金 - 可持續發展環球股息優勢基金 - A 類別股份 - 累積 - 歐元
34FU	富達基金 - 可持續發展環球股息優勢基金 - A 類別股份 - 累積 - 美元
35FE	富達基金 - 新興「歐非中東」基金 - SP A 類別股份 - 累積 - 歐元 ^^
36FU	富達基金 - 新興「歐非中東」基金 - SP A 類別股份 - 累積 - 美元 ^^
D37F	富達基金 - 可持續發展環球股息優勢基金 - A 類別股份 - C 每月派息(G) - 美元
D38F	富達基金 - 美元高收益基金 - A 類別股份 - 每月特色派息(G) - 美元

由2020年7月30日起，本投資選擇停止接受任何認購及轉入之申請，直至另行通知。

^ 由2015年11月16日起，本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。

(各稱為「該投資選擇」，統稱為「該等投資選擇」)

我們接獲富達基金的通知，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」)將會作出以下變更。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. 根據《可持續發展金融資訊披露條例》(「SFDR」)，將連繫至下列投資選擇的相連基金從第 6 條重新劃分為第 8 條

參考編號	投資選擇名稱
12FU	富達基金 - 美元高收益基金 - A 類別股份
22FE	富達基金 - 美元高收益基金 - A 類別股份 - 歐元
D38F	富達基金 - 美元高收益基金 - A 類別股份 - 每月特色派息(G) - 美元

自 2024 年 1 月 23 日起，該相連基金的投資政策將加強有關可持續發展投資及推動 ESG 特徵的額外披露。

富達基金正改善該相連基金的 ESG 概況，以滿足投資者需求及擴大富達基金的 SFDR 第 8 條產品範圍。

雖然該相連基金的投資政策將有改變，但預期重新分類將不會導致該相連基金的投資組合進行大幅重新調整。

額外披露如下：

「基金將最少50%的資產投資於具有有利環境、社會和管治 (ESG) 特徵之發行機構的證券。」

及

「投資經理在評估投資風險和機會時亦會考慮ESG特徵。在確定有利ESG特徵時，投資經理會考慮富達或外部機構提供的ESG評級。透過投資管理流程，投資經理旨在確保被投資公司遵循良好的管治規範。

基金遵循富達可持續發展投資框架標準。」

鑑於該相連基金已獲重新分類為SFDR定義的第8條產品，該相連基金亦須承受香港發行文件所述的額外可持續發展投資風險。

該等變更並不構成對該相連基金的重大變動；該等變更將不會導致該相連基金的整體風險類別出現重大變動或增加；該等變更亦不會對單位持有人的權利或權益造成重大不利影響（包括可能限制單位持有人行使其權利的能力的變更）。

2. 為該等相連基金再利用及再投資現金抵押品的可能性

於2024年1月23日或前後，為作有效率的投資組合管理用途，所有該等相連基金將有權在香港發行文件規定的限制範圍內，再利用及再投資現金抵押品。

該變更並不構成對該等相連基金的重大變動；該變更將不會導致該等相連基金的整體風險水平出現重大變動或增加；該變更亦不會對單位持有人的權利或權益造成重大不利影響（包括可能限制單位持有人行使其權利的能力的變更）。

成本

上述變更引致的行政開支（包括任何法律、審核、郵遞及監管費用）將由富達基金的投資經理 FIL Fund Management Limited 承擔。

香港發行文件將於下次更新中反映上述變更。

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。

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12月21日