



**Heng An
Standard Life**
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cs@hengansl.com.hk

Date: 15 January 2024

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.

Changes to underlying funds corresponding to the following investment choices of Franklin Templeton Investment Funds (“Franklin Templeton”)

Unless otherwise specified herein, capitalized terms used in this letter shall have the meanings assigned to such terms in the Explanatory Memorandum of Franklin Templeton Investment Funds dated April 2023, as amended from time to time (the “**Explanatory Memorandum**”).

Reference Code	Name of investment choice
02TU	Franklin Templeton Investment Funds - Franklin Biotechnology Discovery Fund - A acc
03TU	Franklin Templeton Investment Funds - Franklin India Fund - A acc
19TU	Franklin Templeton Investment Funds - Franklin MENA Fund - A acc
27TE	Franklin Templeton Investment Funds - Franklin MENA Fund - A acc - EUR
05TU	Franklin Templeton Investment Funds - Franklin Mutual European Fund - A acc
22TE	Franklin Templeton Investment Funds - Franklin Mutual European Fund - A acc - EUR
04TU	Franklin Templeton Investment Funds - Franklin Mutual U.S. Value Fund - A acc
07TU	Franklin Templeton Investment Funds - Franklin Technology Fund - A acc
01TU	Franklin Templeton Investment Funds - Franklin U.S. Opportunities Fund - A acc
21TU	Franklin Templeton Investment Funds - Templeton Asian Growth Fund - A acc
29TE	Franklin Templeton Investment Funds - Templeton Asian Growth Fund - A acc - EUR
10TU	Franklin Templeton Investment Funds - Templeton BRIC Fund - A acc
24TE	Franklin Templeton Investment Funds - Templeton BRIC Fund - A acc - EUR
11TU	Franklin Templeton Investment Funds - Templeton China Fund - A acc
12TU	Franklin Templeton Investment Funds - Templeton Eastern Europe Fund - A acc
25TE	Franklin Templeton Investment Funds - Templeton Eastern Europe Fund - A acc - EUR
33TU	Franklin Templeton Investment Funds - Templeton Emerging Markets Fund - A acc

13TE	Franklin Templeton Investment Funds - Templeton Euroland Fund - A acc
30TU	Franklin Templeton Investment Funds - Templeton European Small-Mid Cap Fund - A acc
31TE	Franklin Templeton Investment Funds - Templeton European Small-Mid Cap Fund - A acc - EUR
14TU	Franklin Templeton Investment Funds - Templeton Global Smaller Companies Fund - A acc
17TU	Franklin Templeton Investment Funds - Templeton Global Total Return Fund - A acc
26TH	Franklin Templeton Investment Funds - Templeton Global Total Return Fund - A acc - HKD
18TU	Franklin Templeton Investment Funds - Templeton Latin America Fund - A acc
36TU	Franklin Templeton Investment Funds - Templeton Eastern Europe Fund - A acc – USD RC #
37TE	Franklin Templeton Investment Funds - Templeton Eastern Europe Fund - A acc – EUR RC #
D16T	Franklin Templeton Investment Funds - Franklin Income Fund - A (Mdis) HKD
D23T	Franklin Templeton Investment Funds - Franklin Income Fund - A (Mdir) RMB - H1
D41T	Franklin Templeton Investment Funds - Franklin Income Fund - A (Mdis) EUR-H1
D40T	Franklin Templeton Investment Funds - Franklin Income Fund - A (Mdis) AUD-H1
38TU	Franklin Templeton Investment Funds - Franklin Income Fund - A (acc) USD
D39T	Franklin Templeton Investment Funds - Franklin Income Fund - A (Mdis) USD

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

Temporary suspended, until further notice

We have been informed by Franklin Templeton Investments (Asia) Limited, Hong Kong Representative of Franklin Templeton of the changes to the underlying funds corresponding to the Investment Choices (Each an “**Underlying Fund**” and collectively, the “**Underlying Funds**”). The changes set out in this letter took effect as of 27 August 2023. As the unitholders of the Investment Choice(s), the following changes applicable to the Underlying Fund(s) may have implications for your investment.

1. Updated pre-contractual disclosures of underlying funds corresponding to the below investment choices

Reference Code	Name of investment choice
02TU	Franklin Templeton Investment Funds - Franklin Biotechnology Discovery Fund - A acc
01TU	Franklin Templeton Investment Funds - Franklin U.S. Opportunities Fund - A acc
07TU	Franklin Templeton Investment Funds - Franklin Technology Fund - A acc

The pre-contractual disclosures of the Underlying Funds shall be updated to reflect the latest template required to be used pursuant to the Commission Delegated Regulation (EU) 2023/363, which includes two additional questions in relation to investment by the Underlying Funds in fossil gas and/or nuclear energy related to activities that comply with the Taxonomy Regulation.

In addition, the pre-contractual disclosures of the relevant Underlying Funds shall be amended to reflect the following key updates:

- (a) The question headed “*What investment strategy does this financial product follow?*” in the pre-contractual disclosure of the underlying fund corresponding to Franklin Templeton Investment Funds - Franklin Biotechnology Discovery Fund - A acc shall be revised to include “nuclear weapons” as one of the specific ESG exclusions.

The updated bilingual pre-contractual disclosures for the Underlying Funds are available for download from the Hong Kong Representative’s website at https://franklintempletonprod.widen.net/s/jqdp5bk5xt/tif-sfdr-pre-contractual-disclosure-annexes_hk_en¹ (English version) and https://franklintempletonprod.widen.net/s/hv85nxn6tb/tif-sfdr-pre-contractual-disclosure-annexes_hk_cn¹ (traditional Chinese version).

2. Updates to the valuation policy of Franklin Templeton

To clarify that the costs incurred in obtaining and maintaining registrations in different countries as well as fees for facilities services and company secretary services are charged to Franklin Templeton, item (e) under the paragraph

¹ The website has not been reviewed by the SFC.

relating to total liabilities in the sub-section headed "VALUATION" in the section headed "ADDITIONAL INFORMATION" of the Explanatory Memorandum shall be updated as follows (with revisions in mark-up):

"(e) all other liabilities of the Company of whatsoever kind and nature except liabilities represented by Shares in the Company. In determining the amount of such liabilities the Company shall take into account all relevant expenses payable by the Company comprising formation expenses, fees and expenses at the accounts, fees payable to the Management Company for the performance of its various services and for those rendered by the Investment Managers and/or investment advisers, the Depositary and local paying agents and permanent representatives in places of registration as well as costs incurred in obtaining and maintaining registrations in different countries, any other agent employed by the Company, fees for facilities services, fees for company secretary services, fees for legal and auditing services, insurance premiums, printing, reporting and publishing expenses, including the cost of advertising and/or preparing and printing of the prospectuses, product key facts statements, explanatory memoranda or registration statements, investment research fees, taxes or governmental or supervisory charges, all other operating expenses, including the cost of buying and selling assets, interest, bank charges and brokerage commissions, postage, telephone, telex, telefax message and facsimile (or other similar means of communication). The Company and/or the Administrative Agent, as appropriate, may calculate administrative and other expenses of a regular or recurring nature on an estimated figure for yearly or other periods in advance, and may accrue the same in equal proportions over any such period."

3. Other updates

The Explanatory Memorandum shall be updated to reflect the below:

- (a) The third paragraph under the sub-section headed "ANTI-MONEY LAUNDERING AND COUNTER-TERRORIST FINANCING LEGISLATION" in the section headed "ADDITIONAL INFORMATION" shall be amended as follows (with revisions in mark-up):

"The Management Company reserves the right to ask at any time for additional information and documentary evidence, such as updated identity documentation, source of funds and origin of wealth, as may be required in higher risk scenarios or to comply with any applicable laws and regulations, including applicable Luxembourg regulations on the prevention of the use of the financial sector for money laundering purposes. In case of delay or failure to provide such information and/or documentary evidence, the Management Company may delay or reject the processing of purchase or sale instructions, or any other transaction. The Management Company may also delay or suspend the payment of dividends until relevant and satisfactory information and/or documentation is received. In addition, the Management Company reserves the right to stop the payment of any commissions and/or ultimately terminate the business relationship with sub-distributors, intermediaries, brokers/dealers and/or professional investors after reasonable attempts from the Management Company to obtain the missing or updated documentation requested from such sub-distributors, intermediaries, brokers/dealers and/or professional investors in line with applicable laws and regulations, thus preventing the Management Company from fulfilling its anti-money laundering and counter-terrorism financing obligations. Neither the Company nor the Management Company have any liability for delays or failure to process deals as a result of the Investor providing no or only incomplete information and/or documentary evidence."

- (b) Update to the conducting officers of the Management Company; and
- (c) Other miscellaneous, administrative and/or clarificatory updates.

The changes set out in this letter do not amount to a material change to the Underlying Funds. There is no material change or increase in the overall risk profiles of any of the Underlying Funds following the above changes. Further, the above changes do not have a material adverse impact on unitholders' rights or interests (including changes that may limit unitholders' ability in exercising their rights), and the above changes are not expected to give rise to any change in the fee level or fee structure of any of the Underlying Funds.

Any costs and/or expenses incurred in connection with the above changes shall be borne by the Management Company, other than the cost of publishing the letter by Franklin Templeton, which is estimated to be approximately HKD120,000 and which shall be charged and allocated to the Underlying Funds based on the pro rata share of the Net Asset Value of the Underlying Funds.

The Explanatory Memorandum shall be updated to reflect the above changes in due course. An updated version of the Explanatory Memorandum shall be available for download from the Hong Kong Representative's website at www.franklintempleton.com.hk¹, and it will also be made available at the office of the Hong Kong Representative in due course.

Actions to take

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

有關連繫至富蘭克林鄧普頓投資基金(「富蘭克林鄧普頓」)的投資選擇的相連基金之變更

除另有規定外，本信件內所用的詞語與富蘭克林鄧普頓投資基金日期為2023年4月的基金說明書(經不時修訂)(「基金說明書」)所界定者具相同涵義。

參考編號	投資選擇的名稱
02TU	富蘭克林鄧普頓投資基金 - 富蘭克林生物科技新領域基金 - A 累算
03TU	富蘭克林鄧普頓投資基金 - 富蘭克林印度基金 - A 累算
19TU	富蘭克林鄧普頓投資基金 - 富蘭克林中東北非基金 - A 累算
27TE	富蘭克林鄧普頓投資基金 - 富蘭克林中東北非基金 - A 累算 - 歐元
05TU	富蘭克林鄧普頓投資基金 - 富蘭克林互惠歐洲基金 - A 累算
22TE	富蘭克林鄧普頓投資基金 - 富蘭克林互惠歐洲基金 - A 累算 - 歐元
04TU	富蘭克林鄧普頓投資基金 - 富蘭克林互惠美國價值基金 - A 累算
07TU	富蘭克林鄧普頓投資基金 - 富蘭克林科技基金 - A 累算
01TU	富蘭克林鄧普頓投資基金 - 富蘭克林美國機會基金 - A 累算
21TU	富蘭克林鄧普頓投資基金 - 鄧普頓亞洲增長基金 - A 累算
29TE	富蘭克林鄧普頓投資基金 - 鄧普頓亞洲增長基金 - A 累算 - 歐元
10TU	富蘭克林鄧普頓投資基金 - 鄧普頓新興四強基金 - A 累算
24TE	富蘭克林鄧普頓投資基金 - 鄧普頓新興四強基金 - A 累算 - 歐元
11TU	富蘭克林鄧普頓投資基金 - 鄧普頓中國基金 - A 累算
12TU	富蘭克林鄧普頓投資基金 - 鄧普頓東歐基金 - A 累算
25TE	富蘭克林鄧普頓投資基金 - 鄧普頓東歐基金 - A 累算 - 歐元
33TU	富蘭克林鄧普頓投資基金 - 鄧普頓新興市場基金 - A 累算
13TE	富蘭克林鄧普頓投資基金 - 鄧普頓歐元區基金 - A 累算
30TU	富蘭克林鄧普頓投資基金 - 鄧普頓歐洲中小型公司基金 - A 累算
31TE	富蘭克林鄧普頓投資基金 - 鄧普頓歐洲中小型公司基金 - A 累算 - 歐元
14TU	富蘭克林鄧普頓投資基金 - 鄧普頓環球小型公司基金 - A 累算
17TU	富蘭克林鄧普頓投資基金 - 鄧普頓環球總收益基金 - A 累算
26TH	富蘭克林鄧普頓投資基金 - 鄧普頓環球總收益基金 - A 累算 - 港元
18TU	富蘭克林鄧普頓投資基金 - 鄧普頓拉丁美洲基金 - A 累算
36TU	富蘭克林鄧普頓投資基金 - 鄧普頓東歐基金 - A 類累算 - 美元 RC #
37TE	富蘭克林鄧普頓投資基金 - 鄧普頓東歐基金 - A 類累算 - 歐元 RC #
D16T	富蘭克林鄧普頓投資基金 - 富蘭克林入息基金 - A 類(每月派息)港元
D23T	富蘭克林鄧普頓投資基金 - 富蘭克林入息基金 - A(每月派息 dir)人民幣 - 對沖 1
D41T	富蘭克林鄧普頓投資基金 - 富蘭克林入息基金 - A(每月派息)歐元 - 對沖 1

D40T	富蘭克林鄧普頓投資基金 - 富蘭克林入息基金 - A(每月派息)澳元 - 對沖 1
38TU	富蘭克林鄧普頓投資基金 - 富蘭克林入息基金 - A(累算)美元
D39T	富蘭克林鄧普頓投資基金 - 富蘭克林入息基金 - A(每月派息)美元

(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

我們接獲富蘭克林鄧普頓的香港代表，富蘭克林鄧普頓投資(亞洲)有限公司通知，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」)作出變更。本信件所載的變更自2023年8月27日起生效。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變更對您的投資或會有所影響。

1. 連繫至下列之投資選擇的相連基金的合約前披露

參考編號	投資選擇的名稱
02TU	富蘭克林鄧普頓投資基金 - 富蘭克林生物科技新領域基金 - A 累算
01TU	富蘭克林鄧普頓投資基金 - 富蘭克林美國機會基金 - A 累算
07TU	富蘭克林鄧普頓投資基金 - 富蘭克林科技基金 - A 累算

該等相連基金的合約前披露應作出更新，以反映根據委員會授權法規(歐盟)第2023/363號規定使用的最新模板，其中包括新增兩個有關該等相連基金投資於符合歐盟分類條例的化石氣體及/或核能相關活動的問題。

此外，該等相連基金的合約前披露應作出修訂，以反映以下重要變更：

- (a) 連繫至富蘭克林鄧普頓投資基金 - 富蘭克林生物科技新領域基金 - A累算的相連基金合約前披露中標題為「此金融產品遵循什麼投資策略？」的問題應作出修訂，以將「核武器」納入特定 ESG 排除項之一。

更新後的該等相連基金雙語合約前披露可於香港代表的網站https://franklintempletonprod.widen.net/s/jqdp5bk5xt/ftif-sfdr-pre-contractual-disclosure-annexes_hk_en¹ (英文版本)及https://franklintempletonprod.widen.net/s/hv85nxn6tb/ftif-sfdr-pre-contractual-disclosure-annexes_hk_cn¹ (繁體中文版本)下載。

2. 富蘭克林鄧普頓的估值政策之更新

為澄清在不同國家獲得和維持註冊所產生的費用以及設施服務與公司秘書服務的費用均由富蘭克林鄧普頓承擔，基金說明書內標題為「其他資料」一節下的「估值」一分節中有關總負債的段落內的第(e)項應作出以下更新(修訂已標明)：

「(e) 本公司任何類型及性質之所有其他債務，但於本公司股份導致的負債除外。在釐定該等債務金額時，本公司應考慮本公司所有應付的相關費用，包括成立費用、賬戶費用及開支、應付予管理公司的各種服務費用、有關投資經理及/或投資顧問、存管人及當地支付代理、註冊地永久代表以及在不同國家獲得和維持註冊所產生的費用及本公司僱用的任何其他代理人所提供之服務的費用、設施服務費用、公司秘書服務費用、法律及核數費用、保險金、印刷、報告及發行費用(包括刊登及/或製作與印刷招股說明書、產品資料概要、解釋說明書或登記聲明的費用)、投資研究費用、稅項或政府或監管收費及所有其他營運開支(包括資產的買賣成本、利息、銀行收費及經紀佣金、郵遞、電話、電報、電傳信息及傳真(或其他相似通訊方式)費用)。本公司及/或行政代理(如適用)可預先計算每年或其他期間定期或經常性行政費用及其他費用之預測金額，並可於任何該等期間按相等比例累計該等費用。」

3. 其他更新

基金說明書應作出更新，以反映以下變更：

- (a) 標題為「其他資料」一節下的「反洗錢及反恐怖主義融資法律」一分節的第三段應作出以下修訂(修訂已標明)：

「在較高風險情況下或為遵守任何適用的法律法規(包括適用的盧森堡關於防止將金融部門用於洗錢目的之法規)，管理公司保留隨時要求提供額外資料及文件證明的權利，例如更新的身份證明文件、資金來源及財富來源。如果延遲或未能提供該等資料及/或文件證明，管理公司可能會延遲或拒絕處理認購或出售指令或任何其他交易。管理公司也可以延遲或暫停支付股息，直至收到相關足以符合要求的資料及/或文件。此外，在管理公司根據適用的法律及法規合理嘗試向次級分銷商、中介人、經紀/交易商及/或專業投資者獲取缺失或更新資料後，因此妨礙管理公司履行其反洗錢及反恐融資義務，管理公司保留權利停止支付任何佣金及/或最終終止與該等次級分銷商、中介人、

¹ 本網站未經證監會審核。

經紀／交易商及／或專業投資者的業務關係。對於因投資者未能提供或僅提供不完整的資料及／或文件證明而導致的延遲或未能處理交易，本公司及管理公司均不承擔任何責任。」

- (b) 管理公司的營運總監之更新；
- (c) 其他雜項、行政及／或澄清更新。

本信件所載之變更並不構成對該等相連基金的重大變更。上述變更之後，任何該等相連基金的整體風險概況並無重大變更或增加。此外，上述變更不會對單位持有人的權利或利益產生重大不利影響（包括可能限制單位持有人行使其權利的變更），且上述變更預計不會導致任何該等相連基金的收費水平或收費結構發生任何變化。

因上述變更而產生的任何費用及／或開支應由管理公司承擔，刊發富蘭克林鄧普頓信件的費用除外，該費用預計約為120,000港元，應由該等相連基金按基金股份的資產淨值比例承擔。

基金說明書應適時更新，以反映上述變更。基金說明書的更新版本可於香港代表網站 www.franklintempleton.com.hk¹下載，並適時可於香港代表辦事處取得。

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。有關計劃、於計劃內可供銷售的投資選擇及連繫至投資選擇的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），請參閱計劃的最新銷售文件（尤其是名為「投資選擇刊物」的文件）及相連基金的銷售文件，這些文件均可免費向我們索取。您亦可同時瀏覽我們的網站 www.hengansl.com.hk 以了解投資選擇的詳情。

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。

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客戶服務部
謹啟
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