



**Heng An
Standard Life**
恒安標準人壽

+852 2169 0300

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: 17 April 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.

Proposed changes to the underlying fund corresponding to the following investment choices of FTGF

Unless otherwise specified in this letter, all capitalized terms have the same meaning as capitalized terms used in the Franklin Templeton Global Funds plc’s latest Irish prospectus (the “**Prospectus**”) and its Hong Kong Covering Document.

Reference Code	Name of investment choice
D12L	FTGF Brandywine Global Income Optimiser Fund - Class A USD Distributing (M) Plus
06LU	FTGF Brandywine Global Income Optimiser Fund - Class A USD Acc

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

We have been informed by Franklin Templeton Global Funds plc (“**FTGF**”) that certain amendments will be made to the underlying fund corresponding to the Investment Choices (the “**Underlying Fund**”), with effect on or around 29 April 2024 (the “**Effective Date**”). As the unitholders of the Investment Choice(s), the following changes applicable to the Underlying Fund may have implications for your investment.

The Directors of FTGF has decided to approve certain amendments to the Underlying Fund. Details of some of the more significant amendments being made to the Underlying Fund are set out in the table below.

Notable Changes to the Supplement of the Underlying Fund

Name of underlying fund	Change	Rationale
FTGF Brandywine Global Income Optimiser Fund	It is proposed to update the “ <i>Investment Policy</i> ” Section of the Supplement to provide for a maximum amount of 10% of the underlying fund’s Net Asset Value to be invested in collateralized loan obligations.	The proposed update is being made to better enable the Investment Manager to benefit from a wider market of opportunities. By doing so, the Investment Manager will have access to additional yields relative to bonds as well as enable further diversification in the portfolio.
	Addition of the following exclusions related to the LuxFlag ESG label:	The underlying fund already complies with these

	<p><i>“The underlying fund will not invest in the securities of an issuer with significant direct involvement, as determined by the Investment Manager, in any of the following: Tobacco, thermal coal, nuclear energy, controversial weapons including nuclear weapons, adult entertainment. The underlying fund will not invest in any issuer if the issuer:</i></p> <ul style="list-style-type: none"> <i>• is assessed as ‘fail’ under the United Nations Global Compact;</i> <i>or</i> <i>• is a sovereign issuer identified in the United Nations Security Council Sanctions or as a high-risk jurisdiction by the Financial Action Task Force.”</i> 	<p>exclusions. They are being added to the disclosures to aid the process of attaining the LuxFlag ESG label.</p>
	<p>It is proposed to update the Supplement by removing the following binding element: <i>“The underlying fund will maintain a portfolio ESG rating higher than that of the underlying fund’s investment universe.”</i></p>	<p>The proposed changes preserve the Investment Manager’s ability to meet its returns objectives and implement binding ESG criteria.</p>
	<p>It is proposed to update the Supplement to make a number of further ESG-related updates for clarity. Please refer to the full suite of amendments being made at the following link: https://franklintempletonprod.widen.net/s/tlgwcvp9w/redlines-ftgf-brandywine-global-income-optimiser-fund-en¹ (English version) and https://franklintempletonprod.widen.net/s/tkzvmcd57x/redlines-ftgf-brandywine-global-income-optimiser-fund-cn¹ (Chinese version).</p>	<p>The proposed changes were implemented to make the wording of FTGF’s ESG process clearer to unitholders.</p>

Please view the full suite of amendments being made to the Supplement of the Underlying Fund, including those that are not deemed to be significant, at the following link:

<https://franklintempletonprod.widen.net/s/tlgwcvp9w/redlines-ftgf-brandywine-global-income-optimiser-fund-en>¹ (English version) and
<https://franklintempletonprod.widen.net/s/tkzvmcd57x/redlines-ftgf-brandywine-global-income-optimiser-fund-cn>¹ (Chinese version).

The amendments to the Supplement of the Underlying Fund will take effect on the date on which the revised Supplement of the Underlying Fund is approved by the Central Bank of Ireland. The Effective Date will be on or around 29 April 2024. The Hong Kong Offering Documents (including the Prospectus, the Hong Kong Covering Document and the Product Key Facts Statements of the Underlying Fund) will be updated to reflect the changes as set out herein, as well as other miscellaneous updates, drafting and/or editorial amendments, on or after the Effective Date.

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 changes. 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.

If you need further assistance, feel free to contact your financial adviser or our Customer Service Department on +852 2169 0300 or email us at cs@hengansl.com.hk.

Yours faithfully,
Customer Service Department
Heng An Standard Life (Asia) Limited

¹ This website has not been reviewed by the SFC.

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。

有關連繫至以下富蘭克林鄧普頓環球基金系列投資選擇的相連基金之建議變更

除非本信件另有界定，否則所有辭彙與富蘭克林鄧普頓環球基金系列最新的愛爾蘭基金章程（「基金章程」）及其香港說明文件所用辭彙具有相同涵義。

參考編號	投資選擇的名稱
D12L	FTGF 布蘭迪環球增值入息基金 - A 類美元精選派息 (M)
06LU	FTGF 布蘭迪環球增值入息基金 - A 類美元累積

(各稱為「該投資選擇」，統稱為「該等投資選擇」)

我們接獲富蘭克林鄧普頓環球基金系列(「FTGF」)通知，有關連繫至該等投資選擇的相連基金(稱為「該相連基金」)將作出的若干修訂，並於2024年4月29日(「生效日期」)或前後生效。作為該等投資選擇的單位持有人，以下有關該相連基金的更新對您的投資或會有所影響。

FTGF董事已決定批准對該相連基金所作出的若干修訂。對該相連基金所作出的一些較重大修訂的詳情載於下表。

相連基金名稱	修訂	理由
FTGF布蘭迪環球增值入息基金	建議更新補充文件內的「投資政策」一節，以規定該相連基金最多可將其資產淨值的10%投資於貸款抵押證券。	建議的更新旨在更有效地促進投資經理受惠市場上更廣泛的機會。投資經理可藉此獲得相對於債券的額外收益，並使投資組合更多元化。
	新增以下被排除在投資範圍之外的與 LuxFlag ESG 標籤有關的投資： 「本相連基金將不會投資於由投資經理決定的在以下任何方面涉及重大直接參與度的發行人證券： 煙草、動力煤、核能、具爭議性的武器（包括核武器）、成人娛樂。 本相連基金將不會對以下任何發行人作出投資： • 根據《聯合國全球盟約》被評估為「不合格」；或 • 屬聯合國安全理事會制裁中所識別或被財務行動特別組織識別為高風險司法管轄區的主權發行人。」	該相連基金已將這些投資排除在外。這些投資將新增到相關披露之中，以協助取得 LuxFlag ESG 標籤。
	建議透過刪除以下具約束力的內容，以更新補充文件： 「本相連基金將維持投資組合的ESG評級高於本基金投資領域水平」。	建議的變更讓投資經理能繼續實現其回報目標及實施具約束力的ESG準則。

	<p>為清晰起見，建議更新補充文件，以進一步新增多項與 ESG 有關的內容。請在以下連結查閱將予作出的全部修訂： https://franklintempletonprod.widen.net/s/tlgwcvp9w/redlines-ftgf-brandywine-global-income-optimiser-fund-en¹ (英文版) 及 https://franklintempletonprod.widen.net/s/tkzvmcd57x/redlines-ftgf-brandywine-global-income-optimiser-fund-cn¹ (中文版) 。</p>	<p>落實建議變更的目的，是為了向單位持有人明確 FTGF 的 ESG 流程的措辭。</p>
--	--	--

請在以下連結閱覽對該相連基金補充文件所作出的全部修訂，包括該相連基金被視為不重大的修訂：

<https://franklintempletonprod.widen.net/s/tlgwcvp9w/redlines-ftgf-brandywine-global-income-optimiser-fund-en>¹ (英文版) 及
<https://franklintempletonprod.widen.net/s/tkzvmcd57x/redlines-ftgf-brandywine-global-income-optimiser-fund-cn>¹ (中文版本) 。

對該相連基金補充文件所做出的修訂，將於該相連基金的經修訂補充文件獲愛爾蘭中央銀行批准當日生效。生效日期將為 2024 年 4 月 29 日或前後。香港發售文件 (包括的該相連基金的基金章程、香港說明文件及產品資料概要) 將於生效日期或之後進行更新，以反映本信件所載列的變更，以及其他雜項更新、草擬及 / 或編輯修訂。

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。

如需進一步協助，請聯絡您的理財顧問。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: 2024 年 4 月 17 日

¹ 本網站未經證券及期貨事務監察委員會 (「證監會」) 審核。