



**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: 24 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.

Change to the target benchmark of underlying fund corresponding to the following investment choice of Schroder International Selection Fund

Reference Code	Name of investment choice
20CU	Schroder International Selection Fund - Global Gold - A

(the “**Investment Choice**”)

We have been informed by the board of directors of Schroder International Selection Fund that the target benchmark, contained in the investment objective of underlying fund corresponding to the Investment Choice (the “**Underlying Fund**”) has been changed from FTSE Gold Mines index to FTSE Gold Mines UCITS capped index with effect from 14 March 2024. As the unitholders of the Investment Choice, the following change applicable to the Underlying Fund may have implications for your investment.

Background and rationale

The current target benchmark has a concentrated allocation to large companies which is not appropriate for the Underlying Fund due to regulatory limits. The new target benchmark factors in UCITS limits and is therefore a better target benchmark against which to assess the Underlying Fund’s performance. All other key features of the Underlying Fund, including the investment strategy and policy, the operation and/or manner in which the Underlying Fund is being managed as well as the risk profile and fees, will remain the same.

Details of the change

Deletions are shown as crossed out text and additions are shown as underlined text.

Current Investment Objective and Benchmark	New Investment Objective and Benchmark
<p>“Investment Objective</p> <p><i>The Fund aims to provide capital growth in excess of the FTSE Gold Mines index after fees have been deducted over a three to five year period ^{Note} by investing in equity and equity related securities of companies in the gold industry.</i></p> <p><i>Note For clarification purpose, this means to exceed a medium to long term return of the stated index after fees have been deducted. The three to five year period is considered as a medium to long term period, and is the</i></p>	<p>“Investment Objective</p> <p><i>The Fund aims to provide capital growth in excess of the FTSE Gold Mines index <u>FTSE Gold Mines UCITS capped index</u> after fees have been deducted over a three to five year period ^{Note} by investing in equity and equity related securities of companies in the gold industry.</i></p> <p><i>Note For clarification purpose, this means to exceed a medium to long term return of the stated index after fees have been deducted. The three to five year period is considered as a medium to long term period, and is the</i></p>

<p><i>period over which an investor should assess the Fund's performance."</i></p>	<p><i>period over which an investor should assess the Fund's performance."</i></p>
<p>"Benchmark <i>The Fund's performance should be assessed against its target benchmark being to exceed the FTSE Gold Mines index. The Fund's investment universe is expected to overlap to a limited extent with the components of the target benchmark. The Investment Manager invests on a discretionary basis and there are no restrictions on the extent to which the Fund's portfolio and performance may deviate from the target benchmark. The Investment Manager will invest in companies or sectors not included in the target benchmark in order to take advantage of specific investment opportunities.</i></p> <p><i>The target benchmark has been selected because it is representative of the type of investments in which the Fund is likely to invest and it is, therefore, an appropriate target in relation to the return that the Fund aims to provide."</i></p>	<p>"Benchmark <i>The Fund's performance should be assessed against its target benchmark being to exceed the FTSE Gold Mines index <u>FTSE Gold Mines UCITS capped index</u>. The Fund's investment universe is expected to overlap to a limited extent with the components of the target benchmark. The Investment Manager invests on a discretionary basis and there are no restrictions on the extent to which the Fund's portfolio and performance may deviate from the target benchmark. The Investment Manager will invest in companies or sectors not included in the target benchmark in order to take advantage of specific investment opportunities.</i></p> <p><i>The target benchmark has been selected because it is representative of the type of investments in which the Fund is likely to invest and it is, therefore, an appropriate target in relation to the return that the Fund aims to provide."</i></p>

The Hong Kong offering documents of the Schroder International Selection Fund will be revised to reflect the change / update as set out above and other miscellaneous changes / updates and will be available at www.schroders.com.hk¹.

Actions to take

You do not have to take any action if you wish to remain invested in the Investment 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

¹ This website has not been reviewed by the SFC.

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。

有關連繫至施羅德環球基金系列之投資選擇的相連基金目標基準的變動

參考編號	投資選擇名稱
20CU	施羅德環球基金系列 - 環球黃金 - A股

（「該投資選擇」）

我們接獲施羅德環球基金系列董事會通知，連繫至該投資選擇的相連基金（「該相連基金」）載於投資目標的目標基準已由FTSE Gold Mines index更改為FTSE Gold Mines UCITS capped index，於2024年3月14日生效。作為該投資選擇的單位持有人，以下有關該相連基金的更改對您的投資或會有所影響。

背景資料和原因

目前的目標基準的配置集中於大型公司，而由於監管限制，其並不適合該相連基金。新的目標基準將UCITS限制納入考慮，因此對於評估該相連基金表現而言是一個較佳的目標基準。該相連基金的所有其他主要特點（包括投資策略及政策、該相連基金的營運及/或管理方式以及風險概況及費用）將維持不變。

更改的完整詳情

刪除內容以刪除線標示及新的措辭字眼以下劃線標示。

現有的投資目標及基準	新的投資目標及基準
<p>「投資目標」</p> <p>本基金旨在通過投資於黃金行業的公司的股本和股本相關證券，在三年至五年期^註內扣除費用後提供超過 FTSE Gold Mines index 的資本增值。</p> <p>^註 為清晰說明，這意即在扣除費用後，超過該指數的中長期回報。三年至五年期被視為中長期，亦為投資者評估本基金表現的期間。」</p>	<p>「投資目標」</p> <p>本基金旨在通過投資於黃金行業的公司的股本和股本相關證券，在三年至五年期^註內扣除費用後提供超過 FTSE Gold Mines index <u>FTSE Gold Mines UCITS capped index</u> 的資本增值。</p> <p>^註 為清晰說明，這意即在扣除費用後，超過該指數的中長期回報。三年至五年期被視為中長期，亦為投資者評估本基金表現的期間。」</p>
<p>「基準」</p> <p>本基金的表現應按其目標基準評估，即超過 FTSE Gold Mines index。本基金的投資領域預期與目標基準的成份有有限範圍的重疊。投資經理可全權作出投資，本基金的組合及表現偏離目標基準的程度沒有限制。為了受惠於特定投資機會，投資經理將投資於不包括在目標基準的公司或界別。</p>	<p>「基準」</p> <p>本基金的表現應按其目標基準評估，即超過 FTSE Gold Mines index <u>FTSE Gold Mines UCITS capped index</u>。本基金的投資領域預期與目標基準的成份有有限範圍的重疊。投資經理可全權作出投資，本基金的組合及表現偏離目標基準的程度沒有限制。為了受惠於特定投資機會，投資經理將投資於不包括在目標基準的公司或界別。</p>

選擇目標基準是由於該基準代表本基金可能會投資的種類，因此該基準為本基金旨在提供的回報的適當目標。」	選擇目標基準是由於該基準代表本基金可能會投資的種類，因此該基準為本基金旨在提供的回報的適當目標。」
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施羅德環球基金系列的香港發售文件將作出修訂，以反映上文所載的更改 / 更新及其他雜項更改 / 更新，並將可於 www.schroders.com.hk¹查閱。

應採取的行動

若您欲在上述變動後繼續投資該投資選擇，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：2024年4月24日

¹ 此網站未經證監會審閱。