



Heng An
Standard Life
恒安標準人壽

+852 2169 0300

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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: 10 October 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.

Amendments to underlying funds corresponding to the following investment choices of Franklin Templeton Global Funds plc

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

Reference Code	Name of investment choice
04LU	FTGF ClearBridge US Appreciation Fund - Class A USD Acc
05LU	FTGF ClearBridge US Value Fund - Class A USD Acc
02LU	FTGF Western Asset Asian Opportunities Fund - Class A USD Acc
03LU	FTGF Western Asset Global Multi Strategy Fund - Class A USD Acc
D12L	FTGF Brandywine Global Income Optimiser Fund - Class A USD Distributing (M) Plus
06LU	FTGF Brandywine Global Income Optimiser Fund - Class A USD Acc
D42L	FTGF ClearBridge Global Infrastructure Income Fund - Class A USD Dis (M) Plus

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

We have been informed by Franklin Templeton Global Funds plc (“Franklin Templeton”) that the directors of Franklin Templeton decided to approve certain amendments 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 changes applicable to the Underlying Fund(s) may have implications for your investment.

Details of some of the more significant amendments being made to certain Underlying Funds are set out in Appendix of this letter. Please view the redlines illustrating the full suite of amendments being made to the Prospectus and the supplements of the Underlying Funds, including those that are not deemed to be significant, at the following link <https://franklintempletonprod.widen.net/s/6khjrsrx27/redlines-ftgf-irish-pro-and-fund-supplements-en> (English version) and <https://franklintempletonprod.widen.net/s/tzpjfxvc/redlines-ftgf-irish-pro-and-fund-supplements-cn> (Chinese version).

The amendments to the Prospectus and the supplements of the Underlying Funds will take effect on the date on which the revised Prospectus and the revised supplements of the Underlying Funds are approved by the Central Bank of Ireland (the “**Effective Date**”). The Effective Date will be on or around 31 October 2024. The Hong Kong offering documents of the Underlying Funds 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 Investment Choices regardless of the above changes. 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

Appendix

Notable changes to the supplements of certain Underlying Funds

As noted above, redlines illustrating the full suite of amendments are available, for inspection, at <https://franklintempletonprod.widen.net/s/6khjrsrx27/redlines-ftgf-irish-pro-and-fund-supplements-en> (English version) and <https://franklintempletonprod.widen.net/s/tzpjxfvc/redlines-ftgf-irish-pro-and-fund-supplements-cn> (Chinese version).

Name of underlying fund	Change	Rationale
FTGF Brandywine Global Income Optimiser Fund	<p>It is proposed to change the Underlying Fund's performance benchmark from:</p> <p><i>"FTSE 3-month US Treasury Bill Index"</i></p> <p>To:</p> <p><i>"Bloomberg Multiverse Index (USD Hedged)"</i></p> <p>The investment policies of the Underlying Fund will be updated to clarify that the Underlying Fund may invest up to 15% of its Net Asset Value in asset-backed securities.</p> <p>For the avoidance of doubt, it is expected that the Underlying Fund's exposure to convertible securities will not exceed 20% of its Net Asset Value and the Underlying Fund's exposure to securitised participations in loans (including collateralised loan obligations), asset-backed securities and mortgage-backed securities in aggregate will be less than 30% of its Net Asset Value.</p>	<p>The proposed change is being made as the broad scope of the Bloomberg Multiverse Index more accurately reflects the Underlying Fund's flexibility in its allocations to fixed income security types, credit, duration, geography and currency.</p> <p>The proposed change is being made for clarification purpose only. It will not result in any change to the portfolio or how the Underlying Fund is being managed, and it merely seeks to clarify how the Underlying Fund is currently managed.</p>
FTGF ClearBridge Global Infrastructure Income Fund	<p>It is proposed to add an additional performance comparator benchmark – namely, the <i>"FTSE Global Core Infrastructure 50/50 Index"</i>.</p> <p>The OECD G7 Inflation Index +5.5% will remain as a target.</p>	<p>The additional comparator benchmark has been selected to provide shareholders with a performance comparator that is more closely aligned with the Underlying Fund's investment universe.</p>
FTGF Western Asset Global Multi Strategy Fund	<p>It is proposed to change the Underlying Fund's performance benchmark from:</p> <p><i>"ICE BofA US Dollar 3-Month Deposit Offered Rate Constant Maturity Index (USD)"</i></p> <p>To:</p> <p><i>"50% Bloomberg Global Aggregate Index USD; 25% JP Morgan EMBI Global Diversified Index; and 25% Bloomberg US Corporate High Yield Index"</i></p>	<p>The composite of relevant market indices has been selected to provide shareholders with a performance comparator that is more closely aligned with the Underlying Fund's investment universe and is therefore a better representation of performance.</p>

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環球基金系列的投資選擇的相連基金之修訂

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
04LU	FTGF 凱利美國增值基金 - A 類美元累積
05LU	FTGF 凱利美國價值基金 - A 類美元累積
02LU	FTGF 西方資產亞洲機會基金 - A 類美元累積
03LU	FTGF 西方資產環球多元化策略基金 - A 類美元累積
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
D42L	FTGF 凱利環球基建入息基金 - A 類美元精選派息(M)

(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(「富蘭克林鄧普頓」)的通知，富蘭克林鄧普頓的董事已決定批准對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」)所作出的若干修訂。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。

對若干該等相連基金所作出的部分較重大修訂的詳情載於本信件附錄。請透過以下鏈接查閱以紅線標示的對該等相連基金的基金章程及補充文件所作出的全部修訂，包括該等不被視為重大的修訂：

<https://franklintempletonprod.widen.net/s/6khjrsrx27/redlines-ftgf-irish-pro-and-fund-supplements-en> (英文版本) 及

<https://franklintempletonprod.widen.net/s/tzpjxfvc/redlines-ftgf-irish-pro-and-fund-supplements-cn> (中文版本)。

對該等相連基金的基金章程及補充文件所作出的修訂，將於該等相連基金的經修訂基金章程及經修訂補充文件獲愛爾蘭中央銀行批准當日(「生效日期」)生效。生效日期將為2024年10月31日或前後。該等相連基金的香港發售文件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。

恒安標準人壽(亞洲)有限公司

客戶服務部

謹啟

日期: 2024年10月10日

附錄

若干相連基金補充文件的重大變更

如上所述，請於以下網站查閱以紅線標示的全部修訂：

<https://franklintempletonprod.widen.net/s/6khjrsrx27/redlines-ftgf-irish-pro-and-fund-supplements-en> (英文版本) 及 <https://franklintempletonprod.widen.net/s/tzpjfxfvc/redlines-ftgf-irish-pro-and-fund-supplements-cn> (中文版本)。

相連基金名稱	變更	理由
FTGF 布蘭迪環球增值入息基金	<p>擬將該相連基金的表現指標由：</p> <p>「富時三個月美國國庫券指數」</p> <p>變更為：</p> <p>「彭博環球Multiverse指數(美元對沖)」</p>	<p>擬議的變更是因為彭博環球Multiverse指數的廣泛範圍更準確地反映該相連基金在固定收益證券類型、信用、存續期、地理及貨幣配置方面靈活性。</p>
	<p>該相連基金的投資政策將作出更新，以澄清該相連基金最多可將其資產淨值的15%投資於資產抵押證券。</p> <p>為免存疑，預計該相連基金對可轉換證券的投資將不會超過其資產淨值的20%，而該相連基金對證券化參與貸款（包括貸款抵押證券）、資產抵押證券及按揭抵押證券的投資合共將少於其資產淨值的30%。</p>	<p>擬議的變更僅作澄清之用。其不會導致投資組合或該相連基金的管理方式發生任何變化，而只是旨在澄清該相連基金現時的管理方式。</p>
FTGF 凱利環球基建入息基金	<p>擬增加一個額外的表現比較指標 - 即「富時全球核心基建 50/50 指數」。</p> <p>經合組織七國集團通脹指數+5.5%仍將作為目標。</p>	<p>選擇額外的比較指標旨在向股東提供一個與該相連基金的投資範圍更一致的表現比較指標。</p>
FTGF 西方資產環球多元化策略基金	<p>擬將該相連基金的表現指標由：</p> <p>「洲際交易所美銀美元3個月定期給予利率固定年期指數」</p> <p>變更為：</p> <p>「50%彭博環球綜合指數(美元)；25%摩根大通環球新興市場多元化指數；及25% 彭博美國公司高收益指數」</p>	<p>選擇相關市場指數的綜合指數旨在為股東提供更符合該相連基金投資範圍的表現比較指標，因此能更能反映表現。</p>

全文完