



Date: 8 November 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 the underlying funds corresponding to the investment choices of JPMorgan Funds

Capitalised terms in this letter have the same meaning as in the Prospectus and the Additional Information for Hong Kong Investors (together, the “**Hong Kong Offering Documents**”) under JPMorgan Funds unless otherwise specified.

Reference code	Name of investment choice
01JU	JPMorgan ASEAN (acc) - USD
06JU	JPMorgan Asia Growth Fund (acc) – USD
17JU	JPMorgan China A-Share Opportunities Fund (acc) - USD
02JU	JPMorgan India (acc) - USD
03JU	JPMorgan Korea (acc) - USD
12JU	JPMorgan Pacific Technology (acc) – USD
D17J	JPMorgan China Income (mth) - RMB (hedged)
D54J	JPMorgan Asia Equity High Income Fund - (mth) - USD

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

We have been informed by JPMorgan Funds (Asia) Limited (“**JPMorgan**”), the Hong Kong representative of JPMorgan Funds of the following changes to the underlying funds corresponding to the Investment Choices (each an “**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.

- Update to the investment approach and investment policy of the underlying fund corresponding to the below investment choice**

Reference code	Name of investment choice
02JU	JPMorgan India (acc) - USD

The investment approach of the Underlying Fund has been updated as follows (with new texts underlined):

“Seeks to identify high quality companies with superior and sustainable growth potential **and strong governance.**”

The investment policy of the Underlying Fund has been updated to provide that the Underlying Fund seeks to invest in high quality companies with superior and sustainable growth potential and strong governance. Such companies may underperform relative to higher risk, lower valued companies under certain market conditions.

There are no changes to the way in which the Underlying Fund is managed or its risk profile and the above changes are designed to provide clarification for investors.

2. Removal of JPMorgan Asset Management (Singapore) Limited as Sub-Manager of the underlying funds corresponding to the below investment choices

Reference code	Name of investment choice
02JU	JPMorgan India (acc) – USD
03JU	JPMorgan Korea (acc) - USD

Currently, JPMorgan Asset Management (Singapore) Limited is the Sub-Manager of Underlying Funds.

Due to reallocation of resources, from 29 November 2024, JPMorgan Asset Management (Singapore) Limited will be removed as the Sub-Manager of the Underlying Funds.

Save as disclosed above, there will be no change in the operation and/or manner in which the Underlying Funds are being managed. The above change will have no impact on the investment objective, features and the overall risk profile of the Underlying Funds or the fee level/cost in managing the Underlying Funds. The Manager of the Underlying Funds is of the opinion that the above change will not materially prejudice the interests of existing investors of the Underlying Funds.

The legal and other administrative costs associated with the change above, estimated to be approximately USD5,000, will be borne by the Underlying Funds and JPMorgan India Smaller Companies Fund equally.

3. Enhancement of disclosures in the offering documents of the Underlying Funds

Enhancement has been made to the disclosures about the Investment Manager’s approach in considering the credit rating of debt securities in the investment policy of the underlying fund corresponding to JPMorgan China Income (mth) - RMB (hedged).

Other miscellaneous amendments have been made in the offering documents of the Underlying Funds.

The Hong Kong Offering Documents of JPMorgan Funds and the Product Key Facts Statements of the Underlying Funds, which have been revised to reflect the above updates, are available at JPMorgan’s website at am.jpmorgan.com/hk¹.

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

¹ The website has not been reviewed by the Securities and Futures Commission.

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。

有關連繫至摩根基金之投資選擇的相連基金之若干變更

除非另有指明，否則本信件內所載的術語應與摩根基金的章程及致香港投資者額外資料（統稱「香港銷售文件」）所載者具有相同的涵義。

參考編號	投資選擇名稱
01JU	摩根東協(美元)-(累計)
06JU	摩根亞洲增長基金(美元)(累計)
17JU	摩根中國A股機會基金(美元)(累計)
02JU	摩根印度(美元)(累計)
03JU	摩根南韓(美元)(累計)
12JU	摩根太平洋科技(美元)(累計)
D17J	摩根中國入息基金-(每月派息)人民幣對沖
D54J	摩根亞洲股票高息基金-(每月派息)美元

(各稱為「該投資選擇」，統稱為「該等投資選擇」)

我們接獲摩根基金之香港代表 - 摩根基金(亞洲)有限公司(「摩根」)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」)作出的下列變更。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. 更新連繫至下列投資選擇的相連基金的投資方法及投資政策

參考編號	投資選擇名稱
02JU	摩根印度(美元)(累計)

該相連基金的投資方法已作出如下更新（新增文字以下劃線標示）：

「尋求識別具備優越及可持續增長潛力以及堅實管治的優質公司。」

該相連基金的投資政策已作出更新，以規定該相連基金尋求投資於具備優越及可持續增長潛力以及堅實管治的優質公司。該等公司的表現在若干市況下可能遜於風險較高、估值較低的公司。

該相連基金的管理方式或其風險取向並無改變，而上述變更旨在向投資者作出澄清。

2. 免去JPMorgan Asset Management (Singapore) Limited作為連繫至下列投資選擇的相連基金的助理經理人

參考編號	投資選擇名稱
02JU	摩根印度(美元)(累計)
03JU	摩根南韓(美元)(累計)

現時，JPMorgan Asset Management (Singapore) Limited是該等相連基金的助理經理人。

由於重新調配資源，由2024年11月29日起，JPMorgan Asset Management (Singapore) Limited將被免去作為該等相連基金的助理經理人。

除上文所披露者外，該等相連基金的運作及/或管理方式將不會發生任何變動。上述變更將不會對該等相連基金的投資目標、特點及整體風險取向或管理該等相連基金的費用水平/成本造成任何影響。該等相連基金的經理人認為，上述變更將不會對該等相連基金現有投資者的利益造成重大損害。

與上文所載變更相關的法律及其他行政成本估計約為5,000美元，將由該等相連基金及摩根印度小型企業基金平均承擔。

3. 加強該等相連基金的銷售文件內的披露

連繫至摩根中國入息基金 - (每月派息)人民幣對沖的相連基金的投資政策內有關投資經理人考慮債務證券的信貸評級的方法之披露已作出加強。

該等相連基金的銷售文件已作出其他雜項修訂。

摩根基金的香港銷售文件及該等相連基金的產品資料概要已作出修改，以反映上述更新，可於摩根的網頁 am.jpmorgan.com/hk¹查閱。

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11月8日

¹ 此網頁並未經證券及期貨事務監察委員會審閱。