



Heng An
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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: 6 May 2025

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 underlying fund corresponding to the following investment choice of Franklin Templeton Investment Funds

Unless otherwise specified in this letter, capitalized terms used in this letter shall have the same meanings assigned to such terms in the Explanatory Memorandum of Franklin Templeton Investment Funds dated April 2024, as amended from time to time (the “**Explanatory Memorandum**”).

Reference code	Name of investment choice
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

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

We have been informed by Franklin Templeton Investments (Asia) Limited, the Hong Kong representative of Franklin Templeton Investment Funds (“**Franklin Templeton**”) that a change will be made to the underlying fund corresponding to the Investment Choices (the “**Underlying Fund**”), effective from 19 May 2025 (the “**Effective Date**”). As the unitholders of the Investment Choices, the following change applicable to the Underlying Fund may have implications for your investment.

The board of directors of Franklin Templeton has decided to have the Underlying Fund reclassified from Article 6 to Article 8 under the Regulation (EU) 2019/2088 of the European Parliament and of the Council of 27 November 2019 on sustainability-related disclosures in the financial services sector (“**SFDR**”) and to create its SFDR related disclosures in order to further integrate ESG factors into the investment process and to reinforce the Underlying Fund’s binding commitments.

As a consequence of the above, the following changes will be made to the Explanatory Memorandum:

The SFDR pre-contractual disclosures for the Underlying Fund will be added to the section “SFDR PRE-CONTRACTUAL DISCLOSURE ANNEXES”. On or around the Effective Date, the bilingual SFDR pre-contractual

disclosures for the Underlying Fund will be available for download from the Hong Kong representative's website at https://franklintempletonprod.widen.net/s/jqdp5bk5xt/ftif-sfdr-pre-contractual-disclosure-annexes_hk_en¹ (English version) and https://franklintempletonprod.widen.net/s/hv85nxn6tb/ftif-sfdr-pre-contractual-disclosure-annexes_hk_cn¹ (traditional Chinese version).

- (i) To make reference to its SFDR pre-contractual disclosures, the second paragraph under the sub-section headed "Investment Policy" in the Underlying Fund's profile will be deleted in its entirety and replaced with the following paragraph:

"The Fund employs ESG methodologies on the sovereign and corporate issuers that are existing or potential investments for the Fund. The Environmental and/or Social characteristics (within the meaning of Article 8 SFDR) promoted by the Fund are detailed in the section "SFDR PRE-CONTRACTUAL DISCLOSURE ANNEXES". For the avoidance of doubt, the Fund is not classified as an ESG fund, pursuant to the "Circular to management companies of SFC authorized unit trusts and mutual funds - ESG funds" issued by the SFC on 29 June 2021."

- (ii) To state that the Underlying Fund may appeal to investors looking to invest in a fund compliant with Article 8 of the SFDR, the sub-section headed "Investor's Profile" in the Underlying Fund's profile will be amended as follows (with revisions shown in mark-up):

"Investor's Profile"

Considering the investment objectives, as stated above, ~~The Fund is suitable for~~ may appeal to investors looking to:

- invest in a Fund compliant with Article 8 of the SFDR;
- maximise total investment return consisting of a combination of interest income, capital appreciation and currency gains; and~~seeking a high level of income and capital preservation, and to a lesser extent, capital growth;~~
- ~~seeking to invest in fixed income securities of any global government or corporate issuers; and~~
- invest planning to hold their investments for the medium to long term."

- (iii) "Sustainability risk" will be added to the sub-section headed "Risks of Investing in the Fund" in the Underlying Fund's profile as a risk pertaining to the Underlying Fund.

Since the ESG considerations were already part of the investment research and process of the Underlying Fund, there will be no material change to the operation and/or manner in which the Underlying Fund is being managed and there will be no effect on unitholders. Save as otherwise disclosed, the above changes will not result in any material change in the features and risks applicable to the Underlying Fund, and the above changes will not give rise to any change in the fee level or cost in managing the Underlying Fund. In addition, the above changes will not materially prejudice the rights or interests of unitholders.

The costs and/or expenses (including printing and other administrative costs) associated with the above changes are estimated to be approximately HKD 120,000, or 0.001% of the Net Asset Value of the Underlying Fund as of 28 February 2025, and will be borne by the Underlying Fund.

The Explanatory Memorandum will be updated to reflect the above changes in due course. An updated version of the Hong Kong offering documents of Franklin Templeton will be available for download from the Franklin Templeton's Hong Kong representative's website at www.franklintempleton.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.

¹ This website has not been reviewed by the Securities and Futures Commission ("SFC").

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

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。

有關連繫至以下富蘭克林鄧普頓投資基金的投資選擇的相連基金的變更

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 2024 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
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

(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投資(亞洲)有限公司(富蘭克林鄧普頓投資基金(「富蘭克林鄧普頓」)的香港代表)通知，連繫至該等投資選擇的相連基金(稱為「該相連基金」)將作出變更，將由2025年5月19日(「生效日期」)起生效。作為該等投資選擇的單位持有人，以下有關該相連基金的變更對您的投資或會有所影響。

富蘭克林鄧普頓董事局已決定將該相連基金由2019年11月27日歐洲議會及理事會第2019/2088號條例有關金融服務業在可持續性相關的披露規定(「SFDR」)第6條重新分類為第8條，並作出其SFDR相關披露，以進一步將ESG因素納入投資流程，並強化該相連基金的約束性承諾。

由於上述情況，該相連基金說明書將作出以下變更：

- (i) 該相連基金的SFDR合約前披露將新增至「SFDR合約前披露附件」一節。於生效日期或前後，該相連基金的雙語SFDR合約前披露將可於香港代表的網站下載 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)。
- (ii) 為提述其SFDR合約前披露，該相連基金的概況中標題為「投資政策」一分節的第二段將全部刪除並被以下段落取代：

「本基金對主權發行人及企業發行人採用ESG方法，此等發行人是本基金的現有或潛在投資。本基金所促進的環境及/或社會特徵(符合SFDR第8條的定義)於「SFDR合約前披露附件」一節有詳細說明。為免存疑，根據證監會2021年6月29日發出的《致證監會認可單位信託及互惠基金的管理公司的通函－環境、社會及管治基金》，本基金不會被歸類為ESG基金。」
- (iii) 為表明該相連基金可能吸引尋求投資符合SFDR第8條的基金的投資者，該相連基金的概況中標題為「投資者的概況」一分節將作出以下修訂(修訂已標明)：

「投資者的概況
考慮到上述投資目標，本基金可能吸引尋求以下目標的投資者本基金適合以下投資者：

 - ~~投資於符合SFDR第8條的基金；~~
 - ~~將由利息收入、資本增值及貨幣收益組成的總投資回報擴至最大；及謀求賺取高水平收入及資本保障，及在較小的程度上謀求資本增長；~~
 - ~~謀求投資於任何的環球政府或發行機構之固定收益證券；及~~
 - ~~計劃以此為中線至長線持有投資。」~~
- (iv) 「可持續性風險」將新增至該相連基金的概況中標題為「投資於本基金的風險」一分節，作為與該相連基金相關的風險。

由於ESG考慮因素已成為該相連基金投資研究及流程的一部分，因此該相連基金的運營及/或現時的管理方式不會發生重大變化，亦不會對單位持有人產生影響。除非本信件另有訂明，上述變更不會導致適用於該相連基金的特徵及風險發生任何重大變化，且上述變更不會導致費用水平或管理該相連基金的成本發生任何變化。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。

¹ 本網站未經證券及期貨事務監察委員會(「證監會」)審核。

與上述變更相關的費用及 / 或開支 (包括印刷及其他行政費用) 預計約為120,000 港元, 或截至 2025 年 2 月 28 日該相連基金資產淨值的 0.001%, 並將由該相連基金承擔。

基金說明書將適時更新, 以反映上述變更。富蘭克林鄧普頓香港發售文件的更新版本可於富蘭克林鄧普頓的香港代表網站 <http://www.franklintempleton.com.hk>¹下載。

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: 2025 年 5 月 6 日

全文完