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cs@hengansl.com.hk

Date: 12 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.

Changes to underlying fund corresponding to the following investment choice of Franklin Templeton Investment Funds (“Franklin Templeton”)

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

Reference Code	Name of investment choice
13TE	Franklin Templeton Investment Funds - Templeton Euroland Fund - A acc

(The “Investment Choice”)

We have been informed by Franklin Templeton Investments (Asia) Limited, Hong Kong representative of Franklin Templeton, changes will be made to the underlying fund corresponding to the Investment Choice (the “Underlying Fund”), effective from 25 June 2025 (the “Effective Date”). As the unitholders of the Investment Choice, the following changes 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. In addition, the Underlying Fund will be renamed as “Franklin Templeton Investment Funds - Templeton European Insights Fund” and its investment policy will be amended as described below.

In the Investment Manager’s view, the proposed changes to the Underlying Fund’s investment policy will broaden the investment universe to include companies from the United Kingdom or Switzerland, which should offer additional investment opportunities.

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

- (i) The name of the Underlying Fund shall be changed to “Franklin Templeton Investment Funds - Templeton European Insights Fund”. All references to the Underlying Fund shall be amended to reflect the new name of the Underlying Fund.
- (ii) The sub-section headed “Investment Objective/Policy” in the Underlying Fund’s profile shall be amended as follows (with revisions shown as mark-up):-

~~“The Fund’s investment objective is capital appreciation, which it seeks to achieve primarily through a policy of investing in equity securities of companies of any market capitalisation incorporated or having their principal business activities in European countries, and debt obligations of any issuer in a member country of the European Monetary Union (Eurozone countries) including corporations and governments, whether denominated in Euro or relevant national currency, and in stock or debt obligations denominated in Euro of any other issuer.”~~

~~To ensure eligibility for the French Plan d’Epargne en Actions (PEA), the Fund invests at least 75% of its total assets in equity securities issued by companies which have their head office in the European Union.~~

The Investment Manager also considers ESG factors as an integral component of its fundamental investment research and decision process. 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.

Since the investment objective is more likely to be achieved through an investment policy that is flexible and adaptable, the Fund may seek investment opportunities in other types of transferable securities, such as preferred stock and securities convertible into common stock of any such issuers as described above. The Fund may also invest to a lesser extent in structured notes such as equity-linked notes.

The Fund may further utilise financial derivative instruments for hedging and efficient portfolio management. These financial derivative instruments may include, inter alia, futures contracts (including futures based on equity, equity index, interest rate and currency), forwards as well as options (such as equity options and equity index options dealt on Regulated Markets). Use of financial derivative instruments may result in negative exposure in a specific asset class, yield curve/duration or currency.

For the purpose of generating additional capital or income or for reducing costs or risks, the Fund may engage in securities lending transactions for up to 50% of its net assets, in a manner that is consistent with its investment policy. For the avoidance of doubt, any securities lending will be an ancillary activity of the Fund only.”

- (iii) The SFDR pre-contractual disclosures for the Underlying Fund shall 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).
- (iv) The sub-section headed “Investor’s Profile” in the Underlying Fund’s profile shall be amended as follows (with revisions shown in mark-up):-
- ~~“The Fund is suitable for investors:~~ Considering the investment objectives, as stated above, the Fund may appeal to investors looking to:*
- invest in a Fund compliant with Article 8 of the SFDR;*
 - ~~seeking~~ achieve capital appreciation by investing in undervalued equity securities issued by the member countries of the European Monetary Union; and*
 - ~~planning to hold their investments from~~ invest for the medium to long term.”*
- (v) “Smaller and Midsize Companies risk” and “Sustainability risk” shall be added to the sub-section headed “Risks of Investing in the Fund” in the Underlying Fund’s profile as risks pertaining to the Underlying Fund.

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

In addition, the benchmark of the Underlying Fund as disclosed under the section headed “BENCHMARK DISCLOSURE” shall be changed from “MSCI EMU Index” to “MSCI Europe Index”.

The portfolio's composition of the Underlying Fund will be moderately impacted by the changes detailed above. Save as otherwise provided in this letter, there will be no change to the operation and/or manner in which the Underlying Fund is being managed and there are no other impacts on existing unitholders, and the above changes will not result in any other material change to the features and risks applicable to the Underlying Fund. In addition, the above changes will not give rise to any change in the fee level or cost in managing the Underlying Fund. The above changes will not materially prejudice the rights or interests of existing unitholders.

The costs and/or expenses associated with the above changes, including (i) rebalancing of the portfolio's composition (estimated to be approximately HKD 2,330,000 or 0.176% of the Net Asset Value of the Underlying Fund as of 28 February 2025) and (ii) printing and other administrative costs (estimated to be approximately HKD 63,000 or 0.005% of the Net Asset Value of the Underlying Fund as of 28 February 2025) will be borne by the Underlying Fund.

Rename of the Underlying Fund and the Investment Choice

With effect from the Effective Date, the name of the Underlying Fund will be renamed as described above in part (i). As a result, the name of Investment Choice will also be changed from the Effective Date, as set out in the table below.

Reference code	Type	Current name	New name
13TE	Name of the investment choice	Franklin Templeton Investment Funds - Templeton Euroland Fund - A acc	Franklin Templeton Investment Funds - Templeton European Insights Fund - A acc - EUR
	Name of the underlying fund	Franklin Templeton Investment Funds - Templeton Euroland Fund	Franklin Templeton Investment Funds - Templeton European Insights Fund

The Explanatory Memorandum and the Product Key Facts Statements of the Underlying Fund will be updated to reflect the above changes in due course. An updated version of the Hong Kong offering document of Franklin Templeton will be available for download from the 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 Investment Choice regardless of the above change. Otherwise you may wish to consider switching the units of 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

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投資基金(「富蘭克林鄧普頓」)的投資選擇的相連基金之變更

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
13TE	富蘭克林鄧普頓投資基金 - 鄧普頓歐元區基金 - A 累算

(稱為「該投資選擇」)

我們接獲富蘭克林鄧普頓的香港代表，富蘭克林鄧普頓投資 (亞洲) 有限公司通知有關連繫至該投資選擇的相連基金(稱為「該相連基金」) 將作出變更，並將由2025年6月25日（「生效日期」）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變更對您的投資或會有所影響。

富蘭克林鄧普頓的董事局已決定，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。此外，該相連基金將更名為「富蘭克林鄧普頓投資基金 - 鄧普頓歐洲遠見基金」，及其投資政策將作出以下修訂。

投資經理認為，該相連基金投資政策的擬議變更將擴大投資範圍，將英國或瑞士的公司納入其中，這將提供額外的投資機會。

由於上述情況，基金說明書應作出以下變更：

- (i) 該相連基金的名稱變更為「富蘭克林鄧普頓投資基金 - 鄧普頓歐洲遠見基金」。所有有關該相連基金的提述應作出修訂，以反映該相連基金的新名稱。
- (ii) 該相連基金的概況中標題為「投資目標 / 政策」一分節應作出以下修訂（修訂已標明）：

「本基金以資本增值為投資目標，主要透過投資於在歐洲國家成立或其主要業務活動在歐洲國家的任何市值的公司所發行的股票證券由歐洲貨幣聯盟成員國家（歐元區國家）包括政府及企業發行商所發行、以歐元或其他相關國家貨幣為結算單位的股票及債務證券，或任何其他發行商所發行以歐元定值的股票及債務證券，以達到其投資目標。」

為確保符合French Plan d'Épargne en Actions（「PEA」）的資格，本基金以其資產總值的最少75%投資於其總部位於歐洲聯盟的公司所發行的股票證券。」

投資經理亦將ESG因素視為其基本投資研究及決策過程的一個組成部分。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。」

由於透過靈活及可調整的投資政策是更有可能達到其投資目標，本基金可物色投資其他類型的可轉讓證券的機會，例如優先股及任何上述的發行機構之可兌換普通股證券。本基金可在較小程度上投資於結構性票據，例如股票掛鈎票據。

本基金可進一步使用金融衍生工具作對沖及有效管理投資組合用途。此等金融衍生工具可包括，除其他外，期貨合約（包括基於股票、股票指數、利率及貨幣的期貨）、遠期及期權（例如於受監管市場買賣的股票期權及股票指數期權）。金融衍生工具的使用可能會導致在特定的資產類別、收益曲線 / 期限或貨幣的負回報。

為增加額外資本或收益或為降低成本或風險，本基金可以符合其投資政策的方式從事證券借貸交易，最高可達其資產淨值的50%。為免存疑，任何證券借貸將僅作為本基金的輔助投資活動。」

- (iii) 該相連基金的SFDR合約前披露應新增至「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)。

- (iv) 該相連基金的概況中標題為「投資者的概況」一分節應作出以下修訂 (修訂已標明):
- ~~「本基金適合以下投資者: 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:~~
- 投資於符合 SFDR 第 8 條的基金;
 - 透過投資於由歐洲國家貨幣聯盟成員國發行之價格偏低的股票證券以謀求實現資本增值; 及
 - 計劃以此作為中線至長線持有投資。」
- (v) 「小型及中型公司風險」及「可持續性風險」應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。

此外, 標題為「基準披露」一節所披露的該相連基金的基準由「摩根士丹利歐盟指數」變更為「MSCI 歐洲指數」。

該相連基金的投資組合構成將受到上述變更的適度影響。除非本信件另有訂明, 該相連基金的運營及 / 或現時的管理方式不會發生變化, 亦不會對現有單位持有人產生其他影響, 且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其他重大變化。此外, 上述變更將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。上述變更不會對現有單位持有人的權利或利益產生重大不利影響。

與上述變更相關的費用及 / 或開支, 包括 (i) 投資組合構成的重新調整 (預計約為 2,330,000 港元或截至 2025 年 2 月 28 日該相連基金資產淨值的 0.176%) 及 (ii) 印刷和其他行政費用 (預計約為 63,000 港元或截至 2025 年 2 月 28 日該相連基金資產淨值的 0.005%), 將由該相連基金承擔。

該相連基金及該投資選擇的名稱變更

由生效日期起, 該相連基金的名稱將如上文(i)部分所述更改。因此, 該投資選擇的名稱亦將由生效日期起更改, 如下表所示。

參考編號	類型	現有名稱	新名稱
13TE	投資選擇名稱	富蘭克林鄧普頓投資基金 - 鄧普頓歐元區基金 - A累算	富蘭克林鄧普頓投資基金 - 鄧普頓歐洲遠見基金 - A類收息股份 (歐元)
	相連基金名稱	富蘭克林鄧普頓投資基金 - 鄧普頓歐元區基金	富蘭克林鄧普頓投資基金 - 鄧普頓歐洲遠見基金

基金說明書及該相連基金的產品資料概要將適時更新, 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香港代表網站 www.franklintempleton.com.hk¹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: 2025 年 5 月 12 日

¹ 本網站未經證券及期貨事務監察委員會 (「證監會」) 審核。