



**Heng An
Standard Life**
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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: 15 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 the underlying funds corresponding to the following investment choices of Schroder International Selection Fund (“Schroder”)

Any terms not defined in this letter shall have the same meaning as in the prospectus of Schroder International Selection Fund (“**Prospectus**”).

Reference Code	Name of investment choice
05CU	Schroder International Selection Fund - Asian Bond Total Return - A1
09CU	Schroder International Selection Fund - BIC (Brazil, India, China) – A1
10CU	Schroder International Selection Fund - China Opportunities - A1
11CU	Schroder International Selection Fund - Emerging Asia - A1
12CE	Schroder International Selection Fund - Emerging Europe - A1
16CE	Schroder International Selection Fund - EURO Corporate Bond - A1
07CE	Schroder International Selection Fund - EURO Liquidity - A1
01CU	Schroder International Selection Fund - Global Climate Change Equity - A1
02CU	Schroder International Selection Fund - Global Emerging Market Opportunities - A1
20CU	Schroder International Selection Fund - Global Gold - A
13CU	Schroder International Selection Fund - Greater China - A1
14CH	Schroder International Selection Fund - Hong Kong Dollar Bond - A1
04CH	Schroder International Selection Fund - Hong Kong Equity - A1
15CU	Schroder International Selection Fund - Taiwanese Equity - A1
06CU	Schroder International Selection Fund - US Dollar Liquidity - A1
18CU	Schroder International Selection Fund - US Large Cap - A1
19CU	Schroder International Selection Fund - US Small & Mid-Cap Equity - A1
21CU	Schroder International Selection Fund - Global Sustainable Growth - A1 USD Acc
22CE	Schroder International Selection Fund - Emerging Europe - Y9 #
D43C	Schroder International Selection Fund - Asian Dividend Maximiser - A USD Dis MF
D70C	Schroder International Selection Fund - Multi-Asset Growth and Income - A USD Dis MF2
D85C	Schroder International Selection Fund - Global Credit Income - A HKD Dis MF
D86C	Schroder International Selection Fund - Global Credit Income - A USD Dis MF

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

Temporary suspended, until further notice.

We have been informed by the board of directors of Schroder of the following changes or updates to the Hong Kong offering documents of Schroder and the underlying funds corresponding to the Investment Choices (each an “**Underlying Fund**”, and collectively the “**Underlying Funds**”). As the unitholders of the Investment Choices, the following changes applicable to the Underlying Funds may have implications for your investment.

The Hong Kong offering documents of Schroder and the Underlying Funds, comprises the Prospectus and Hong Kong Covering Document of Schroder and the Product Key Facts Statements of the Underlying Funds (“**Hong Kong Offering Documents**”).

1. Enhancement / clarification to the investment policies of the Underlying Funds

The investment policies of the Underlying Funds have been enhanced or clarified.

1.1 Clarification of sustainability criteria of the underlying funds corresponding to the below investment choices

Reference Code	Name of investment choice
16CE	Schroder International Selection Fund - EURO Corporate Bond - A1
D85C	Schroder International Selection Fund - Global Credit Income - A HKD Dis MF
D86C	Schroder International Selection Fund - Global Credit Income - A USD Dis MF

The sustainability criteria of each of the Underlying Funds have been clarified to provide that each of the Underlying Funds (i) exclude issuers with certain exposure to specific activities that the Investment Manager considers environmentally destructive or socially damaging, violate human rights and/or have demonstrated gross misconduct; and (ii) include issuers that the Investment Manager considers are well placed to deliver stable and improving sustainability trajectories relative to their industry peers, when selecting investment for the Underlying Funds.

1.2 Update to the name of the index for the relevant benchmark of the underlying fund corresponding to the below investment choice

Reference Code	Name of investment choice
D70C	Schroder International Selection Fund - Multi-Asset Growth and Income - A USD Dis MF2

The index for sustainability score, performance and volatility comparison of the Underlying Fund has been updated to replace “Thomson Reuters” with “FTSE” in the name of the benchmark to reflect the rebranding of the benchmark providers. For the avoidance of doubt, there is no change to the actual index for sustainability score, performance and volatility comparison of the Underlying Fund.

2. Miscellaneous updates / changes

Additional changes have also been made to the Hong Kong Offering Documents, including the following:

- (a) update of disclosures relating to (i) SFDR pre-contractual disclosures for Underlying Funds that have environmental and/or social characteristics (within the meaning of Article 8 SFDR) or has the objective of sustainable investment (within the meaning of Article 9 SFDR) information about such characteristics or objective; (ii) consideration of principal adverse impacts under SFDR and/or (iii) Taxonomy;
- (b) update to the disclosures of the investment restriction regarding the use of derivatives by the Underlying Funds in Appendix I of the Prospectus;
- (c) update to clarify that an Underlying Fund will not hold more than 5% of its assets in each of the following asset classes: distressed securities, asset backed securities / mortgage backed securities, commodities related instruments, catastrophe bonds or special purpose acquisition vehicles unless disclosed in the investment policy;
- (d) update to and enhancement of disclosures relating to the QFI regime, the China Interbank Bond Market and risks associated with the Stock Connect;
- (e) addition of risk factors (including risks linked to collateralised loan obligations (CLOs) and Global Minimum Tax);
- (f) update of the profiles of the directors of Schroder and the Management Company;
- (g) update to reflect that any addition or removal of entities to or from the list of Sub-Investment Managers / Sub-Delegates of the Underlying Funds (the “**List**”) as disclosed in the Hong Kong Covering Document shall be subject to all applicable legal and regulatory requirements and there will be prior notification in the case of any such addition or removal of entities to or from the List; and
- (h) other clarifications, miscellaneous updates, changes and editorial amendments.

Save as disclosed above, Schroder confirms that in relation to the amendments or changes set out above:

- there are no changes to how the Underlying Funds are managed;
- the investment style, investment philosophy and risk profile of the Underlying Funds remain the same; and
- the fees chargeable in respect of the Underlying Funds as stated in the Hong Kong Offering Documents remain the same.

The revised Hong Kong Offering Documents are available at www.schroders.com.hk¹

¹ This website has not been reviewed by the SFC.

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

[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。

有關連繫至施羅德環球基金系列(「施羅德」)投資選擇的相連基金的變更

本信件中未有界定的任何用詞與施羅德發行章程(「發行章程」)的用詞具有相同涵義。

參考編號	投資選擇名稱
05CU	施羅德環球基金系列 - 亞洲債券 - A1 股
09CU	施羅德環球基金系列 - 新興三國股票 (巴西、印度及中國) – A1 股
10CU	施羅德環球基金系列 - 中國優勢 - A1 股
11CU	施羅德環球基金系列 - 新興亞洲 - A1 股
12CE	施羅德環球基金系列 - 新興歐洲 - A1 股
16CE	施羅德環球基金系列 - 歐元企業債券 - A1 股
07CE	施羅德環球基金系列 - 歐元流動 - A1 股
01CU	施羅德環球基金系列 - 環球氣候變化策略 - A1 股
02CU	施羅德環球基金系列 - 新興市場優勢 - A1 股
20CU	施羅德環球基金系列 - 環球黃金 - A 股
13CU	施羅德環球基金系列 - 大中華 - A1 股
14CH	施羅德環球基金系列 - 港元債券 - A1 股
04CH	施羅德環球基金系列 - 香港股票 - A1 股
15CU	施羅德環球基金系列 - 台灣股票 - A1 股
06CU	施羅德環球基金系列 - 美元流動 - A1 股
18CU	施羅德環球基金系列 - 美國大型股 - A1 股
19CU	施羅德環球基金系列 - 美國中小型股票 - A1 股
21CU	施羅德環球基金系列 - 環球持續增長 - A1 類別 (美元累積)
22CE	施羅德環球基金系列 - 新興歐洲 - Y9 股 #
D43C	施羅德環球基金系列 - 亞洲股息 - A 股(美元收息)MF
D70C	施羅德環球基金系列 - 環球股債增長收息 - A 類別(美元收息)MF2
D85C	施羅德環球基金系列 - 環球收息債券 - A 類別(港元收息)MF
D86C	施羅德環球基金系列 - 環球收息債券 - A 類別(美元收息)MF

(各稱為「該投資選擇」，統稱為「該等投資選擇」)

暫停交易，直至另行通知

我們接獲施羅德董事會通知，以下對施羅德及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」)的香港發售文件作出的更改或更新。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改對您的投資或會有所影響。

施羅德及該等相連基金的香港發售文件包括施羅德的發行章程和香港說明文件及基金的產品資料概要，合稱為「香港發售文件」。

1. 該等相連基金的投資政策的加強披露 / 澄清

該等相連基金的投資政策已作出加強披露或澄清。

1.1 連繫至下列投資選擇的相連基金澄清可持續標準

參考編號	投資選擇名稱
16CE	施羅德環球基金系列 - 歐元企業債券 - A1 股
D85C	施羅德環球基金系列 - 環球收息債券 - A 類別(港元收息)MF
D86C	施羅德環球基金系列 - 環球收息債券 - A 類別(美元收息)MF

各該等相連基金的可持續標準已作出澄清，以規定各該等相連基金在為該等相連基金選擇投資時(i)將投資經理認為其對環境造成破壞或對社會造成損害、侵犯人權及 / 或具有嚴重不當行為的特定活動有若干投資的發行人，予以排除；及 (ii)將投資經理認為與同業相比更有能力實踐穩定及正改善可持續性的發行人，予以納入。

1.2 連繫至下列投資選擇的相連基金就相關基準更新指數的名稱

參考編號	投資選擇名稱
D70C	施羅德環球基金系列 - 環球股債增長收息 - A 類別(美元收息)MF2

用作比較該相連基金的可持續評分、表現及波動性的指數已作出更新，以在基準名稱中以「FTSE」取代「Thomson Reuters」，以反映基準提供商的品牌重塑。為免生疑問，用作比較該相連基金的可持續評分、表現及波動性的實際指數並無變更。

2. 雜項更新 / 更改

香港發售文件亦已作出額外更改，包括以下各項：

- (a) 更新有關(i)具有環境及 / 或社會特色（具SFDR 第8 條的涵義）或具有可持續投資目標（具SFDR 第9 條的涵義）的該等相連基金的該等特色或目標資料的SFDR 合約前披露；(ii) 對SFDR 項下的主要不利影響的考慮及 / 或(iii)分類規例的披露；
- (b) 更新發行章程附件I中有關該等相連基金運用衍生工具的投資限制的披露；
- (c) 更新以澄清除非投資政策有所披露，否則該相連基金將不會持有超過5%資產於以下每項資產類別：受壓證券、資產抵押證券 / 按揭抵押證券、商品相關工具、災難債券或特殊目的收購公司；
- (d) 更新及加強有關QFI 機制、中國銀行間債券市場及互聯互通機制相關風險的披露；
- (e) 新增風險因素（包括與貸款抵押證券相關的風險及全球最低稅率）；
- (f) 更新施羅德及管理公司的董事簡介；
- (g) 更新以反映倘從香港說明文件披露的該等相連基金的副投資經理 / 副委託人名單（「名單」）中新增或從名單移除任何實體，均須遵守所有適用的法律及監管規定，並須獲得證監會的事先批准（如適用），及倘從名單新增或從名單移除任何實體，則將會發出事先通知；及
- (h) 其他澄清、雜項更新、更改及編輯修訂。

除上文所披露外，施羅德確認，就上文所載的修訂或更改而言：

- 該等相連基金的管理方式並無變更；
- 該等相連基金的投資風格、投資理念及風險概況維持不變；及
- 如香港發售文件所述就該等相連基金收取的費用維持不變。

經修訂的香港發售文件將可於 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: 2025年5月15日

¹ 此網站未經證監會審閱。