



**Heng An
Standard Life**
恒安標準人壽

+852 2169 0300

Please have your policy number ready.

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: 26 June 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.

Withdrawal of the Securities and Futures Commission (“SFC”) authorization and termination of the investment choices as stated below

| Reference code | Name of investment choice |
|----------------|---------------------------------------------------------------------------------------------|
| 04SU | FSSA Hong Kong Growth Fund – I [^] |
| C439 | SWS Strategic Investment Funds - Shenyin Wanguo RQFII A Share Strategy Fund - Class A (HKD) |
| 26TH | Franklin Templeton Investment Funds - Templeton Global Total Return Fund - A acc – HKD |
| C440 | Bosera Investment Funds - Bosera Emerging Opportunities Bond Fund – Class A [^] |
| 25TE | Franklin Templeton Investment Funds - Templeton Eastern Europe Fund - A acc – EUR |
| 05PE | Pictet - Global Emerging Debt - HP EUR |
| 05HE | Janus Henderson Horizon Fund - Asia-Pacific Property Income Fund – A2 – EUR |
| 08RE | Barings Eastern Europe Fund - Class A EUR Inc |
| 57ME | BGF Euro Short Duration Bond Fund - EUR (A2) |

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

[^] The investment choice is closed for subscriptions and switch-in.

Heng An Standard Life (Asia) Limited regularly reviews all underlying funds corresponding to investment choices based on multiple factors, including but not limited to the risk return efficiency and the popularity, in view of long-term interests of our policyholders. After considerable review on the Investment Choices, it is noted that the Investment Choices have not attracted the levels of inflows anticipated since their launch and there are other investment choices available under the Plans with similar investment objectives and policies.

To consolidate the investment choices offering, we have decided to terminate the Investment Choices pursuant to the “*Fund Closure*” provisions in the “FUND PROVISIONS” section of the policy provisions of your Plan and withdraw the SFC authorization of the Investment Choices with effect from 20 October 2025 (the “**Effective Date**”).

The costs associated with the termination and withdrawal of authorization of the Investment Choices from the SFC will be borne by us, if any.

For further information of other investment choices available under your Plan, please refer to the Investment Choices Brochure of the Plan and the offering documents of the respective underlying funds.

Cessation of acceptance of new investment instructions

For FSSA Hong Kong Growth Fund – I (Reference Code: 04SU), we already ceased to accept: (1) any new premiums/contributions (including premiums/contributions by way of additional contributions and switch-ins) towards the Investment Choice, and (2) any new allocation instructions for investing regular premiums/contributions towards the Investment Choice effective from 9 March 2012.

For Bosera Investment Funds - Bosera Emerging Opportunities Bond Fund – Class A (Reference Code: C440), we already ceased to accept: (1) any new premiums/contributions (including premiums/contributions by way of additional contributions and switch-ins) towards the Investment Choice, and (2) any new allocation instructions for investing regular premiums/contributions towards the Investment Choice effective from 28 February 2024.

For the rest of the Investment Choices, we will no longer accept: (1) any new premiums/contributions (including premiums/contributions by way of additional contributions and switch-ins) towards the Investment Choices, and (2) any new allocation instructions for investing regular premiums/contributions towards the Investment Choices **with immediate effect**.

Actions to take

(i) For existing regular premiums/contributions allocation towards the Investment Choice(s) (if any):

If you have existing regular premiums/contributions allocation towards the Investment Choice(s), you may submit a request to us for redirecting your subsequent regular premiums/contributions, free of charge, to other investment choice(s) under the Plan **at or before 3:00pm on 8 October 2025** (the “**Redirection Cut-Off Time**”).

If we do not receive any instructions from you by the Redirection Cut-Off Time, all your future premiums/ contributions directed towards the Investment Choice(s) will be automatically redirected, by default, to BGF US Dollar Reserve Fund - USD (A2) (Reference Code: 28MU) (the “**Default Investment Choice**”), free of charge, on 9 October 2025.

(ii) For existing holdings of the notional units of the Investment Choice(s):

If you have any existing holdings of the notional units of the Investment Choice(s), you may submit a request to us for switching-out the notional units of the Investment Choice(s), free of charge, to other investment choice(s) under the Plan **at or before 3:00 p.m. on 15 October 2025** (the “**Switching Cut-Off Time**”).

If we do not receive any instructions from you by the Switching Cut-Off Time, all your notional units of the Investment Choice(s) will be automatically switched, by default, to the Default Investment Choice, free of charge, on 16 October 2025 without further notice.

Please note that the investment objectives and strategy, the investment universe, currency and the fees of the underlying fund corresponding to the Default Investment Choice may differ from those of the Investment Choices. **The currency of the underlying fund corresponding to the Default Investment Choice is denominated in USD which may differ from that of the Underlying Fund(s). There may be exchange risk when the premiums/contributions or notional units of the Investment Choices are redirected/switched into the Default Investment Choice.** For the details of the Default Investment Choice, please refer to the **Appendix**.

Please note that you can redirect your regular premiums/contributions into other investment choice(s) available under your Plan and that switching of investment choices and/or redirection of regular premiums/contributions allocation is free of charge.

For further information, please refer to the Investment Choices Brochure of the Plan and the offering documents of the respective underlying funds.

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 - The Default Investment Choice

| | |
|-----------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Name of investment choice | BGF US Dollar Reserve Fund - USD (A2) |
| Reference Code | 28MU |
| Name of underlying fund | BlackRock Global Funds - US Dollar Reserve Fund |
| Name of management company of underlying fund | BlackRock (Luxembourg) S.A. |
| Share Class of underlying fund | A2 |
| Currency of investment choice | USD |
| Currency of underlying fund | USD |
| Investment universe of underlying fund | USD Money Market - Short Term |
| Derivative fund | No The underlying fund's net derivative exposure may be up to 50% of the underlying fund's net asset value. |
| Objectives and investment strategy of the underlying fund | <p>To offer returns in line with money market rates consistent with preservation of capital and liquidity by investing its assets exclusively in US dollar denominated short-term assets and cash in accordance with the requirements of the Regulation (EU) 2017/1131 of the European Parliament and Council of 14 June 2017 on money market funds and any delegated regulation published pursuant to it.</p> <p>The underlying fund will invest only in securities with a legal maturity at issuance or residual maturity of 397 days or less and the underlying fund will maintain a weighted average maturity of 60 days or less and a weighted average life of 120 days or less.</p> <p>The underlying fund (i) may invest in derivatives for hedging purposes only; (ii) may, at the discretion of the Investment Adviser, enter into eligible reverse repurchase transactions for both liquidity management purposes and for permitted investment purposes; and (iii) does not invest in any synthetic asset backed securities (which are securities whose income is derived from financial derivative instruments on a pool of reference assets).</p> |
| Ongoing charges over a year of the underlying fund | <p>0.54%</p> <p>The ongoing charges figure is based on the costs and expenses of that class with reference to the annual report of the underlying fund for the year ended 31 August 2024.</p> <p>The figure may vary from year to year.</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：

本信函載有重要信息，請仔細閱讀，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）有限公司對本函件內容的準確性承擔責任。

撤回證券及期貨事務監察委員會（「證監會」）的認可資格及終止下列投資選擇

| 參考編號 | 投資選擇的名稱 |
|------|------------------------------------------|
| 04SU | 首域盈信香港增長基金 - I 股 [^] |
| C439 | 申萬策略投資基金 - 申銀萬國 RQFII A 股策略基金 - A 類(港幣) |
| 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 |
| C440 | 博時投資基金 - 博時精選新興市場債券基金 - A 類 [^] |
| 25TE | 富蘭克林鄧普頓投資基金 - 鄧普頓東歐基金 - A 累算 - 歐元 |
| 05PE | 百達 - 全球新興市場債券 - HP 歐元 |
| 05HE | 駿利亨德森遠見基金 - 亞太地產收益基金 - A2 - 歐元 |
| 08RE | 霸菱東歐基金 - A 類別歐元收益 |
| 57ME | 貝萊德歐元短期債券基金 - 歐元 (A2 股) |

（各稱為「該投資選擇」，統稱為「該等投資選擇」）

[^] 該投資選擇停止接受認購及轉入。

考慮到保單持有人之長期利益，恒安標準人壽（亞洲）有限公司會根據多項因素，包括但不限於風險回報效率及受歡迎程度，定期審閱所有連繫至投資選擇的相連基金。經充份審閱該等投資選擇後，我們發現該等投資選擇自發行以來一直未能吸引預期的資金流入量，而且計劃內還有其他投資目標和政策類似的投資選擇。

為整合我們提供的投資選擇，我們已決定由2025年10月20日（「生效日期」）起，根據您在計劃的保單條款的「基金條款」一節的「結束基金」條款終止該等投資選擇，並撤回該等投資選擇的證監會認可資格。

撤回證監會的認可資格及終止該等投資選擇的相關成本將由我們承擔（如有）。

有關計劃內可供銷售的投資選擇的進一步資料，請參閱計劃的投資選擇刊物及相關相連基金的銷售文件。

停止接納新的投資指示

就首域盈信香港增長基金 - I 股(參考編號：04SU)，我們已不再接受：(1)對該投資選擇的任何新保費 / 供款（包括透過額外供款及轉入作出的保費 / 供款），及(2)對該投資選擇投入定期保費 / 供款的任何新的分配指示，由 2012 年 3 月 9 日起生效。

就博時投資基金 - 博時精選新興市場債券基金 - A 類(參考編號：C440)，我們已不再接受：(1)對該投資選擇的任何新保費 / 供款（包括透過額外供款及轉入作出的保費 / 供款），及(2)對該投資選擇投入定期保費 / 供款的任何新的分配指示，由 2024 年 2 月 28 日起生效。

就餘下的該等投資選擇，我們將不再接納：(1)對該等投資選擇的任何新保費 / 供款（包括透過額外供款及轉入作出的保費 / 供款），及(2)對該等投資選擇投入定期保費 / 供款的任何新的分配指示，即時生效。

應採取的行動

(i) 對於該（等）投資選擇的現有定期保費 / 供款分配（如有）而言：

如果您的現有定期保費 / 供款分配於該（等）投資選擇，則可於2025年10月8日下午3時正或之前（「轉移截止時間」）向我們遞交申請，將您隨後的定期保費 / 供款免費轉移至計劃名下的其他投資選擇。

倘於轉移截止時間前並沒有收到您的任何指示，則您對該（等）投資選擇未來的所有保費 / 供款將於2025年10月9日免費自動轉移至貝萊德美元貨幣基金 - 美元 (A2股)（參考編號：28MU）（「預設投資選擇」），而不作另行通知。

(ii) 對於該（等）投資選擇的現有名義單位持倉而言：

如果您持有該（等）投資選擇的任何現有名義單位，您可於**2025年10月15日下午3時正或之前**（「轉換截止時間」）向我們遞交申請，將該（等）投資選擇的名義單位免費轉出至計劃名下的其他投資選擇。

倘於轉換截止時間前並沒有收到您的任何指示，則您在該（等）投資選擇的所有名義單位將於2025年10月16日免費自動轉至預設投資選擇，而不作另行通知。

請注意，連繫至預設投資選擇的相連基金的投資目標及策略、投資範圍、貨幣及費用可能有別於該等投資選擇。連繫至預設投資選擇的相連基金的貨幣以美元計價，這與該(等)相連基金的貨幣或有不同。在轉移 / 轉換該等投資選擇的保費 / 供款或名義單位至預設投資選擇時可能存在匯率風險。有關預設投資選擇的詳情，請參閱附錄。

請注意，您可以將定期保費 / 供款轉移至您計劃名下可供選擇的其他投資選擇，並且轉換投資選擇及 / 或轉移定期保費 / 供款分配不收取費用。

欲查詢進一步資料，請參閱計劃的投資選擇刊物及相連基金的銷售文件。

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，或致電客戶服務熱線+852 2169 0300或發送電郵至cs@hengansl.com.hk。

謹啟
客戶服務部
恒安標準人壽（亞洲）有限公司
日期：2025年6月26日

附錄

預設投資選擇

| | |
|-----------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 投資選擇名稱 | 貝萊德美元貨幣基金 - 美元 (A2股) |
| 參考編號 | 28MU |
| 相連基金名稱 | 貝萊德全球基金 - 美元貨幣基金 |
| 相連基金的管理公司名稱 | BlackRock (Luxembourg) S.A. |
| 相連基金的股份類別 | A2 |
| 投資選擇貨幣 | 美元 |
| 相連基金貨幣 | 美元 |
| 相連基金的投資組別 | 貨幣市場 - 美元 (短期) |
| 衍生工具基金 | 否 相連基金的衍生工具風險承擔淨額最多可達相連基金資產淨值的50%。 |
| 相連基金的目標及投資策略的要點 | <p>相連基金以在保持資本及流動性的情況下提供符合貨幣市場利率的回報為目標。相連基金按照2017年6月14日有關貨幣市場基金的歐洲議會及理事會規例(EU)2017/1131及據以發佈的任何轉授規例的規定，將其全部資產投資於以美元計值的短期資產和現金。</p> <p>相連基金只會投資於發行時的法定期限或剩餘期限為397日或以下的證券，而且相連基金將維持60日或以下的加權平均到期日及120日或以下的加權平均期限。</p> <p>相連基金(i)只可為進行對沖而投資於衍生工具；(ii)可在投資顧問酌情決定下為流動性管理目的及允許投資目的而訂立合資格逆回購交易；及(iii)並不投資於任何合成資產抵押證券（即其收入來自滙集參考資產金融衍生工具的證券）。</p> |
| 相連基金的全年經常性開支比率 | <p>0.54%</p> <p>經常性開支比率數字乃參考相連基金截至2024年8月31日止年度的年報，根據該類別的成本及開支而計算。有關數字每年均可能有所變動。</p> |