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cs@hengansl.com.hk

Date: 4 July 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 Franklin Templeton Investment Funds**

Unless otherwise specified herein, 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 2025, as amended from time to time (the “**Explanatory Memorandum**”).

Reference code	Name of investment choice
30TU	Franklin Templeton Investment Funds - Templeton European Small-Mid Cap Fund - A acc
31TE	Franklin Templeton Investment Funds - Templeton European Small-Mid Cap Fund - A acc – EUR
05TU	Franklin Templeton Investment Funds - Franklin Mutual European Fund - A acc
22TE	Franklin Templeton Investment Funds - Franklin Mutual European Fund - A acc - EUR
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 the following changes to the underlying funds corresponding to the Investment Choices (each “**Underlying Fund**”, and collectively, the “**Underlying Funds**”) took effect as of 21 May 2025 (the “**Effective Date**”). As the unitholders of the Investment Choices, the following changes applicable to the Underlying Funds may have implications for your investment.

**1. Clarification to the investment policy of the underlying fund corresponding to the below investment choices**

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Reference code	Name of investment choice
30TU	Franklin Templeton Investment Funds - Templeton European Small-Mid Cap Fund - A acc
31TE	Franklin Templeton Investment Funds - Templeton European Small-Mid Cap Fund - A acc – EUR

The Board of Directors of Franklin Templeton has decided to amend the investment policy of the Underlying Fund to align the Underlying Fund's market capitalisation with the market capitalisation of its reference benchmark. Accordingly, the second paragraph under the sub-section headed "Investment Policy" of the Underlying Fund's profile in the Explanatory Memorandum shall be amended as follows (with revisions shown in mark-up):

*"The Fund principally invests its net assets in the securities of issuers incorporated or having their principal business activities in European countries and which have a market capitalisation ~~above Euro 100 million and below Euro 8 billion or the equivalent in local currencies~~ at the time of initial purchase within the range of the market capitalisations of companies included in the MSCI Europe Small-Mid Cap Index. Once a security qualifies for initial purchase, it continues to qualify for additional purchases as long as it is held by the Fund."*

## **2. Updates to the SFDR pre-contractual disclosures to reflect ESG-related changes to the Underlying Funds for clarity and consistency purposes**

The updated SFDR pre-contractual disclosures for the Underlying Funds are available for download from Franklin Templeton's HK Representative's website at [https://franklintempletonprod.widen.net/s/jqdp5bk5xt/ftif-sfdr-pre-contractual-disclosure-annexes\\_hk\\_en](https://franklintempletonprod.widen.net/s/jqdp5bk5xt/ftif-sfdr-pre-contractual-disclosure-annexes_hk_en)<sup>1</sup> (*English version*) and [https://franklintempletonprod.widen.net/s/hv85nxxn6tb/ftif-sfdr-pre-contractual-disclosure-annexes\\_hk\\_cn](https://franklintempletonprod.widen.net/s/hv85nxxn6tb/ftif-sfdr-pre-contractual-disclosure-annexes_hk_cn)<sup>1</sup> (*Traditional Chinese version*).

The changes set out in this letter do not amount to a material change to the Underlying Funds. Save as otherwise provided herein, the above changes will not result in any other change in the features of the Underlying Funds, and there will be no material impact on the asset allocation and risks applicable to the Underlying Funds. There will be no material change to the operation and/or manner in which the Underlying Funds are being managed and there will be no effect on unitholders. These changes will not give rise to any change in the fee level or cost in managing the Underlying Funds.

The costs and/or expenses associated with the changes of the Underlying Funds and other affected underlying funds are estimated to be approximately HKD 140,000 and shall be charged and allocated to the Underlying Funds and other affected underlying funds based on the pro rata share of their Net Asset Values.

The Explanatory Memorandum and the Product Key Facts Statement of the Underlying Funds shall be updated to reflect the above changes in due course. An updated version of the Explanatory Memorandum and the Product Key Facts Statement of the Underlying Funds shall be available at [www.franklintempleton.com.hk](http://www.franklintempleton.com.hk)<sup>1</sup>.

### **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](http://www.hengansl.com.hk) for investment choices details.

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](mailto:cs@hengansl.com.hk).

Yours faithfully,  
Customer Service Department  
Heng An Standard Life (Asia) Limited

<sup>1</sup> This website has not been reviewed by the SFC.

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。**

#### **有關連繫至下列富蘭克林鄧普頓投資基金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投資基金日期為 2025 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
30TU	富蘭克林鄧普頓投資基金 - 鄧普頓歐洲中小型公司基金 - A 累算
31TE	富蘭克林鄧普頓投資基金 - 鄧普頓歐洲中小型公司基金 - A 累算 - 歐元
05TU	富蘭克林鄧普頓投資基金 - 富蘭克林互惠歐洲基金 - A 累算
22TE	富蘭克林鄧普頓投資基金 - 富蘭克林互惠歐洲基金 - A 累算 - 歐元
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(各稱為「該相連基金」，統稱為「該等相連基金」)已作出下列變更，並於2025年5月21日（「生效日期」）起生效。作為該等投資選擇的單位持有人，以下有關該等相連基金的變更對您的投資或會有所影響。

#### **1. 連繫至下列投資選擇的相連基金的投資政策說明**

參考編號	投資選擇的名稱
30TU	富蘭克林鄧普頓投資基金 - 鄧普頓歐洲中小型公司基金 - A 累算
31TE	富蘭克林鄧普頓投資基金 - 鄧普頓歐洲中小型公司基金 - A 累算 - 歐元

富蘭克林鄧普頓董事會已決定修訂該相連基金的投資政策，使該相連基金的市值與其參考基準的市值保持一致。因此，基金說明書中該相連基金的概況中標題為「投資政策」一分節的第二段應作出以下修訂（修訂已標明）：

「本基金主要地投資其資產淨值於歐洲國家成立或其主要業務活動在歐洲國家，及在首次認購時其市場資本值在摩根士丹利歐洲中小型股指數所含公司的市值範圍內超過一億歐元但低於八十億歐元（或以投資時計算的等值本地貨幣）的發行機構所發行的證券。一旦證券符合首次認購資格，只要該證券由本基金持有，其將繼續符合額外認購資格。」

#### **2. 更新SFDR合約前披露，以反映該等相連基金在環境社會及管治（ESG）方面的變更，旨在提升清晰度與一致性**

該等相連基金經更新的SFDR合約前披露，可於富蘭克林鄧普頓的香港代表的網站[https://franklintempletonprod.widen.net/s/jqdp5bk5xt/ftif-sfdr-pre-contractual-disclosure-annexes\\_hk\\_en](https://franklintempletonprod.widen.net/s/jqdp5bk5xt/ftif-sfdr-pre-contractual-disclosure-annexes_hk_en)<sup>1</sup>（英文版本）及[https://franklintempletonprod.widen.net/s/hv85nxxn6tb/ftif-sfdr-pre-contractual-disclosure-annexes\\_hk\\_cn](https://franklintempletonprod.widen.net/s/hv85nxxn6tb/ftif-sfdr-pre-contractual-disclosure-annexes_hk_cn)<sup>1</sup>（繁體中文版本）下載。

本信件所載之變更並不構成對該等相連基金的重大變更。除非本信件另有訂明，上述變更不會導致適用於該等相連基金的特徵發生任何變化，且上述變更不會導致資產配置及風險發生任何重大變化。該等相連基金的運營及/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任何影響。上述變更不會導致費用水平或管理該等相連基金的成本發生任何變化。

與該等相連基金和其他受影響的相連基金變更相關的費用及/或開支預計約為 140,000 港元，應由該等相連基金和其他受影響的相連基金按其資產淨值的比例承擔。

<sup>1</sup> 本網站未經證券及期貨事務監察委員會審核。

基金說明書及該等相連基金的產品資料概要將適時更新，以反映上述變更。基金說明書及該等相連基金的產品資料概要的更新版本可於<http://www.franklintempleton.com.hk><sup>1</sup>下載。

### 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](http://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](mailto: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 7 月 4 日

全文完