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: 11 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.

Change to the underlying funds corresponding to the following investment choices of BNP Paribas Funds

Reference code	Name of investment choice
22BU	BNP Paribas Funds Brazil Equity - Classic Cap
23BE	BNP Paribas Funds Brazil Equity - Classic EUR - CAP
20BE	BNP Paribas Funds Consumer Innovators - Classic Cap
14BU	BNP Paribas Funds Consumer Innovators - Classic USD - CAP
17BE	BNP Paribas Funds Russia Equity - Classic Cap^
24BU	BNP Paribas Funds Russia Equity - Classic USD – CAP^

(Each an "**Investment Choice**" and collectively, the "**Investment Choices**")
^ Dealing suspended, until further notice.

We have been informed by BNP Paribas Funds of the following change to the underlying funds corresponding to the Investment Choices (each an "**Underlying Fund**" and collectively, the "**Underlying Funds**"), which will be effective on 1 August 2025 ("**Effective Date**"). As the unitholders of the Investment Choice(s), the following change applicable to the Underlying Fund(s) may have implications for your investment.

Appointment of BNP PARIBAS ASSET MANAGEMENT Singapore Limited

BNP Paribas Funds adopted a "pool approach" whereby the management company has delegated its discretionary investment management functions in respect of each of the underlying funds of BNP Paribas Funds to one or more investment managers.

Following a review of the investment capabilities across the entities of BNP Paribas group, a BNP Paribas Group management entity, BNP PARIBAS ASSET MANAGEMENT Singapore Limited (registered and regulated by Monetary Authority of Singapore), will be appointed as a new investment manager for SFC-authorized underlying funds[1] of BNP Paribas Funds with effect from the Effective Date.

The change of the investment managers will not result in any change in fees level or costs in managing the Underlying Funds. In addition, no costs and/or expenses will be incurred in connection with the change. The change would not materially change the features and overall risk profile of the Underlying funds. There would be no change in the

[1] SFC authorization is not a recommendation or endorsement of a scheme nor does it guarantee the commercial merits of a scheme or its performance. It does not mean the scheme is suitable for all investors nor is it an endorsement of its suitability for any particular investor or class of investors.

operations or the manner in which the Underlying Funds are being managed. There would be no change in the investment objective or policy of the Underlying Funds as a result of the change.

The Hong Kong offering documents of BNP Paribas Funds ("**Hong Kong Offering Document**") will be updated to reflect the change above. The updated Hong Kong Offering Document will be available later on the website at https://www.bnpparibas-am.com/en-hk[2].

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 changes. 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 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

[2] This website has not been reviewed by the Securities and Futures Commission of Hong Kong.

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)有限公司對本信件的內容的準確性負責。

有關連繫至法巴基金之投資選擇的相連基金的變動

參考編號	投資選擇名稱
22BU	法巴巴西股票基金 - 經典資本
23BE	法巴巴西股票基金 - 經典歐元 - 資本
20BE	法巴主要消費品創新股票基金 - 經典資本
14BU	法巴主要消費品創新股票基金 - 經典美元 - 資本
17BE	法巴俄羅斯股票基金 - 經典資本^
24BU	法巴俄羅斯股票基金 - 經典美元 - 資本^

（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。

我們接獲法巴基金通知，有關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**」)將作出以下變動，並將於2025年8月1日生效(「**生效日期**」)。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修改對您的投資或會有所影響。

委任BNP PARIBAS ASSET MANAGEMENT Singapore Limited

法巴基金採取「匯集策略」，據此，管理公司已就每項法巴基金相連基金轉授其全權委託投資管理職能予一名或多名投資經理。

在審視法國巴黎銀行集團各實體的投資能力後，由生效日期起，法國巴黎銀行集團管理實體BNP PARIBAS ASSET MANAGEMENT Singapore Limited（於新加坡金融管理局註冊和受其監管）將獲委任為法巴基金旗下獲證監會認可的相連基金[1]之新投資經理。

投資經理的變動不會改變管理該等相連基金的費用水平或成本。此外，變動不會招致任何成本及／或開支。該項變動不會顯著改變該等相連基金的特點及整體風險範圍。該等相連基金的運作或管理方式並無改變。此外，該項變動不會導致該等相連基金的投資目標或政策出現任何變動。

法巴基金的香港銷售文件(「**香港銷售文件**」)將作出更新以反映上述變動。已更新的香港銷售文件將於網站https://www.bnpparibas-am.com/zh-hk[2]稍後提供。

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。您亦可同時瀏覽我們的網頁 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7月11日

[1] 證監會的認可並不等如對計劃作出推介或認許，亦不是對計劃的商業利弊或表現作出保證；有關認可不代表計劃適合所有投資者，或認許計劃適合任何個別投資者或任何類別的投資者。

[2] 本網站未經香港證券及期貨事務監察委員會審閱。