



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: 17 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 of the underlying funds corresponding the following investment choices of JPMorgan Funds

Capitalised terms in this letter have the same meaning as in offering documents of the underlying funds under JPMorgan Funds (Unit Trust Range) unless otherwise specified.

Reference Code	Name of investment choice
01JU	JPMorgan ASEAN (acc) - USD
06JU	JPMorgan Asia Growth Fund (acc) – USD
17JU	JPMorgan China A-Share Opportunities Fund (acc) - USD
02JU	JPMorgan India (acc) - USD
03JU	JPMorgan Korea (acc) - USD
12JU	JPMorgan Pacific Technology (acc) - USD
D17J	JPMorgan China Income (mth) - RMB (hedged)
D54J	JPMorgan Asia Equity High Income Fund - (mth) - USD

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

We have been informed by JPMorgan Funds (Asia) Limited, the Hong Kong representative of JPMorgan Funds (“JPMorgan”) of certain changes to the underlying funds corresponding to the Investment Choices (the “Underlying Fund”), which will be effective from 14 August 2025 (“Effective Date”). As the unitholders of the Investment Choices, the following changes applicable to the Underlying Funds may have implications for your investment.

1. Adoption of pooled delegation arrangement of Sub-Managers

Currently, day-to-day investment management of the Underlying Funds has been delegated to JPMorgan Asset Management (Asia Pacific) Limited (“Investment Manager”). For certain Underlying Funds, the Investment Manager has appointed one or more sub-managers to manage a part or all of that Underlying Fund’s assets. Such appointments are described below:

Reference Code	Name of investment choice	Name of underlying fund	Existing Sub-Manager(s)
01JU	JPMorgan ASEAN (acc) – USD	JPMorgan ASEAN	- JPMorgan Asset Management (Singapore) Limited - JPMorgan Asset Management (UK) Limited
06JU	JPMorgan Asia Growth Fund (acc) – USD	JPMorgan Asia Growth Fund	N/A
17JU	JPMorgan China A-Share Opportunities Fund (acc) - USD	JPMorgan China A-Share Opportunities Fund	N/A
02JU	JPMorgan India (acc) - USD	JPMorgan India	- JPMorgan Asset Management (UK) Limited
03JU	JPMorgan Korea (acc) - USD	JPMorgan Korea	N/A
12JU	JPMorgan Pacific Technology (acc) - USD	JPMorgan Pacific Technology	N/A
D17J	JPMorgan China Income (mth) - RMB (hedged)	JPMorgan China Income Fund	- JPMorgan Asset Management (UK) Limited
D54J	JPMorgan Asia Equity High Income Fund - (mth) - USD	JPMorgan Asia Equity High Income Fund	N/A

With a view to tap into the investment capabilities of different entities within the JPMorgan group, the Manager has decided to adopt a pooled delegation arrangement for the Underlying Funds from the Effective Date such that the Investment Manager may, at any time and without prior notice, delegate its investment management functions to any of the following entities (each a “**Sub-Manager**”) which are eligible to exercise investment discretion on the Underlying Funds:

- JPMorgan Asset Management (Singapore) Limited, a company incorporated in Singapore; and
- JPMorgan Asset Management (UK) Limited, a company incorporated in England and Wales.

Save as disclosed above, there will be no implications on the features applicable to the Underlying Funds or change in the operation and/or manner in which the Underlying Funds are being managed. The above changes will not have any impact on the investment objective and risks applicable to the Underlying Funds or result in any change in fee level/cost in managing the Underlying Funds. The Manager is of the opinion that the above changes will not materially prejudice the rights or interests of existing unitholders of the Underlying Funds.

The legal and other administrative costs associated with the changes above, estimated to be approximately USD43,000, will be borne by the Underlying Funds evenly.

2. Enhancement of disclosures in the offering documents of the Underlying Funds

Other enhancement of disclosures and miscellaneous amendments will be made in the offering documents of the Underlying Funds, including:

- update to the profile of the Trustees of the Underlying Funds;
- enhancement of risk disclosures for certain Underlying Funds; and
- other general updates.

The Hong Kong offering documents of the Underlying Funds will be revised to reflect the above updates in due course and it will be available on JPMorgan’s website at am.jpmorgan.com/hk¹.

Actions to take

You do not have to take any action if you wish to remain invested in the Investment Choice(s) regardless of the above changes. Otherwise you may wish to consider switching the units of the Investment Choice(s) 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.

¹ The website has not been reviewed by the Securities and Futures Commission.

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.

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.

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

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)有限公司對本信件內容的準確性負責。

有關連繫至下列投資選擇的摩根基金相連基金之若干變更

參考編號	投資選擇的名稱
01JU	摩根東協 (美元) (累計)
06JU	摩根亞洲增長基金 (美元) (累計)
17JU	摩根中國 A 股機會基金(美元) (累計)
02JU	摩根印度 (美元) (累計)
03JU	摩根南韓 (美元) (累計)
12JU	摩根太平洋科技 (美元) (累計)
D17J	摩根中國入息基金 - (每月派息)人民幣對沖
D54J	摩根亞洲股票高息基金 - (每月派息)美元

(各稱為「該投資選擇」，統稱為「該等投資選擇」)

我們接獲摩根基金(「摩根」)之香港代表 - 摩根基金(亞洲)有限公司的通知，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」)的若干變更，並將由2025年8月14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更新對您的投資或會有所影響。

1. 採用助理經理人匯集轉授安排

現時，該等相連基金的日常投資管理已轉授予摩根資產管理(亞太)有限公司(「投資經理人」)。就若干該等相連基金而言，投資經理人已委任一名或多名助理經理人管理該等相連基金部分或全部資產。該等委任載列如下：

參考編號	投資選擇的名稱	相連基金的名稱	現任助理經理人
01JU	摩根東協 (美元) (累計)	摩根東協	- JPMorgan Asset Management (Singapore) Limited - JPMorgan Asset Management (UK) Limited
06JU	摩根亞洲增長基金 (美元) (累計)	摩根亞洲增長基金	不適用
17JU	摩根中國 A 股機會基金(美元) (累計)	摩根中國 A 股機會基金	不適用
02JU	摩根印度 (美元) (累計)	摩根印度	- JPMorgan Asset Management (UK) Limited
03JU	摩根南韓 (美元) (累計)	摩根南韓	不適用
12JU	摩根太平洋科技 (美元) (累計)	摩根太平洋科技	不適用
D17J	摩根中國入息基金 - (每月派息)人民幣對沖	摩根中國入息基金	- JPMorgan Asset Management (UK) Limited
D54J	摩根亞洲股票高息基金 - (每月派息)美元	摩根亞洲股票高息基金	不適用

為利用JPMorgan集團內不同實體的投資實力，經理人已決定由生效日期起就該等相連基金採用匯集轉授安排，據此，投資經理人可隨時且在毋須作出通知下將其投資管理職務轉授予合資格就基金行使投資酌情權的以下任何實體（各稱「助理經理人」）：

- JPMorgan Asset Management (Singapore) Limited，為一家於新加坡註冊成立之公司；及
- JPMorgan Asset Management (UK) Limited，為一家於英格蘭及威爾斯註冊成立之公司。

除上文所披露者外，適用於該等相連基金的特點將不會受到任何影響，該等相連基金的運作及／或管理方式亦將不會發生任何變動。上述變更將不會對適用於該等相連基金的投資目標及風險造成任何影響，亦不會導致管理該等相連基金的費用水平／成本發生任何變動。經理人認為，上述變更將不會對該等相連基金現有單位持有人的權利或利益造成重大損害。

與上文所載變更相關的法律及其他行政成本估計約為43,000美元，將由該等相連基金平均承擔。

2. 加強該等相連基金的銷售文件內的披露

該等相連基金的銷售文件將作出其他加強披露及雜項修訂，包括：

- 更新該等相連基金的信託管理人的資料；
- 加強若干該等相連基金的風險披露；及
- 其他一般更新。

該等相連基金的銷售文件將於適當時候作出修改，以反映上述更新，並將可於摩根的網站am.jpmorgan.com/hk¹瀏覽。

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基制，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。

如需進一步協助，請聯絡您的理財顧問，或致電+852 2169 0300或電郵至 cs@hengansl.com.hk與客戶服務部聯絡。

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17日

¹ 此網頁並未經證券及期貨事務監察委員會審閱。