



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: 1 August 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 fund corresponding to the following investment choice of Schroder International Selection Fund

Reference Code	Name of investment choice
18CU	Schroder International Selection Fund - US Large Cap - A1

(The “**Investment Choice**”)

We have been informed by the board of directors of Schroder International Selection Fund (“**Schroder**”) of the following change to the underlying fund corresponding to the Investment Choice (the “**Underlying Fund**”). As the unitholders of the Investment Choice, the following change applicable to the Underlying Fund may have implications for your investment.

Change of Sustainable Finance Disclosure Regulation (“SFDR”) Article 8

On Friday 4 July 2025, the Underlying Fund has incorporated binding environmental and/or social characteristic(s), in line with Article 8 of SFDR.

Background and rationale

Schroder believes that incorporating sustainability factors into the Underlying Fund’s strategy aligns with the increasing desire among investors for strategies that can clearly demonstrate their sustainability credentials.

Details of the Underlying Fund’s environmental and/or social characteristics and how it seeks to achieve them will be disclosed in the Underlying Fund’s details in Appendix III of Schroder’s prospectus. A pre-contractual disclosure for the Underlying Fund will be included in Appendix IV of Schroder’s prospectus containing more information relating to the environmental and/or social characteristic(s) promoted by the Underlying Fund.

Full details of the changes being made to the Underlying Fund’s investment policy can be viewed in the Appendix to this letter.

All other key features of the Underlying Fund, including the risk profile and fees, will remain the same.

There are no other changes to the Underlying Fund’s investment style, investment philosophy, investment strategy, and the operation and/or manner in which the Underlying Fund is being managed following this change.

The Hong Kong offering documents of Schroder will be revised to reflect the changes / updates as set out above and other miscellaneous changes / updates and will be available at www.schroders.com.hk¹.

Actions to take

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

¹ This website has not been reviewed by the SFC.

Appendix

New wording is shown in bold.

Name of underlying fund: Schroder International Selection Fund - US Large Cap
Investment policy of the Underlying Fund
<i>"The Fund is actively managed and invests at least two-thirds of its assets in the equity and equity related securities of large-sized US companies. Large-sized companies are companies which, at the time of purchase, are considered to be in the top 85% by market capitalisation of the US equities market.</i>
<i>The Fund may invest in the equity securities of non-US companies provided they are listed on one of the major North American stock exchanges.</i>
<i>The Fund may also invest up to one-third of its assets directly or indirectly in other securities (including other asset classes), countries, regions, industries or currencies, Investment Funds, warrants and Money Market Investments, and hold cash (subject to the restrictions provided in Appendix I).</i>
<i>The Fund may use derivatives with the aim of reducing risk or managing the Fund more efficiently.</i>
<i>The Fund maintains a higher overall sustainability score than the Standard & Poor's 500 (Net TR) Lagged index based on the Investment Manager's rating criteria.</i>
<i>The Fund does not directly invest in certain activities, industries or groups of issuers above the limits listed under "Sustainability-Related Disclosure" on the Fund's webpage https://www.schroders.com/en-lu/lu/individual/fund-centre²</i>

² This website has not been reviewed by the SFC.

私人及機密資料

保單計劃：[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投資選擇的相連基金的變更

參考編號	投資選擇名稱
18CU	施羅德環球基金系列 - 美國大型股 - A1 股

(稱為「該投資選擇」)

我們接獲施羅德環球基金系列(「施羅德」)董事會有關對連繫至該投資選擇的相連基金(稱為「該相連基金」)作出以下變更的通知。作為該投資選擇的單位持有人，以下有關該相連基金的變更對您的投資或會有所影響。

《可持續金融披露條例》（「SFDR」）第8條的規定的變更

於2025年7月4日（星期五），該相連基金已納入具約束力的環境及 / 或社會特色（符合SFDR第8條的規定）。

背景資料和原因

施羅德認為，將可持續因素納入該相連基金的策略，與投資者對於策略能夠明確展示其可持續資格的日益增長的期望相一致。

該相連基金的環境及 / 或社會特色及其尋求達致有關特色的方法之詳情將於施羅德發行章程附件III中予以披露。施羅德發行章程附件IV將載有該相連基金的合約前披露，其載列有關該相連基金所推廣的環境及 / 或社會特色的更多資料。

有關對該相連基金投資政策作出的更改的完整詳情，請參閱本信件的附錄。

該相連基金的所有其他主要特點（包括風險概況及費用）將維持不變。

作出此更改後，該相連基金的投資風格、投資理念、投資策略，以及該相連基金的營運及 / 或管理方式不會有任何其他變更。

施羅德的香港發售文件將作出修訂，以反映上文所載的更改 / 更新及其他雜項更改 / 更新，並將可於 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8月1日

¹ 此網站未經證監會審閱。

附錄

新增的措辭字眼以粗體標示。

相連基金名稱: 施羅德環球基金系列 - 美國大型股
相連基金的投資政策
「 本基金被積極管理及將最少三分之二的資產投資於美國大型公司的股本和股本相關證券。大型公司指在購入時是美國股票市場中市值最高的 85% 的公司。
本基金可以投資於非美國公司的股本證券，前提是該等證券須於北美其中一個主要的股票交易所上市。
本基金亦可將不多於三分之一資產直接或間接投資於其他證券 (包括其他資產類別)、國家、地區、行業或貨幣、投資基金、認股證及貨幣市場投資項目，和持有現金 (受附件 I 所載的限制所規限)。
本基金可為達致減低風險或更有效地管理本基金而運用衍生工具。
根據投資經理的評分標準， 本基金比 Standard & Poor's 500 (Net TR) Lagged index 維持較高的整體可持續評分。
本基金不會直接投資於超過本基金網頁 https://www.schroders.com/en-lu/lu/individual/fund-centre ² 下「可持續相關披露」中所列限制之若干活動、產業或發行人團體。」

² 此網站未經證監會審閱。