



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: 13 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 underlying fund corresponding to the following investment choice of E Fund Unit Trust Fund

Capitalised terms used herein shall bear the same meanings as the capitalised terms used in the Explanatory Memorandum for E Fund Unit Trust Fund and the underlying fund dated 30 June 2025, as may be amended and supplemented from time to time (the “**Explanatory Memorandum**”).

Reference Code	Name of investment choice
03EH	E Fund Unit Trust Fund - E Fund (HK) Hong Kong Dollar Money Market Fund - C Units (HKD) (accumulation)

(the “**Investment Choice**”)

We have been informed by E Fund Management (Hong Kong) Co., Limited (“**E Fund**”) of the following change to the underlying fund corresponding to the Investment Choice (the “**Underlying Fund**”), effective from 1 August 2025 (“**Effective Date**”). As the unitholders of the Investment Choice, the following change applicable to the Underlying Fund may have implications for your investment.

Change to management fee for Class C of the Underlying Fund (the “Change”)

Reference is made to our letters dated 10 June 2025 and 9 July 2025 regarding the management fee reduction of the Underlying Fund. For the period commenced on 28 May 2025 until 31 July 2025 (the “**Previous Management Fee Reduction Period**”), the management fee rate for Class C Units is temporarily reduced from 0.60% per annum to 0.20% per annum (as a percentage of the Net Asset Value). Upon the expiry of the Previous Management Fee Reduction Period, the management fee rate should revert to its level (i.e. 0.60% per annum for Class C Units).

With effect from 1 August 2025, the management fee rate for Class C Units will be temporarily reduced from 0.60% per annum to 0.40% per annum until 31 August 2025 (the “**New Management Fee Reduction Period**”). Upon the expiry of the New Management Fee Reduction Period, the management fee rate for Class C Units will revert to its original level (i.e., 0.60% per annum) on 1 September 2025.

There will not be any change to the operation and/or manner in which the Underlying Fund is being managed. Same as disclosed above, the fee level/cost in managing the Underlying Fund will remain unchanged. The Manager confirms that (i) the Change does not amount to a material change to the Underlying Fund; (ii) there is no material change or

increase in the overall risk profile of the Underlying Fund following the Change; and (iii) there is no material adverse impact on unitholders' rights or interests (including changes that may limit unitholders' ability in exercising their rights).

The Explanatory Memorandum and the Product Key Facts Statement (“**KFS**”) of the Underlying Fund will be updated to reflect the applicable management fee rate of Class C Units and the New Management Fee Reduction Period in respect of Class C Units. The Explanatory Memorandum will also be updated to reflect changes in the composition of the board of directors and the biographies of the directors of the Manager.

The updated Explanatory Memorandum and KFS of the Underlying Fund will be available on E Fund's website www.efunds.com.hk (this website has not been reviewed by the SFC) on or around 1 August 2025.

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

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。

有關連繫至易方達單位信託基金的投資選擇的相連基金之變更

本信件所用詞彙與日期為 2025 年 6 月 30 日的易方達單位信託基金及相連基金說明書 (可能會不時加以修訂及補充) (「說明書」) 中所用的詞彙具有相同的含義。

參考編號	投資選擇的名稱
03EH	易方達單位信託基金 - 易方達(香港)港元貨幣市場基金 - C 類單位(港元)(累積)

(稱為「該投資選擇」)

我們接獲易方達資產管理 (香港) 有限公司 (「易方達」) 通知下列有關連繫至該投資選擇的相連基金 (稱為「該相連基金」) 的變更，於 2025 年 8 月 1 日 (「生效日期」) 起生效。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。

該相連基金C類單位的管理費的變更(「變更」)

茲提及我們於 2025 年 6 月 10 日及 2025 年 7 月 9 日發出有關該相連基金調低管理費的信件。自 2025 年 5 月 28 日起至 2025 年 7 月 31 日止 (「過往管理費減免期」)，C 類單位的管理費率 (按資產淨值的百分比計算) 暫時由每年 0.60% 調低至每年 0.20%。在過往管理費減免期結束後，管理費率應恢復至原定水準 (即 C 類單位每年 0.60%)。

由 2025 年 8 月 1 日起，C 類單位的管理費率將暫時從每年 0.60% 降至每年 0.40%，直至 2025 年 8 月 31 日 (簡稱「新管理費減免期」)。新管理費減免期結束後，自 2025 年 9 月 1 日起，C 類單位的管理費率將恢復至原定水準 (即每年 0.60%)。

該相連基金的運作及 / 或管理方式將不會有任何變動。除上文所披露外，管理該相連基金的費用水平 / 成本將維持不變。基金經理確認：(i) 變更並不構成對該相連基金的重大變動；(ii) 該相連基金的整體風險狀況於變更後並無重大變動或增加；及 (iii) 單位持有人的權利或利益並無重大不利影響 (包括可能限制單位持有人行使其權利的能力的變更)。

說明書及該相連基金的產品資料概要將會更新，以反映 C 類單位現時適用管理費及 C 類單位新管理費減免期。基金說明書亦會更新，以反映章程內「基金經理」一節中基金經理董事會組成及董事履歷的變更。

經更新的說明書及該相連基金的產品資料概要將於 2025 年 8 月 1 日或其前後刊載於易方達的網站 www.efunds.com.hk (此網站未經證監會審閱)。

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 13 日