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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: 21 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 Franklin Templeton Investment Funds (“Franklin Templeton”)**

Unless otherwise specified herein, capitalized terms used in this letter shall have the meanings assigned to such terms in the Explanatory Memorandum of Franklin Templeton dated April 2025, as amended from time to time (the “Explanatory Memorandum”).

Reference Code	Name of investment choice
18TU	Franklin Templeton Investment Funds - Templeton Latin America Fund - A acc

(The “Investment Choice”)

We have been informed by Franklin Templeton Investments (Asia) Limited, Hong Kong representative of Franklin Templeton, of the change to the investment management structure of the underlying fund corresponding to the Investment Choice (the “**Underlying Fund**”), which will take effect from 1 October 2025 (the “**Effective Date**”). As the unitholders of the Investment Choice, the following change applicable to the Underlying Fund may have implications for your investment.

Currently, the Management Company (Franklin Templeton International Services S.à r.l.) has delegated the portfolio management of the Underlying Fund to Franklin Advisers, Inc. (“**FAV**”) as the Investment Manager and Franklin Templeton Investimentos (Brasil) Ltda. (“**FTIBL**”) as the Sub-Manager.

To reflect an internal reorganization of investment personnel responsible for the investment management of the Underlying Fund, it is proposed that FAV will be removed from the investment management structure of the Underlying Fund. Please refer to the following table for a summary of the change:

Name of underlying fund	Existing investment management structure	Revised investment management structure (with effect from the Effective Date)
Franklin Templeton Investment Funds - Templeton Latin America Fund	<u>Investment Manager</u> Franklin Advisers, Inc. (United States of America)  <u>Sub-Manager</u> Franklin Templeton Investimentos (Brasil) Ltda. (Brazil)	<u>Investment Manager</u> <sup>1</sup> Franklin Templeton Investimentos (Brasil) Ltda. <sup>2</sup> (Brazil)

Franklin Templeton International Services S.à r.l. and FTIBL are wholly-owned subsidiaries of Franklin Resources, Inc.

Rest assured, the above change will have no impact on the features and the risks applicable to the Underlying Fund, nor the operation and/or manner in which it is being managed. The change sets out in this letter is not expected to materially prejudice the rights or interests of Investors. The investment team at Franklin Templeton has always managed assets based on a team approach and the Underlying Fund will continue to be managed according to the same principles.

The change sets out in this letter will not give rise to any change in the fee level/cost in managing the Underlying Fund. Any costs and/or expenses arising from the above change will be borne by the Management Company, other than the cost of publishing the letter by Franklin Templeton, which is estimated to be approximately HKD5,000 and which will be charged to the Underlying Fund.

The Explanatory Memorandum and the Product Key Facts Statements of the Underlying Fund will be updated to reflect the above changes in due course. An updated version of Explanatory Memorandum and the Product Key Facts Statements of the Underlying Fund will be available for download from the Hong Kong representative's website at [www.franklintempleton.com.hk](http://www.franklintempleton.com.hk)<sup>3</sup>.

#### **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](http://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](mailto:cs@hengansl.com.hk).

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

<sup>1</sup> The investment manager under the revised investment management structure currently acts as a discretionary investment manager or sub-manager of existing funds that are authorized by the Securities and Futures Commission ("SFC"). 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.

<sup>2</sup> FTIBL is regulated by the Brazilian regulator, the CVM (Securities and Exchange Commission of Brazil).

<sup>3</sup> The 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。**

### 有關連繫至富蘭克林鄧普頓投資基金(「富蘭克林鄧普頓」)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
18TU	富蘭克林鄧普頓投資基金 - 鄧普頓拉丁美洲基金 - A 累算

(稱為「該投資選擇」)

我們接獲富蘭克林鄧普頓的香港代表，富蘭克林鄧普頓投資(亞洲)有限公司通知有關連繫至該投資選擇的相連基金(稱為「該相連基金」)的投資管理架構之變更，其將由2025年10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。

目前，管理公司（Franklin Templeton International Services S.à r.l.）把該相連基金的投資組合管理轉授予作為投資經理的Franklin Advisers, Inc.（「FAV」）及為分經理的Franklin Templeton Investimentos (Brasil) Ltda.（「FTIBL」）。

為反映負責該相連基金投資管理的投資人員的內部重組，擬將FAV從該相連基金的投資管理架構中刪除。有關變更的概要，請參閱下表：

相連基金名稱	現有投資管理架構	經調整的投資管理架構 (由生效日期起生效)
富蘭克林鄧普頓投資基金 - 鄧普頓拉丁美洲基金	<u>投資經理</u> Franklin Advisers, Inc. (美國)  <u>分經理</u> Franklin Templeton Investimentos (Brasil) Ltda. (巴西)	<u>投資經理</u> <sup>1</sup> Franklin Templeton Investimentos (Brasil) Ltda. <sup>2</sup> (巴西)

Franklin Templeton International Services S.à r.l. 及 FTIBL 均為 Franklin Resources, Inc. 的全資附屬公司。

請放心，上述變更將不會影響適用於該相連基金的特徵及風險，亦不會影響其運營及 / 或現時的管理方式。本信件所載之變更預計不會嚴重損害投資者的權利或利益。富蘭克林鄧普頓的投資團隊素來以團隊策略管理資產，該相連基金將繼續以同樣的原則經營。

本信件所載之變更將不會導致該相連基金的收費水平 / 管理本基金的成本發生任何變化。上述變更產生的任何費用及 / 或開支將由管理公司承擔。惟由富蘭克林鄧普頓刊發的信件的費用，預計約為 5,000 港元將由該相連基金承擔。

基金說明書及該相連基金的產品資料概要將適時更新，以反映上述變更。基金說明書及該相連基金的產品資料概要的更新版本可於香港代表網站 [www.franklintempleton.com.hk](http://www.franklintempleton.com.hk)<sup>3</sup> 下載。

### 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。

<sup>1</sup> 經修訂的投資管理架構下投資經理現時擔任獲證券及期貨事務監察委員會（「證監會」）認可的現有基金之委託投資經理或分經理。證監會認可並非為對某一計劃作出推介或認可，亦不是對該計劃的商業利弊或表現作出保證。不代表該計劃適合所有投資者，或認許該計劃適合任何個別投資者或任何類別的投資者。

<sup>2</sup> FTIBL 主要受巴西監管機構，巴西證券交易委員會監管。

<sup>3</sup> 網站未經證監會審核。

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](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 8 月 21 日