



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 September 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.***

**Stop accepting new and regular investment instructions to the below investment choice of BlackRock**

Reference Code	Name of investment choice
52MU	BGF US Government Mortgage Impact Fund - USD (A2)

(The “Investment Choice”)

We have been notified by the board of directors (the “**Directors**”) of BlackRock Global Funds (“**BGF**”) that it has decided to terminate the underlying fund corresponding to the Investment Choice (the “**Underlying Fund**”). The liquidation of the Underlying Fund has begun from 21 August 2025 (the “**Liquidation Starting Date**”) and any outstanding shares of the Underlying Fund will be redeemed on 16 October 2025 (the “**Liquidation Effective Date**”). All subscriptions to the Underlying Fund will be suspended with effect from 5 September 2025. As a result, we have decided to cease to accept: (1) all new premiums/contributions (including premiums/contributions by way of top-ups and switch-ins) towards the Investment Choice, and (2) allocation instructions for investing regular premiums/contributions towards the Investment Choice with effect from **4 September 2025**.

As the unitholders of the Investment Choice, the suspension of subscription applicable to the Underlying Fund may have implications for your investment.

Further notice in relation to the impact of the Investment Choice as a result of the liquidation of the Underlying Fund will be issued in due course.

**Impact to your policy**

**(i) For existing regular premiums/contributions allocation towards the Investment Choice:**

If you have any existing regular premiums/contributions allocation towards the Investment Choice, you may submit a request to us for redirecting your subsequent regular premiums/contributions, free of charge, to other investment choice(s) under the Plan **at or before 3:00pm on 3 September 2025** (the “**Redirection Cut-Off Time**”).

If we do not receive any instructions from you by the Redirection Cut-Off Time, all your future premiums/contributions directed towards the Investment Choice will be automatically redirected, by default, BGF US Dollar Reserve Fund - USD (A2) (Reference Code: 28MU) (the “**Default Investment Choice**”), free of charge, on 4 September 2025 without further notice.

Please note that investment objectives and strategy, the investment universe and the fees of the underlying fund corresponding to the Default Investment Choice may differ from those of the Underlying Fund. For details of the Default Investment Choice, please refer to the **Appendix**.

(ii) For existing holdings of the notional units of the Investment Choice:

If you currently hold any notional units of the Investment Choice in your policy, there will be no impact on your existing holdings and you can either withdraw them from, or switch them out of the Investment Choice, free of charge.

**Please note that you can redirect your regular premiums/contributions into other investment choice(s) available under your policy and that switching of investment choices and/or redirection of regular premiums/contributions allocation is free of charge.** For further information, please refer to the Investment Choices Brochure of the Plan and the offering documents of the underlying fund(s).

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

## Appendix - The Default Investment Choice

Name of investment choice	<b>BGF US Dollar Reserve Fund - USD (A2)</b>
Reference code	28MU
Name of underlying fund	BlackRock Global Funds - US Dollar Reserve Fund
Name of management company of underlying fund	BlackRock (Luxembourg) S.A.
Share class of underlying fund	A2
Currency of investment choice	USD
Currency of underlying fund	USD
Investment universe of underlying fund	USD Money Market - Short Term
Derivative fund	No The underlying fund's net derivative exposure may be up to 50% of the underlying fund's net asset value.
Investment objective and policy of the underlying fund	<p>To offer returns in line with money market rates consistent with preservation of capital and liquidity by investing its assets exclusively in US dollar denominated short-term assets and cash in accordance with the requirements of the Regulation (EU) 2017/1131 of the European Parliament and Council of 14 June 2017 on money market funds and any delegated regulation published pursuant to it.</p> <p>The underlying fund will invest only in securities with a legal maturity at issuance or residual maturity of 397 days or less and the underlying fund will maintain a weighted average maturity of 60 days or less and a weighted average life of 120 days or less.</p> <p>The underlying fund (i) may invest in derivatives for hedging purposes only; (ii) may, at the discretion of the investment adviser of underlying fund, enter into eligible reverse repurchase transactions for both liquidity management purposes and for permitted investment purposes; and (iii) does not invest in any synthetic asset backed securities (which are securities whose income is derived from financial derivative instruments on a pool of reference assets).</p>
Ongoing charges of the underlying fund over a year	<p>0.54%*</p> <p>* The ongoing charges figure for a class is based on the costs and expenses of that class with reference to the annual report of the underlying fund for the year ended 31 August 2024.</p> <p>The figure may vary from year to year.</p>

## 私人及機密

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)有限公司對本信件的內容的準確性負責。**

### 停止接受下列貝萊德投資選擇的新及定期投資指示

參考編號	投資選擇名稱
52MU	貝萊德美國政府房貸債券影響力基金 - 美元 (A2 股)

(稱為「該投資選擇」)

貝萊德全球基金(「BGF」)的董事會(「董事會」)已知會我們，董事已決定終止連繫至該投資選擇的相連基金(「該相連基金」)。該相連基金清盤已自2025年8月21日(「清盤起始日期」)開始，任何該相連基金已發行股份將於2025年10月16日(「清盤生效日期」)贖回。所有對該相連基金的認購將由2025年9月5日起暫停。因此，由**2025年9月4日**起，我們決定將不再接受：(1)對該投資選擇的任何新保費 / 供款 (包括透過額外供款及轉入作出的保費 / 供款)，及(2)對該投資選擇投入定期保費 / 供款的任何新的分配指示。

作為該投資選擇的單位持有人，有關該相連基金的暫停認購對您的投資或會有所影響。

有關該相連基金清盤對該投資選擇的影響將會適時發出通知。

### 對保單的影響

(i) 對於該投資選擇的現有定期保費 / 供款分配而言：

如果您的現有定期保費 / 供款分配有投放在該投資選擇，則可於**2025年9月3日下午3時正或之前**(「轉移截止時間」)向我們遞交申請，將您隨後的定期保費 / 供款免費轉移至計劃名下的其他投資選擇。

如果我們於轉移截止時間前仍未收到您的任何指示，則您對該投資選擇未來的所有保費 / 供款將預設於**2025年9月4日**免費自動轉移至貝萊德美元貨幣基金 - 美元 (A2 股) (參考編號：28MU) (「預設投資選擇」)，而不作另行通知。

請注意，連繫至預設投資選擇的相連基金的投資目標及策略、投資範圍及費用可能有別於該相連基金。有關預設投資選擇的詳情，請參閱附錄。

(ii) 對於該投資選擇的現有名義單位持倉而言

如果您的保單現正持有該投資選擇的任何名義單位，這決定將不會影響您現正持有的名義單位及您可免費從該投資選擇提取或轉出任何名義單位。

**請注意，您可以分配您的定期供款/保費至保單其他可供選擇的投資選擇，而轉換投資選擇及/或更改定期供款/保費的投資分配將不收取費用。**如欲查詢進一步資料，請參閱計劃的投資選擇刊物及相連基金的銷售文件。

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。亦可同時瀏覽我們的網頁 [www.hengansl.com.hk](http://www.hengansl.com.hk)。

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9月1日

附錄 - 預設投資選擇

投資選擇名稱	貝萊德美元貨幣基金 - 美元 (A2股)
參考編號	28MU
相連基金名稱	貝萊德全球基金 - 美元貨幣基金
相連基金的管理公司名稱	BlackRock (Luxembourg) S.A.
相連基金的股份類別	A2
投資選擇貨幣	美元
相連基金貨幣	美元
相連基金的投資組別	貨幣市場 - 美元 (短期)
衍生工具基金	否 相連基金的衍生工具風險承擔淨額以相連基金資產淨值的50%為限。
相連基金的投資目標及政策	<p>相連基金以在保持資本及流動性的情況下提供符合貨幣市場利率的回報為目標。相連基金按照2017年6月14日有關貨幣市場基金的歐洲議會及理事會規例(EU)2017/1131及據以發佈的任何轉授規例的規定，將其全部資產投資於以美元計值的短期資產和現金。</p> <p>相連基金只會投資於發行時的法定期限或剩餘期限為397日或以下的證券，而且相連基金將維持60日或以下的加權平均到期日及120日或以下的加權平均期限。</p> <p>相連基金(i)只可為進行對沖而投資於衍生工具；(ii)可在投資顧問酌情決定下為流動性管理目的及允許投資目的而訂立合資格逆回購交易；及(iii)並不投資於任何合成資產抵押證券（即其收入來自滙集參考資產金融衍生工具的證券）。</p>
相連基金的全年經常性開支比率	<p>0.54%*</p> <p>*某類別經常性開支比率數字乃參考相連基金截至2024年8月31日止年度的年報，根據該類別的成本及開支而計算。 有關數字每年均可能有所變動。</p>