



**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: 10 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.

Changes of the underlying fund corresponding the following investment choices of JPMorgan Funds

Capitalised terms in this letter have the same meaning as in the Prospectus and the Additional Information for Hong Kong Investors (together, the “Hong Kong Offering Documents”) of JPMorgan Funds unless otherwise specified.

Reference Code	Name of investment choice
13JU	JPMorgan Funds - Income Fund - A (acc) - USD
D53J	JPMorgan Funds - Income Fund - A (mth) - USD

(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”). As the unitholders of the Investment Choices, the following changes applicable to the Underlying Funds may have implications for your investment.

1. Removal of expected and maximum securities lending levels for the Underlying Fund

Previously, the Hong Kong Offering Documents disclose that the Underlying Fund may engage in securities lending transaction up to a maximum level of 20% with the expected level to be 0% to 20%.

The Hong Kong Offering Documents have been amended to remove the expected and maximum levels of securities lending transactions for the Underlying Fund since the Underlying Fund is no longer part of the securities lending program.

There is no material change to the risk profile of the Underlying Fund.

2. Other general updates

The Hong Kong Offering Documents have been amended to reflect certain general updates including:

- addition of “operational risk” disclosures;
- update of the list of conducting officers of the Management Company; and
- other enhancement of disclosures.

The Hong Kong Offering Documents of JPMorgan and the Product Key Facts Statements of the Underlying Fund reflecting the above updates are available on JPMorgan's website 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.

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

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

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

除非另有指明，否則本信件內所載的術語應與摩根基金的章程及致香港投資者額外資料（統稱「香港銷售文件」）所載者具有相同的涵義。

參考編號	投資選擇的名稱
13JU	摩根基金 - 環球債券收益基金 - A (累計) - 美元
D53J	摩根基金 - 環球債券收益基金 - A (每月派息) - 美元

(「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(「該相連基金」)的若干變更。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. 刪除該相連基金的證券貸出的預期及最高水平

此前，香港銷售文件披露，該相連基金可從事證券貸出交易，最多達最高水平20%，而預期水平為0%至20%。

由於該相連基金不再是證券貸出計劃的一部分，香港銷售文件已作出修訂，以刪除上述該相連基金的證券貸出交易的預期及最高水平。

該相連基金的風險取向並無重大變化。

2. 其他一般更新

香港銷售文件已作出修訂，以反映若干一般更新，包括：

- 新增「操作風險」披露；
- 更新管理公司的經營主管名單；及
- 其他加強披露。

反映上述更新的摩根香港銷售文件及該相連基金的產品資料概要可瀏覽摩根的網站am.jpmorgan.com/hk¹。

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9月10日

¹ 此網頁並未經證券及期貨事務監察委員會審閱。