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請準備您的保單編號。

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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: 12 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 to the underlying funds corresponding to the following investment choices of Franklin Templeton Asia Fund Series**

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

Reference code	Name of investment choice
D65T	Franklin Templeton Asia Fund Series - Franklin Select APAC Quality Income Fund - A (Mdis) USD
D66T	Franklin Templeton Asia Fund Series - Franklin Templeton Select APAC Income Fund - A (Mdis) USD

(Each “**Investment Choice**”, and collectively, the “**Investment Choices**”)

We have been informed by Franklin Templeton Investments (Asia) Limited, the Manager of Franklin Templeton Asia Fund Series (“**Franklin Templeton**”) that the following changes to the underlying funds corresponding to the Investment Choices (each “**Underlying Fund**”, and collectively, the “**Underlying Funds**”), effective from 29 August 2025 (the “**Effective Date**”). As the unitholders of the Investment Choices, the following changes applicable to the Underlying Funds may have implications for your investment.

The changes set out herein are made in anticipation of the Manager’s application to the China Securities Regulatory Commission for the Underlying Funds to be offered to retail investors in Mainland China under the Mainland-Hong Kong Mutual Recognition of Funds regime (“**MRF**”).

## 1. Change of investment strategy of the underlying fund -corresponding to the below investment choice

Reference code	Name of investment choice
D65T	Franklin Templeton Asia Fund Series - Franklin Select APAC Quality Income Fund - A (Mdis) USD

The Underlying Fund's investment exposure in Mainland China through the Bond Connect or directly (also referred to as CIBM direct) shall be changed from less than 30% of its Net Asset Value to less than 20% of its Net Asset Value.

## 2. Other updates to the Underlying Funds

The Explanatory Memorandum shall also be updated to reflect the below:

- (a) The proposed launch of new Classes in the Underlying Funds ("**MRF Classes**") that will be offered exclusively to retail investors in Mainland China under the MRF regime;
- (b) Updates to various risk factors;
- (c) Updates to taxation-related disclosures; and
- (d) Other miscellaneous, administrative and/or clarificatory updates.

The changes set out in this letter do not amount to a material change to the Underlying Funds. There is no material change or increase in the overall risk profiles of the Underlying Funds following the above changes. Further, the above changes do not have a material adverse impact on Investors' rights or interests (including changes that may limit Investors' ability in exercising their rights), and the above changes are not expected to give rise to any change in the fee level or fee structure of any of the Underlying Funds. Any costs and/or expenses in connection with the changes shall be borne by the MRF Classes.

The Explanatory Memorandum and Product Key Facts Statement of the underlying fund corresponding to Franklin Templeton Asia Fund Series - Franklin Select APAC Quality Income Fund - A (Mdis) USD reflecting the above changes are available from the Manager's website at [www.franklintempleton.com.hk](http://www.franklintempleton.com.hk)<sup>1</sup>.

### Actions to take

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

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](mailto:cs@hengansl.com.hk).

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

<sup>1</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：

### 有關連繫至下列富蘭克林鄧普頓亞洲基金系列的投資選擇的相連基金的若干變更

除另有規定外，本信件內所用的詞語與 2025 年 8 月之富蘭克林鄧普頓亞洲基金系列的基金說明書（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
D65T	富蘭克林鄧普頓亞洲基金系列 - 富蘭克林智選亞太高評級入息基金 - A(每月派息)美元
D66T	富蘭克林鄧普頓亞洲基金系列 - 富蘭克林鄧普頓智選亞太入息基金 - A(每月派息)美元

(各稱為「該投資選擇」，統稱為「該等投資選擇」)

我們接獲富蘭克林鄧普頓投資 (亞洲) 有限公司(富蘭克林鄧普頓亞洲基金系列(「富蘭克林鄧普頓」)的經理人)通知，連繫至該等投資選擇的相連基金(各稱為「該相連基金」，統稱為「該等相連基金」)已作出下列變更，並於2025年8月29日（「生效日期」）起生效。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變更對您的投資或會有所影響。

此信件所載的變更乃因預期經理人將就中國證券監督管理委員會有關內地與香港基金互認安排（「MRF」）申請該等相連基金於中國內地向零售投資者作銷售發行。

#### 1. 連繫至下列投資選擇的相連基金變更投資策略

參考編號	投資選擇的名稱
D65T	富蘭克林鄧普頓亞洲基金系列 - 富蘭克林智選亞太高評級入息基金 - A(每月派息)美元

該相連基金可透過中國內地債券通或直接投資（亦稱為CIBM 直接投資）的投資比例，將由其少於30%之資產淨值變更至其少於20%之資產淨值。

#### 2. 該等相連基金的其他更新

基金說明書亦須更新以反映以下變更：

- (a) 擬對該等相連基金就MRF安排推出新的股份類別（「MRF類別」）並僅向中國內地的零售投資者作銷售發行；
- (b) 更新多個風險因素；
- (c) 更新稅務相關的披露；及
- (d) 其他雜項，行政及 / 或用以釐清的相關更新

本信件所載之更新並不構成對該等相連基金的重大變更。上述更新之後，該等相連基金的整體風險概況並無重大變化或上升。此外，上述更新不會對投資者的權利或利益產生重大不利影響（包括可能限制投資者行使其權利的變更），且上述更新預計不會導致該等相連基金的收費水平或收費結構發生任何變化。與上述更新相關的任何費用及 / 或開支應由MRF類別承擔。

反映上述更新的經更新基金說明書及連繫至富蘭克林鄧普頓亞洲基金系列 - 富蘭克林智選亞太高評級入息基金 - A(每月派息)美元的相連基金的产品資料概要可於經理人網站 [www.franklintempleton.com.hk](http://www.franklintempleton.com.hk)<sup>1</sup> 下載。

#### 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](http://www.hengansl.com.hk) 以了解投資選擇的詳情。

<sup>1</sup> 本網站未經證監會審核。

如需進一步協助，請聯絡您的理財顧問。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 12 日

全文完