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cs@hengansl.com.hk

Date: 22 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 fund corresponding to the following investment choices of Franklin Templeton Investment Funds

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 Investment Funds dated August 2025, as amended from time to time (the “**Explanatory Memorandum**”).

Reference code	Name of investment choice
10TU	Franklin Templeton Investment Funds - Templeton BRIC Fund - A acc
24TE	Franklin Templeton Investment Funds - Templeton BRIC Fund - A acc - EUR

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

We have been informed by Franklin Templeton Investments (Asia) Limited, the Hong Kong representative of Franklin Templeton Investment Funds (“**Franklin Templeton**”) that the following changes to the underlying fund corresponding to the Investment Choices (the “**Underlying Fund**”) will become effective as from 9 December 2025 (the “**Effective Date**”). As the unitholders of the Investment Choices, the following changes applicable to the Underlying Fund may have implications for your investment.

The board of directors of Franklin Templeton has decided, in light of the current geopolitical situation in Russia, to rename the Underlying Fund to “Franklin Templeton Investment Funds - Templeton BIC Fund” and to remove the references of Russia from the Underlying Fund’s investment policy, name and benchmark. These changes are made solely for clarification purposes and to reflect the Underlying Fund’s current portfolio composition, as the Underlying Fund is restricted from investing in Russian securities due to international economic sanctions.

Accordingly, the following changes shall be made to the Explanatory Memorandum:

- i. The name of the Underlying Fund will be changed to “Franklin Templeton Investment Funds - Templeton BIC Fund”. All references to the Underlying Fund will be amended to reflect the new name of the Underlying Fund.
- ii. The first paragraph under the sub-section headed “Investment Policy” in the Underlying Fund’s profile will be amended as follows (with revisions shown in mark-up):

“The Fund invests primarily in equity securities of companies (i) organised under the laws of or with their principal office in Brazil, ~~Russia~~, India and China (including Hong-Kong and Taiwan) (“BRIC”) or (ii) which derive the principal portion of their revenues or profits from BRIC economies or have the principal portion of their assets in BRIC economies.”

- iii. The sub-section headed “Investor’s Profile” in the Fund’s profile will be amended as follows (with revisions shown in mark-up):

“~~Considering the investment objectives, as stated above, the Fund may appeal to investors looking to:~~The Fund is suitable for investors:

- *achieve ~~seeking~~ capital appreciation by investing in securities of companies in Brazil, ~~Russia~~, India and China, including Hong Kong and Taiwan; and*
- *~~planning to hold their investments for the~~ invest for the medium to long term.”*

- iv. “Russian and Eastern European Markets risk” will be removed from the sub-section headed “Risks of Investing in the Fund” in the Underlying Fund’s profile as a risk pertaining to the Underlying Fund.
- v. The benchmark of the Underlying Fund as disclosed under the section headed “BENCHMARK DISCLOSURE” will be changed from “MSCI BRIC Index” to “MSCI BIC Index”.

Change to the name of the Investment Choices and the Underlying Fund

As a result of the name change of the Underlying Fund mentioned above, the name of Investment Choices will also be changed from the Effective Date accordingly. Details of the name change of the Underlying Fund and Investment Choices are set out in the table below.

Reference code	Type	Before change	After change
10TU	Name of the investment choice	Franklin Templeton Investment Funds - Templeton BRIC Fund - A acc	Franklin Templeton Investment Funds - Templeton BIC Fund - A acc - USD
	Name of the underlying fund	Franklin Templeton Investment Funds - Templeton BRIC Fund	Franklin Templeton Investment Funds - Templeton BIC Fund
24TE	Name of the investment choice	Franklin Templeton Investment Funds - Templeton BRIC Fund - A acc - EUR	Franklin Templeton Investment Funds - Templeton BIC Fund - A acc - EUR
	Name of the underlying fund	Franklin Templeton Investment Funds - Templeton BRIC Fund	Franklin Templeton Investment Funds - Templeton BIC Fund

Save as otherwise provided herein, the above changes will have no material impact on the features and risks applicable to the Underlying Fund. They will also have no material impact on the operation and/or manner in which the Underlying Fund is being managed, and there will be no effect on investors. There will be no change in the fee level or cost in managing the Underlying Fund following the implementation of the above changes. It is not expected that the above changes will materially prejudice the rights or interests of investors.

The costs and/or expenses (including the cost of publishing the letter by Franklin Templeton) associated with the above changes are estimated to be approximately HKD 285,000 and will be borne by the Underlying Fund.

The Explanatory Memorandum and the Product Key Facts Statement of the Underlying Fund will be updated to reflect the above changes in due course. An updated version of the Hong Kong offering documents of Franklin Templeton will be available from the Hong Kong Representative’s website at www.franklintempleton.com.hk¹.

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

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 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

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。

有關連繫至下列富蘭克林鄧普頓投資基金的投資選擇的相連基金的變更

除另有規定外，本信件內所用的詞語與富蘭克林鄧普頓投資基金日期為 2025 年 8 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
10TU	富蘭克林鄧普頓投資基金 - 鄧普頓新興四強基金 - A 累算
24TE	富蘭克林鄧普頓投資基金 - 鄧普頓新興四強基金 - A 累算 - 歐元

(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（富蘭克林鄧普頓投資基金（「富蘭克林鄧普頓」）的香港代表）通知，連繫至該等投資選擇的相連基金（稱為「該相連基金」）將作出下列變更，並於 2025 年 12 月 9 日（「生效日期」）生效。作為該等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。

有鑑於俄羅斯目前的地緣政治情況，富蘭克林鄧普頓董事會已決定將該相連基金更名為「富蘭克林鄧普頓投資基金 - 鄧普頓新興三國（巴西、印度及中國）基金」，以刪除該相連基金的投資政策、名稱及基準中有關俄羅斯的提述。上述變更純屬釐清用途，並旨在反映該相連基金目前的投資組合構成，因該相連基金因應國際經濟制裁而被限制不得投資於俄羅斯證券。

因此，將對基金說明書作出以下更改：

- 該相連基金的名稱將更改為「富蘭克林鄧普頓投資基金 - 鄧普頓新興三國（巴西、印度及中國）基金」。所有對該相連基金的提述均將予以修訂，以反映該相連基金的新名稱。
- 該相連基金的概況中標題為「投資政策」一分節的第一段將修訂如下（修訂已標明）：

「本基金主要投資於 (i) 根據巴西、俄羅斯、印度及中國（包括香港及台灣）（「新興四強三國（巴西、印度及中國）」）法例成立或於上述地區設有主要辦事處的公司或 (ii) 其大部份收入或溢利均來自新興四強三國（巴西、印度及中國）的經濟或其大部份資產均在新興四強三國（巴西、印度及中國）的經濟。」

- 該相連基金的概況中標題為「投資者的概況」一分節將作如下修訂（修訂已標明）：

「考慮到上述投資目標，本基金可能吸引尋求以下目標的投資者：本基金適合以下投資者：

- 透過投資於在巴西、俄羅斯、印度及中國（包括台灣及香港）的公司的股票以謀求實現資本增值；及
- 計劃以此作為中線至長線持有投資。」

- 「俄羅斯及東歐市場風險」將從該相連基金的概況中標題為「投資於本基金的風險」一分節中刪除，不再作為與該相連基金相關的風險。
- 標題為「基準披露」一節中披露的該相連基金的基準將由「摩根士丹利金磚四國指數」更改為「摩根士丹利三國（巴西、印度及中國）指數」。

更改該等投資選擇及該相連基金的名稱

由於上述該相連基金名稱的變更，該等投資選擇的名稱亦將由生效日期起變更。該相連基金及該等投資選擇名稱的變更詳列如下。

參考編號	類型	變更前	變更後
10TU	投資選擇的名稱	富蘭克林鄧普頓投資基金 - 鄧普頓新興四強基金 - A 累算	富蘭克林鄧普頓投資基金 - 鄧普頓新興三國（巴西、印度及中國）基金 - A 累算 - 美元
	相連基金的名稱	富蘭克林鄧普頓投資基金 - 鄧普頓新興四強基金	富蘭克林鄧普頓投資基金 - 鄧普頓新興三國（巴西、印度及中國）基金

24TE	投資選擇的名稱	富蘭克林鄧普頓投資基金 - 鄧普頓新興四強基金 - A 累算 - 歐元	富蘭克林鄧普頓投資基金 - 鄧普頓新興三國 (巴西、印度及中國) 基金 - A 累算 - 歐元
	相連基金的名稱	富蘭克林鄧普頓投資基金 - 鄧普頓新興四強基金	富蘭克林鄧普頓投資基金 - 鄧普頓新興三國 (巴西、印度及中國) 基金

除非本信件另有訂明，上述變更不會對適用於該相連基金的特徵及風險產生任何影響。上述變更亦不會影響該相連基金的運作及 / 或管理方式，並且不會對投資者造成任何影響。此外，在實施上述變更後，該相連基金的管理費用或成本將不會有所變動。預期上述變更不會對投資者的權益或利益造成重大損害。

與上述變更相關的成本及 / 或開支（包括由富蘭克林鄧普頓刊登的信件的費用）預計約為港幣 285,000，並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。富蘭克林鄧普頓香港發售文件的更新版本可於香港代表網站 www.franklintempleton.com.hk¹ 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基制，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。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 9 月 22 日

全文完

¹ 本網站未經證監會審核。