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cs@hengansl.com.hk

Date: 14 October 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.

Various updates to underlying funds corresponding to the following investment choices of Fidelity Funds

Any terms not defined herein shall have the same meaning as in the extract overseas prospectus of Fidelity Funds (the “Prospectus”), the Hong Kong covering document and the product key facts statements (“KFSS”) of the underlying funds of Fidelity Funds (collectively, the “Hong Kong Offering Documents”).

Reference Code	Name of investment choice
02FU	Fidelity Funds - Asia Pacific Dividend Fund - A
03FU	Fidelity Funds - China Focus Fund - A
24FE	Fidelity Funds - Emerging Asia Fund - A - ACC - Euro
16FU	Fidelity Funds - Emerging Asia Fund - A - ACC - USD
04FU	Fidelity Funds - Emerging Markets Fund - A
17FE	Fidelity Funds - Global Healthcare Fund - A - ACC - EUR
07FU	Fidelity Funds - Multi Asset Income ESG Fund - A - USD
09FU	Fidelity Funds - Pacific Fund - A
25FE	Fidelity Funds - Asia Equity ESG Fund - A - ACC - EUR
20FU	Fidelity Funds - Asia Equity ESG Fund - A - ACC - USD
31FE	Fidelity Funds - Sustainable Eurozone Equity Fund - A - ACC - EUR
32FU	Fidelity Funds - Greater China Fund - A - USD
33FE	Fidelity Funds - Global Dividend Plus Fund - A - ACC - EUR
34FU	Fidelity Funds - Global Dividend Plus Fund - A - ACC - USD
D37F	Fidelity Funds - Global Dividend Plus Fund - A - MCDIST(G) - USD

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

We have been informed by Fidelity Funds (“Fidelity”) that with effect from 27 October 2025, unless otherwise stated below, the following updates will be made to the underlying funds corresponding to the Investment Choices (each an “Underlying Fund” and collectively, the “Underlying Funds”). As the unitholders of the Investment Choice(s), the following updates applicable to the Underlying Fund(s) may have implications for your investment.

1. Derivative disclosures of underlying funds corresponding to the below investment choices

Reference Code	Name of investment choice
32FU	Fidelity Funds - Greater China Fund - A - USD
25FE	Fidelity Funds - Asia Equity ESG Fund - A - ACC - EUR

20FU	Fidelity Funds - Asia Equity ESG Fund - A - ACC - USD
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The use of derivatives for the Underlying Funds will be limited to hedging and efficient portfolio management purposes.

2. Investment policy and investment process of underlying fund corresponding to the below investment choice

Reference Code	Name of investment choice
31FE	Fidelity Funds - Sustainable Eurozone Equity Fund - A - ACC - EUR

The investment policy and investment process of the Underlying Fund will be updated to include the aim to have a lower hazardous waste footprint compared to that of the benchmark. In addition, the investment universe will be reduced by at least 30% due to exclusion of issuers on the basis of their ESG characteristics.

The investment policy of the Underlying Fund will also be updated to reflect that the Investment Manager will exclude investment in issuers with an MSCI ESG rating below “BB” instead of “BBB” and the Sustainability Annex of the Underlying Fund will be updated to reflect that the commitment to invest in sustainable investments with an environmental objective aligned with the EU Taxonomy is being reduced from 3% to 2.5%. The Underlying Fund’s Sustainability Annex containing pre-contractual disclosures in accordance with requirements of Article 8 of the Sustainable Finance Disclosure Regulation (“**SFDR**”) will be available on the website of Fidelity <https://www.fidelity.com.hk>¹.

3. Investment process of underlying fund corresponding to the below investment choice

Reference Code	Name of investment choice
17FE	Fidelity Funds - Global Healthcare Fund - A - ACC - EUR

The investment process of the Underlying Fund will be updated to remove the requirements to assess the ESG characteristics of at least 90% of its assets and to reduce the investment universe by at least 20% based on ESG characteristics.

4. Changes to the below investment choice and the corresponding underlying fund

Reference Code	Name of investment choice
07FU	Fidelity Funds - Multi Asset Income ESG Fund - A - USD

A. Name, investment policy and ESG classification of the Underlying Fund

With effect from 3 November 2025 (“**Effective Date**”), the name of the Underlying Fund will be changed to Fidelity Funds - Global Multiple Opportunities Fund. This change reflects an update to the investment objective and policy, which will result in a EUR-denominated strategy that will seek to deliver long-term capital growth by investing globally across a range of asset classes. Fidelity is making these changes (i.e. change of ESG classification, investment policy and base currency of the Underlying Fund) to address evolving market conditions and better align with investor needs.

Current objective	New objective
<i>“The fund aims to achieve moderate capital growth over the medium to long term and provide income.”</i>	<i>“The fund aims to achieve capital growth over the long term.”</i>
Current investment policy	New investment policy
<p><i>“The fund invests in a range of asset classes, including debt securities, equities, real estate, infrastructure, commodities and cash from anywhere in the world, including emerging markets.</i></p> <p><i>The fund may invest in the following assets according to the percentages indicated:</i></p> <ul style="list-style-type: none"> ■ debt securities of any type: up to 100% ■ below investment grade debt securities: up to 60% ■ emerging market debt securities and equities: up to 50% ■ equities: up to 50% ■ government debt securities: up to 50% ■ China A and B shares and listed onshore bonds (directly and/or indirectly): less than 30% (in aggregate) ■ eligible REITS: up to 30% ■ infrastructure securities (excluding real estate investment trusts): up to 30% 	<p><i>“The fund invests in a range of asset classes, including debt securities, equities, real estate, infrastructure, commodities and cash from anywhere in the world, including emerging markets.</i></p> <p><i>The fund may invest in the following assets according to the percentages indicated:</i></p> <ul style="list-style-type: none"> ■ debt securities of any type: up to 60% ■ below investment grade debt securities: up to 50% ■ emerging market debt securities and equities: up to 30% ■ equities: up to 90% ■ government debt securities: up to 60% ■ China A and B shares and listed onshore bonds (directly and/or indirectly): less than 20% (in aggregate) ■ REITS: up to 20% ■ China offshore bonds (including dim sum bonds): less than 10% ■ equity-linked securities: up to 10%

¹ This website has not been reviewed by the Securities and Futures Commission (the “SFC”) and may contain information on funds which are not authorised by the SFC and may not be offered to the retail public in Hong Kong.

<ul style="list-style-type: none"> ■ China offshore bonds (including dim sum bonds): less than 10% ■ credit-linked and equity-linked securities: up to 10% ■ Russian debt securities and equities: up to 10% in aggregate ■ eligible commodity exposure: up to 5% ■ hybrids and contingent convertible (CoCo) bonds: less than 30%, with less than 20% in CoCos ■ money market instruments: up to 25% ■ SPACs: less than 5% <p>The fund may also invest in other subordinated financial debt and preference shares. The fund's exposure to distressed securities is limited to 10% of its assets."</p>	<ul style="list-style-type: none"> ■ eligible commodity exposure: up to 20% ■ hybrids and contingent convertible (CoCo) bonds: less than 30%, with less than 20% in CoCos ■ money market instruments: up to 25% ■ collateralised and securitised debt instruments: up to 20% <p>The fund may also invest in other subordinated financial debt and preference shares.</p> <p>The fund's exposure to distressed securities is limited to 10% of its assets."</p>
Current investment process	New investment process
<p>"In actively managing the fund, the Investment Manager combines macroeconomic, market and fundamental company analysis to dynamically allocate investments across asset classes and geographic areas. The fund's income is mainly generated by dividend payments of equities and coupon payments of bonds with capital growth being provided mainly by equity investment. To achieve its objective the fund adopts a tactical asset allocation strategy where the fund's investments may be actively balanced and adjusted. This may result in the fund incurring greater transaction costs than a fund with static allocation strategy. It considers ESG characteristics when assessing investment risks and opportunities. In determining ESG characteristics, the Investment Manager takes into account ESG ratings provided by Fidelity or external agencies. Through the investment management process, the Investment Manager aims to ensure that investee companies follow good governance practices.</p> <p>A minimum of 90% of the fund's assets will adhere to specific multi asset ESG criteria. For more information, see "Sustainable Investing and ESG Integration" and the Sustainability Annex.</p> <p>SFDR product category Article 8 (promotes environmental and/or social characteristics) – Multi Asset ESG Target."</p>	<p>"In actively managing the fund, the Investment Manager combines macroeconomic, market and fundamental company analysis to dynamically allocate investments across asset classes and geographic areas. The Investment Manager will allocate investments across asset classes and geographic areas based on their potential to generate capital growth or reduce overall risk. The fund adopts a multi asset approach which affords significant potential for diversification. To achieve its objective the fund adopts a tactical asset allocation strategy where the fund's investments may be actively balanced and adjusted. As part of the fundamental company analysis, the Investment Manager considers various factors, including growth and valuation metrics, company financials, return on capital, cash flows, company management, industry, and economic conditions. The Investment Manager considers ESG characteristics when assessing investment risks and opportunities. In determining ESG characteristics, the Investment Manager takes into account ESG ratings provided by Fidelity or external agencies. Through the investment management process, the Investment Manager aims to ensure that investee companies follow good governance practices.</p> <p>A minimum of 70% of the fund's assets will adhere to specific multi asset ESG criteria. For more information, see "Sustainable Investing and ESG Integration" and the Sustainability Annex.</p> <p>SFDR product category Article 8 (promotes environmental and/or social characteristics) – Multi Asset ESG Tilt."</p>
Current derivatives and techniques	New derivatives and techniques
<p>"The fund may use derivatives for hedging, efficient portfolio management and investment purposes.</p> <p>In addition to core derivatives (see "How the Funds Use Instruments and Techniques"), the fund intends to use TRS.</p> <p>TRS (including CFD) usage Expected 80%; maximum 300%.</p> <p>Securities lending Expected 15%; maximum 30%.</p> <p>Repos/reverse repos Expected 0%; maximum 30%."</p>	<p>"The fund may use derivatives for hedging, efficient portfolio management and investment purposes.</p> <p>In addition to core derivatives (see "How the Funds Use Instruments and Techniques"), the fund intends to use TRS.</p> <p>TRS (including CFD) usage Expected 5%; maximum 25%.</p> <p>Securities lending Expected 15%; maximum 30%.</p> <p>Repos/reverse repos Expected 0%; maximum 20%."</p>

The Underlying Fund will be designated as Multi Asset ESG Tilt and will apply ESG Tilt exclusions in accordance with Fidelity's Sustainable Investing Framework. In addition, the minimum sustainable investments of the Underlying Fund will be reduced from 3% to 2%. As a result of this change, the Underlying Fund will no longer be classified as an ESG fund in Hong Kong².

Furthermore, the expected and maximum limits for using TRS and repos/reverse repos will also be changed.

² Pursuant to the SFC's Circular to management companies of SFC-authorized unit trusts and mutual funds - ESG funds dated 29 June 2021, as may be revised from time to time.

The Investment Manager may rebalance the Underlying Fund's portfolio with the aim of aligning the Underlying Fund's investments with its revised investment objective during the rebalancing period, which is estimated to be a period of up to 10 days immediately after the Effective Date.

The base currency of the Underlying Fund will change from US Dollar to Euro.

As a result of the change of base currency, investors investing in share classes denominated in USD will be subject to "Foreign Currency Risk". In particular, fluctuations in the exchange rates between the currency of the class in which an investor invests and the base currency of the Underlying Fund (i.e. EUR) as well as changes in exchange rate controls may adversely affect the investor's investment. For further details, please refer to the Hong Kong Offering Documents.

The existing investors' rights or interests will not be materially prejudiced as a result of the changes described at item 4 herein. Save and except as set out herein, (i) there will be no other changes in the operation and/or manner in which the Underlying Fund is being managed in practice; (ii) there will be no material change or increase in the overall risk profile of the Underlying Fund following the changes described at item 4 herein; (iii) there will be no material change to the features of the Underlying Fund; and (iv) there will be no change in the fee level or costs in managing the Underlying Fund following the implementation of the changes described at item 4 herein.

The administrative expenses triggered by the changes described at item 4 herein, including any legal and mailing charges of the shareholder notice issued by Fidelity, will be borne by the Underlying Fund.

To facilitate the change of base currency of the Underlying Fund, subscriptions will be suspended during the business day preceding the Effective Date (i.e. 31 October 2025).

B. Impact to the Investment Choice and the Underlying Fund

As a result of the name change of the Underlying Fund mentioned above, the name of Investment Choice 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
07FU	Name of the investment choice	Fidelity Funds - Multi Asset Income ESG Fund - A - USD	Fidelity Funds - Global Multiple Opportunities Fund - A - USD
	Name of the underlying fund	Fidelity Funds - Multi Asset Income ESG Fund	Fidelity Funds - Global Multiple Opportunities Fund

As subscription to the Underlying Fund will be suspended due to the abovementioned change, therefore all new premiums/contributions (including premiums/contributions by way of top-ups and switch-ins) towards to the Investment Choice will be suspended on 30 October 2025 and will resume receiving instructions on 31 October 2025. There will be no impact on any withdrawal or switch-out of the notional units of the Investment Choice.

5. Change of benchmark for underlying fund corresponding to the below investment choice

Reference Code	Name of investment choice
32FU	Fidelity Funds - Greater China Fund - A - USD

The Underlying Fund will change its benchmark from MSCI Golden Dragon Index to MSCI Golden Dragon 10/40 Index which is a more appropriate reference benchmark for the Underlying Fund.

This change will have no impact on the risk profile or the way the Underlying Fund is being managed.

6. Update and clarification to investment policies of the underlying funds corresponding to the below investment choices

Reference Code	Name of investment choice
02FU	Fidelity Funds - Asia Pacific Dividend Fund - A
03FU	Fidelity Funds - China Focus Fund - A
24FE	Fidelity Funds - Emerging Asia Fund - A - ACC - Euro
16FU	Fidelity Funds - Emerging Asia Fund - A - ACC - USD
09FU	Fidelity Funds - Pacific Fund - A
25FE	Fidelity Funds - Asia Equity ESG Fund - A - ACC - EUR
20FU	Fidelity Funds - Asia Equity ESG Fund - A - ACC - USD
04FU	Fidelity Funds - Emerging Markets Fund - A
32FU	Fidelity Funds - Greater China Fund - A - USD

33FE	Fidelity Funds - Global Dividend Plus Fund - A - ACC - EUR
34FU	Fidelity Funds - Global Dividend Plus Fund - A - ACC - USD
D37F	Fidelity Funds - Global Dividend Plus Fund - A - MCDIST(G) - USD

Certain Underlying Funds are registered in other jurisdictions and are subject to country-specific investment restrictions. These country-specific investment restrictions may change from time to time and the investment policies of these Underlying Funds are further clarified to reflect the investment restrictions applicable thereto as of 26 September 2025, as further detailed below.

As the underlying fund corresponding to Fidelity Funds - Greater China Fund - A – USD is no longer registered in certain jurisdiction(s), its investment policy has been updated to remove the limit that the Underlying Fund may invest up to 20% of its assets directly in China A and B Shares. Consequently, the Underlying Fund may continue to invest up to 60% of its assets (directly and/or indirectly) in China A and B Shares (in aggregate).

The investment policies of the following Underlying Funds have been clarified to reflect that each Underlying Fund may invest up to 20% of its assets directly and/or indirectly in China A and B Shares.

Reference Code	Name of investment choice
02FU	Fidelity Funds - Asia Pacific Dividend Fund - A
03FU	Fidelity Funds - China Focus Fund - A
24FE	Fidelity Funds - Emerging Asia Fund - A - ACC - Euro
16FU	Fidelity Funds - Emerging Asia Fund - A - ACC - USD
09FU	Fidelity Funds - Pacific Fund - A
25FE	Fidelity Funds - Asia Equity ESG Fund - A - ACC - EUR
20FU	Fidelity Funds - Asia Equity ESG Fund - A - ACC - USD
04FU	Fidelity Funds - Emerging Markets Fund - A
33FE	Fidelity Funds - Global Dividend Plus Fund - A - ACC - EUR
34FU	Fidelity Funds - Global Dividend Plus Fund - A - ACC - USD
D37F	Fidelity Funds - Global Dividend Plus Fund - A - MCDIST(G) - USD

7. Clarification regarding the benchmark for the underlying fund corresponding to the below investment choice

Reference Code	Name of investment choice
02FU	Fidelity Funds - Asia Pacific Dividend Fund - A

With effect from 25 July 2025, the Underlying Fund has been using the net variant of its current benchmark, namely MSCI AC Asia Pacific ex Japan Index, for investment selection, risk monitoring and comparison performance.

The change described at item 7 has been reflected in the latest KFS of the underlying fund corresponding to Fidelity Funds - Asia Pacific Dividend Fund - A. The above-mentioned changes and other miscellaneous updates and clarifications will be reflected in the next update to the Hong Kong Offering Documents.

Actions to take

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

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.

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

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。

有關連繫至富達基金投資選擇的相連基金之若干更新

本函件未有定義的任何特定詞彙，具有與富達基金的海外認購章程摘錄（「認購章程」）、香港說明文件及富達基金的相連基金的產品資料概要（統稱「香港發行文件」）中所載相同的涵義。

參考編號	投資選擇名稱
02FU	富達基金 - 亞太股息基金 - A 類別股份
03FU	富達基金 - 中國焦點基金 - A 類別股份
24FE	富達基金 - 新興亞洲基金 - A 類別股份 - 累積 - 歐元
16FU	富達基金 - 新興亞洲基金 - A 類別股份 - 累積 - 美元
04FU	富達基金 - 新興市場基金 - A 類別股份
17FE	富達基金 - 環球健康護理基金 - A 類別股份 - 累積 - 歐元
07FU	富達基金 - 多元收益 ESG 基金 - A 類別股份 - 美元
09FU	富達基金 - 太平洋基金 - A 類別股份
25FE	富達基金 - 亞洲股票 ESG 基金 - A 類別股份 - 累積 - 歐元
20FU	富達基金 - 亞洲股票 ESG 基金 - A 類別股份 - 累積 - 美元
31FE	富達基金 - 可持續發展歐元區股票基金 - A 類別股份 - 累積 - 歐元
32FU	富達基金 - 大中華基金 - A 類別股份 - 美元
33FE	富達基金 - 環球股息優勢基金 - A 類別股份 - 累積 - 歐元
34FU	富達基金 - 環球股息優勢基金 - A 類別股份 - 累積 - 美元
D37F	富達基金 - 環球股息優勢基金 - A 類別股份 - C 每月派息(G) - 美元

(各稱為「該投資選擇」，統稱為「該等投資選擇」)

我們接獲富達基金(「富達」)的通知，除非下文另有註明，以下有關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」)的更新將由2025年10月27日起生效。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更新對您的投資或會有所影響。

1. 連繫至下列投資選擇的相連基金的衍生工具披露

參考編號	投資選擇名稱
32FU	富達基金 - 大中華基金 - A 類別股份 - 美元
25FE	富達基金 - 亞洲股票 ESG 基金 - A 類別股份 - 累積 - 歐元
20FU	富達基金 - 亞洲股票 ESG 基金 - A 類別股份 - 累積 - 美元

該等相連基金對衍生工具的使用將限於進行對沖及有效率的投資組合管理用途。

2. 連繫至下列投資選擇的相連基金的投資政策及投資流程

參考編號	投資選擇名稱
31FE	富達基金 - 可持續發展歐元區股票基金 - A 類別股份 - 累積 - 歐元

該相連基金的投資政策及投資流程將作出更新，加入該相連基金旨在維持相對基準較低的危險廢物足跡。此外，由於該相連基金會根據發行機構的ESG 特徵進行排除，因此該相連基金的投資範圍將縮減最少30%。

該相連基金的投資政策亦將作出更新，以反映投資經理將會排除MSCI ESG 評級低於「BB」而非「BBB」之發行機構的投資，而該相連基金的可持續發展附錄亦將作出更新，以反映其對符合歐盟分類法所列環境目標的可持續發展投資的投資承諾將由3%下調至2.5%。該相連基金的可持續發展附錄（載有根據可持續發展金融資訊披露條例（「SFDR」）第8條規定的協議前披露）將可於網頁<https://www.fidelity.com.hk>¹ 查閱。

3. 連繫至下列投資選擇的相連基金的投資流程

參考編號	投資選擇名稱
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¹ 該網頁未經證券及期貨事務監察委員會（「證監會」）審核，而且可能載有一些未獲證監會認可，及不會供香港零售投資者公開認購的基金資料。

17FE	富達基金 - 環球健康護理基金 - A 類別股份 - 累積 - 歐元
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該相連基金的投資流程將作出更新，移除評估其最少90% 資產的ESG 特徵，並根據ESG 特徵將投資範圍縮減最少20% 的規定。

4. 連繫至下列投資選擇的相連基金的變更

參考編號	投資選擇名稱
07FU	富達基金 - 多元收益 ESG 基金 - A 類別股份 - 美元

A. 該相連基金的名稱、投資政策及ESG 分類

由2025年11月3日（「生效日期」）起，該相連基金的名稱將改為富達基金 – 環球多元機遇基金。這項變動反映投資目標及政策的更新，以顯示該相連基金將採用以歐元計價的策略，透過投資於全球一系列資產類別，致力實現長期資本增長。作出這些變動（即更改該相連基金的ESG分類、投資政策及基本貨幣）的目的是為了應對不斷變化的市場環境，以便更妥善滿足投資者的需求。

現有目標	新目標
“基金旨在於中長期內實現溫和資本增長並提供收益。”	“基金旨在於長期內實現資本增長。”
現有投資政策	新投資政策
<p>“基金投資於世界各地（包括新興市場）的一系列資產類別，包括債務證券、股票、房地產、基建、商品和現金。</p> <p>基金可按所示百分比投資於以下資產：</p> <ul style="list-style-type: none"> ■ 任何類型的債務證券：最多 100% ■ 未達投資級別債務證券：最多 60% ■ 新興市場債務證券和股票：最多 50% ■ 股票：最多 50% ■ 政府債務證券：最多 50% ■ 中國 A 股和 B 股及上市境內債券（直接及／或間接）：少於 30%（總計） ■ 合資格 REITS：最多 30% ■ 基建證券（不包括房地產投資信託）：最多 30% ■ 中國境外債券（包括點心債券）：少於 10% ■ 信貸掛鉤和股票掛鉤證券：最多 10% ■ 俄羅斯債務證券和股票：最多 10%（總計） ■ 合資格商品持倉：最多 5% ■ 混合證券及或然可換股（CoCo）債券：少於 30%，其中 CoCo 的比重少於 20% ■ 貨幣市場工具：最多 25% ■ SPAC：少於 5% <p>基金亦可投資於其他後償金融債和優先股。基金對受壓證券的投資比重以其資產的 10% 為限。”</p>	<p>“基金投資於世界各地（包括新興市場）的一系列資產類別，包括債務證券、股票、房地產、基建、商品和現金。</p> <p>基金可按所示百分比投資於以下資產：</p> <ul style="list-style-type: none"> ■ 任何類型的債務證券：最多 60% ■ 未達投資級別債務證券：最多 50% ■ 新興市場債務證券和股票：最多 30% ■ 股票：最多 90% ■ 政府債務證券：最多 60% ■ 中國 A 股和 B 股及上市境內債券（直接及／或間接）：少於 20%（總計） ■ REITS：最多 20% ■ 中國境外債券（包括點心債券）：少於 10% ■ 股票掛鉤證券：最多 10% ■ 合資格商品持倉：最多 20% ■ 混合證券及或然可換股（CoCo）債券：少於 30%，其中 CoCo 的比重少於 20% ■ 貨幣市場工具：最多 25% ■ 有抵押及證券化債務工具：最多 20% <p>基金亦可投資於其他後償金融債和優先股。 基金對受壓證券的投資比重以其資產的 10% 為限。”</p>
現有投資流程	新投資流程
<p>“在主動管理基金的過程中，投資經理結合宏觀經濟、市場和公司基本因素分析，動態地在不同資產類別和地理區域間分配投資。基金的收益主要來自股票股息及債券票息，並主要透過股票投資以提供資本增長。為實現目標，基金採取戰術性資產配置策略，可主動平衡和調整基金的投資。這可能導致基金比採取靜態配置策略的基金產生更高的交易成本。投資經理在評估投資風險和機會時會考慮 ESG 特徵。在確定 ESG 特徵時，投資經理會考慮富達或外部機構提供的 ESG 評級。透過投資管理流程，投資經理旨在確保被投資公司遵循良好的管治規範。</p> <p>基金最少 90% 的資產將遵守特定的多元資產 ESG 準則。若需更多資訊，請參見「可持續發展投資和 ESG 整合」部份，以及可持續發展附錄。</p> <p>SFDR 產品類別第 8 條（推動環境及／或社會特徵）– 多元資產 ESG 目標。”</p>	<p>“在主動管理基金的過程中，投資經理結合宏觀經濟、市場和公司基本因素分析，動態地在不同資產類別和地理區域間分配投資。投資經理將根據產生資本增長或降低整體風險的潛力，在不同的資產類別和地理區域間分配投資。基金採用多元資產方法，具有顯著的分散投資潛力。為實現目標，基金採取戰術性資產配置策略，可主動平衡和調整基金的投資。作為公司基本因素分析的一部份，投資經理會考慮多項因素，包括增長和估值指標、公司財務狀況、資本回報率、現金流、公司管理、行業及經濟狀況。投資經理在評估投資風險和機會時會考慮 ESG 特徵。在確定 ESG 特徵時，投資經理會考慮富達或外部機構提供的 ESG 評級。透過投資管理流程，投資經理旨在確保被投資公司遵循良好的管治規範。</p> <p>基金最少 70% 的資產將遵守特定的多元資產 ESG 準則。若需更多資訊，請參見「可持續發展投資和 ESG 整合」部份，以及可持續發展附錄。</p> <p>SFDR 產品類別第 8 條（推動環境及／或社會特徵）– 多元資產 ESG 傾斜。”</p>
現有衍生工具和技術	新衍生工具和技術
“基金可使用衍生工具以進行對沖、有效率的投資組合管理及作投資用途。	“基金可使用衍生工具以進行對沖、有效率的投資組合管理及作投資用途。

除核心衍生工具外 (請參見「本組基金如何使用工具和技術」部份)·基金擬使用 TRS。	除核心衍生工具外 (請參見「本組基金如何使用工具和技術」部份)·基金擬使用 TRS。
使用 TRS (包括 CFD) 預期 80% ; 最高 300%。	使用 TRS (包括 CFD) 預期 5% ; 最高 25%。
證券借貸 預期 15% ; 最高 30%。	證券借貸 預期 15% ; 最高 30%。
回購 / 反向回購協議 預期 0% ; 最高 30% 。”	回購 / 反向回購協議 預期 0% ; 最高 20% 。”

該相連基金將被指定為多元資產ESG 傾斜，並將根據富達可持續發展投資框架採用ESG 傾斜排除。此外，該相連基金的最低可持續發展投資比例將由3%下調至2%。基於這項變動，該相連基金在香港將不再被歸類為ESG 基金²。

此外，使用TRS 及回購 / 反向回購協議的預期及最高限額亦將會改變。

在重整期間 (預計為緊接生效日期後最多10日的期間)，投資經理可能會重整該相連基金的投資組合，旨在使該相連基金的投資與其經修訂的投資目標保持一致。

該相連基金的基本貨幣將由美元改為歐元。

基於基本貨幣的變動，投資於以美元計價股份類別的股東將須承受「外幣風險」。尤其是，投資者投資的類別的貨幣與該相連基金基本貨幣 (即歐元) 之間的匯率波動，以及外匯管制變動均可能對投資者的投資造成不利影響。請參閱香港發行文件以了解更多詳情。

現有投資者的權利或利益將不會因本文第4項所述變動而受到重大損害。除非本文另有訂明，(i) 該相連基金的實際運作及 / 或管理方式將不會作出任何其他變動；(ii) 該相連基金的整體風險水平將不會因本文第8 項所述變動而出現重大改變或增加；(iii) 該相連基金的特徵將不會作出重大改變；及(iv) 實施本文第4項所述變動後，管理該相連基金的費用水平或成本將不會改變。

本文第4項所述變動引致的行政管理開支 (包括任何法律及由富達刊發的股東通知的郵遞費用)，將由該相連基金承擔。

為配合該相連基金的基本貨幣變動，認購將於生效日期前一個營業日暫停 (即2025年10月31日)。

B. 對該投資選擇及該相連基金的影響

由於上述該相連基金名稱的變更，該投資選擇的名稱亦將由生效日期起變更。該相連基金及該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
07FU	投資選擇的名稱	富達基金 - 多元收益 ESG 基金 - A 類別股份 - 美元	富達基金 - 環球多元機遇基金 - A 類別股份 - 美元
	相連基金的名稱	富達基金 - 多元收益 ESG 基金	富達基金 - 環球多元機遇基金

由於該相連基金將因應上述變更而暫停認購，因此，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) 將於 2025 年 10 月 30 日暫停，並將於 2025 年 10 月 31 日恢復接收指示。這將不會影響您從該投資選擇提取或轉出任何名義單位。

5. 連繫至下列投資選擇的相連基金的基準變動

參考編號	投資選擇名稱
32FU	富達基金 - 大中華基金 - A 類別股份 - 美元

該相連基金的基準將由MSCI Golden Dragon 指數改為MSCI Golden Dragon 10/40 指數，後者是更適合該相連基金的參考基準。

這項變動不會影響該相連基金的風險水平或管理方式。

6. 連繫至下列投資選擇的相連基金的投資政策的更新及澄清

參考編號	投資選擇名稱
02FU	富達基金 - 亞太股息基金 - A 類別股份
03FU	富達基金 - 中國焦點基金 - A 類別股份
24FE	富達基金 - 新興亞洲基金 - A 類別股份 - 累積 - 歐元
16FU	富達基金 - 新興亞洲基金 - A 類別股份 - 累積 - 美元
09FU	富達基金 - 太平洋基金 - A 類別股份
25FE	富達基金 - 亞洲股票 ESG 基金 - A 類別股份 - 累積 - 歐元
20FU	富達基金 - 亞洲股票 ESG 基金 - A 類別股份 - 累積 - 美元
04FU	富達基金 - 新興市場基金 - A 類別股份
32FU	富達基金 - 大中華基金 - A 類別股份 - 美元

² 根據證監會於 2021 年 6 月 29 日發佈的《致證監會認可單位信託及互惠基金的管理公司的通函 - 環境、社會及管治基金》(可能會不時修訂)。

33FE	富達基金 - 環球股息優勢基金 - A 類別股份 - 累積 - 歐元
34FU	富達基金 - 環球股息優勢基金 - A 類別股份 - 累積 - 美元
D37F	富達基金 - 環球股息優勢基金 - A 類別股份 - C 每月派息(G) - 美元

若干該等相連基金在其他司法管轄區註冊，並受特定國家 / 地區的投資限制約束。這些特定國家 / 地區的投資限制可能會不時改變，而有關該等相連基金的投資政策將進一步澄清，以反映截至2025年9月26日適用的投資限制，詳情如下。

由於連繫至富達基金 - 大中華基金 - A類別股份 - 美元的相連基金不再在某些司法管轄區註冊，其投資政策已作出更新，移除該相連基金可將最多20%的資產直接投資於中國A股和B股的限制。因此，該相連基金可繼續將最多60%的資產（直接及 / 或間接）投資於中國A股和B股（總計）。

下列該等相連基金的投資政策已作出澄清，反映每項該相連基金可將最多20%的資產直接及 / 或間接投資於中國A股和B股。

參考編號	投資選擇名稱
02FU	富達基金 - 亞太股息基金 - A 類別股份
03FU	富達基金 - 中國焦點基金 - A 類別股份
24FE	富達基金 - 新興亞洲基金 - A 類別股份 - 累積 - 歐元
16FU	富達基金 - 新興亞洲基金 - A 類別股份 - 累積 - 美元
09FU	富達基金 - 太平洋基金 - A 類別股份
25FE	富達基金 - 亞洲股票 ESG 基金 - A 類別股份 - 累積 - 歐元
20FU	富達基金 - 亞洲股票 ESG 基金 - A 類別股份 - 累積 - 美元
04FU	富達基金 - 新興市場基金 - A 類別股份
33FE	富達基金 - 環球股息優勢基金 - A 類別股份 - 累積 - 歐元
34FU	富達基金 - 環球股息優勢基金 - A 類別股份 - 累積 - 美元
D37F	富達基金 - 環球股息優勢基金 - A 類別股份 - C 每月派息(G) - 美元

7. 連繫至下列投資選擇的相連基金基準的澄清

參考編號	投資選擇名稱
02FU	富達基金 - 亞太股息基金 - A 類別股份

由 2025 年 7 月 25 日起，該相連基金使用其現有基準（即 MSCI AC Asia Pacific ex Japan 指數）的淨回報類型，進行投資選擇、風險監控及表現比較。

上文第 7 項所述變動已反映於連繫至富達基金 - 亞太股息基金 - A 類別股份的相連基金的最新產品資料概要。香港發行文件將於下一次更新時反映上述變動，以及其他雜項的更新和澄清。

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 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 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10月14日