Heng An Standard Life
恒安標準人壽

+852 2169 0300
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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: 28 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.

Changes to the underlying funds corresponding to the following investment choices of First Sentier Investors Global Umbrella Fund Public Limited Company ("First Sentier")

Unless otherwise defined, capitalized terms used herein shall bear the same meaning as capitalised terms used in the prospectus for First Sentier dated 14 May 2025 (the "**Prospectus**") and any supplements and the applicable local covering documents.

Reference code	Name of investment choice
05SU	First Sentier Asia Strategic Bond Fund - I - Dis
10SU	First Sentier Asian Quality Bond Fund - I
07SU	First Sentier Global Listed Infrastructure Fund - I
01SU	FSSA Asia Opportunities Fund - I
02SU	FSSA Asian Equity Plus Fund - I - Dis
03SU	FSSA China Growth Fund - I
06SU	Stewart Investors Global Emerging Markets Leaders Fund - I
D58S	First Sentier Asian Quality Bond Fund - I (Monthly Distributing) - USD
12SU	FSSA Indian Subcontinent Fund - I - USD

(Each an "**Investment Choice**" and collectively, the "**Investment Choices**")

We have been informed by First Sentier that various changes and updates will be made to First Sentier and the underlying funds corresponding to the Investment Choices (each an "**Underlying Fund**" and collectively, the "**Underlying Funds**"), which are expected to take effect on or around 26 November 2025. As the unitholders of the Investment Choices, the following changes applicable to the Underlying Funds may have implications for your investment.

1. Update to the underlying fund corresponding to the below investment choice on how Stewart Investor Funds assess positive social outcomes

Reference code	Name of investment choice
06SU	Stewart Investors Global Emerging Markets Leaders Fund - I

All of the Stewart Investors Funds invest in companies which "contribute to and benefit from" sustainable development. The investment team assesses companies for both positive social and positive environmental outcomes.

First Sentier has updated the investment policies of the Stewart Investors Funds on how the investment team assesses alignment with positive social outcomes, and what it looks for in prospective companies.

The updates are merely for enhancement and clarificatory purposes and do not affect how First Sentier manages the Underlying Fund. You can find more information about this in Appendix.

2. Update to certain risk factors about Mainland China of the underlying funds corresponding to the below investment choices

Reference code	Name of investment choice
05SU	First Sentier Asia Strategic Bond Fund - I - Dis
10SU	First Sentier Asian Quality Bond Fund - I
01SU	FSSA Asia Opportunities Fund - I
02SU	FSSA Asian Equity Plus Fund - I - Dis
03SU	FSSA China Growth Fund - I
06SU	Stewart Investors Global Emerging Markets Leaders Fund - I
D58S	First Sentier Asian Quality Bond Fund - I (Monthly Distributing) - USD

First Sentier has updated the following risk factors in light of the current rules and regulations in Mainland China:
i) Risks of Investing in China A Shares and other eligible PRC securities and futures via QFI;
ii) Risks specific to Investment via the Stock Connects; and
iii) Risks associated with Bond Connect.

The updates are merely for enhancement and clarificatory purposes and do not affect how First Sentier manages the Underlying Funds.

3. Other miscellaneous, enhancement, clarificatory, administrative, general regulatory and cosmetic updates to the Prospectus of the Underlying Funds

What is the impact?

In respect of the above changes:
- save as otherwise disclosed above, there will be no other change in the operation and/or manner in which the Underlying Funds are being managed;
- save as otherwise disclosed above, there are no other effects on existing investors in the Underlying Funds as a result of the changes; there will be no change to the features and the risk applicable to the Underlying Funds; and there will be no change to the level of fees or costs in managing the Underlying Funds; and
- the changes will not result in any impact that might materially prejudice the rights or interests of existing investors in the Underlying Funds.

The updated Prospectus, Supplements of the Underlying Funds, Hong Kong Supplement and KFS of the Underlying Funds will be available on or around 26 November 2025 and on First Sentier's website: www.firstsentierinvestors.com.[1]

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 amendments. 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

[1] This website has not been reviewed or authorised by the SFC.

Appendix - updated description on how Stewart Investor Funds assess positive social outcomes

These apply to the underlying fund corresponding to the below investment choice.

Reference code	Name of investment choice
06SU	Stewart Investors Global Emerging Markets Leaders Fund - I

Current description	New description from the Effective Date	What have First Sentier updated?
Health and well-being – improved access to and affordability of nutrition, health care, hygiene, water and sanitation.	**Health and wellbeing** – access to safe, affordable and nutritious food, medical care, and hygiene products.	• “Access” instead of “improved access” aims to capture the fact that the starting point for some of society might be no access at all; • wording changed to be clearer what the pillar’s goal is; and • water and sanitation moved to physical infrastructure (below).
Physical infrastructure – improved access to and affordability of energy and housing.	**Physical infrastructure** – access to reliable, affordable and safe energy, housing, water and sanitation.	• Included water and sanitation to focus on them as an issue of infrastructure alongside housing and energy.
Economic welfare – safe employment offering a living wage and opportunities for advancement, access to finance and improved standards of living.	**Economic welfare** – access to safe and productive employment, financial services, and material necessities	Updated wording to clarify that: • the goal is employment which helps people develop to their potential; and • being more specific than “standards of living”, to ensuring that people have access to necessities.
Opportunity and empowerment – improved access to and affordability of education and information technology.	**Opportunity and empowerment** – access to education and training, information and communication technologies, and transport and logistics.	Improved wording to emphasise goal is: • both education and further training, broaden definition of technology to include communications; and • calling out transport/logistics on its own since mobility is a key enabler.

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)有限公司對本信件的內容的準確性負責。

有關連繫至以下首源投資環球傘子基金有限公司(「首源」)的投資選擇的相連基金的變更

除另有界定者外，本信件的詞彙與首源日期為 2025 年 5 月 14 日的章程（「**章程**」）及任何補充文件以及當地適用的說明文件所使用者具有相同涵義。

參考編號	投資選擇的名稱
05SU	首源亞洲策略債券基金 - I 股 - 派息
10SU	首源亞洲優質債券基金 - I 股
07SU	首源全球基建基金 - I 股
01SU	首域盈信亞洲機遇基金 - I 股
02SU	首域盈信亞洲股本優點基金 - I 股 - 派息
03SU	首域盈信中國增長基金 - I 股
06SU	盈信全球新興市場領先基金- I 股
D58S	首源亞洲優質債券基金 - I 股(每月派息) - 美元
12SU	首域盈信印度次大陸基金 - I 股 - 美元

(各稱為「**該投資選擇**」，統稱為「**該等投資選擇**」)

我們接獲首源的通知，首源及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**」)將作出變更及更新，並預期將於2025年11月26日（「**生效日期**」）或前後生效。作為該投資選擇的單位持有人，以下有關該等相連基金的修訂對您的投資或會有所影響。

1. 更新連繫至下列投資選擇的相連基金之盈信基金評估正面社會成果的方法

參考編號	投資選擇的名稱
06SU	盈信全球新興市場領先基金- I 股

所有盈信基金投資於「對可持續發展有貢獻及從可持續發展受惠」的公司。投資團隊評估有關公司的正面社會成果及正面環境成果。

首源已更新盈信基金的投資政策，以說明投資團隊如何評估潛在公司對正面社會成果的一致性以及投資團隊對有關公司的期望。

有關更新僅作加強和澄清披露用途，並不會影響首源管理該相連基金的方式。閣下可於附錄查閱更多資料。

2. 更新連繫至下列投資選擇的相連基金之有關中國內地的若干風險因素

參考編號	投資選擇的名稱
05SU	首源亞洲策略債券基金 - I 股 - 派息
10SU	首源亞洲優質債券基金 - I 股
01SU	首域盈信亞洲機遇基金 - I 股
02SU	首域盈信亞洲股本優點基金 - I 股 - 派息
03SU	首域盈信中國增長基金 - I 股
06SU	盈信全球新興市場領先基金- I 股
D58S	首源亞洲優質債券基金 - I 股(每月派息) - 美元

首源已根據中國內地的當前規則及規例更新下列風險因素：
i) 透過QFI投資於中國 A 股及其他合資格中國證券及期貨的風險；

ii) 透過互聯互通機制投資的特定風險；及
iii) 債券通相關風險。

有關更新僅作加強和澄清披露用途，並不會影響首源管理該等相連基金的方式。

3. 該等相連基金之章程的其他雜項、優化、澄清、行政、一般監管及改進的更新資料。

影響

就上述變更而言：
- 除上文所披露者外，該等相連基金的營運及 / 或管理方式將不會出現其他變動；
- 除上文所披露者外，上述變更並無對該等相連基金的現有投資者造成其他影響；該等相連基金適用的特點及風險並無變動；且管理該等相連基金的費用或成本水平不會變動；及
- 有關變更概不會產生可能對該等相連基金現有投資者權利或權益造成嚴重損害的任何影響。

經更新章程、補充文件、香港補充文件及該等相連基金的產品資料概要將於2025年11月26日或前後提供並載於首源網站：www.firstsentierinvestors.com[1]。

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 10 月 28 日

[1] 此網站並未經證監會審閱或認可。

附錄 - 盈信基金評估正面社會成果的方法的更新說明

這些內容適用於連繫至下列投資選擇的相連基金。

參考編號	投資選擇的名稱
06SU	盈信全球新興市場領先基金- I 股

當前說明	自生效日期起的新說明	首源更新的內容
健康及福祉 – 增加營養、醫療保健、衛生、水資源及衛生設施的供應，降低費用。	**健康及福祉** – 供應安全、可負擔及有營養的食品、醫療保健及個人衛生產品。	• 改用「供應」而非「增加供應」的目的是反映實情：部分社會的起點可能是完全沒有供應可言； • 改變用字以更清晰闡明支柱的目標；及 • 水資源及衛生設施的內容移至實體基礎設施的段落（下文）。
實體基礎設施 – 增加能源及住房的供應，降低成本。	**實體基礎設施** – 供應可靠、可負擔及安全的能源、住房、水資源及衛生設施。	• 納入水資源及衛生設施，以聚焦其作為基礎設施的一個議題（連同住房及能源）。
經濟福利 – 安全就業，提供可支持生計的薪資及晉升機會，提供金融服務及提升生活水平。	**經濟福利** – 提供安全及具生產力的就業、金融服務以及重要生活必需品。	更新用字以澄清： • 目標是提供有助人們發展個人潛力的就業；及 • 相比「生活水平」更加具體，以確保人們可獲取生活必需品。
機會及賦權 – 增加獲得教育及資訊科技的機會，降低費用。	**機會及賦權** – 獲得教育和培訓、資訊和通訊科技、以及交通運輸和物流的機會。	改善用字以強調目標是： • 教育和進一步的培訓、擴大科技的定義以納入通訊；及 • 個別突出交通運輸／物流議題，因為流動性是一項關鍵賦能因素。

全文完