



Heng An
Standard Life
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Please have your policy number ready.

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 November 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.

Change to the underlying fund corresponding the following investment choice of E Fund Unit Trust Fund

Capitalised terms used herein shall bear the same meanings as capitalised terms used in the Explanatory Memorandum for E Fund Unit Trust Fund and the underlying funds dated 1 September 2025, as may be amended and supplemented from time to time (the “**Explanatory Memorandum**”).

Reference code	Name of investment choice
02EU	E Fund Unit Trust Fund - E Fund (HK) US Dollar Money Market Fund - Class C (Acc) (USD)

(The “**Investment Choice**”)

We have been informed by E Fund Management (Hong Kong) Co., Limited (“**E Fund**”), manager of E Fund Unit Trust Fund and the underlying fund corresponding to the Investment Choice (the “**Underlying Fund**”), that the following change to the Underlying Fund will take effect from 24 November 2025 (the “**Effective Date**”). As the unitholders of the Investment Choice, the following change applicable to the Underlying Fund may have implications for your investment.

1. Amendments to the investment strategy of the Underlying Fund

Currently, the Manager will not enter into any reverse repurchase transactions on behalf of the Underlying Fund.

From the Effective Date, the investment policy of the Underlying Fund shall be amended such that the Underlying Fund may invest up to 30% of its Net Asset Value in reverse repurchase transactions. Reverse repurchase transactions are transactions where the Underlying Fund purchases securities from a counterparty of sale and repurchase transactions and agrees to sell such securities back at an agreed price in the future. As a result of the above, the risks relating to reverse repurchase transactions (as set out below) shall be included as one of the risk factors specific to the Underlying Fund:

“In the event of the failure of the counterparty with which cash has been placed, the Sub-Fund may suffer loss as there may be delay in recovering cash placed out or difficulty in realising collateral or proceeds from the sale of the collateral may be less than the cash placed with the counterparty due to inaccurate pricing of the collateral or market movements.”.

The following clarifications shall also be made in the investment policy of the Underlying Fund:-

- i. Both the sale and repurchase and reverse repurchase transactions will be conducted over-the-counter.
- ii. For sale and repurchase and reverse repurchase transactions, the Manager will engage independent counterparties approved by the Manager with credit rating of BBB- or above (by Moody's or Standard & Poor's, or any other equivalent ratings by internationally recognised credit rating agencies) or which are SFC-licensed corporations or are registered institutions with the Hong Kong Monetary Authority. Any

- incremental income generated will be credited to the account of the Underlying Fund after deducting any fees charged by parties operating such transactions.
- iii. For sale and repurchase transactions, it is the intention of the Manager to sell the securities for cash equal to the market value of the securities provided to the counterparty.
 - iv. Cash obtained in sale and repurchase transactions will be used for meeting redemption requests or defraying operating expenses, but will not be re-invested.

Reasons for the change

With the change, the Manager will have greater flexibility in constructing the Underlying Fund's portfolio to achieve its investment objective.

Implications

Save as disclosed above, (i) there will be no change to the features of the Underlying Fund, (ii) the proposed change above is not expected to result in any material change or increase in the overall risk profile of the Underlying Fund, and (iii) there will be no change in the operation of the Underlying Fund and/or manner in which the Underlying Fund is being managed. There will be no change in the fee levels / costs in managing the Underlying Fund as a result of the change.

Costs

E Fund does not expect any costs and/ or expenses will be incurred in connection with the change.

General

The Explanatory Memorandum and the product key facts statements ("**KFS**") of the Underlying Fund will be updated to reflect the change. The updated Explanatory Memorandum and KFS of the Underlying Fund will be available on the E Fund's website www.efunds.com.hk (this website has not been reviewed by the SFC) on or around the Effective Date.

Actions to take

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

有關連繫至易方達單位信託基金之投資選擇的相連基金的變更

本信件所用詞彙與日期為 2025 年 9 月 1 日的易方達單位信託基金及相連基金的說明書（可能會不時加以修訂及補充）（「說明書」）中所用的詞彙具有相同的含義。

參考編號	投資選擇的名稱
02EU	易方達單位信託基金 - 易方達(香港)美元貨幣市場基金 - C 類單位(累積)(美元)

（稱為「該投資選擇」）

我們接獲易方達資產管理(香港)有限公司(「易方達」)(易方達單位信託基金及連繫至該投資選擇的相連基金(稱為「該相連基金」)的基金經理)的通知，以下對該相連基金的變更將於2025年11月24日(「生效日期」)起生效。作為該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。

1. 該相連基金投資策略變更

目前，基金經理不會代表該相連基金進行任何逆回購交易。

自生效日期起，該相連基金的投資策略將進行修訂，使該相連基金可將其資產淨值的最多30%投資於逆回購交易。逆回購交易即該相連基金從銷售及回購交易的交易對手方購買證券，並同意在未來以約定價格將該證券賣回的交易。

因此，與逆回購交易有關的風險（載於下文）應被列為該相連基金特有的風險因素之一：

「倘存放現金的交易對手倒閉，子基金可能因為以下原因蒙受損失：無法及時收回存放的現金，難以變現抵押品，或由於抵押品定價不準確或市場變動導致出售抵押品的收益可能少於存放於交易對手的現金。」

該相連基金的投資政策亦須作出以下澄清：

- 銷售及回購及逆回購交易均會於場外進行。
- 就銷售及回購交易及逆回購交易而言，基金經理將尋求委任獲基金經理批准、具有不低於BBB-或以上的信貸評級（穆迪或標準普爾的評級，或國際認可信貸評級機構的任何其他相等評級）、或為證監會的持牌法團或香港金融管理局的註冊機構的獨立交易對手。所產生的任何增加收益將於扣除進行有關交易的各方的任何收費後入賬至該相連基金的賬戶。
- 就銷售及回購交易而言，基金經理的意向是出售證券以換取現金，現金價值相等於向交易對手提供的證券的市值。
- 銷售及回購交易所得之現金將用於滿足贖回要求或支付經營開支，但將不會用於再投資。

變更原因

經修訂後，基金經理在構建該相連基金的投資組合以實現其投資目標方面將擁有更大的靈活性。

影響

除上文所披露者外，（i）該相連基金的特徵不會改變，（ii）上述建議變更預計不會導致該相連基金的整體風險狀況發生任何重大變化或增加，及（iii）該相連基金的運作及/或該相連基金的管理方式不會改變。管理該相連基金的費用水準/成本不會因變更而改變。

費用

易方達預計本次變更不會產生任何費用和/或開支。

其他

該相連基金的說明書及產品資料概要將更新以反映該變更。該相連基金的最新說明書及產品資料概要將於生效日期或前後刊載於易方達網站 www.efunds.com.hk（本網站未經證監會審閱）。

若您欲在上述變動後繼續投資該投資選擇，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。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11月12日