



**Heng An
Standard Life**
恒安標準人壽

+852 2169 0300

Please have your policy number ready.

請準備您的保單編號。

Calls may be monitored and/or recorded to protect both you and us and help with our training.

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: 13 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 to the following investment choices of BlackRock Global Funds

Reference code	Name of investment choice
D11M	BGF China Bond Fund - HKD Hedged (A6)
62MU	BGF China Bond Fund - USD (A2)

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

We have been informed by BlackRock Asset Management North Asia Limited, as Hong Kong Representative of BlackRock Global Funds (“**BlackRock**”) that a change will be made to the underlying fund corresponding to the Investment Choices (the “**Underlying Fund**”), which will be effective from 16 December 2025 (the “**Effective Date**”). As the unitholders of the Investment Choice(s), the following change applicable to the Underlying Fund may have implications for your investment.

Terms not defined herein shall have the same meaning as set out in the prospectus of BlackRock (the “**Prospectus**”) currently in force (available at www.blackrock.com.hk¹).

Change to the Underlying Fund’s investment objective and policy section of the Prospectus

The expected level of leverage of the Underlying Fund has been increased from 120% to 190% of the Net Asset Value of the Underlying Fund to improve the Underlying Fund’s hedging policy.

There will be no change on the way the Underlying Fund is currently being managed. For the avoidance of doubt, the net derivative exposure of the Underlying Fund will remain to be up to 50% of the Underlying Fund’s Net Asset Value.

Costs

The amendment described in this letter will not result in any increase in the fees and expenses borne by the Underlying Fund and/or its investors. The associated fees and expenses (e.g., mailing costs of the notice issued by BlackRock) will be paid by the Management Company of the Underlying Fund out of the Annual Service Charge charged to the Underlying Fund.

General Information

Updated versions of the Prospectus, Information for Residents of Hong Kong and Product Key Facts Statement of the Underlying Fund will be available to download from BlackRock’s website (www.blackrock.com/hk¹).

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 change. Otherwise you may wish to consider switching the units of Investment Choices or redirect future regular premiums/contributions (if

¹ Investors should note that the website has not been authorised or reviewed by the SFC.

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。

有關連繫至以下貝萊德全球基金的投資選擇的相連基金之變更

參考編號	投資選擇名稱
D11M	貝萊德中國債券基金 - 港元對沖 (A6 股)
62MU	貝萊德中國債券基金 - 美元 (A2 股)

(各稱為「該投資選擇」，統稱為「該等投資選擇」)

我們接獲貝萊德全球基金 (「貝萊德」) 的香港代表(貝萊德資產管理北亞有限公司)的通知，有關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，並將於2025年12月16日 (「生效日期」) 起生效。作為該等投資選擇的單位持有人，以下有關該相連基金的變更對您的投資或會有所影響。

本信件並未界定的詞彙具有與貝萊德現行有效的章程 (可於www.blackrock.com/hk¹查閱) (「章程」) 所載的相同涵義。

章程中對該相連基金投資目標及政策一節的變更

該相連基金的預計槓桿比率已從其資產淨值的 120% 增至 190%，以提升該相連基金的對沖政策。

該相連基金的現行管理方式不會改變。為免引起疑問，該相連基金的衍生工具風險承擔淨額將維持以該相連基金資產淨值的 50% 為限。

費用

本信件所述的修訂將不會導致該相連基金及 / 或其投資者所承擔的費用及開支有任何增加。相關費用及開支 (例如由貝萊德發出的通知的郵費) 將由該相連基金的管理公司從向該相連基金收取的服務年費中撥付。

一般資料

章程、致香港居民的資料及該相連基金的產品資料概要的更新版本，將可從貝萊德的網址 (www.blackrock.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)，您可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11月13日

¹ 投資者應注意，網站未經證監會認可或審閱。