



Heng An
Standard Life
恒安標準人壽

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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: 11 December 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 funds corresponding to the following investment choices of BNP Paribas Funds

Reference code	Name of investment choice
22BU	BNP Paribas Funds Brazil Equity - Classic Cap
23BE	BNP Paribas Funds Brazil Equity - Classic EUR - CAP
20BE	BNP Paribas Funds Consumer Innovators - Classic Cap
14BU	BNP Paribas Funds Consumer Innovators - Classic USD - CAP
17BE	BNP Paribas Funds Russia Equity - Classic Cap [^]
24BU	BNP Paribas Funds Russia Equity - Classic USD - CAP [^]

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

[^] Temporarily suspended, until further notice.

We have been informed by the board of directors of BNP Paribas Funds that the following change to the underlying funds corresponding to the Investment Choices (each an “**Underlying Fund**”, and collectively, the “**Underlying Funds**”) will become effective as on 31 December 2025 (the “**Effective Date**”). As the unitholders of the Investment Choices, the following change applicable to the Underlying Funds may have implications for your investment.

Replacement of investment manager of the Underlying Funds

BNP Paribas Funds adopted a “pool approach” whereby the management company has delegated its discretionary investment management functions in respect of each of the underlying funds of BNP Paribas Funds to one or more investment managers. Currently BNP Paribas Asset Management UK Limited (“**BNPP AM UK**”) is one of the investment managers.

Following the acquisition of AXA Investment Managers by BNP Paribas, the local integration in the United Kingdom is expected to be implemented by a sale of assets (including investment management delegation agreements) from BNPP AM UK to AXA Investment Managers UK Limited ("**AXA IM UK**"). AXA IM UK will replace BNPP AM UK. It is intended that the sale of assets will be completed on 1 January 2026, subject to customary closing conditions and the appointment of AXA IM UK as delegated manager take effect at the same time. In case the operation is delayed, an additional notice will be published of the new effective date of the replacement.

The Underlying Funds are impacted by this change.

The change of the investment managers will not result in any change in fees level or costs in managing the Underlying Funds. In addition, no costs and/or expenses will be incurred in connection with the change. The change would not materially change the features and overall risk profile of the Underlying Funds. There would be no change in the manner in which the Underlying Funds are being managed. There would be no change in the investment objective or policy of the Underlying Funds as a result of the change. Further, the change would not materially prejudice the existing investors' rights of interest.

The Hong Kong Offering Document of BNP Paribas Funds will be updated to reflect the change above and it will be available later on the website at <https://www.bnpparibas-am.com/en-hk>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 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

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

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。

有關連繫至下列法巴基金基金的投資選擇的相連基金的變動

參考編號	投資選擇的名稱
22BU	法巴巴西股票基金 - 經典資本
23BE	法巴巴西股票基金 - 經典歐元 - 資本
20BE	法巴主要消費品創新股票基金 - 經典資本
14BU	法巴主要消費品創新股票基金 - 經典美元 - 資本
17BE	法巴俄羅斯股票基金 - 經典資本 [^]
24BU	法巴俄羅斯股票基金 - 經典美元 - 資本 [^]

(各稱為「該投資選擇」，統稱為「該等投資選擇」)

[^] 暫停交易，直至另行通知

我們接獲法巴基金董事會通知，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」)將作出下列變動，並於2025年12月31日（「生效日期」）生效。作為該等投資選擇的單位持有人，以下有關該等相連基金的變動對您的投資或會有所影響。

更換該等相連基金的投資經理

法巴基金採取「匯集策略」，據此，管理公司已將其就法巴基金各相連基金的全權投資管理職能轉授予一名或多名投資經理負責。目前，BNP Paribas Asset Management UK Limited（「BNPP AM UK」）是其中一名投資經理。

法國巴黎銀行收購安盛投資管理後，於英國地區的業務整合預計將透過BNPP AM UK向AXA Investment Managers UK Limited（「AXA IM UK」）出售資產的方式進行（包括投資管理職能轉授協議）。AXA IM UK將取代BNPP AM UK負責有關業務。資產出售預計將於2026年1月1日完成，惟須遵守慣常成交條件，而AXA IM UK作為獲授權經理的任命亦將同時生效。若有關操作未能如期完成，將另行發佈通知有關更換生效日期。

該等相連基金均受此變動影響。

投資經理的變動不會改變管理該等相連基金的費用水平或成本。此外，變動不會招致任何成本及／或開支。變動不會顯著改變該等相連基金的特點及整體風險範圍。該等相連基金的管理方式並無改變。變動不會導致該等相連基金的投資目標或政策出現任何變動。此外，變動亦不會顯著損害現有投資者的權利或權益。

法巴基金香港銷售文件將作出更新以反映上述變動，並將載於網站<https://www.bnpparibas-am.com/zh-hk>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 12 月 11 日

全文完

¹ 此網站未經香港證券及期貨事務監察委員會審閱。