



Date: 27 January 2026

**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.***

**Update to the underlying fund corresponding to the following investment choice of Schroder International Selection Fund (“Schroder”)**

Reference Code	Name of investment choice
02CU	Schroder International Selection Fund - Global Emerging Market Opportunities - A1

(The “**Investment Choice**”)

We have been informed by Board of Directors of Schroder International Selection Fund that the investment objective and policy of the underlying fund corresponding to the Investment Choice (the “**Underlying Fund**”) has been updated. As the unitholders of the Investment Choice, the following update applicable to the Underlying Fund may have implications for your investment.

The investment objective and policy of the Underlying Fund have been updated in order to reflect a change of the Underlying Fund’s target benchmark from:

MSCI Emerging Markets (Net TR) index

To:

MSCI Emerging Markets 10/40 (Net TR) index

The new target benchmark reflects UCITS concentration limits, so it provides a better target benchmark against which to assess the Underlying Fund’s performance.

Full details of the changes made to the Underlying Fund’s details in Schroder’s prospectus can be viewed in the Appendix to this letter. The changes will also be reflected in the Underlying Fund’s pre-contractual disclosures included in Appendix IV of Schroder’s prospectus.

There are no other changes to the Underlying Fund’s investment style, investment philosophy, investment strategy, and the operation and/or manner in which the Underlying Fund is being managed following these changes.

All other key features of the Underlying Fund, including the risk profile and fees, will remain the same.

The Hong Kong offering documents of Schroder will be revised to reflect the changes / updates as set out above and other miscellaneous changes / updates and will be available at [www.schroders.com.hk](http://www.schroders.com.hk)<sup>1</sup>.

#### **Actions to take**

You do not have to take any action if you wish to remain invested in Investment Choice regardless of the above update. Otherwise you may wish to consider switching the units of 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](http://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](mailto:cs@hengansl.com.hk).

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

---

<sup>1</sup> This website has not been reviewed by the SFC.

## Appendix

New wording is in bold. Removed wording is shown as strikethrough text.

<b>Investment objective</b> <i>'The Fund aims to provide capital growth and income in excess of the MSCI Emerging Markets <b>10/40</b> (Net TR) index after fees have been deducted over a three to five year period by investing in equity and equity related securities of companies in emerging market countries worldwide.'</i>
<b>Investment policy</b> <i>'The Fund is actively managed and invests at least two-thirds of its assets in equity and equity related securities of companies in emerging market countries worldwide.'</i>
<i>The Fund may invest directly in <del>China-B Share and</del> China H-Shares and may invest less than 20% of its assets (on a net basis) directly or indirectly (for example via participatory notes) in China A-Shares through Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect and shares listed on the STAR Board and the ChiNext.</i>
<i>The Fund may also invest up to one-third of its assets directly or indirectly in other securities (including other asset classes), countries, regions, industries or currencies, Investment Funds, warrants and Money Market Investments, and hold cash (subject to the restrictions provided in Appendix I).</i>
<i>The Fund may use derivatives with the aim of achieving investment gains, reducing risk or managing the Fund more efficiently.</i>
<i>The Fund maintains a higher overall sustainability score than the MSCI Emerging Markets <b>10/40</b> (Net TR) index, based on the Investment Manager's rating criteria. <del>More details on the investment process used to achieve this can be found in the Fund Characteristics section.</del></i>
<i>The Fund does not directly invest in certain activities, industries or groups of issuers above the limits listed under "Sustainability-Related Disclosure" on the Fund's webpage <a href="https://www.schroders.com/en-lu/lu/individual/fund-centre">https://www.schroders.com/en-lu/lu/individual/fund-centre</a><sup>2</sup>.</i>
<b>Benchmark</b> <i>'The Fund's performance should be assessed against its target benchmark being to exceed the MSCI Emerging Markets <b>10/40</b> (Net TR) index. The Fund's investment universe is expected to overlap materially, directly or indirectly, with the components of the target benchmark. The Investment Manager invests on a discretionary basis and there are no restrictions on the extent to which the Fund's portfolio and performance may deviate from the target benchmark. The Investment Manager will invest in companies or sectors not included in the target benchmark in order to take advantage of specific investment opportunities.</i>
<i>The target benchmark has been selected because it is representative of the type of investments in which the Fund is likely to invest and it is, therefore, an appropriate target in relation to the return that the Fund aims to provide.</i>
<i>The benchmark(s) does/do not take into account the environmental and social characteristics or sustainable objective (as relevant) of the Fund.'</i>

<sup>2</sup> This website has not been reviewed by the SFC.

[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。**

**有關連繫至以下施羅德環球基金系列(「施羅德」)的投資選擇的相連基金的更新**

參考編號	投資選擇名稱
02CU	施羅德環球基金系列 - 新興市場優勢 - A1 股

(稱為「該投資選擇」)

我們接獲施羅德環球基金系列董事會通知，連繫至該投資選擇的相連基金(稱為「該相連基金」)的投資目標及政策已予更新。作為該投資選擇的單位持有人，以下有關該相連基金的更新對您的投資或會有所影響。

該相連基金的投資目標及政策已予更新，以反映該相連基金的目標基準由：

MSCI Emerging Markets (Net TR) index

更改為：

MSCI Emerging Markets 10/40 (Net TR) index

新目標基準反映出UCITS的集中限制，因此能提供較佳的目標基準，用以評估該相連基金的表現。

有關對施羅德發行章程中該相連基金詳情作出的更改的完整詳情，請參閱本信件的附錄。施羅德發行章程附件IV載有的該相連基金的合約前披露亦將反映有關更改。

作出此等更改後，該相連基金的投資風格、投資理念、投資策略，以及該相連基金的營運及 / 或管理方式不會有任何其他變更。

該相連基金的所有其他主要特點 (包括風險概況及費用) 將維持不變。

施羅德的香港發售文件將作出修訂，以反映上文所載的更改 / 更新及其他雜項更改 / 更新，並將可於 [www.schroders.com.hk](http://www.schroders.com.hk)<sup>1</sup>查閱。

**應採取的行動**

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)，請參閱保單計劃的最新銷售文件(尤其是名為「投資選擇刊物」

<sup>1</sup> 此網站未經證監會審閱。

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](http://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](mailto: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: 2026年1月27日

## 附錄

新增的措辭字眼以粗體標示。刪除內容以刪除線標示。

### 投資目標

「本基金旨在通過投資於全球各地新興市場國家的公司的股本和股本相關證券，在三年至五年期內扣除費用後提供超過MSCI Emerging Markets 10/40 (Net TR) index 的資本增值和收益。」

### 投資政策

「本基金被積極管理及將最少三分之二的資產投資於全球各地新興市場國家的公司的股本和股本相關證券。」

本基金可直接投資於中國B股和中國H股，亦可將少於20%的資產（以淨額計算）直接通過滬港股票市場交易互通機制及深港股票市場交易互通機制或間接（例如通過參與票據）投資於中國A股及在科創板及創業板上市的股份。

本基金亦可將不多於三分之一資產直接或間接投資於其他證券（包括其他資產類別）、國家、地區、行業或貨幣、投資基金、認股證及貨幣市場投資項目，和持有現金（受附件I所載的限制所規限）。

本基金可為達致投資增益、減低風險或更有效地管理本基金而運用衍生工具。

根據投資經理的評分標準，本基金比MSCI Emerging Markets 10/40 (Net TR) index 維持較高的整體可持續評分。~~有關達致此目的所使用的投資過程，詳情請見基金特色一節。~~

本基金不會直接投資於超過本基金網頁<https://www.schroders.com/enlu/lu/individual/fund-centre><sup>2</sup> 下「可持續相關披露」中所列限制之若干活動、產業或發行人團體。」

### 基準

「本基金的表現應按其目標基準評估，即超過MSCI Emerging Markets 10/40 (Net TR) index。本基金的投資領域預期與目標基準的成份直接或間接地有顯著範圍的重疊。投資經理可全權作出投資，本基金的組合及表現偏離目標基準的程度沒有限制。為了受惠於特定投資機會，投資經理將投資於不包括在目標基準的公司或界別。」

選擇目標基準是由於該基準代表本基金可能會投資的種類，因此該基準為本基金旨在提供的回報的適當目標。

基準不會考慮本基金的環境及社會特色或可持續目標（如相關）。」

<sup>2</sup> 此網站未經證監會審閱。