



**Heng An
Standard Life**
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cs@hengansl.com.hk

Date: 17 May 2024

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.

Various changes to the underlying funds corresponding to the following investment choices of Franklin Templeton Investment Funds

Unless otherwise specified herein, capitalized terms used in this letter shall have the meanings assigned to such terms in the Explanatory Memorandum of Franklin Templeton Investment Funds dated April 2024, as amended from time to time (the “**Explanatory Memorandum**”).

| Reference Code | Name of investment choice |
|----------------|---|
| 02TU | Franklin Templeton Investment Funds - Franklin Biotechnology Discovery Fund - A acc |
| 03TU | Franklin Templeton Investment Funds - Franklin India Fund - A acc |
| 19TU | Franklin Templeton Investment Funds - Franklin MENA Fund - A acc |
| 27TE | Franklin Templeton Investment Funds - Franklin MENA Fund - A acc - EUR |
| 05TU | Franklin Templeton Investment Funds - Franklin Mutual European Fund - A acc |
| 22TE | Franklin Templeton Investment Funds - Franklin Mutual European Fund - A acc - EUR |
| 04TU | Franklin Templeton Investment Funds - Franklin Mutual U.S. Value Fund - A acc |
| 07TU | Franklin Templeton Investment Funds - Franklin Technology Fund - A acc |
| 01TU | Franklin Templeton Investment Funds - Franklin U.S. Opportunities Fund - A acc |
| 21TU | Franklin Templeton Investment Funds - Templeton Asian Growth Fund - A acc |
| 29TE | Franklin Templeton Investment Funds - Templeton Asian Growth Fund - A acc - EUR |
| 10TU | Franklin Templeton Investment Funds - Templeton BRIC Fund - A acc |
| 24TE | Franklin Templeton Investment Funds - Templeton BRIC Fund - A acc - EUR |
| 11TU | Franklin Templeton Investment Funds - Templeton China Fund - A acc |
| 12TU | Franklin Templeton Investment Funds - Templeton Eastern Europe Fund - A acc |
| 25TE | Franklin Templeton Investment Funds - Templeton Eastern Europe Fund - A acc - EUR |
| 33TU | Franklin Templeton Investment Funds - Templeton Emerging Markets Fund - A acc |
| 13TE | Franklin Templeton Investment Funds - Templeton Euroland Fund - A acc |
| 30TU | Franklin Templeton Investment Funds - Templeton European Small-Mid Cap Fund - A acc |
| 31TE | Franklin Templeton Investment Funds - Templeton European Small-Mid Cap Fund - A acc - EUR |
| 14TU | Franklin Templeton Investment Funds - Templeton Global Smaller Companies Fund - A acc |
| 17TU | Franklin Templeton Investment Funds - Templeton Global Total Return Fund - A acc |
| 26TH | Franklin Templeton Investment Funds - Templeton Global Total Return Fund - A acc - HKD |
| 18TU | Franklin Templeton Investment Funds - Templeton Latin America Fund - A acc |

| | |
|------|--|
| 36TU | Franklin Templeton Investment Funds - Templeton Eastern Europe Fund - A acc – USD RC # |
| 37TE | Franklin Templeton Investment Funds - Templeton Eastern Europe Fund - A acc – EUR RC # |
| D16T | Franklin Templeton Investment Funds - Franklin Income Fund - A (Mdis) HKD |
| D23T | Franklin Templeton Investment Funds - Franklin Income Fund - A (Mdir) RMB - H1 |
| D41T | Franklin Templeton Investment Funds - Franklin Income Fund - A (Mdis) EUR-H1 |
| D40T | Franklin Templeton Investment Funds - Franklin Income Fund - A (Mdis) AUD-H1 |
| 38TU | Franklin Templeton Investment Funds - Franklin Income Fund - A (acc) USD |
| D39T | Franklin Templeton Investment Funds - Franklin Income Fund - A (Mdis) USD |
| 39TU | Franklin Templeton Investment Funds - Franklin Global Income Fund - A (acc) USD |
| D50T | Franklin Templeton Investment Funds - Franklin Global Income Fund - A (Mdis) USD |
| D51T | Franklin Templeton Investment Funds - Franklin Income Fund - A (Mdis) GBP-H1 |
| D52T | Franklin Templeton Investment Funds - Franklin Income Fund - A (Mdis) JPY-H1 |

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

Temporary suspended, until further notice

We have been informed by Franklin Templeton Investments (Asia) Limited, Hong Kong Representative of Franklin Templeton Investment Funds, about various changes to the underlying funds corresponding to the Investment Choices (Each an “Underlying Fund”, collectively, the “Underlying Funds”), with effect from 28 March 2024 (the “Effective Date”). As the unitholders of the Investment Choice(s), the following changes applicable to the Underlying Fund(s) may have implications for your investment.

1. Updated SFDR pre-contractual disclosures of certain Underlying Funds

The SFDR pre-contractual disclosures of the relevant Underlying Funds have been amended to reflect the following key updates:

- (a) Removal of the NZAMI wording throughout the SFDR pre-contractual disclosures of the underlying funds corresponding to the following investment choices:

| Reference Code | Name of investment choice |
|----------------|---|
| 02TU | Franklin Templeton Investment Funds - Franklin Biotechnology Discovery Fund - A acc |
| 07TU | Franklin Templeton Investment Funds - Franklin Technology Fund - A acc |
| 01TU | Franklin Templeton Investment Funds - Franklin U.S. Opportunities Fund - A acc |
| 30TU | Franklin Templeton Investment Funds - Templeton European Small-Mid Cap Fund - A acc |
| 31TE | Franklin Templeton Investment Funds - Templeton European Small-Mid Cap Fund - A acc - EUR |

- (b) The language relating to divestment has been added to the SFDR pre-contractual disclosures of the underlying funds corresponding to the following investment choices:

| Reference Code | Name of investment choice |
|----------------|---|
| 02TU | Franklin Templeton Investment Funds - Franklin Biotechnology Discovery Fund - A acc |
| 07TU | Franklin Templeton Investment Funds - Franklin Technology Fund - A acc |
| 01TU | Franklin Templeton Investment Funds - Franklin U.S. Opportunities Fund - A acc |

- The question headed “Does this financial product consider principal adverse impacts on sustainability factors?” has been updated to include the following paragraph:

“If a decision to divest occurs, divestment will normally occur within a period of one month, unless market conditions such as limitations on liquidity require a longer divestment period taking into account Shareholders’ best interests.”

- The question headed “What investment strategy does this financial product follow?” has been updated to include the following paragraph:

“If a security held by the Fund falls under at least one of the Fund’s exclusions, the Investment Managers will divest from such security as soon as practicably possible. Divestment will normally occur within a period of one month, unless market conditions such as limitations on liquidity require a longer divestment period taking into account Shareholders’ best interests.”

- (c) The language relating to divestment has been added to the SFDR pre-contractual disclosures of the underlying

funds corresponding to the following investment choices:

| Reference Code | Name of investment choice |
|----------------|---|
| 21TU | Franklin Templeton Investment Funds - Templeton Asian Growth Fund - A acc |
| 29TE | Franklin Templeton Investment Funds - Templeton Asian Growth Fund - A acc - EUR |
| 11TU | Franklin Templeton Investment Funds - Templeton China Fund - A acc |

- The question headed “*What investment strategy does this financial product follow?*” has been updated to include the following paragraph:

“If an investment no longer meets the ESG criteria for inclusion upon the Investment Managers’ analysis and discussion with the company, the Fund will divest within the period of six months (if market conditions allow so), taking into account the best interests of the Shareholders.”

2. Clarificatory change to remuneration payable to the Management Company of the Underlying Funds

The language relating to remuneration payable to the Management Company of the Underlying Funds has been updated to include details of the services provided by the Management Company for clarification purposes. Accordingly, the heading “MANAGEMENT COMPANY REMUNERATION” under the section headed “CHARGES AND EXPENSES” of the Explanatory Memorandum has been amended as follows:

“~~For performing registrar and transfer, corporate, domiciliary and administrative functions for the Company, providing management company and ancillary services, the Management Company receives as remuneration an annual fee from the Company a maximum annual fee of up to 0.2175% of the net asset value of the Company, and an additional fixed amount of USD30 per Shareholder account at the relevant Class level over each one (1) year period (for example, if an account is open for one month, the Company will pay Franklin Templeton International Services S.à r.l. USD30/12 for that account for that month). Such remuneration will be calculated and accrued daily and will be paid monthly in arrears. Management Company and ancillary services include but are not limited to, the performance of investment risk management and governance services (including but not limited to monitoring activities on the performance of delegated activities of the Funds, compliance and legal services, money laundering controls, regulatory oversight, internal audit, corporate, domiciliary and administrative functions) for the Company. This annual fee includes any remuneration paid to (i) J.P. Morgan SE, Luxembourg Branch for its services rendered to the Company as Administrative Agent and (ii) Virtus Partners Fund Services Luxembourg S.à r.l. for its services rendered to the Company as Registrar and Transfer Agent.~~”

3. Other updates to the Underlying Funds

The Explanatory Memorandum has also been updated to reflect the below:

- (a) Updates to the information relating to the board of directors of Franklin Templeton Investment Funds as well as the board of managers and the conducting officers of the Management Company of the Underlying Funds.
- (b) Other taxation, administrative, clarificatory and/or editorial updates

The changes set out in this letter do not amount to a material change to the Underlying Funds. Other than the above changes, all other features of the Underlying Funds remain the same and there will be no impact on the asset allocation, risk profile and fee level or fee structure of the Underlying Funds. The above changes will also not have a material adverse impact on unitholders’ rights or interests (including changes that may limit unitholders’ ability in exercising their rights).

Any costs and/or expenses incurred in connection with the above changes shall be borne by the Management Company of the Underlying Funds, other than the cost of publishing the notice regarding the above various changes by Franklin Templeton Investment (Asia) Limited, which is estimated to be approximately HKD120,000 and which shall be charged and allocated to the Underlying Funds based on the pro rata share of the Net Asset Value of the Underlying Funds.

The Explanatory Memorandum and the Product Key Facts Statements of the Underlying Funds reflecting the above changes are available for download at www.franklintempleton.com.hk¹.

¹ This website has not been reviewed by the SFC.

Actions to take

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

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。

有關連繫至以下投資選擇的富蘭克林鄧普頓投資基金相連基金之若干變更

除另有規定外，本信件內所用的詞語與富蘭克林鄧普頓投資基金日期為2024年4月的基金說明書（經不時修訂）（「基金說明書」）所界定者具相同涵義。

| 參考編號 | 投資選擇的名稱 |
|------|---|
| 02TU | 富蘭克林鄧普頓投資基金 - 富蘭克林生物科技新領域基金 - A 累算 |
| 03TU | 富蘭克林鄧普頓投資基金 - 富蘭克林印度基金 - A 累算 |
| 19TU | 富蘭克林鄧普頓投資基金 - 富蘭克林中東北非基金 - A 累算 |
| 27TE | 富蘭克林鄧普頓投資基金 - 富蘭克林中東北非基金 - A 累算 - 歐元 |
| 05TU | 富蘭克林鄧普頓投資基金 - 富蘭克林互惠歐洲基金 - A 累算 |
| 22TE | 富蘭克林鄧普頓投資基金 - 富蘭克林互惠歐洲基金 - A 累算 - 歐元 |
| 04TU | 富蘭克林鄧普頓投資基金 - 富蘭克林互惠美國價值基金 - A 累算 |
| 07TU | 富蘭克林鄧普頓投資基金 - 富蘭克林科技基金 - A 累算 |
| 01TU | 富蘭克林鄧普頓投資基金 - 富蘭克林美國機會基金 - A 累算 |
| 21TU | 富蘭克林鄧普頓投資基金 - 鄧普頓亞洲增長基金 - A 累算 |
| 29TE | 富蘭克林鄧普頓投資基金 - 鄧普頓亞洲增長基金 - A 累算 - 歐元 |
| 10TU | 富蘭克林鄧普頓投資基金 - 鄧普頓新興四強基金 - A 累算 |
| 24TE | 富蘭克林鄧普頓投資基金 - 鄧普頓新興四強基金 - A 累算 - 歐元 |
| 11TU | 富蘭克林鄧普頓投資基金 - 鄧普頓中國基金 - A 累算 |
| 12TU | 富蘭克林鄧普頓投資基金 - 鄧普頓東歐基金 - A 累算 |
| 25TE | 富蘭克林鄧普頓投資基金 - 鄧普頓東歐基金 - A 累算 - 歐元 |
| 33TU | 富蘭克林鄧普頓投資基金 - 鄧普頓新興市場基金 - A 累算 |
| 13TE | 富蘭克林鄧普頓投資基金 - 鄧普頓歐元區基金 - A 累算 |
| 30TU | 富蘭克林鄧普頓投資基金 - 鄧普頓歐洲中小型公司基金 - A 累算 |
| 31TE | 富蘭克林鄧普頓投資基金 - 鄧普頓歐洲中小型公司基金 - A 累算 - 歐元 |
| 14TU | 富蘭克林鄧普頓投資基金 - 鄧普頓環球小型公司基金 - A 累算 |
| 17TU | 富蘭克林鄧普頓投資基金 - 鄧普頓環球總收益基金 - A 累算 |
| 26TH | 富蘭克林鄧普頓投資基金 - 鄧普頓環球總收益基金 - A 累算 - 港元 |
| 18TU | 富蘭克林鄧普頓投資基金 - 鄧普頓拉丁美洲基金 - A 累算 |
| 36TU | 富蘭克林鄧普頓投資基金 - 鄧普頓東歐基金 - A 類累算 - 美元 RC # |

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|------|---|
| 37TE | 富蘭克林鄧普頓投資基金 - 鄧普頓東歐基金 - A 類累算 - 歐元 RC # |
| D16T | 富蘭克林鄧普頓投資基金 - 富蘭克林入息基金 - A 類(每月派息)港元 |
| D23T | 富蘭克林鄧普頓投資基金 - 富蘭克林入息基金 - A(每月派息 dirc)人民幣 - 對沖 1 |
| D41T | 富蘭克林鄧普頓投資基金 - 富蘭克林入息基金 - A(每月派息)歐元 - 對沖 1 |
| D40T | 富蘭克林鄧普頓投資基金 - 富蘭克林入息基金 - A(每月派息)澳元 - 對沖 1 |
| 38TU | 富蘭克林鄧普頓投資基金 - 富蘭克林入息基金 - A(累算)美元 |
| D39T | 富蘭克林鄧普頓投資基金 - 富蘭克林入息基金 - A(每月派息)美元 |
| 39TU | 富蘭克林鄧普頓投資基金 - 富蘭克林環球入息基金 - A(累算)美元 |
| D50T | 富蘭克林鄧普頓投資基金 - 富蘭克林環球入息基金 - A(每月派息)美元 |
| D51T | 富蘭克林鄧普頓投資基金 - 富蘭克林入息基金 - A(每月派息)英鎊-對沖 1 |
| D52T | 富蘭克林鄧普頓投資基金 - 富蘭克林入息基金 - A(每月派息)日元-對沖 1 |

(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

我們接獲富蘭克林鄧普頓投資基金的香港代表富蘭克林鄧普頓投資(亞洲)有限公司通知，有關連繫至該等投資選擇的相連基金(稱為「該相連基金」，統稱為「該等相連基金」)之若干變更已於2024年3月28日(「生效日期」)生效。作為該等投資選擇的單位持有人，以下有關該相連基金的更新對您的投資或會有所影響。

1. 更新若干相連基金的 SFDR 合約前披露

相關相連基金的SFDR合約前披露已作出修訂，以反映以下重要變更：

(a) 從連繫至以下投資選擇的相連基金的SFDR合約前披露中刪除NZAMI措辭：

| 參考編號 | 投資選擇的名稱 |
|------|--|
| 02TU | 富蘭克林鄧普頓投資基金 - 富蘭克林生物科技新領域基金 - A 累算 |
| 07TU | 富蘭克林鄧普頓投資基金 - 富蘭克林科技基金 - A 累算 |
| 01TU | 富蘭克林鄧普頓投資基金 - 富蘭克林美國機會基金 - A 累算 |
| 30TU | 富蘭克林鄧普頓投資基金 - 鄧普頓歐洲中小型公司基金 - A 累算 |
| 31TE | 富蘭克林鄧普頓投資基金 - 鄧普頓歐洲中小型公司基金 - A 累算 - 歐元 |

(b) 與撤資相關的措辭已新增至連繫至以下投資選擇的相連基金的SFDR合約前披露：

| 參考編號 | 投資選擇的名稱 |
|------|------------------------------------|
| 02TU | 富蘭克林鄧普頓投資基金 - 富蘭克林生物科技新領域基金 - A 累算 |
| 07TU | 富蘭克林鄧普頓投資基金 - 富蘭克林科技基金 - A 累算 |
| 01TU | 富蘭克林鄧普頓投資基金 - 富蘭克林美國機會基金 - A 累算 |

- 標題為「此金融產品是否考慮了對可持續性因素的主要不利影響？」的問題已更新，以加入以下段落：

「如果做出撤資決定，撤資通常會在一個月內進行，除非考慮到股東的最佳利益，流動性限制等市場條件需要更長的撤資期限。」

- 標題為「此金融產品遵循什麼投資策略？」的問題已更新，以加入以下段落：

「若本基金持有的證券屬於本基金的至少一項排除情況，投資經理將盡快撤資該證券。撤資通常會在一個月內進行，除非考慮到股東的最佳利益，流動性限制等市場條件需要更長的撤資期限。」

(c) 與撤資相關的措辭已新增至連繫至以下投資選擇的相連基金的SFDR合約前披露：

| 參考編號 | 投資選擇的名稱 |
|------|-------------------------------------|
| 21TU | 富蘭克林鄧普頓投資基金 - 鄧普頓亞洲增長基金 - A 累算 |
| 29TE | 富蘭克林鄧普頓投資基金 - 鄧普頓亞洲增長基金 - A 累算 - 歐元 |
| 11TU | 富蘭克林鄧普頓投資基金 - 鄧普頓中國基金 - A 累算 |

- 標題為「此金融產品遵循什麼投資策略？」的問題已更新，以加入以下段落：

「若經投資經理與公司分析討論後，某項投資不再符合納入ESG標準，本基金將在考慮股東最佳利益的情況下，在六個月內（如果市場條件允許）撤資。」

2. 該等相連基金的管理公司報酬之澄清變更

出於澄清目的，與應付給該等相連基金的管理公司的報酬相關的措辭已更新，以包括該等相連基金的管理公司提供的服務詳情。因此，基金說明書內「費用及支出」一節下的「管理公司薪酬」標題已修訂如下：

「管理公司向本公司收取每年不多於最高達本公司之淨資產值 0.2175% 及另加每個在一年期間有關類別水平之股份持有人戶口美金 30 元之固定金額（例如，若股份持有人戶口開啟一個月，本公司將為此戶口該月付 30 美元/12 予 Franklin Templeton International Services S.à r.l.），作為其提供管理公司及附加服務為本公司履行登記及過戶、公司、戶籍及行政職能的報酬年費。這些報酬將每日累算及由本公司每月支付。管理公司及附加服務包括但不限於提供投資風險管理及管治服務（包括但不限於對基金委託活動績效的監控活動、合規與法律服務、洗錢控制、監管監察、內部審計、公司、戶籍及行政職能）。此年費包括支付予 (i) J.P. Morgan SE, 盧森堡分行作為行政代理向本公司提供服務及 (ii) Virtus Partners Fund Services Luxembourg S.à r.l. 作為登記及過戶代理向本公司提供服務的任何報酬。」

3. 該等相連基金的其他更新

基金說明書亦已作出更新，以反映以下變更：

- 有關富蘭克林鄧普頓投資基金董事局以及該等相連基金管理公司的理事會與營運總監的資料更新。
- 其他稅務、行政、澄清及/或編輯更新。

本信件所載之變更並不構成對該等相連基金的重大變更。除上述變更外，該等相連基金的所有其他特徵保持不變，不會對該等相連基金的資產配置、風險概況以及收費水平或收費結構產生影響。上述變更亦不會對單位持有人的權利或利益產生重大不利影響（包括可能限制持有人行使其權利的變更）。

與上述變更相關的任何費用及 / 或開支應由該等相連基金的管理公司承擔（富蘭克林鄧普頓投資（亞洲）有限公司刊發有關上述若干變更的通知的費用除外，該費用預計約為 120,000 港元，應由該等相連基金按該等相連基金股份的資產淨值比例承擔）。

反映上述變更的基金說明書及該等相連基金的產品資料概要可於網站 www.franklintempleton.com.hk¹ 下載。

¹ 網站未經證監會審核。

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: 2024 年 5 月 17 日