



**Heng An
Standard Life**
恒安標準人壽

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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: 24 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 or updates to the underlying funds corresponding to the following investment choices from Schroder International Selection Fund

| Reference Code | Name of investment choice |
|----------------|---|
| 05CU | Schroder International Selection Fund - Asian Bond Total Return - A1 |
| 09CU | Schroder International Selection Fund - BIC (Brazil, India, China) – A1 |
| 10CU | Schroder International Selection Fund - China Opportunities - A1 |
| 11CU | Schroder International Selection Fund - Emerging Asia - A1 |
| 12CE | Schroder International Selection Fund - Emerging Europe - A1 |
| 16CE | Schroder International Selection Fund - EURO Corporate Bond - A1 |
| 07CE | Schroder International Selection Fund - EURO Liquidity - A1 |
| 01CU | Schroder International Selection Fund - Global Climate Change Equity - A1 |
| 02CU | Schroder International Selection Fund - Global Emerging Market Opportunities - A1 |
| 20CU | Schroder International Selection Fund - Global Gold - A |
| 13CU | Schroder International Selection Fund - Greater China - A1 |
| 14CH | Schroder International Selection Fund - Hong Kong Dollar Bond - A1 |
| 04CH | Schroder International Selection Fund - Hong Kong Equity - A1 |
| 15CU | Schroder International Selection Fund - Taiwanese Equity - A1 |
| 06CU | Schroder International Selection Fund - US Dollar Liquidity - A1 |
| 18CU | Schroder International Selection Fund - US Large Cap - A1 |
| 19CU | Schroder International Selection Fund - US Small & Mid-Cap Equity - A1 |
| 21CU | Schroder International Selection Fund - Global Sustainable Growth - A1 USD Acc |
| D43C | Schroder International Selection Fund - Asian Dividend Maximiser - A USD Dis MF |

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

We have been informed by Schroder International Selection Fund (“Schroder”) of the following changes or updates to the underlying funds corresponding to the Investment Choices (Each “Underlying Fund”, collectively, the “Underlying Funds”). The Hong Kong offering documents of Schroder and the Underlying Funds, comprising the Prospectus and Hong Kong Covering Document of Schroder and the Product Key Facts Statements of the Underlying Funds (“Hong Kong Offering Documents”) has been updated with the following changes or updates. As the unitholders of the Investment Choice(s), the following changes or updates applicable to the Underlying Fund(s) may have implications for your investment.

Any terms not defined in this letter shall have the same meaning as in the prospectus of the Underlying Funds.

1. Change of investment policy of the underlying fund corresponding to the following investment choice

| Reference Code | Name of investment choice |
|----------------|--|
| 14CH | Schroder International Selection Fund - Hong Kong Dollar Bond - A1 |

The investment policy of the Underlying Fund has been updated to provide that the Underlying Fund may invest up to 30% of its assets in Mainland China through the QFI scheme or Regulated Markets (including the CIBM via Bond Connect or CIBM Direct).

2. Enhancement / clarification to the investment policies of the Underlying Funds

The investment policies of certain Underlying Funds have been enhanced or clarified. Please refer to the Appendix for details of the amendments.

3. Miscellaneous updates / changes

Additional changes have also been made to the Hong Kong Offering Documents, including the following:

- (a) update of disclosures relating to SFDR pre-contractual disclosures for each Underlying Fund that has environmental and/or social characteristics (within the meaning of Article 8 SFDR) or has the objective of sustainable investment (within the meaning of Article 9 SFDR) information about such characteristics or objective and Taxonomy;
- (b) clarification of disclosures on how the initial charge is applied;
- (c) clarification of dealing arrangement to reflect existing practice, i.e. fractional entitlements to registered Shares will be rounded to two decimal places;
- (d) clarification of distribution arrangement to reflect existing practice, i.e. fractional entitlements to registered Shares will be rounded to two decimal places (unless otherwise agreed with the Management Company of the Underlying Funds);
- (e) update to provide that an Underlying Fund will not hold more than 5% of its assets in special purpose acquisition vehicles unless specified in the investment policy;
- (f) enhancement of disclosures on Schroders' proprietary sustainability tools;
- (g) enhancement of disclosures relating to the QFI regime;
- (h) update of disclosures relating to Stock Connect;
- (i) enhancement of risk disclosures (including risk disclosures relating to the Science and Technology Innovation Board and/or ChiNext market, sustainability risks, convertible bonds, RMB currency risk and RMB Share Classes related risk, risk relating to the Stock Connect and risk relating to Distribution Share Classes with fixed dividend policy) and addition of risk factors (including risks linked to special purpose acquisition vehicles);
- (j) update of the profiles of the directors of Schroder and the Management Company of the Underlying Funds;
- (k) update to reflect the change of independent auditors; and
- (l) other clarifications, miscellaneous updates, changes and editorial amendments.

Save as disclosed above, Schroder confirms that in relation to the amendments or changes set out above:

- there are no changes to how the Underlying Funds are managed;
- the investment style, investment philosophy and risk profile of the Underlying Funds remain the same; and
- the fees chargeable in respect of the Underlying Funds as stated in the Hong Kong Offering Documents remain the same.

The revised Hong Kong Offering Documents of the Underlying Funds are available at www.schroders.com.hk¹.

Actions to take

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

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

¹ This website has not been reviewed by the SFC.

Appendix

1. Clarification of sustainability criteria of the underlying funds corresponding to the following investment choices

| Reference Code | Name of investment choice |
|----------------|---|
| D43C | Schroder International Selection Fund - Asian Dividend Maximiser - A USD Dis MF |
| 09CU | Schroder International Selection Fund - BIC (Brazil, India, China) – A1 |
| 10CU | Schroder International Selection Fund - China Opportunities - A1 |
| 16CE | Schroder International Selection Fund - EURO Corporate Bond - A1 |
| 02CU | Schroder International Selection Fund - Global Emerging Market Opportunities - A1 |
| 19CU | Schroder International Selection Fund - US Small & Mid-Cap Equity - A1 |

The sustainability criteria of each of the Underlying Funds have been clarified to provide that each of the Underlying Funds maintain a higher overall sustainability score than the Underlying Funds' respective investment universe, based on the Investment Manager's rating system.

2. Update to the investment policy of the underlying funds corresponding to the following investment choices

| Reference Code | Name of investment choice |
|----------------|--|
| 05CU | Schroder International Selection Fund - Asian Bond Total Return - A1 |
| 14CH | Schroder International Selection Fund - Hong Kong Dollar Bond - A1 |

The investment policies of the Underlying Funds have been updated to remove the 5% limit in PRC onshore investment traded on the CIBM via Bond Connect.

3. Update to the name of the relevant benchmarks of the underlying funds corresponding to the following investment choices

| Reference Code | Name of investment choice |
|----------------|--|
| 16CE | Schroder International Selection Fund - EURO Corporate Bond - A1 |
| 06CU | Schroder International Selection Fund - US Dollar Liquidity - A1 |

The target benchmarks of underlying fund corresponding to Schroder International Selection Fund - EURO Corporate Bond - A1 and the comparator benchmark of the underlying fund corresponding to Schroder International Selection Fund - US Dollar Liquidity - A1 have been updated to remove "Merrill Lynch" from the names of the respective benchmark for clarity. For the avoidance of doubt, there is no change to the actual benchmarks of each of the Underlying Funds.

4. Clarification of sustainability criteria of the underlying funds corresponding to the following investment choices

| Reference Code | Name of investment choice |
|----------------|--|
| 01CU | Schroder International Selection Fund - Global Climate Change Equity - A1 |
| 21CU | Schroder International Selection Fund - Global Sustainable Growth - A1 USD Acc |

The sustainability criteria of each of the Underlying Funds have been clarified to provide that the Investment Manager ensures that at least 90% of the portion of each of the Underlying Funds' Net Asset Value composed of investments in companies is rated against the sustainability criteria.

5. Enhancement of disclosures in relation to the use of comparator benchmark of the underlying fund corresponding to the following investment choice

| Reference Code | Name of investment choice |
|----------------|---|
| 01CU | Schroder International Selection Fund - Global Climate Change Equity - A1 |

The disclosures in relation to the use of comparator benchmark has been enhanced to clarify that the comparator benchmark is also used for sustainability score comparison.

私人及機密

保單計劃：[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)有限公司對本信件內容的準確性負責。

有關連繫至以下投資選擇的施羅德環球基金系列相連基金之若干更改或更新

| 參考編號 | 投資選擇名稱 |
|------|--------------------------------------|
| 05CU | 施羅德環球基金系列 - 亞洲債券 - A1 股 |
| 09CU | 施羅德環球基金系列 - 新興三國股票 (巴西、印度及中國) - A1 股 |
| 10CU | 施羅德環球基金系列 - 中國優勢 - A1 股 |
| 11CU | 施羅德環球基金系列 - 新興亞洲 - A1 股 |
| 12CE | 施羅德環球基金系列 - 新興歐洲 - A1 股 |
| 16CE | 施羅德環球基金系列 - 歐元企業債券 - A1 股 |
| 07CE | 施羅德環球基金系列 - 歐元流動 - A1 股 |
| 01CU | 施羅德環球基金系列 - 環球氣候變化策略 - A1 股 |
| 02CU | 施羅德環球基金系列 - 新興市場優勢 - A1 股 |
| 20CU | 施羅德環球基金系列 - 環球黃金 - A 股 |
| 13CU | 施羅德環球基金系列 - 大中華 - A1 股 |
| 14CH | 施羅德環球基金系列 - 港元債券 - A1 股 |
| 04CH | 施羅德環球基金系列 - 香港股票 - A1 股 |
| 15CU | 施羅德環球基金系列 - 台灣股票 - A1 股 |
| 06CU | 施羅德環球基金系列 - 美元流動 - A1 股 |
| 18CU | 施羅德環球基金系列 - 美國大型股 - A1 股 |
| 19CU | 施羅德環球基金系列 - 美國中小型股票 - A1 股 |
| 21CU | 施羅德環球基金系列 - 環球持續增長 - A1 類別 (美元累積) |
| D43C | 施羅德環球基金系列 - 亞洲股息 - A 股(美元收息)MF |

(各稱為「該投資選擇」，統稱為「該等投資選擇」)

我們接獲施羅德環球基金系列(「施羅德」)通知，有關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」)作出以下更改或更新。施羅德及該等相連基金的香港發售文件(包括施羅德的發行章程和香港說明文件及基金的產品資料概要，合稱為「香港發售文件」)已作出的更改或更新。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更改或更新對您的投資或會有所影響。

本信件中未有界定的任何用詞與該等相連基金的發行章程的用詞具有相同涵義。

1. 更改連繫至以下投資選擇的相連基金的投資政策

| 參考編號 | 投資選擇名稱 |
|------|-------------------------|
| 14CH | 施羅德環球基金系列 - 港元債券 - A1 股 |

該相連基金的投資政策已作出更新，以規定該相連基金可將最多 30%的資產通過 QFI 計劃或受監管市場(包括通過債券通或中國銀行間債券市場直接投資模式投資中國銀行間債券市場)投資於中國內地。

2. 該等相連基金的投資政策的加強披露 / 澄清

若干該等相連基金的投資政策已作出加強披露或澄清。有關修訂的詳情，請參閱附錄。

3. 雜項更新 / 更改

香港發售文件亦已作出額外更改，包括以下各項：

- (a) 更新有關具有環境及 / 或社會特色（具 SFDR 第 8 條的涵義）或具有可持續投資目標（具 SFDR 第 9 條的涵義）的每隻該相連基金的該等特色或目標資料的 SFDR 合約前披露及分類規例的披露；
- (b) 澄清有關如何徵收首次認購費的披露；
- (c) 澄清交易安排以反映現有慣例，即零碎的註冊股份將湊整至最多兩個小數位；
- (d) 澄清派息安排以反映現有慣例，即零碎的註冊股份將湊整至最多兩個小數位（除非與該等相連基金管理公司另有協定）；
- (e) 更新以規定除非投資政策說明，否則該相連基金將不會持有超過 5% 的資產於特殊目的收購公司；
- (f) 加強施羅德專屬可持續工具的披露；
- (g) 澄清有關 QFI 機制的披露；
- (h) 更新有關互聯互通機制的披露；
- (i) 加強風險披露（包括科創板及 / 或創業板市場相關風險、可持續風險、可轉換債券、人民幣貨幣風險及人民幣股份類別相關風險、互聯互通機制相關風險和採取固定派息政策的收息股份類別的相關風險）及新增風險因素（包括與特殊目的收購公司相關的風險）；
- (j) 更新施羅德及該等相連基金管理公司的董事簡介；
- (k) 更新以反映獨立核數師的變更；及
- (l) 其他澄清、雜項更新、更改及編輯修訂。

除上文所披露外，施羅德確認，就上文所載的修訂或更改而言：

- 該等相連基金的管理方式並無變更；
- 該等相連基金的投資風格、投資理念及風險概況維持不變；及
- 如香港發售文件所述就該等相連基金收取的費用維持不變。

經修訂的該等相連基金的香港發售文件可於 www.schroders.com.hk² 查閱。

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該等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)，您可參閱保單計劃的最新銷售文件(尤其是名為「投資選擇刊物」的文件)及該等相連基金的銷售文件，這些文件可按要求向我們索取並不收取費用。亦可同時瀏覽我們的網頁 www.hengansl.com.hk。

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: 2024年5月24日

² 此網站未經證監會審閱。

附錄

1. 連繫至以下投資選擇的相連基金澄清可持續標準

| 參考編號 | 投資選擇名稱 |
|------|--------------------------------------|
| D43C | 施羅德環球基金系列 - 亞洲股息 - A 股(美元收息)MF |
| 09CU | 施羅德環球基金系列 - 新興三國股票 (巴西、印度及中國) - A1 股 |
| 10CU | 施羅德環球基金系列 - 中國優勢 - A1 股 |
| 16CE | 施羅德環球基金系列 - 歐元企業債券 - A1 股 |
| 02CU | 施羅德環球基金系列 - 新興市場優勢 - A1 股 |
| 19CU | 施羅德環球基金系列 - 美國中小型股票 - A1 股 |

各該等相連基金的可持續標準已作出澄清，以規定根據投資經理的評分系統，各該等相連基金比其相關投資領域維持較高的整體可持續評分。

2. 連繫至以下投資選擇的相連基金更新投資政策

| 參考編號 | 投資選擇名稱 |
|------|-------------------------|
| 05CU | 施羅德環球基金系列 - 亞洲債券 - A1 股 |
| 14CH | 施羅德環球基金系列 - 港元債券 - A1 股 |

該等相連基金的投資政策已作出更新，以移除通過債券通在中國銀行間債券市場買賣的中國境內投資的 5%限制。

3. 連繫至以下投資選擇的相連基金更新相關基準的名稱

| 參考編號 | 投資選擇名稱 |
|------|---------------------------|
| 16CE | 施羅德環球基金系列 - 歐元企業債券 - A1 股 |
| 06CU | 施羅德環球基金系列 - 美元流動 - A1 股 |

連繫至施羅德環球基金系列 - 歐元企業債券 - A1 股的相連基金的目標基準和連繫至施羅德環球基金系列 - 美元流動 - A1 股的相連基金的比較基準已作出更新，以從相關基準的名稱中移除「Merrill Lynch」作澄清目的。為免生疑問，各該等相連基金的實際基準並無變更。

4. 連繫至以下投資選擇的相連基金澄清可持續標準

| 參考編號 | 投資選擇名稱 |
|------|-----------------------------------|
| 01CU | 施羅德環球基金系列 - 環球氣候變化策略- A1 股 |
| 21CU | 施羅德環球基金系列 - 環球持續增長 - A1 類別 (美元累積) |

各該等相連基金的可持續標準已作出澄清，以規定投資經理確保各該等相連基金由公司投資組成的資產淨值中，至少 90%將按照可持續標準評級。

5. 連繫至以下投資選擇的相連基金加強有關運用比較基準的披露

| 參考編號 | 投資選擇名稱 |
|------|----------------------------|
| 01CU | 施羅德環球基金系列 - 環球氣候變化策略- A1 股 |

有關運用比較基準的披露已作出加強，以澄清比較基準亦可用作比較可持續評分。