



**Heng An
Standard Life**
恒安標準人壽

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cs@hengansl.com.hk

Date: 15 July 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 updates to underlying funds corresponding to the following investment choices of Fidelity Funds

Any terms not defined herein shall have the same meaning as in the extract overseas prospectus of Fidelity Funds (the “**Prospectus**”), the Hong Kong covering document and the product key facts statements (“**KFSs**”) of the underlying funds of Fidelity Funds (collectively, the “**Hong Kong Offering Documents**”).

Reference Code	Name of investment choice
14FU	Fidelity Funds - ASEAN Fund - A - ACC – USD
02FU	Fidelity Funds - Asia Pacific Dividend Fund - A
15FU	Fidelity Funds - Asian Special Situations Fund - A - ACC - USD
03FU	Fidelity Funds - China Focus Fund - A
24FE	Fidelity Funds - Emerging Asia Fund - A - ACC – Euro
16FU	Fidelity Funds - Emerging Asia Fund - A - ACC – USD
04FU	Fidelity Funds - Emerging Markets Fund – A
05FE	Fidelity Funds - Sustainable Europe Equity Fund - A - ACC - Euro
26FE	Fidelity Funds - European Dynamic Growth Fund - A – ACC #
17FE	Fidelity Funds - Sustainable Healthcare Fund - A - ACC - Euro
28FE	Fidelity Funds - Iberia Fund - A – ACC ^
01FU	Fidelity Funds - India Focus Fund – A
29FE	Fidelity Funds - Italy Fund – A
07FU	Fidelity Funds - Sustainable Multi Asset Income Fund - A
09FU	Fidelity Funds - Pacific Fund – A
25FE	Fidelity Funds - Sustainable Asia Equity Fund - A - ACC - Euro
12FU	Fidelity Funds - US High Yield Fund – A
22FE	Fidelity Funds - US High Yield Fund - A – Euro
20FU	Fidelity Funds - Sustainable Asia Equity Fund - A - ACC - USD
32FU	Fidelity Funds - Greater China Fund - A – USD
33FE	Fidelity Funds - Sustainable Global Dividend Plus Fund - A - ACC - EUR
34FU	Fidelity Funds - Sustainable Global Dividend Plus Fund - A - ACC - USD
D37F	Fidelity Funds - Sustainable Global Dividend Plus Fund - A - MCDIST(G) - USD
D38F	Fidelity Funds - US High Yield Fund - A - MINCOME(G) – USD
37FY	Fidelity Funds - Japan Value Fund - A-ACC-JPY
38FU	Fidelity Funds - Japan Value Fund - A-ACC-USD (hedged)

With effect from 30 July 2020, this investment choice is closed for any subscription and switch-in, until further notice.

^ With effect from 16 November 2015, this investment choice is closed for any subscription and switch-in, until further notice.

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

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We have been informed by Fidelity Funds that with effect from 30 July 2024, the following updates will be made to the underlying funds corresponding to the Investment Choices (each an “**Underlying Fund**” and collectively, the “**Underlying Funds**”). As the unitholders of the Investment Choice(s), the following updates applicable to the Underlying Fund(s) may have implications for your investment.

As part of Fidelity Funds’ ongoing commitment to responsible and sustainable investing, Fidelity Funds is updating their approach to Sustainable Investing and environmental, social and governance (“**ESG**”) integration, to reflect the evolving sustainable investing landscape and enhance transparency to unitholders.

1. Introduction of Environmental, Social and Governance (ESG) scores for portfolios of underlying funds corresponding to the below investment choices

Reference Code	Name of investment choice
14FU	Fidelity Funds - ASEAN Fund - A - ACC – USD
02FU	Fidelity Funds - Asia Pacific Dividend Fund – A
15FU	Fidelity Funds - Asian Special Situations Fund - A - ACC - USD
24FE	Fidelity Funds - Emerging Asia Fund - A - ACC – Euro
16FU	Fidelity Funds - Emerging Asia Fund - A - ACC – USD
04FU	Fidelity Funds - Emerging Markets Fund – A
26FE	Fidelity Funds - European Dynamic Growth Fund - A – ACC #
28FE	Fidelity Funds - Iberia Fund - A – ACC ^
01FU	Fidelity Funds - India Focus Fund – A
29FE	Fidelity Funds - Italy Fund – A
09FU	Fidelity Funds - Pacific Fund – A
12FU	Fidelity Funds - US High Yield Fund - A
22FE	Fidelity Funds - US High Yield Fund - A - Euro
32FU	Fidelity Funds - Greater China Fund - A - USD
D38F	Fidelity Funds - US High Yield Fund - A - MINCOME(G) – USD
37FY	Fidelity Funds - Japan Value Fund - A-ACC-JPY
38FU	Fidelity Funds - Japan Value Fund - A-ACC-USD (hedged)

Fidelity Funds will be introducing ESG portfolio scores to promote environmental and social characteristics of the Underlying Funds.

The Underlying Funds will aim to have an ESG score greater than that of their investment universe or benchmark.

Furthermore, the current investment process of the Underlying Funds provides that they invest at least 50% of their assets in securities of issuers or companies with favourable ESG characteristics. This limit will no longer be included as part of the investment process of the Underlying Funds.

2. Increasing the minimum commitment to investments with high ESG ratings for underlying funds corresponding to the below investment choices

Reference Code	Name of investment choice
05FE	Fidelity Funds - Sustainable Europe Equity Fund - A - ACC - Euro
17FE	Fidelity Funds - Sustainable Healthcare Fund - A - ACC - Euro
25FE	Fidelity Funds - Sustainable Asia Equity Fund - A - ACC - Euro
20FU	Fidelity Funds - Sustainable Asia Equity Fund - A - ACC - USD
33FE	Fidelity Funds - Sustainable Global Dividend Plus Fund - A - ACC - EUR
34FU	Fidelity Funds - Sustainable Global Dividend Plus Fund - A - ACC - USD
D37F	Fidelity Funds - Sustainable Global Dividend Plus Fund - A - MCDIST(G) - USD

The current investment process of the Underlying Funds provides that they invest at least 70% of their respective assets in securities of issuers with favourable ESG characteristics.

The Underlying Funds will invest a minimum of 80% in securities with high ESG ratings¹ and up to 20% in issuers with lower ESG ratings including those with low but improving ESG characteristics.

¹ High ESG ratings are defined as issuers rated by Fidelity ESG ratings as a B or above, or in the absence of a rating from Fidelity, an MSCI ESG rating of A or above.

3. Increasing the minimum commitment to specific ESG criteria for multi-asset underlying fund corresponding to the below investment choice

Reference Code	Name of investment choice
07FU	Fidelity Funds - Sustainable Multi Asset Income Fund - A

The Underlying Fund will align investment of at least 70% of its portfolio with specific ESG criteria used by Fidelity for its multi-asset funds, details of which may be viewed at <https://fidelityinternational.com/sustainable-investing-framework/>².

4. Updates to minimum ESG characteristics commitment to underlying fund corresponding to the below investment choice

Reference Code	Name of investment choice
03FU	Fidelity Funds - China Focus Fund - A

Fidelity Funds will be removing the Underlying Fund's minimum commitment to invest at least 50% of assets in securities with favourable ESG characteristics and the Investment Manager will take into account Sustainability Risks in its investment process. Consequently, the Underlying Fund will no longer be categorised as an Article 8 product under the Sustainable Finance Disclosure Regulation ("SFDR").

5. Change of benchmark for underlying fund corresponding to the below investment choice

Reference Code	Name of investment choice
28FE	Fidelity Funds - Iberia Fund - A - ACC

The Underlying Fund will change its benchmark as the new benchmark better reflects the investment universe of the Underlying Fund.

Current benchmark	New benchmark
80% MSCI Spain Index and 20% MSCI Portugal Index	80% IBEX35 Index and 20% PSI20 Index

The update described at 5 above does not impact the investment objective or policy of the Underlying Fund; there will be no material change or increase in the overall risk profile of the Underlying Fund following this update; and this update does not have a material adverse impact on shareholders' rights or interests (including changes that may limit shareholders' ability in exercising their rights).

The above-mentioned updates and other miscellaneous updates and clarifications will be reflected in the next update to the Hong Kong Offering Documents.

Actions to take

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

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

² This website has not been reviewed by the Securities and Futures Commission and may contain information on funds which are not authorised by the SFC and may not be offered to the retail public in Hong Kong.

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。

有關連繫至富達基金投資選擇的相連基金之若干更新

本函件未有定義的任何特定詞彙，具有與富達基金的海外認購章程摘錄（「認購章程」）、香港說明文件及該等富達基金的相連基金的產品資料概要（統稱「香港發行文件」）中所載相同的涵義。

參考編號	投資選擇名稱
14FU	富達基金 - 東協基金 - A 類別股份 - 累積 - 美元
02FU	富達基金 - 亞太股息基金 - A 類別股份
15FU	富達基金 - 亞洲特別機會基金 - A 類別股份 - 累積 - 美元
03FU	富達基金 - 中國焦點基金 - A 類別股份
24FE	富達基金 - 新興亞洲基金 - A 類別股份 - 累積 - 歐元
16FU	富達基金 - 新興亞洲基金 - A 類別股份 - 累積 - 美元
04FU	富達基金 - 新興市場基金 - A 類別股份
05FE	富達基金 - 可持續發展歐洲股票基金 - A 類別股份 - 累積 - 歐元
26FE	富達基金 - 歐洲動力增長基金 - A 類別股份 - 累積 #
17FE	富達基金 - 可持續發展健康護理基金 - A 類別股份 - 累積 - 歐元
28FE	富達基金 - 西班牙/葡萄牙基金 - A 類別股份 - 累積 ^
01FU	富達基金 - 印度焦點基金 - A 類別股份
29FE	富達基金 - 意大利基金 - A 類別股份
07FU	富達基金 - 可持續發展多元收益基金 - A 類別股份
09FU	富達基金 - 太平洋基金 - A 類別股份
25FE	富達基金 - 可持續發展亞洲股票基金 - A 類別股份 - 累積 - 歐元
12FU	富達基金 - 美元高收益基金 - A 類別股份
22FE	富達基金 - 美元高收益基金 - A 類別股份 - 歐元
20FU	富達基金 - 可持續發展亞洲股票基金 - A 類別股份 - 累積 - 美元
32FU	富達基金 - 大中華基金 - A 類別股份 - 美元
33FE	富達基金 - 可持續發展環球股息優勢基金 - A 類別股份 - 累積 - 歐元
34FU	富達基金 - 可持續發展環球股息優勢基金 - A 類別股份 - 累積 - 美元
D37F	富達基金 - 可持續發展環球股息優勢基金 - A 類別股份 - C 每月派息(G) - 美元
D38F	富達基金 - 美元高收益基金 - A 類別股份 - 每月特色派息(G) - 美元
37FY	富達基金 - 日本價值型基金 - A 類別股份 - 累積 - 日圓
38FU	富達基金 - 日本價值型基金 - A 類別股份 - 累積 - 美元(對沖)

由2020年7月30日起，本投資選擇停止接受任何認購及轉入之申請，直至另行通知。

^ 由2015年11月16日起，本投資選擇停止接受任何認購及轉入之申請，直至另行通知。

(各稱為「該投資選擇」，統稱為「該等投資選擇」)

我們接獲富達基金的通知，由2024年7月30日起，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」)將會作出以下更新。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新對您的投資或會有所影響。

作為持續履行對負責任及可持續發展投資的承諾的一部分，富達基金的可持續發展投資和環境、社會和管治(ESG)整合方法將會作出更新，以反映不斷演變的可持續發展投資格局，並提高對單位持有人的透明度。

1. 連繫至下列投資選擇的相連基金為環境、社會和管治(ESG) 投資組合加入評分

參考編號	投資選擇名稱
14FU	富達基金 - 東協基金 - A 類別股份 - 累積 - 美元
02FU	富達基金 - 亞太股息基金 - A 類別股份
15FU	富達基金 - 亞洲特別機會基金 - A 類別股份 - 累積 - 美元
24FE	富達基金 - 新興亞洲基金 - A 類別股份 - 累積 - 歐元
16FU	富達基金 - 新興亞洲基金 - A 類別股份 - 累積 - 美元
04FU	富達基金 - 新興市場基金 - A 類別股份
26FE	富達基金 - 歐洲動力增長基金 - A 類別股份 - 累積 #
28FE	富達基金 - 西班牙/葡萄牙基金 - A 類別股份 - 累積 ^
01FU	富達基金 - 印度焦點基金 - A 類別股份
29FE	富達基金 - 意大利基金 - A 類別股份
09FU	富達基金 - 太平洋基金 - A 類別股份
12FU	富達基金 - 美元高收益基金 - A 類別股份
22FE	富達基金 - 美元高收益基金 - A 類別股份 - 歐元
32FU	富達基金 - 大中華基金 - A 類別股份 - 美元
D38F	富達基金 - 美元高收益基金 - A 類別股份 - 每月特色派息(G) - 美元
37FY	富達基金 - 日本價值型基金 - A 類別股份-累積-日圓
38FU	富達基金 - 日本價值型基金 - A 類別股份-累積-美元(對沖)

富達基金將為該等相連基金加入 ESG 投資組合評分以推動環境和社會特徵。

該等相連基金將旨在取得高於其投資範圍或基準的 ESG 評分。

此外，根據該等相連基金的現有投資流程，該等相連基金將最少 50% 的資產投資於具有有利 ESG 特徵之發行機構或公司的證券。上述限制將不再構成該等相連基金的投資流程一部份。

2. 提高連繫至下列投資選擇的相連基金對具有高 ESG 評級的投資的最低承諾

參考編號	投資選擇名稱
05FE	富達基金 - 可持續發展歐洲股票基金 - A 類別股份 - 累積 - 歐元
17FE	富達基金 - 亞太股息基金 - A 類別股份
25FE	富達基金 - 亞洲特別機會基金 - A 類別股份 - 累積 - 美元
20FU	富達基金 - 新興亞洲基金 - A 類別股份 - 累積 - 歐元
33FE	富達基金 - 新興亞洲基金 - A 類別股份 - 累積 - 美元
34FU	富達基金 - 新興市場基金 - A 類別股份
D37F	富達基金 - 可持續發展環球股息優勢基金 - A 類別股份 - C 每月派息(G) - 美元

根據該等相連基金的現有投資流程，該等相連基金將其各自最少 70% 的資產投資於具有有利 ESG 特徵之發行機構的證券。

該等相連基金將最少 80% 投資於具有高 ESG 評級¹ 的證券，以及最多 20% 於 ESG 評級較低（包括具有較遜色但持續改善 ESG 特徵）之發行機構。

3. 提高連繫至下列投資選擇的多元資產相連基金對特定 ESG 標準的最低承諾

參考編號	投資選擇名稱
07FU	富達基金 - 可持續發展多元收益基金 - A 類別股份

¹ 高 ESG 評級的定義是富達 ESG 評級為 B 或以上的發行機構，或如未獲富達評級，則為 MSCI ESG 評級為 A 或以上的發行機構。

該相連基金將使其投資組合的最少70%的投資符合富達為其多元資產基金使用的特定ESG標準。詳情可於 <https://fidelityinternational.com/sustainable-investing-framework/>² 查閱。

4. 連繫至下列投資選擇的相連基金ESG特徵最低承諾的更新

參考編號	投資選擇名稱
03FU	富達基金 - 中國焦點基金 - A 類別股份

富達基金將會從投資流程中移除該相連基金把最少50%的資產投資於具有有利ESG特徵之證券，而投資經理的投資流程將會考慮可持續發展風險的最低承諾。因此，該相連基金將不再被歸類為《可持續發展披露框架條例》(SFDR)第8條產品。

5. 連繫至下列投資選擇的相連基金的基準變動

參考編號	投資選擇名稱
28FE	富達基金 - 西班牙/葡萄牙基金 - A 類別股份 - 累積

該相連基金的基準將作出更改，因為新的基準能夠更妥善反映該相連基金的投資範圍。

現時基準	新的基準
80% MSCI Spain 指數及 20% MSCI Portugal 指數	80% IBEX35 指數及 20% PSI20 指數

上文第5項所述的更新並不影響該相連基金的投資目標或流程；在作出有關更新後，該相連基金的整體風險水平將不會發生重大變化或增加；而有關更新（包括可能限制股東行使其權利的變動）對股東的權利或利益亦不會造成重大負面影響。

香港發行文件將於下一次更新時反映上述更新以及其他更新和說明。

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7月15日

² 該網頁未經證券及期貨事務監察委員會審核，而且可能載有一些未獲證監會認可，及不會供香港零售投資者公開認購的基金的資料。