



Date: 4 September 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.

Changes to the underlying funds corresponding the following investment choices of JPMorgan Funds

Capitalised terms in this letter have the same meaning as in the Prospectus and the Additional Information for Hong Kong Investors (together, the “**Hong Kong Offering Documents**”) of JPMorgan Funds unless otherwise specified.

Reference code	Name of investment choice
16JU	JPMorgan Funds - Russia A (dist) – USD #
18JU	JPMorgan Funds - Middle East, Africa and Emerging Europe Opportunities Fund A (dist) - USD
13JU	JPMorgan Funds - Income Fund - A (acc) - USD
D53J	JPMorgan Funds - Income Fund - A (mth) – USD

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

Temporary suspended, until further notice.

We have been informed by JPMorgan Funds (Asia) Limited (“**JPMorgan**”), the Hong Kong representative of JPMorgan Funds of the following changes 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 changes applicable to the Underlying Fund(s) may have implications for your investment.

1. Enhancement of disclosures related to the exclusion policy of the underlying funds corresponding to the below investment choices

Reference code	Name of investment choice
18JU	JPMorgan Funds - Middle East, Africa and Emerging Europe Opportunities Fund A (dist) - USD
13JU	JPMorgan Funds - Income Fund - A (acc) - USD
D53J	JPMorgan Funds - Income Fund - A (mth) – USD

As stated in the Hong Kong Offering Documents, exclusions are applied for the Underlying Funds whose ESG approach are ESG Promote. The Hong Kong Offering Documents have been updated to enhance disclosures related to the exclusion policy of the Underlying Funds to include the following:

Each Underlying Fund excludes certain sectors, companies/issuers or practices from the investment universe based on specific values or norms-based screening policies. These policies set limits or full exclusions on certain industries and companies based on specific ESG criteria and/or minimum standards of business practice based on international norms. To support this screening, each Underlying Fund relies on third party provider(s) who identify an issuer’s participation in or the revenue which they derive from activities that are inconsistent with the values and norms-based screens. Third party data may be subject to limitations in respect of its accuracy and/or completeness.

The exclusions policy for the Underlying Funds is available upon request.

There is no change to how the Underlying Funds are managed, their portfolios or risk profiles as a result of the above.

2. Update to the minimum exposure to Sustainable Investments for the underlying fund corresponding to the below investment choice

Reference code	Name of investment choice
18JU	JPMorgan Funds - Middle East, Africa and Emerging Europe Opportunities Fund A (dist) - USD

The investment policy of the Underlying Fund has been updated to reflect that the Underlying Fund invests at least 20% (instead of 10% previously) of assets excluding Ancillary Liquid Assets, Deposits with Credit Institutions, money market instruments, money market funds and derivatives for EPM, in Sustainable Investments, as defined under SFDR, contributing to environmental or social objectives.

There is no increase to the risk profile of the Underlying Fund.

3. Other general updates

The Hong Kong Offering Documents have been amended to reflect other general updates.

The Hong Kong Offering Documents of JPMorgan Funds and the Product Key Facts Statements of the Underlying Funds have been revised to reflect the above updates and are available on JPMorgan's website am.jpmorgan.com/hk¹.

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 The website has not been reviewed by the Securities and Futures Commission.

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。

有關連繫至摩根基金之投資選擇的相連基金的變更

除非另有指明，否則本信件內所載的術語應與摩根基金的章程及致香港投資者額外資料（統稱「香港銷售文件」）所載者具有相同的涵義。

參考編號	投資選擇的名稱
16JU	摩根基金 - 俄羅斯 (美元) - A 股 (分派) #
18JU	摩根基金 - 中東、非洲及新興歐洲基金 (美元) - A 股 (分派)
13JU	摩根基金 - 環球債券收益基金 - A (累計) - 美元
D53J	摩根基金 - 環球債券收益基金 - A (每月派息) - 美元

（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。

我們接獲摩根基金的香港代表 - 摩根基金 (亞洲) 有限公司（「摩根」）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」）將作出以下變更。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更對您的投資或會有所影響。

1. 加強有關連繫至下列投資選擇的相連基金的排除政策的披露

參考編號	投資選擇的名稱
18JU	摩根基金 - 中東、非洲及新興歐洲基金 (美元) - A 股 (分派)
13JU	摩根基金 - 環球債券收益基金 - A (累計) - 美元
D53J	摩根基金 - 環球債券收益基金 - A (每月派息) - 美元

誠如香港銷售文件內所載，其ESG方法為推動ESG的該等相連基金會採用排除機制。香港銷售文件已作出更新，以加強有關該等相連基金的排除政策的披露，以納入下述政策：

各該相連基金根據特定以價值或規範為基礎的篩選政策，從投資領域內排除若干行業、公司 / 發行人或業務活動。該等政策根據特定ESG準則及 / 或按照國際規範制訂的業務實踐的最低標準就若干行業及公司設定限額或將其完全排除。為進行篩選，各該相連基金需要倚賴第三方提供者，即第三方提供者將識別發行人所參與或其收益源自的活動與以價值及規範為基礎的篩選條件不相符的情況。第三方數據在其準確性及 / 或完整性方面可能存在局限。

該等相連基金的排除政策可供索取。

該等相連基金獲管理的方式、其投資組合或風險取向不會因上述而改變。

2. 更新連繫至下列投資選擇的相連基金對可持續投資的最低投資分配

參考編號	投資選擇的名稱
18JU	摩根基金 - 中東、非洲及新興歐洲基金 (美元) - A 股 (分派)

該相連基金的投資政策已作出更新，以反映該相連基金將資產（不包括輔助流動資產、信貸機構存款、金融市場票據、貨幣市場基金及為有效組合管理而使用的衍生工具）至少20%（而非之前的10%）投資於可持續金融披露規例下界定的有助於實現環境或社會目標的可持續投資。

該相連基金的風險取向並無增加。

3. 其他一般更新

香港銷售文件已作出修訂，以反映其他一般更新。

摩根基金的香港銷售文件及該等相連基金的产品資料概要已作出修改，以反映上述更新，並可於摩根網頁 am.jpmorgan.com/hk¹ 瀏覽。

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，或致電 +852 2169 0300 或電郵至 cs@hengansl.com.hk 與客戶服務部聯絡。

恒安標準人壽（亞洲）有限公司
客戶服務部
謹啟

日期: 2024年9月4日

¹ 此網頁並未經證券及期貨事務監察委員會審閱。