



Heng An
Standard Life
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Please have your policy number ready.

請準備您的保單編號。

Calls may be monitored and/or recorded to protect both you and us and help with our training.

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: 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.

Amendment to the underlying fund corresponding to the following investment choice of the Jupiter Global Fund ("Jupiter")

Reference Code	Name of investment choice
06UU	Jupiter JGF Financial Innovation - L USD

(The "Investment Choice")

We have been informed by the board of directors of Jupiter (the "Board") about the following amendment to be made to the Hong Kong Summary Prospectus of Jupiter (the "Hong Kong Summary Prospectus") in relation to the underlying fund corresponding to the Investment Choice (the "Underlying Fund"). As the unitholders of the Investment Choice, the following amendment applicable to the Underlying Fund may have implications for your investment.

The Board has decided to update the disclosures regarding the requirements of the Securities and Futures Commission of Hong Kong ("SFC") for non-derivatives fund in the section "Global Exposure" of the Underlying Fund's information sheet in the Hong Kong Summary Prospectus, for clarification purposes and in order to align the disclosures with the information sheets of other underlying funds of Jupiter. The disclosures regarding the level of leverage for the Underlying Fund and its corresponding risk profile will also be updated for clarification purposes.

In this context, the wording of the section "Global Exposure" will be amended as follows (insertions underlined and deletions struck through):

"The global exposure of the Fund is calculated using the Relative VaR Approach. The benchmark used for the purpose of the calculation is MSCI All Countries World Financials (EUR). The maximum permitted level of leverage for the Fund, in accordance with the applicable CSSF rules, is 150%. The level of leverage for the Fund, calculated on the basis of the gross sum of the notionals, is expected to range from 0 to 150% and is not expected to exceed 150%, although higher levels of leverage are possible. In case of higher levels of leverage, the risk profile of the Fund will remain unchanged. For the avoidance of doubt, the Fund's net derivative exposure may be up to 50% of the Fund's Net Asset Value. So long as the Fund is authorised by the SFC and categorised as a 'non-derivative fund', the Fund shall be subject to the SFC requirement of not more than 50% net derivative exposure."

All other key features of the Underlying Fund will remain the same and the changes above will not entail any additional fees for the Underlying Fund. There will be no change to the Underlying Fund's investment style, investment philosophy and investment strategy.

No change in the risk profile of the Underlying Fund is anticipated at this stage. However it should be noted that the Underlying Fund's risk profile could (but will not necessarily) be higher from time to time in case of higher use of financial derivatives instruments.

The Hong Kong Summary Prospectus reflecting the above change will be available in due course from Jupiter's website, www.jupiteram.com¹.

Actions to take

You do not have to take any action if you wish to remain invested in the Investment Choice regardless of the above change. Otherwise you may wish to consider switching the units of the 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 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 Please note that the content of the above website has not been reviewed or approved by the SFC. It may contain information of underlying funds that are not authorised by the SFC and that may not be offered to the public in Hong Kong, and investors should exercise caution accordingly.

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。

有關連繫至木星全球基金(「木星」)投資選擇的相連基金之修訂

參考編號	投資選擇的名稱
06UU	木星全球基金 - 木星金融創新基金 - L 美元

(稱為「該投資選擇」)

我們接獲木星董事會（「董事會」）通知，木星的香港簡要基金說明書（「香港簡要基金說明書」）將就連繫至該投資選擇的相連基金（稱為「該相連基金」）作出以下修訂。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。

董事會已決定更新有關香港證券及期貨事務監察委員會（「證監會」）在香港簡要基金說明書該相連基金摘要書「總體投資比重」一節中有關非衍生工具基金的要求的披露，以作澄清之用，並使該等披露與木星其他相連基金的摘要書保持一致。同時亦將更新有關該相連基金的槓桿水平及其相應風險狀況的披露以作澄清之用。

就此而言，「總體投資比重」一節的措詞將修訂如下（插入部分以劃線標示，刪除部分以橫線劃線）：

「基金的總體投資比重按相對風險值法計算。計算所用的基準為 MSCI 所有國家世界金融指數（歐元）(MSCI All Countries World Financials (EUR))。根據適用的 CSSF 規則，本基金最高可使用的槓桿水平為 150%。本基金的槓桿水平按名義價值總和計算，預期介於 0 至 150% 之間，預期不會超過 150%，但有可能達到更高的槓桿水平。倘若槓桿水平較高，本基金的風險狀況將維持不變。為免生疑問，本基金於衍生工具的投資比重淨額最高為其資產淨值的 50%。只要本基金是證監會認可並分類為「非衍生產品基金」，本基金就必須遵守證監會關於衍生產品的淨投資比重不得超過 50% 的規定。」

該相連基金的所有其他主要特點將保持不變，上述變動不會使該相連基金產生任何額外費用。該相連基金的投資風格、投資理念及投資策略不會改變。

現階段預計該相連基金的風險狀況不會發生變化。然而，謹請注意，倘過多使用金融衍生工具，該相連基金的風險狀況可能（但不一定）不時會更高。

反映上述變動的香港簡要基金說明書，可適時於木星網站 www.jupiteram.com¹ 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 請注意，上述網站的內容未經證監會審閱或審批。其可能包含未經證監會認可及不可向香港公眾發售的相連基金資料，投資者應相應審慎行事。