



Date: 6 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 E Fund Unit Trust Fund

Unless otherwise specified, capitalised terms used herein shall bear the same meanings as capitalised terms used in the Explanatory Memorandum for E Fund Unit Trust Fund dated 6 August 2024, as may be amended and supplemented from time to time (the “**Explanatory Memorandum**”).

Reference code	Name of investment choice
02EU	E Fund Unit Trust Fund - E Fund (HK) US Dollar Money Market Fund - Class C (Acc) (USD)
03EH	E Fund Unit Trust Fund - E Fund (HK) Hong Kong Dollar Money Market Fund - C Units (HKD) (accumulation)

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

We have been informed by E Fund Management (Hong Kong) Co., Limited (“**E Fund**”) that the following changes to the underlying funds corresponding to the Investment Choices (each an “**Underlying Fund**” and collectively, the “**Underlying Funds**”) will be effective from 16 September 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. Clarificatory changes about rating in investment strategy

From the Effective Date, the following clarificatory changes about rating have been made to the investment strategy of the Underlying Funds:

Previous investment strategy of Underlying Funds	Revised investment strategy of Underlying Funds
The underlying fund will only invest in debt securities rated investment grade or above by an independent rating agency.	The underlying fund will only invest in debt securities rated investment grade or above <u>(or where such instruments have no credit rating, the credit rating of their issuer or guarantor should be investment grade or above)</u> by an independent rating agency.
A short-term debt security is considered investment grade if its credit rating is A-3 or higher by Standard & Poor’s or F3 or higher by Fitch Ratings or P-3 or higher by Moody’s or equivalent rating as rated by one of the international credit rating agencies.	A short-term debt security is considered investment grade if its credit rating <u>or its credit rating of its issuer or guarantor</u> is A-3 or higher by Standard & Poor’s or F3 or higher by Fitch Ratings or P-3 or higher by Moody’s or equivalent rating as rated by one of the international credit rating agencies.

2. Implication of the changes

Notwithstanding the changes, E Fund confirms that:

- (a) the changes do not amount to a material change to E Fund Unit Trust Fund and the Underlying Funds;
- (b) there will be no material change or increase in the overall risk profile of E Fund Unit Trust Fund and the Underlying Funds following the changes; and
- (c) there will be no material adverse impact on shareholders' rights or interests (including changes that may limit shareholders' ability in exercising their rights).

The Explanatory Memorandum and the product key facts statements of the Underlying Funds will be updated to reflect the changes and the appointment of additional director of E Fund on the Effective Date. These documents are published on the E Fund's website at www.efunds.com.hk (this website has not been reviewed by the SFC).

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

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。

有關連繫至易方達單位信託基金之投資選擇的相連基金的修訂

本信件所用詞彙與易方達單位信託基金日期為 2024 年 8 月 6 日的基金說明書（可能會不時加以修訂及補充）（「說明書」）中所用的詞彙具有相同的含義。

參考編號	投資選擇的名稱
02EU	易方達單位信託基金 - 易方達(香港)美元貨幣市場基金 - C 類單位(累積)(美元)
03EH	易方達單位信託基金 - 易方達(香港)港元貨幣市場基金 - C 類單位(港元)(累積)

（名稱為「該投資選擇」，統稱為「該等投資選擇」）

我們接獲易方達資產管理(香港)有限公司（「易方達」）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」）將作出以下修訂，將由2024年9月16日（「生效日期」）起生效。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修訂對您的投資或會有所影響。

1. 投資策略中關於評級的澄清性變更

自生效日期起，對該等相連基金的投資策略中關於評級的描述進行了以下澄清性變更：

該等相連基金過往的投資策略	該等相連基金自生效日期起經變更的投資策略
相連基金僅可投資於獲獨立評級機構（例如惠譽、穆迪、標準普爾）給予投資級別或以上評級的債務證券。	相連基金僅可投資於獲獨立評級機構（例如惠譽、穆迪、標準普爾）給予投資級別或以上評級的債務證券（或倘該等工具並無信貸評級，其發行人或保證人的信貸評級應為投資級或以上）。
如短期債務證券於標準普爾的信貸評級為A-3或以上或於惠譽的信貸評級為F3或以上或於穆迪的信貸評級為P-3或以上，或獲一間國際信貸評級機構給予相等評級，則被視為屬投資級別。	如短期債務證券自身或其發行人或保證人於標準普爾的信貸評級為A-3或以上或於惠譽的信貸評級為F3或以上或於穆迪的信貸評級為P-3或以上，或獲一間國際信貸評級機構給予相等評級，則被視為屬投資級別。

2. 變更的含義

關於這些變更，易方達確認：

- 變更不會構成對易方達單位信託基金及該等相連基金的重大變動；
- 變更後易方達單位信託基金及該等相連基金的整體風險狀況不會發生重大變化或增加；及
- 不會對股東的權利或利益產生重大不利影響（包括可能限制股東行使其權利的能力之變更）。

說明書及該等相連基金的產品資料概要將會於生效日期更新以反映上述變更。經修訂的說明書及該等相連基金的產品資料概要將自生效日期起刊載於易方達的網站 www.efunds.com.hk（此網站未經證監會審閱）。

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6日