



Heng An
Standard Life
恒安標準人壽

+852 2169 0300

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: 11 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.

Change to the underlying funds corresponding to the following investment choices of abrdn SICAV II (“abrdn SICAV II”)

Capitalised terms used in this letter shall have the same meaning as set out in the latest version of Prospectus and Additional Information for Hong Kong Investors (“AIHKI”) of abrdn SICAV II and the Product Key Facts Statement (“KFS”) of the underlying funds of abrdn SICAV II (collectively, the “Hong Kong Offering Documents”) unless the context otherwise requires.

Reference Code	Name of investment choice
13YE	abrdn SICAV II – European Smaller Companies Fund - Class A Acc
14YE	abrdn SICAV II – Global Real Estate Securities Sustainable Fund – Class A Acc

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

We have been informed by the Board of Directors of abrdn SICAV II of the following change to abrdn SICAV II and the underlying funds corresponding to the Investment Choices (each an “Underlying Fund” and collectively, the “Underlying Funds”), with effect from 30 September 2024 (the “Effective Date”). As the unitholders of the Investment Choice(s), the following change applicable to the Underlying Funds may have implications for your investment.

Updates in relation to SFDR Article 8 underlying funds

abrdn is committed to reviewing its range of underlying funds with the aim of ensuring that they continue to meet client and regulatory requirements and expectations. This includes ongoing monitoring of the existing minimum Sustainable Investment commitments within all underlying funds classified as Article 8 under the EU’s Sustainable Finance Disclosure Regulation (“SFDR”).

As a result of this review process, abrdn has determined it appropriate to increase the minimum Sustainable Investment commitments across its Article 8 underlying funds in order to ensure that they are (1) more representative of the actual levels of Sustainable Investment commitments and (2) to the extent possible, consistent across similar ESG/Sustainable Investment approaches and (3) positioned suitably for anticipated ESG regulatory developments. These increases have also been facilitated in part by more readily available ESG data.

In addition, for all Article 8 underlying funds, the language relating to committing to the minimum level of Sustainable Investments will be updated in the Prospectus to clarify that the minimum level for each Underlying Fund is a binding commitment.

The new minimums for all Article 8 underlying funds are as set out below and will be implemented from the Effective Date. There will be no rebalancing required or changes to the risk profiles of any Underlying Funds.

Name of underlying fund	SFDR Article / Classification	Current Minimum Sustainable Investments Commitment	New Minimum Sustainable Investments Commitment
abrdn SICAV II – European Smaller Companies Fund ¹	Article 8 / Promoting ESG	0%	10%
abrdn SICAV II – Global Real Estate Securities Sustainable Fund	Article 8 / Sustainable	20%	40%

As part of the updates, the respective Underlying Fund precontractual disclosures will be updated to reflect the above proposed changes along with certain other enhanced disclosures.

Hong Kong Offering Documents

The change detailed in this letter, together with other miscellaneous updates, will be reflected in the revised Hong Kong Offering Documents to be issued in due course. The revised Hong Kong Offering Documents will be available at www.abrdn.com/hk².

Actions to take

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

¹ For the avoidance of doubt, under Hong Kong regulations, this Underlying Fund is not classified as an ESG fund within the meaning of “Circular to management companies of SFC-authorized unit trusts and mutual funds - ESG funds” dated 29 June 2021.

² Please note that this website has not been reviewed by the SFC.

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。

有關連繫至下列投資選擇的安本基金II(「安本基金II」)相連基金之變更

除非文義另有所指，否則本信件所用詞彙具有安本基金II最新版本的公開說明書及為香港投資者提供的額外資料（「為香港投資者提供的額外資料」）以及該等相連基金的產品資料概要（「產品資料概要」）（統稱「香港發售文件」）所載的相同涵義。

參考編號	投資選擇名稱
13YE	安本基金II – 歐洲小型公司基金 - A 類累積
14YE	安本基金II - 環球房地產證券可持續基金 – A 類累積

（各稱為「該投資選擇」，統稱為「該等投資選擇」）

我們接獲安本基金II的董事會有關對安本基金II及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」）將作出以下變更的通知，由2024年9月30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變更對您的投資或會有所影響。

SFDR 第8條相連基金相關的更新

安本承諾檢討其相連基金系列，旨在確保相連基金繼續符合客戶及監管要求及期望。這包括持續監察在歸類為歐盟可持續性金融資料披露條例（「SFDR」）第8條的所有相連基金之現有最低可持續投資承諾。

在檢討過程後，安本已決定適宜上調其各個第8條相連基金的最低可持續投資承諾，以確保相連基金(1)更能代表可持續投資承諾的實際水平及(2)在可行的範圍內，令所有相似的ESG / 可持續投資方針貫徹一致，及(3)作好部署而配合預期的ESG監管發展。上調承諾某程度上亦源自有更多現成的ESG數據。

此外，就所有第8條相連基金而言，招股說明書內與可持續投資最低承諾比例有關的文字將予以更新，以澄清每隻該相連基金的最低比例是具約束力的承諾。

所有第8條相連基金的最新最低承諾載於下文，將自生效日期起實施。任何該等相連基金均毋須再平衡，風險狀況亦無變動。

相連基金名稱	SFDR條文 / 分類	當前最低可持續投資承諾	新的最低可持續投資承諾
安本基金II – 歐洲小型公司基金 ¹	第8條 / 提倡ESG	0%	10%
安本基金II - 環球房地產證券可持續基金	第8條 / 可持續	20%	40%

作為更新的一部分，各自的該相連基金訂約前披露將予以更新，以反映上述建議變更連同若干其他優化披露。

香港發售文件

本信件詳述的變更，連同其他雜項更新，將適時於待發行的經修訂香港發售文件中反映。經修訂香港發售文件將可於 www.abrdn.com/hk²免費查閱。

¹ 為免生疑問，根據香港規例，此相連基金未歸類為日期為2021年6月29日的《致證監會認可單位信託及互惠基金的管理公司的通函-環境、社會及管治基金》所界定的ESG基金。

² 請注意，此網站未經證監會審閱。

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 9 月 11 日