



**Heng An  
Standard Life**  
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**cs@hengansl.com.hk**

Date: 13 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.***

**Various changes to the underlying funds corresponding to the following investment choices of Franklin Templeton Investment Funds**

Unless otherwise specified herein, capitalized terms used in this letter shall have the meanings assigned to such terms in the Explanatory Memorandum of Franklin Templeton Investment Funds dated April 2024, as amended from time to time (the “**Explanatory Memorandum**”).

Reference Code	Name of investment choice
02TU	Franklin Templeton Investment Funds - Franklin Biotechnology Discovery Fund - A acc
03TU	Franklin Templeton Investment Funds - Franklin India Fund - A acc
19TU	Franklin Templeton Investment Funds - Franklin MENA Fund - A acc
27TE	Franklin Templeton Investment Funds - Franklin MENA Fund - A acc - EUR
05TU	Franklin Templeton Investment Funds - Franklin Mutual European Fund - A acc
22TE	Franklin Templeton Investment Funds - Franklin Mutual European Fund - A acc - EUR
04TU	Franklin Templeton Investment Funds - Franklin Mutual U.S. Value Fund - A acc
07TU	Franklin Templeton Investment Funds - Franklin Technology Fund - A acc
01TU	Franklin Templeton Investment Funds - Franklin U.S. Opportunities Fund - A acc
21TU	Franklin Templeton Investment Funds - Templeton Asian Growth Fund - A acc
29TE	Franklin Templeton Investment Funds - Templeton Asian Growth Fund - A acc - EUR
10TU	Franklin Templeton Investment Funds - Templeton BRIC Fund - A acc
24TE	Franklin Templeton Investment Funds - Templeton BRIC Fund - A acc - EUR
11TU	Franklin Templeton Investment Funds - Templeton China Fund - A acc
12TU	Franklin Templeton Investment Funds - Templeton Eastern Europe Fund - A acc
25TE	Franklin Templeton Investment Funds - Templeton Eastern Europe Fund - A acc - EUR
33TU	Franklin Templeton Investment Funds - Templeton Emerging Markets Fund - A acc
13TE	Franklin Templeton Investment Funds - Templeton Euroland Fund - A acc
30TU	Franklin Templeton Investment Funds - Templeton European Small-Mid Cap Fund - A acc
31TE	Franklin Templeton Investment Funds - Templeton European Small-Mid Cap Fund - A acc - EUR
14TU	Franklin Templeton Investment Funds - Templeton Global Smaller Companies Fund - A acc
17TU	Franklin Templeton Investment Funds - Templeton Global Total Return Fund - A acc
26TH	Franklin Templeton Investment Funds - Templeton Global Total Return Fund - A acc - HKD
18TU	Franklin Templeton Investment Funds - Templeton Latin America Fund - A acc

36TU	Franklin Templeton Investment Funds - Templeton Eastern Europe Fund - A acc – USD RC #
37TE	Franklin Templeton Investment Funds - Templeton Eastern Europe Fund - A acc – EUR RC #
D16T	Franklin Templeton Investment Funds - Franklin Income Fund - A (Mdis) HKD
D23T	Franklin Templeton Investment Funds - Franklin Income Fund - A (Mdirc) RMB - H1
D41T	Franklin Templeton Investment Funds - Franklin Income Fund - A (Mdis) EUR-H1
D40T	Franklin Templeton Investment Funds - Franklin Income Fund - A (Mdis) AUD-H1
38TU	Franklin Templeton Investment Funds - Franklin Income Fund - A (acc) USD
D39T	Franklin Templeton Investment Funds - Franklin Income Fund - A (Mdis) USD
39TU	Franklin Templeton Investment Funds - Franklin Global Income Fund - A (acc) USD
D50T	Franklin Templeton Investment Funds - Franklin Global Income Fund - A (Mdis) USD
D51T	Franklin Templeton Investment Funds - Franklin Income Fund - A (Mdis) GBP-H1
D52T	Franklin Templeton Investment Funds - Franklin Income Fund - A (Mdis) JPY-H1

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

# Temporary suspended, until further notice

We have been informed by Franklin Templeton Investments (Asia) Limited, Hong Kong Representative of Franklin Templeton Investment Funds, about various changes to the underlying funds corresponding to the Investment Choices (Each “Underlying Fund”, collectively, the “Underlying Funds”), with effect from 19 July 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. Clarification on the use of financial derivative instruments (“FDIs”) of the underlying fund corresponding to the following investment choices

Reference Code	Name of investment choice
30TU	Franklin Templeton Investment Funds - Templeton European Small-Mid Cap Fund - A acc
31TE	Franklin Templeton Investment Funds - Templeton European Small-Mid Cap Fund - A acc - EUR

The section headed “FUND INFORMATION, OBJECTIVES AND INVESTMENT POLICIES” of the Explanatory Memorandum currently states that subject to the limits set forth in the investment restrictions, Franklin Templeton Investment Funds may, with respect to each underlying fund of Franklin Templeton Investment Funds, invest in FDIs for the purpose of efficient portfolio management (except for Money Market Funds) or hedging.

To clarify that the Investment Manager of the Underlying Fund may use FDIs for hedging and/or efficient portfolio management purposes, in line with other underlying funds of Franklin Templeton Investment Funds that are managed by the same investment management team, the following paragraph shall be added immediately before the last paragraph under the sub-section headed “Investment Policy” in the profile of the Underlying Fund:

“The Fund may also utilise financial derivative instruments for hedging and efficient portfolio management. These financial derivative instruments may include, inter alia, swaps, currency forwards, futures contracts (including futures based on equity, equity index, interest rate and currency), equity and equity index options, equity-linked notes, as well as options (including covered calls and warrants).”

Since the use of FDIs for hedging and/or efficient portfolio management purposes was already permitted in the Explanatory Memorandum, the above updates are made for clarification purpose only and do not amount to material changes to the Underlying Fund. The above updates will have no material impact on the way the Underlying Fund is being managed and its portfolio’s composition. There will be no material change or increase in the overall risk profile of the Underlying Fund following the above updates. Further, the above updates will not give rise to any change in the fee level or cost in managing the Underlying Fund. The above updates do not have a material adverse impact on the shareholders’ rights or interests.

## 2. Updated SFDR pre-contractual disclosures of certain underlying funds

The SFDR pre-contractual disclosures of certain underlying funds shall be updated to reflect the following key changes:

- (a) Introduction of a minimum proportion of sustainable investments of 10% for the underlying funds corresponding to the following investment choices:

Reference Code	Name of investment choice
02TU	Franklin Templeton Investment Funds - Franklin Biotechnology Discovery Fund - A acc
07TU	Franklin Templeton Investment Funds - Franklin Technology Fund - A acc

The Underlying Funds' sustainable investments include a minimum allocation of 1% of their respective portfolios to sustainable investments with an environmental objective and a minimum allocation of 1% of their portfolios to sustainable investments with a social objective.

The respective Underlying Fund's stock selection criteria are based on the Underlying Fund's Investment Manager's fundamental bottom-up research with growth, quality, and valuation analysis at its core. It simultaneously assesses target issuers for positive ESG characteristics, aiming to allocate at least 10% of the Underlying Fund's portfolio to sustainable investments as defined by the Investment Manager of the Underlying Fund as investments in companies that: (i) derive at least 25% of their revenues from products and services that address at least one of the 17 United Nations Sustainable Development Goals (UN SDG)'s (source: MSCI), or (ii) gain and maintain Science Based Target Initiative (SBTi) approved carbon emission reduction targets and thus are considered to be contributing to fighting against climate change. In addition, the target company would be considered a sustainable investment if it meets the criteria of the Do No Significant Harm (DNSH) and Good Governance tests, both of which are assessed using data from MSCI.

For the avoidance of doubt, the Underlying Funds are not classified as ESG funds, pursuant to the "Circular to management companies of SFC authorized unit trusts and mutual funds - ESG funds" issued by the SFC on 29 June 2021.

- (b) Updates to reflect that "The data is reviewed on a quarterly basis and includes each company's scope 1+2 greenhouse gas emissions." under the "Does this financial product consider principal adverse impacts on sustainability factors?" section in the SFDR pre-contractual disclosures of the underlying funds corresponding to the following investment choices:

Reference Code	Name of investment choice
03TU	Franklin Templeton Investment Funds - Franklin India Fund - A acc
21TU	Franklin Templeton Investment Funds - Templeton Asian Growth Fund - A acc
29TE	Franklin Templeton Investment Funds - Templeton Asian Growth Fund - A acc - EUR
11TU	Franklin Templeton Investment Funds - Templeton China Fund - A acc

Please refer to the updated SFDR pre-contractual disclosures of the relevant Underlying Funds for details.

They are available for download at [https://franklintempletonprod.widen.net/s/jqdp5bk5xt/ftif-sfdr-pre-contractual-disclosure-annexes\\_hk\\_en1](https://franklintempletonprod.widen.net/s/jqdp5bk5xt/ftif-sfdr-pre-contractual-disclosure-annexes_hk_en1) (*English version*).

### 3. Other updates to the Underlying Funds

The Explanatory Memorandum shall also be updated to reflect the below:

- (a) Updates to the information relating to the conducting officers of the Management Company of the Underlying Funds.
- (b) The heading and the paragraph under the sub-section headed "**VALUATION DAY**" under the section headed "**PURCHASE AND REDEMPTION OF SHARES**" shall be deleted for clarification purposes as the revised definition of "Valuation Day" (effective from 1 January 2024) is set out in the relevant Underlying Fund's profile.
- (c) Other administrative, clarificatory and/or editorial updates.

The changes set out in this letter do not amount to a material change to the Underlying Funds. There is no material change or increase in the overall risk profiles of any of the Underlying Funds following the above changes. Further, the above changes do not have a material adverse impact on shareholders' rights or interests (including changes that may limit shareholders' ability in exercising their rights), and the above changes are not expected to give rise to any change in the fee level or fee structure of any of the Underlying Funds.

Any costs and/or expenses incurred in connection with the above changes shall be borne by the Management Company of the Underlying Funds, other than the cost of publishing the notice regarding the abovementioned various changes by Franklin Templeton Investment (Asia) Limited which is estimated to be approximately HKD 120,000 and which shall be charged and allocated to the Underlying Funds based on the pro rata share of the Net Asset Value of the Underlying Funds.

<sup>1</sup> The website has not been reviewed by the Securities and Futures Commission.

The Explanatory Memorandum and the Product Key Facts Statements of the Underlying Funds reflecting the above changes shall be available for download at [www.franklintempleton.com.hk](http://www.franklintempleton.com.hk)<sup>2</sup>.

### **Actions to take**

You do not have to take any action if you wish to remain invested in the Investments Choices regardless of the above change. Otherwise you may wish to consider switching the units of the Investments 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](http://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](mailto:cs@hengansl.com.hk).

Yours faithfully,  
Customer Service Department  
Heng An Standard Life (Asia) Limited

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<sup>2</sup> This website has not been reviewed by the SFC.

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。

有關連繫至以下投資選擇的富蘭克林鄧普頓投資基金相連基金之若干變更

除另有規定外，本信件內所用的詞語與富蘭克林鄧普頓投資基金日期為2024年4月的基金說明書（經不時修訂）（「基金說明書」）所界定者具相同涵義。

參考編號	投資選擇的名稱
02TU	富蘭克林鄧普頓投資基金 - 富蘭克林生物科技新領域基金 - A 累算
03TU	富蘭克林鄧普頓投資基金 - 富蘭克林印度基金 - A 累算
19TU	富蘭克林鄧普頓投資基金 - 富蘭克林中東北非基金 - A 累算
27TE	富蘭克林鄧普頓投資基金 - 富蘭克林中東北非基金 - A 累算 - 歐元
05TU	富蘭克林鄧普頓投資基金 - 富蘭克林互惠歐洲基金 - A 累算
22TE	富蘭克林鄧普頓投資基金 - 富蘭克林互惠歐洲基金 - A 累算 - 歐元
04TU	富蘭克林鄧普頓投資基金 - 富蘭克林互惠美國價值基金 - A 累算
07TU	富蘭克林鄧普頓投資基金 - 富蘭克林科技基金 - A 累算
01TU	富蘭克林鄧普頓投資基金 - 富蘭克林美國機會基金 - A 累算
21TU	富蘭克林鄧普頓投資基金 - 鄧普頓亞洲增長基金 - A 累算
29TE	富蘭克林鄧普頓投資基金 - 鄧普頓亞洲增長基金 - A 累算 - 歐元
10TU	富蘭克林鄧普頓投資基金 - 鄧普頓新興四強基金 - A 累算
24TE	富蘭克林鄧普頓投資基金 - 鄧普頓新興四強基金 - A 累算 - 歐元
11TU	富蘭克林鄧普頓投資基金 - 鄧普頓中國基金 - A 累算
12TU	富蘭克林鄧普頓投資基金 - 鄧普頓東歐基金 - A 累算
25TE	富蘭克林鄧普頓投資基金 - 鄧普頓東歐基金 - A 累算 - 歐元
33TU	富蘭克林鄧普頓投資基金 - 鄧普頓新興市場基金 - A 累算
13TE	富蘭克林鄧普頓投資基金 - 鄧普頓歐元區基金 - A 累算
30TU	富蘭克林鄧普頓投資基金 - 鄧普頓歐洲中小型公司基金 - A 累算
31TE	富蘭克林鄧普頓投資基金 - 鄧普頓歐洲中小型公司基金 - A 累算 - 歐元
14TU	富蘭克林鄧普頓投資基金 - 鄧普頓環球小型公司基金 - A 累算
17TU	富蘭克林鄧普頓投資基金 - 鄧普頓環球總收益基金 - A 累算
26TH	富蘭克林鄧普頓投資基金 - 鄧普頓環球總收益基金 - A 累算 - 港元
18TU	富蘭克林鄧普頓投資基金 - 鄧普頓拉丁美洲基金 - A 累算
36TU	富蘭克林鄧普頓投資基金 - 鄧普頓東歐基金 - A 類累算 - 美元 RC #
37TE	富蘭克林鄧普頓投資基金 - 鄧普頓東歐基金 - A 類累算 - 歐元 RC #
D16T	富蘭克林鄧普頓投資基金 - 富蘭克林入息基金 - A 類(每月派息)港元

D23T	富蘭克林鄧普頓投資基金 - 富蘭克林入息基金 - A(每月派息 dirc)人民幣 - 對沖 1
D41T	富蘭克林鄧普頓投資基金 - 富蘭克林入息基金 - A(每月派息)歐元 - 對沖 1
D40T	富蘭克林鄧普頓投資基金 - 富蘭克林入息基金 - A(每月派息)澳元 - 對沖 1
38TU	富蘭克林鄧普頓投資基金 - 富蘭克林入息基金 - A(累算)美元
D39T	富蘭克林鄧普頓投資基金 - 富蘭克林入息基金 - A(每月派息)美元
39TU	富蘭克林鄧普頓投資基金 - 富蘭克林環球入息基金 - A(累算)美元
D50T	富蘭克林鄧普頓投資基金 - 富蘭克林環球入息基金 - A(每月派息)美元
D51T	富蘭克林鄧普頓投資基金 - 富蘭克林入息基金 - A(每月派息)英鎊-對沖 1
D52T	富蘭克林鄧普頓投資基金 - 富蘭克林入息基金 - A(每月派息)日元-對沖 1

(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

我們接獲富蘭克林鄧普頓投資基金的香港代表富蘭克林鄧普頓投資(亞洲)有限公司通知，有關連繫至該等投資選擇的相連基金(稱為「該相連基金」，統稱為「該等相連基金」)之若干變更已於2024年7月19日(「生效日期」)生效。作為該等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。

## 1. 澄清有關連繫至以下投資選擇的相連基金的金融衍生工具的使用

參考編號	投資選擇的名稱
30TU	富蘭克林鄧普頓投資基金 - 鄧普頓歐洲中小型公司基金 - A 累算
31TE	富蘭克林鄧普頓投資基金 - 鄧普頓歐洲中小型公司基金 - A 累算 - 歐元

基金說明書標題為「基金資料、目標及投資政策」一節現時訂明，在不超越投資限制所載的範圍，富蘭克林鄧普頓投資基金可將富蘭克林鄧普頓投資基金的各相連基金投資於金融衍生工具，以作為有效管理投資組合(貨幣市場基金除外)或對沖作用。

為澄清該相連基金的投資經理可使用金融衍生工具，作對沖及/或有效管理投資組合用途，與富蘭克林鄧普頓投資基金由同一投資管理團隊管理的其他相連基金一致，以下段落應新增至該相連基金的概況中標題為「投資政策」一分節的末段之前：

「本基金亦可使用金融衍生工具，以作對沖及有效管理投資組合用途。此等金融衍生工具可包括，除其他外，掉期、貨幣遠期、期貨合約(包括基於股票、股票指數、利率及貨幣的期貨)、股票及股票指數期權、股票掛鈎票據及期權(包括備兌認購期權及認股權證)。」

由於基金說明書已允許使用金融衍生工具，作對沖及/或有效管理投資組合用途，因此上述更新僅為澄清目的，並不構成該相連基金的重大變更。上述更新將不會對該相連基金的管理方式及其投資組合的構成產生重大影響。在上述更新後，該相連基金的整體風險概況將不會出現重大變化或上升。此外，上述更新將不會導致費用水平或管理該相連基金的成本發生任何變化。上述更新不會對股東的權利或利益產生重大不利影響。

## 2. 更新若干相連基金的 SFDR 合約前披露

若干相連基金的SFDR 合約前披露應作出更新，以反映以下重要變更：

(a) 連繫至以下投資選擇的相連基金引入10%的最低可持續投資比例：

參考編號	投資選擇的名稱
02TU	富蘭克林鄧普頓投資基金 - 富蘭克林生物科技新領域基金 - A 累算
07TU	富蘭克林鄧普頓投資基金 - 富蘭克林科技基金 - A 累算
01TU	富蘭克林鄧普頓投資基金 - 富蘭克林美國機會基金 - A 累算

該等相連基金的可持續投資包括將其各自投資組合的至少 1% 分配予具有環境目標的可持續投資，及將其投資組合的至少 1% 分配予具有社會目標的可持續投資。

各相連基金的選股標準是基於該相連基金的投資經理自下而上的基本面研究，以增長、質素及估值分析為核心。其同時評估目標發行人的正面ESG 特徵，旨在將相連基金投資組合的至少 10% 分配予相連基金的投資經理定義的可持續投資，即對以下公司的投資：(i) 至少 25% 的收入來自至少實現 17 個聯合國可持續發展目標之一的產品和服務（資料來源：MSCI），或(ii) 獲得並維持科學碳目標倡議 (SBTi) 批准的碳減排目標，從而被認為有助於應對氣候變化。此外，如果目標公司符合不造成重大損害 (DNSH) 及良好管治測試的標準，則將被視為可持續投資，這兩項測試均使用 MSCI 的數據進行評估。

為免存疑，根據證監會2021年6月29日發出的《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》，該等相連基金將不會被歸類為ESG基金。

(b) 反映連繫至以下投資選擇的相連基金的 SFDR 合約前披露中「此金融產品是否考慮了對可持續性因素的主要不利影響？」一節下的「數據每季度檢討一次，包括各公司的範圍 1+2 的溫室氣體排放量」的更新：

參考編號	投資選擇的名稱
03TU	富蘭克林鄧普頓投資基金 - 富蘭克林印度基金 - A 累算
21TU	富蘭克林鄧普頓投資基金 - 鄧普頓亞洲增長基金 - A 累算
29TE	富蘭克林鄧普頓投資基金 - 鄧普頓亞洲增長基金 - A 累算 - 歐元
11TU	富蘭克林鄧普頓投資基金 - 鄧普頓中國基金 - A 累算

請參閱相關該等相連基金經更新的 SFDR 合約前披露，以了解詳情。

其可於[https://franklintempletonprod.widen.net/s/hv85nxxn6tb/ftif-sfdr-pre-contractual-disclosureannexes\\_hk\\_cn1](https://franklintempletonprod.widen.net/s/hv85nxxn6tb/ftif-sfdr-pre-contractual-disclosureannexes_hk_cn1) (繁體中文版本) 下載。

### 3. 該等相連基金的其他更新

基金說明書亦應作出更新，以反映以下變更：

- (a) 有關該等相連基金管理公司的營運總監的資料更新。
- (b) 為清楚起見，應刪除「認購及贖回單位」一節中「估值日」一分節下的標題及段落，因為「估值日」的經修訂定義（自2024年1月1日起生效）已載於相關相連基金的概況中。
- (c) 其他行政、澄清及/或編輯更新。

本信件所載之變更並不構成對該等相連基金的重大變更。上述變更之後，任何相連基金的整體風險概況並無重大變化或上升。此外，上述變更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變更），且上述變更預計不會導致任何相連基金的收費水平或收費結構發生任何變化。

與上述變更相關的任何費用及 / 或開支應由該等相連基金的管理公司承擔（富蘭克林鄧普頓投資(亞洲)有限公司刊發有關上述若干變更的通知的費用除外，該費用預計約為120,000 港元，應由該等相連基金按該等相連基金股份的資產淨值比例承擔）。

反映上述變更的基金說明書及該等相連基金的产品資料概要可於網站 [www.franklintempleton.com.hk](http://www.franklintempleton.com.hk) 下載。

### 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。

<sup>1</sup> 網站未經證監會審核。

<sup>2</sup> 網站未經證監會審核。

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](http://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。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](mailto: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 13 日