



**Heng An
Standard Life**
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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: 17 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 to the following investment choices of abrdn SICAV I (“abrdn SICAV I”)

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

| Reference Code | Name of investment choice |
|----------------|---|
| 04AU | abrdn SICAV I – All China Sustainable Equity Fund - A Acc USD |
| 02AU | abrdn SICAV I - Asia Pacific Sustainable Equity Fund - A Acc USD |
| 13AU | abrdn SICAV I - Asian Smaller Companies Fund - A Acc USD |
| 17AU | abrdn SICAV I - China A Share Sustainable Equity Fund - A Acc USD |
| 18AU | abrdn SICAV I - Emerging Markets Corporate Bond Fund - A Acc USD |
| 14AU | abrdn SICAV I - Emerging Markets Equity Fund - A Acc USD# |
| 16AU | abrdn SICAV I - Emerging Markets Smaller Companies Fund - A Acc USD |
| 05AE | abrdn SICAV I – European Sustainable Equity Fund - A Acc EUR |
| 08AU | abrdn SICAV I - Global Innovation Equity Fund - A Acc USD |
| 06AU | abrdn SICAV I - Indian Equity Fund - A Acc USD |
| 07AY | abrdn SICAV I – Japanese Sustainable Equity Fund - A Acc JPY |
| 12AU | abrdn SICAV I - Select Emerging Markets Bond Fund - A Acc USD |
| 11AE | abrdn SICAV I - Select Euro High Yield Bond Fund - A Acc EUR |
| 10AU | abrdn SICAV I - Global Sustainable Equity Fund - A Acc USD |
| D02A | abrdn SICAV I - Select Emerging Markets Bond Fund - A MInc USD |
| D03A | abrdn SICAV I - Emerging Markets Corporate Bond Fund - A MInc USD |

| | |
|------|---|
| 20AU | abrtn SICAV I – North American Smaller Companies Fund – A Acc USD |
| D24A | abrtn SICAV I - Global Dynamic Dividend Fund - A Gross MIncA USD |
| 21AU | abrtn SICAV I - Global Dynamic Dividend Fund - A Acc USD |
| 22AU | abrtn SICAV I - Diversified Income Fund - A Acc USD |
| D44A | abrtn SICAV I - Global Dynamic Dividend Fund - A Gross MIncA Hedged AUD |
| D45A | abrtn SICAV I - Global Dynamic Dividend Fund - A Gross MIncA Hedged CNH |
| D46A | abrtn SICAV I - Global Dynamic Dividend Fund - A Gross MIncA Hedged GBP |
| D47A | abrtn SICAV I - Diversified Income Fund - A MInc USD |
| 23AU | abrtn SICAV I - Indian Bond Fund - A Acc USD |
| D55A | abrtn SICAV I - Indian Bond Fund - A Gross MIncA USD |

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

Closed for any subscription and switch-in instruction, until further notice.

We have been informed by the Board of Directors of abrtn SICAV I of the following changes to abrtn SICAV I and the underlying funds corresponding to the Investment Choices (each “**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 changes applicable to the Underlying Funds may have implications for your investment.

1. Updates in relation to SFDR Article 8 and 9 underlying funds corresponding to the following investment choices

| Reference Code | Name of investment choice |
|----------------|---|
| 04AU | abrtn SICAV I – All China Sustainable Equity Fund - A Acc USD |
| 02AU | abrtn SICAV I - Asia Pacific Sustainable Equity Fund - A Acc USD |
| 13AU | abrtn SICAV I - Asian Smaller Companies Fund - A Acc USD |
| 17AU | abrtn SICAV I - China A Share Sustainable Equity Fund - A Acc USD |
| 18AU | abrtn SICAV I - Emerging Markets Corporate Bond Fund - A Acc USD |
| 14AU | abrtn SICAV I - Emerging Markets Equity Fund - A Acc USD# |
| 16AU | abrtn SICAV I - Emerging Markets Smaller Companies Fund - A Acc USD |
| 05AE | abrtn SICAV I – European Sustainable Equity Fund - A Acc EUR |
| 08AU | abrtn SICAV I - Global Innovation Equity Fund - A Acc USD |
| 06AU | abrtn SICAV I - Indian Equity Fund - A Acc USD |
| 07AY | abrtn SICAV I – Japanese Sustainable Equity Fund - A Acc JPY |
| 12AU | abrtn SICAV I - Select Emerging Markets Bond Fund - A Acc USD |
| 11AE | abrtn SICAV I - Select Euro High Yield Bond Fund - A Acc EUR |
| 10AU | abrtn SICAV I - Global Sustainable Equity Fund - A Acc USD |
| D02A | abrtn SICAV I - Select Emerging Markets Bond Fund - A MInc USD |
| D03A | abrtn SICAV I - Emerging Markets Corporate Bond Fund - A MInc USD |
| 20AU | abrtn SICAV I – North American Smaller Companies Fund – A Acc USD |
| 22AU | abrtn SICAV I - Diversified Income Fund - A Acc USD |
| D47A | abrtn SICAV I - Diversified Income Fund - A MInc USD |

abrtn 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 or Article 9 under the EU’s Sustainable Finance Disclosure Regulation (“**SFDR**”).

As a result of this review process, abrtn 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, (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 and 9 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 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. Certain Underlying Funds will have lower minimum Sustainable Investment commitments due to specific challenges related to geography and/or asset type. In addition, the minimum Sustainable Investment commitment for a small number of Underlying Funds will not change as these are already in line with the proposed updated minimum commitments.

| Name of underlying fund | SFDR Article / Classification | Current Minimum Sustainable Investments Commitment | New Minimum Sustainable Investments Commitment |
|---|-------------------------------|--|--|
| abrdrn SICAV I - Asian Smaller Companies Fund ¹ | Article 8 / Promoting ESG | 0% | 10% |
| abrdrn SICAV I - Emerging Markets Equity Fund ¹ | Article 8 / Promoting ESG | 0% | 10% |
| abrdrn SICAV I - Emerging Markets Smaller Companies Fund ¹ | Article 8 / Promoting ESG | 0% | 10% |
| abrdrn SICAV I - Global Innovation Equity Fund ¹ | Article 8 / Promoting ESG | 0% | 10% |
| abrdrn SICAV I - Indian Equity Fund ¹ | Article 8 / Promoting ESG | 0% | 10% |
| abrdrn SICAV I – North American Smaller Companies Fund ¹ | Article 8 / Promoting ESG | 0% | 10% |
| abrdrn SICAV I - Diversified Income Fund ¹ | Article 8 / Promoting ESG | 10% | No change |
| abrdrn SICAV I - Select Emerging Markets Bond Fund ¹ (to be renamed abrdrn SICAV I - Emerging Markets Bond Fund) | Article 8 / Promoting ESG | 10% | No change |
| abrdrn SICAV I - Select Euro High Yield Bond Fund ¹ (to be renamed abrdrn SICAV I - Euro High Yield Bond Fund) | Article 8 / Promoting ESG | 10% | No change |
| abrdrn SICAV I - Emerging Markets Corporate Bond Fund ¹ | Article 8 / Promoting ESG | 15% | No change |
| abrdrn SICAV I – Japanese Sustainable Equity Fund | Article 8 / Sustainable | 15% | 35% |
| abrdrn SICAV I – All China Sustainable Equity Fund | Article 8 / Sustainable | 20% | 35% |
| abrdrn SICAV I - China A Share Sustainable Equity Fund | Article 8 / Sustainable | 20% | 35% |
| abrdrn SICAV I - Asia Pacific Sustainable Equity Fund | Article 8 / Sustainable | 20% | 40% |
| abrdrn SICAV I – European Sustainable Equity Fund | Article 8 / Sustainable | 20% | 40% |
| abrdrn SICAV I - Global Sustainable Equity 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.

2. Renaming of abrdrn SICAV I – Select Emerging Markets Bond Fund, abrdrn SICAV I – Select Euro High Yield Bond Fund and rename of the following corresponding investment choices

| Reference Code | Name of investment choice |
|----------------|--|
| 12AU | abrdrn SICAV I - Select Emerging Markets Bond Fund - A Acc USD |
| 11AE | abrdrn SICAV I - Select Euro High Yield Bond Fund - A Acc EUR |

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.

From the Effective Date, the term “Select” will be removed from the name of the Underlying Funds, as set out below, to improve consistency across abrdrn’s SICAVs funds’ range.

| Current Underlying Fund Name | New Underlying Fund Name |
|--|---|
| abrdrn SICAV I – Select Emerging Markets Bond Fund | abrdrn SICAV I – Emerging Markets Bond Fund |
| abrdrn SICAV I – Select Euro High Yield Bond Fund | abrdrn SICAV I – Euro High Yield Bond Fund |

As a result, from the Effective Date, the name of the Underlying Funds and Investment Choices will also be changed as shown in the table below.

| Reference Code | Type | Current Name | New Name |
|----------------|-------------------------------|--|---|
| 12AU | Name of the investment choice | abrdrn SICAV I - Select Emerging Markets Bond Fund - A Acc USD | abrdrn SICAV I – Emerging Markets Bond Fund - A Acc USD |
| | Name of the underlying fund | abrdrn SICAV I - Select Emerging Markets Bond Fund | abrdrn SICAV I – Emerging Markets Bond Fund |
| 11AE | Name of the investment choice | abrdrn SICAV I - Select Euro High Yield Bond Fund - A Acc EUR | abrdrn SICAV I – Euro High Yield Bond Fund - A Acc EUR |
| | Name of the underlying fund | abrdrn SICAV I - Select Euro High Yield Bond Fund | abrdrn SICAV I – Euro High Yield Bond Fund |

There will be no other changes to the Underlying Funds as a result of the name change.

Hong Kong Offering Documents

The changes 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.abrdrn.com/hk².

Actions to take

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

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

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(「安本基金」)相連基金之變更

除文義另有所指外，本信件所用詞彙具有安本基金最新版的招股說明書及香港補充文件以及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 |
|------|---------------------------------------|
| 04AU | 安本基金 - 全方位中國可持續股票基金 - A 類累積(美元) |
| 02AU | 安本基金 - 亞太可持續股票基金 - A 類累積(美元) |
| 13AU | 安本基金 - 亞洲小型公司基金 - A 類累積(美元) |
| 17AU | 安本基金 - 中國 A 股可持續股票基金 - A 類累積(美元) |
| 18AU | 安本基金 - 新興市場公司債券基金 - A 類累積(美元) |
| 14AU | 安本基金 - 新興市場股票基金 - A 類累積(美元)# |
| 16AU | 安本基金 - 新興市場小型公司基金 - A 類累積(美元) |
| 05AE | 安本基金 - 歐洲可持續股票基金 - A 類累積(歐元) |
| 08AU | 安本基金 - 環球創新股票基金 - A 類累積(美元) |
| 06AU | 安本基金 - 印度股票基金 - A 類累積(美元) |
| 07AY | 安本基金 - 日本可持續股票基金 - A 類累積(日圓) |
| 12AU | 安本基金 - 新興市場債券基金 - A 類累積(美元) |
| 11AE | 安本基金 - 歐元高收益債券基金 - A 類累積(歐元) |
| 10AU | 安本基金 - 環球可持續股票基金 - A 類累積(美元) |
| D02A | 安本基金 - 新興市場債券基金 - A 類每月派息 (美元) |
| D03A | 安本基金 - 新興市場公司債券基金 - A 類每月派息 (美元) |
| 20AU | 安本基金 - 北美小型公司基金 - A 類累積(美元) |
| D24A | 安本基金 - 環球動力股息基金 - A 類總每月加速派息(美元) |
| 21AU | 安本基金 - 環球動力股息基金 - A 類累積(美元) |
| 22AU | 安本基金 - 多元化收益基金 - A 類累積(美元) |
| D44A | 安本基金 - 環球動力股息基金 - A 類總每月加速派息(澳元)對沖 |
| D45A | 安本基金 - 環球動力股息基金 - A 類總每月加速派息(離岸人民幣)對沖 |
| D46A | 安本基金 - 環球動力股息基金 - A 類總每月加速派息(英鎊)對沖 |
| D47A | 安本基金 - 多元化收益基金 - A 類每月派息(美元) |
| 23AU | 安本基金 - 印度債券基金 - A 類累積 (美元) |
| D55A | 安本基金 - 印度債券基金 - A 類總每月加速派息(美元) |

(各稱為「該投資選擇」，統稱為「該等投資選擇」)

已停止接受任何認購及轉入之申請，直至另行通知。

我們接獲安本基金的董事會有關對安本基金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更新對您的投資或會有所影響。

1. 連繫至下列投資選擇的SFDR第8條及第9條相連基金相關的更新

| 參考編號 | 投資選擇名稱 |
|------|----------------------------------|
| 04AU | 安本基金 - 全方位中國可持續股票基金 - A 類累積(美元) |
| 02AU | 安本基金 - 亞太可持續股票基金 - A 類累積(美元) |
| 13AU | 安本基金 - 亞洲小型公司基金 - A 類累積(美元) |
| 17AU | 安本基金 - 中國 A 股可持續股票基金 - A 類累積(美元) |
| 18AU | 安本基金 - 新興市場公司債券基金 - A 類累積(美元) |
| 14AU | 安本基金 - 新興市場股票基金 - A 類累積(美元)# |
| 16AU | 安本基金 - 新興市場小型公司基金 - A 類累積(美元) |
| 05AE | 安本基金 - 歐洲可持續股票基金 - A 類累積(歐元) |
| 08AU | 安本基金 - 環球創新股票基金 - A 類累積(美元) |
| 06AU | 安本基金 - 印度股票基金 - A 類累積(美元) |
| 07AY | 安本基金 - 日本可持續股票基金 - A 類累積(日圓) |
| 12AU | 安本基金 - 新興市場債券基金 - A 類累積(美元) |
| 11AE | 安本基金 - 歐元高收益債券基金 - A 類累積(歐元) |
| 10AU | 安本基金 - 環球可持續股票基金 - A 類累積(美元) |
| D02A | 安本基金 - 新興市場債券基金 - A 類每月派息 (美元) |
| D03A | 安本基金 - 新興市場公司債券基金 - A 類每月派息 (美元) |
| 20AU | 安本基金 - 北美小型公司基金 - A 類累積(美元) |
| 22AU | 安本基金 - 多元化收益基金 - A 類累積(美元) |
| D47A | 安本基金 - 多元化收益基金 - A 類每月派息(美元) |

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或第9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條及第9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。

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。若干該等相連基金因地區及 / 或資產類型相關的特定挑戰，導致最低可持續投資承諾較低。此外，少數該等相連基金的最低可持續投資承諾不會改變，原因是已符合建議的已經更新最低承諾。

| 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 - 亞洲小型公司基金 ¹ | 第8條 / 提倡ESG | 0% | 10% |
| 安本基金 - 新興市場股票基金 ¹ | 第8條 / 提倡ESG | 0% | 10% |
| 安本基金 - 新興市場小型公司基金 ¹ | 第8條 / 提倡ESG | 0% | 10% |
| 安本基金 - 環球創新股票基金 ¹ | 第8條 / 提倡ESG | 0% | 10% |
| 安本基金 - 印度股票基金 ¹ | 第8條 / 提倡ESG | 0% | 10% |
| 安本基金 - 北美小型公司基金 ¹ | 第8條 / 提倡ESG | 0% | 10% |
| 安本基金 - 多元化收益基金 ¹ | 第8條 / 提倡ESG | 10% | 維持不變 |
| 安本基金 - 新興市場股票基金 ¹ | 第8條 / 提倡ESG | 10% | 維持不變 |
| 安本基金 - 歐元高收益債券基金 ¹ | 第8條 / 提倡ESG | 10% | 維持不變 |
| 安本基金 - 新興市場公司債券基金 ¹ | 第8條 / 提倡ESG | 15% | 維持不變 |

¹ 為免生疑問，根據香港規例，此該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。

| | | | |
|---------------------|-----------|-----|-----|
| 安本基金 – 日本可持續股票基金 | 第8條 / 可持續 | 15% | 35% |
| 安本基金 - 全方位中國可持續股票基金 | 第8條 / 可持續 | 20% | 35% |
| 安本基金 – 中國A股可持續股票基金 | 第8條 / 可持續 | 20% | 35% |
| 安本基金 – 亞太可持續股票基金 | 第8條 / 可持續 | 20% | 40% |
| 安本基金 – 歐洲可持續股票基金 | 第8條 / 可持續 | 20% | 40% |
| 安本基金 – 環球可持續股票基金 | 第8條 / 可持續 | 20% | 40% |

作為更新的一部分，各自的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。

2. 變更安本基金 - 新興市場債券基金、安本基金 - 歐元高收益債券基金的英文名稱

| 參考編號 | 投資選擇名稱 |
|------|-----------------------------|
| 12AU | 安本基金 – 新興市場債券基金 – A類累積(美元) |
| 11AE | 安本基金 – 歐元高收益債券基金 – A類累積(歐元) |

自生效日期起，英文「Select」一詞將自該等相連基金的英文名稱中剔除（如下文所述），以提高安本SICAV基金系列的一致性。

| 當前該相連基金英文名稱 | 新的該相連基金英文名稱 |
|--|---|
| abrdn SICAV I – Select Emerging Markets Bond Fund (安本基金 – 新興市場債券基金) | abrdn SICAV I – Emerging Markets Bond Fund (安本基金 - 新興市場債券基金) |
| abrdn SICAV I – Select Euro High Yield Bond Fund (安本基金 – 歐元高收益債券基金) | abrdn SICAV I – Euro High Yield Bond Fund (安本基金 - 歐元高收益債券基金) |

英文名稱變更不會對該等相連基金造成其他變動。該等相連基金及其連繫的投資選擇的中文名稱則維持不變。

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。

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

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² 請注意，此網站未經證監會審閱。