



**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: 26 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 fund corresponding to the following investment choices of Pictet

Any terms not defined in this letter shall have the same meaning as in the Hong Kong offering documents of Pictet and the underlying funds of Pictet, consisting of the prospectus of Pictet, the Information for Hong Kong Investors and the Product Key Facts Statements of the underlying funds of Pictet (the “**Hong Kong Offering Documents**”).

Reference Code	Name of investment choice
05PE	Pictet - Global Emerging Debt - HP EUR
06PU	Pictet - Global Emerging Debt - P USD

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

We have been informed by Pictet (“**Pictet**”) of the following change to the underlying fund corresponding to the Investment Choices (the “**Underlying Fund**”), with effect from 31 October 2024. As the unitholders of the Investment Choice(s), the following change applicable to the Underlying Fund may have implications for your investment.

The amendment will not result in any changes in the fees paid, nor the way the Underlying Fund is managed, nor the relevant Underlying Fund’s portfolio composition.

Update of the Sustainable Finance Disclosure Regulation Pre-Contractual Disclosures

A minimum weighting of 5% in sustainable investments within the Underlying Fund will continue to be applied. However, given the limited liquidity and availability of ESG labelled bonds across emerging market bond markets, the equal weighting constraint between social and environmental bonds will be removed. This will enable investment managers to act in the best interest of shareholders as to the labelled bond allocations by country.

The Hong Kong Offering Documents will be updated to reflect the above change on or around October 2024, and the updated Hong Kong Offering Documents will be available on www.asset-management.pictet1.

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.

¹ Please note that this website has not been reviewed by the SFC and may contain information of funds not authorised 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.

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

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。

有關連繫至百達之投資選擇的相連基金的變動

本信件的任何詞彙如未有定義，概與百達及百達相連基金的香港發售文件（包括百達的公開說明書、香港投資者須知及百達相連基金的產品資料概要）（「香港發售文件」）所載的詞彙具有相同涵義。

參考編號	投資選擇名稱
05PE	百達 - 全球新興市場債券 - HP 歐元
06PU	百達 - 全球新興市場債券 - P 美元

（各稱為「該投資選擇」，統稱為「該等投資選擇」）

我們接獲百達（「百達」）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」）將作出以下變動，由2024年10月31日起生效。作為該等投資選擇的單位持有人，以下有關該相連基金的變動對您的投資或會有所影響。

該修訂將不會導致所支付的費用、該相連基金的管理方式、或相關的該相連基金的投資組合構成出現任何變動。

可持續發展金融披露規例合約前披露之更新

該相連基金內5%的可持續投資最低比重將繼續適用。然而，鑑於新興市場債券市場的ESG標籤債券的流動性及提供有限，社會及環境債券的同等比重限制將予移除。這將令投資經理在按國家作出標籤債券配置方面能以股東的最佳利益行事。

香港發售文件將於2024年10月或前後作出更新以反映上述變動。經更新的香港發售文件將於 www.asset-management.pictet¹ 可供查閱。

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

日期：2024年9月26日

¹ 請注意，此網站未經證監會審閱，可能含有未經證監會認可的基金資料。