



**Heng An
Standard Life**
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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: 16 October 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 Momentum Global Funds (“Momentum”)

Capitalised terms not defined herein have the same meaning as in the prospectus of Momentum dated March 2024 (the “**Prospectus**”).

Reference Code	Name of investment choice
U280	Momentum Global Funds - Harmony Portfolios Asian Growth Fund - Class C
A281	Momentum Global Funds - Harmony Portfolios Australian Dollar Growth Fund - Class C
P283	Momentum Global Funds - Harmony Portfolios Sterling Balanced Fund - Class C
P284	Momentum Global Funds - Harmony Portfolios Sterling Growth Fund - Class C
U286	Momentum Global Funds - Harmony Portfolios US Dollar Growth Fund - Class C

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

We have been informed by the board of directors of Momentum (the “**Board**”) of changes to underlying funds corresponding to the Investment Choices (each “**Underlying Fund**” and collectively, the “**Underlying Funds**”). As the unitholders of the Investment Choice(s), the following changes applicable to the Underlying Fund(s) may have implications for your investment.

Along with other minor amendments, the update, which have been approved by the *Commission de Surveillance du Secteur Financier* (the “**CSSF**”) includes the following:

1. Rebrand of Momentum

Momentum’s marketing and publication convention is that the name of any Underlying Fund is preceded by the name of Momentum.

To mitigate against brand confusion, the Board proposed to change the name of Momentum from “Momentum Global Funds” to “MGF”, which has been approved at an extraordinary general meeting of shareholders of Momentum (the “**EGM**”).

Please be informed that the above change has become effective on 23 August 2024 i.e., on the date of the EGM.

Following the name changes of Underlying Funds, the names of the Investment Choices have been changed with immediate effect. Details of the names of Underlying Funds and the names of Investment Choices are set out in the table below.

Reference Code	Type	Current Name	New Name
U280	Name of investment choice	Momentum Global Funds - Harmony Portfolios Asian Growth Fund - Class C	MGF - Harmony Portfolios Asian Growth Fund - Class C
	Name of underlying fund	Momentum Global Funds - Harmony Portfolios Asian Growth Fund	MGF - Harmony Portfolios Asian Growth Fund

A281	Name of investment choice	Momentum Global Funds - Harmony Portfolios Australian Dollar Growth Fund - Class C	MGF - Harmony Portfolios Australian Dollar Growth Fund - Class C
	Name of underlying fund	Momentum Global Funds - Harmony Portfolios Australian Dollar Growth Fund	MGF - Harmony Portfolios Australian Dollar Growth Fund
P283	Name of investment choice	Momentum Global Funds - Harmony Portfolios Sterling Balanced Fund - Class C	MGF - Harmony Portfolios Sterling Balanced Fund - Class C
	Name of underlying fund	Momentum Global Funds - Harmony Portfolios Sterling Balanced Fund	MGF - Harmony Portfolios Sterling Balanced Fund
P284	Name of investment choice	Momentum Global Funds - Harmony Portfolios Sterling Growth Fund - Class C	MGF - Harmony Portfolios Sterling Growth Fund - Class C
	Name of underlying fund	Momentum Global Funds - Harmony Portfolios Sterling Growth Fund	MGF - Harmony Portfolios Sterling Growth Fund

2. Renaming of the underlying fund corresponding to Momentum Global Funds - Harmony Portfolios US Dollar Growth Fund - Class C

The Board is seeing increasing demand for investors to access Global Balanced and Global Growth Fund of Momentum with hedged share classes, so that investors can obtain local currency exposure without owning mostly local currency assets.

The Underlying Fund has a regional US investment bias. However, its objective is actually comparable to a Global Fund of Momentum as the US represents around 70% of the global developed equity markets. The Board does not expect the investment objective or policy of the Underlying Fund to change as a result of any name change and the change will have no impact on (i) the way the Underlying Fund is being managed, (ii) the composition of its respective portfolio (iii) its risk profile, nor (iv) the level of fees borne by the shareholders of the Underlying Fund.

Furthermore, a new "Currency and Hedging Policy" section for the Underlying Fund has been added in the Prospectus.

The Board has therefore decided to re-name the Underlying Fund as below, effective on 23 September 2024. Accordingly, with immediate effect, the name of the Investment Choice has been changed as set out in the table below:

Reference Code	Type	Current Name	New Name
U286	Name of investment choice	Momentum Global Funds - Harmony Portfolios US Dollar Growth Fund - Class C	MGF - Harmony Portfolios Global Growth Fund - Class C
	Name of underlying fund	Momentum Global Funds - Harmony Portfolios US Dollar Growth Fund	MGF - Harmony Portfolios Global Growth Fund

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

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)有限公司對本信件的內容的準確性負責。

有關連繫至展勢環球基金(「展勢」)之投資選擇的相連基金的變更

本信件中沒有特意訂明涵義的辭彙與日期為2024年3月的展勢基金章程(「基金章程」)中的涵義相同。

參考編號	投資選擇名稱
U280	展勢環球基金 - 融和亞洲增長組合基金 - C 類別
A281	展勢環球基金 - 融和澳元增長組合基金 - C 類別
P283	展勢環球基金 - 融和英鎊平衡組合基金 - C 類別
P284	展勢環球基金 - 融和英鎊增長組合基金 - C 類別
U286	展勢環球基金 - 融和美元增長組合基金 - C 類別

(各稱為「該投資選擇」，統稱為「該等投資選擇」)

我們接獲展勢的董事會(「董事會」)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」)將作出以下變更。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。

連同其他微細修訂，有關更新已獲盧森堡證券金融監督委員會(「CSSF」)批准，包括以下事項：

1. 展勢的品牌重塑

展勢的市場和出版慣例是任何該相連基金的名稱前會加上展勢的名稱。

為減少品牌混亂，董事會計劃更改展勢名稱，從「展勢全球基金」更變為「MGF」。此計劃已在展勢的特別股東大會(「特別股東大會」)中通過。

現通知上述變更已於2024年8月23日(即特別股東大會日期)起生效。

隨此該等相連基金名稱的變更，該等投資選擇名稱已經更改，即時生效。下表詳列該等相連基金的名稱和該等投資選擇的名稱：

參考編號	類型	現時名稱	新名稱
U280	投資選擇名稱	展勢環球基金 - 融和亞洲增長組合基金 - C 類別	MGF - 和諧組合亞洲增長基金 - C 類別
	相連基金名稱	展勢環球基金 - 融和亞洲增長組合基金	MGF - 和諧組合亞洲增長基金
A281	投資選擇名稱	展勢環球基金 - 融和澳元增長組合基金 - C 類別	MGF - 和諧組合澳元增長基金 - C 類別
	相連基金名稱	展勢環球基金 - 融和澳元增長組合基金	MGF - 和諧組合澳元增長基金
P283	投資選擇名稱	展勢環球基金 - 融和英鎊平衡組合基金 - C 類別	MGF - 和諧組合英鎊平衡基金 - C 類別
	相連基金名稱	展勢環球基金 - 融和英鎊平衡組合基金	MGF - 和諧組合英鎊平衡基金
P284	投資選擇名稱	展勢環球基金 - 融和英鎊增長組合基金 - C 類別	MGF - 和諧組合英鎊增長基金 - C 類別
	相連基金名稱	展勢環球基金 - 融和英鎊增長組合基金	MGF - 和諧組合英鎊增長基金

2. 連繫至展勢環球基金 - 融和美元增長組合基金 - C類別的相連基金更名

董事會注意到投資者對投資於有對沖股份的動量全球平衡基金及全球增長相連基金，使投資者可以在不需要主要擁有當地貨幣資產亦能獲得當地貨幣風險敞口的需求增加。

該相連基金帶有區域性美國投資偏好。然而，由於美國佔全球已發展股票市場的約70%，所以該相連基金的目標實際與動量全球基金相近。董事會不預期該相連基金的投資目標或政策會因任何名稱更改而改變，而且名稱更改不會影響 (i) 該相連基金被管理的方式；(ii) 其組合的構成；(iii) 其風險概況；及 (iv) 該相連基金的股東承擔的費用水平。

此外，該相連基金於基金章程新增了「貨幣與對沖政策」的新部份。

董事會因此決定更改該相連基金名稱如下，此更改已於2024年9月23日起生效。該投資選擇名稱亦同樣地作出更改，即時生效，如下表所列：

參考編號	類型	現時名稱	新名稱
U286	投資選擇名稱	展勢環球基金 - 融和美元增長組合基金 - C 類別	MGF - 和諧組合全球增長基金 - C 類別
	相連基金名稱	展勢環球基金 - 融和美元增長組合基金	MGF - 和諧組合全球增長基金

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10月16日