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: 15 November 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.

<u>Update to underlying fund corresponding to the following investment choices of Fidelity Funds</u>

Reference Code	Name of investment choice
12FU	Fidelity Funds - US High Yield Fund - A
22FE	Fidelity Funds - US High Yield Fund - A - Euro
D38F	Fidelity Funds - US High Yield Fund - A - MINCOME(G) - USD

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

We have been informed by Fidelity Funds that with effect from 12 December 2024, the following update will be made to the underlying fund corresponding to the Investment Choices (the "**Underlying Fund**"). As the unitholders of the Investment Choices, the following update applicable to the Underlying Fund may have implications for your investment.

The total return swaps (TRS) including contracts for difference (CFD) usage limits for the Underlying Fund will be updated from none currently to expected 10% and maximum 40%.

The update is being made to provide greater flexibility for the strategy when responding to market volatility and inflationary pressures.

The update will be made by way of a supplement to the extract overseas Prospectus of Fidelity Funds (the "**Prospectus**") and the Hong Kong covering document.

The update described above does not materially impact the investment objective or policy of the Underlying Fund.

Actions to take

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

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)有限公司對本信件的內容的準確性負責。

有關連繫至富達基金投資選擇的相連基金之更新

參考編號	投資選擇名稱
12FU	富達基金 - 美元高收益基金 - A 類別股份
22FE	富達基金 - 美元高收益基金 - A 類別股份 - 歐元
D38F	富達基金 - 美元高收益基金 - A 類別股份 - 每月特色派息(G) - 美元

(各稱為「**該投資選擇**」，統稱為「**該等投資選擇**」)

我們接獲富達基金的通知，由2024年12月12日起，有關連繫至該等投資選擇的相連基金(稱為「**該相連基金**」) 將會作出以下更新。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。

該相連基金的TRS（包括CFD）使用限制將從目前的無修改為預期10% 和最高40%。

本次更新的目的是為了提供更大的靈活性，以應對市場的波動和通脹壓力。

本次更新將透過富達基金的認購章程摘錄補篇（「**發行文件**」）和香港說明文件進行更新。

上述更新並不會對該相連基金的投資目標或政策造成重大影響。

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基制，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11月15日