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: 22 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.***

**Changes to risk level of the investment choices**

We understand that risk level of investment choices under the investment-linked assurance schemes may change over time due to various factors. We, as your plan underwriter, regularly review on the risk level of the investment choices to ensure the investment choices can best suit your latest risk appetite.

The risk level of the investment choices is assigned by us and is based on the Morningstar Asia Limited quantitative risk ranking methodology, which is a quantitative measure that focuses on an investment choice's downside risk. The ranking system is a simple 1-5 scale representing an ascending order of riskiness--that is, 1 – Low ; 2 – Below Average; 3 – Average; 4 – Above Average and 5 – High.

Following the recent review, the risk level of a number of investment choices will be amended, effective from 2 January 2025 (the "**Effective Date**"), as detailed below. As the unitholders of the Investment Choice(s) (as defined below), the changes may have implications for your investment.

| Reference code | Name of investment choice | Current risk level | New risk level |
|---|---|---|---|
| 14AU | abrdn SICAV I - Emerging Markets Equity Fund - A Acc USD^ | 4 | 5 |
| 10AU | abrdn SICAV I - Global Sustainable Equity Fund - A Acc USD | 3 | 4 |
| 20AU | abrdn SICAV I – North American Smaller Companies Fund – A Acc USD | 5 | 4 |
| 15RU | Barings Global Agriculture Fund - Class A USD Acc | 4 | 5 |
| 02ME | BGF Continental European Flexible Fund - EUR (A2)^ | 4 | 5 |
| 04MU | BGF Emerging Markets Fund - USD (A2) | 4 | 5 |

| Reference code | Name of investment choice | Current risk level | New risk level |
|---|---|---|---|
| 37ME | BGF European Value Fund - EUR (A2) | 4 | 5 |
| 05MU | BGF European Value Fund - USD (A2) | 4 | 5 |
| 53ME | BGF Global Allocation Fund - EUR (A2) | 2 | 3 |
| 30MU | BGF Global Allocation Fund - USD (A2) | 2 | 3 |
| 20BE | BNP Paribas Funds Consumer Innovators - Classic Cap | 3 | 4 |
| 14BU | BNP Paribas Funds Consumer Innovators - Classic USD - CAP | 3 | 4 |
| 15FU | Fidelity Funds - Asian Special Situations Fund - A - ACC - USD | 4 | 5 |
| 24FE | Fidelity Funds - Emerging Asia Fund - A - ACC - Euro | 4 | 5 |
| 16FU | Fidelity Funds - Emerging Asia Fund - A - ACC - USD | 4 | 5 |
| 04FU | Fidelity Funds - Emerging Markets Fund - A | 4 | 5 |
| 25FE | Fidelity Funds - Sustainable Asia Equity Fund - A - ACC - Euro | 4 | 5 |
| 20FU | Fidelity Funds - Sustainable Asia Equity Fund - A - ACC - USD | 4 | 5 |
| 05FE | Fidelity Funds - Sustainable Europe Equity Fund - A - ACC - Euro | 5 | 4 |
| 33FE | Fidelity Funds - Sustainable Global Dividend Plus Fund - A - ACC - EUR | 4 | 3 |
| 34FU | Fidelity Funds - Sustainable Global Dividend Plus Fund - A - ACC - USD | 4 | 3 |
| D37F | Fidelity Funds - Sustainable Global Dividend Plus Fund - A - MCDIST(G) - USD | 4 | 3 |
| 05TU | Franklin Templeton Investment Funds - Franklin Mutual European Fund - A acc | 5 | 4 |
| 22TE | Franklin Templeton Investment Funds - Franklin Mutual European Fund - A acc - EUR | 5 | 4 |
| D42L | FTGF ClearBridge Global Infrastructure Income Fund - Class A USD Dis (M) Plus | 5 | 4 |
| 06JU | JPMorgan Asia Growth Fund (acc) – USD | 4 | 5 |
| 18JU | JPMorgan Funds - Middle East, Africa and Emerging Europe Opportunities Fund A (dist) - USD | 4 | 5 |
| U280 | MGF - Harmony Portfolios Asian Growth Fund - Class C | 3 | 4 |
| 11PE | Pictet - Timber - P EUR | 4 | 5 |
| 12PU | Pictet - Timber - P USD | 4 | 5 |
| 11CU | Schroder International Selection Fund - Emerging Asia - A1 | 4 | 5 |
| 02CU | Schroder International Selection Fund - Global Emerging Market Opportunities - A1 | 4 | 5 |
| 04CH | Schroder International Selection Fund - Hong Kong Equity - A1 | 4 | 5 |

(Each “**Investment Choice**” and collectively, the “**Investment Choices”**)
^ The investment choice is closed for any subscriptions and switch-in, until further notice.

Please note that the amendements to the risk level of the Investment Choices will not result in any changes to the underlying funds corresponding to the Investment Choices.

Please note that the volatility and the risk level of an investment choice may change over time and the future market volatility may not follow the historical volatility. A high risk level indicates that the return may be relatively more sensitive to changes of market conditions and is more volatile. A low risk level indicates that the return may be relatively less sensitive to changes of market conditions and is less volatile. However, you should note that the risk level of the investment choices is for reference only and a low risk level does not mean it is risk free. You should consider your investment objective, personal financial circumstances and risk tolerance level before making any investment decision. The final decision is yours.

After the the changes of risk level of the Investment Choice(s), your risk may be increased or decreased and the latest risk level of Investment Choice(s) you choose may not match your risk tolerance level . In case of mismatch, you should be aware of the possible risks associated with and you are recommended to conduct a Risk Profile Questionnaire again.

**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.

Please visit "Our Investment Choices" under "Investment information" section of our website at www.hengansl.com.hk for details of the risk level of investment choices.

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。***

**投資選擇的風險級別變更**

我們明白投資相連人壽保險計劃下的投資選擇的風險級別會因各種因素隨時間而轉變。作為您的保險計劃承保商，我們定期檢討投資選擇的風險級別以確保投資選擇可配合您最新的風險取態。

投資選擇之風險級別乃由我們根據Morningstar Asia Limited量化風險評級方法所編制，該分級方法專注於投資選擇之下行風險的量化測量，並根據風險由低至高(1-5等級)排序 - 即1 – 低； 2 – 低於平均水平； 3 – 平均； 4 – 高於平均水平，5 – 高。

根據最近的檢討，一些投資選擇的風險級別將由2025年1月2日(「**生效日期**」)起作出以下變更。作為該等投資選擇(下見定義)的單位持有人，有關更新對您的投資或會有所影響。

| **參考編號** | **投資選擇名稱** | **現行投資風險級別** | **新投資風險級別** |
|---|---|---|---|
| 14AU | 安本基金 - 新興市場股票基金 - A 類累積(美元)^ | 4 | 5 |
| 10AU | 安本基金 - 環球可持續股票基金 - A 類累積 (美元) | 3 | 4 |
| 20AU | 安本基金 - 北美小型公司基金 - A 類累積 (美元) | 5 | 4 |
| 15RU | 霸菱環球農業基金 - A 類別美元累積 | 4 | 5 |
| 02ME | 貝萊德歐陸靈活股票基金 - 歐羅 (A2 股)^ | 4 | 5 |
| 04MU | 貝萊德新興市場基金 - 美元 (A2 股) | 4 | 5 |
| 37ME | 貝萊德歐洲價值型基金 - 歐元 (A2 股) | 4 | 5 |
| 05MU | 貝萊德歐洲價值型基金 - 美元 (A2 股) | 4 | 5 |
| 53ME | 貝萊德環球資產配置基金 - 歐元 (A2 股) | 2 | 3 |
| 30MU | 貝萊德環球資產配置基金 - 美元 (A2 股) | 2 | 3 |
| 20BE | 法巴主要消費品創新股票基金 - 經典資本 | 3 | 4 |
| 14BU | 法巴主要消費品創新股票基金 - 經典美元 - 資本 | 3 | 4 |
| 15FU | 富達基金 - 亞洲特別機會基金 - A 類別股份 - 累積 - 美元 | 4 | 5 |
| 24FE | 富達基金 - 新興亞洲基金 - A 類別股份 - 累積 - 歐元 | 4 | 5 |
| 16FU | 富達基金 - 新興亞洲基金 - A 類別股份 - 累積 - 美元 | 4 | 5 |
| 04FU | 富達基金 - 新興市場基金 - A 類別股份 | 4 | 5 |
| 25FE | 富達基金 - 可持續發展亞洲股票基金 - A 類別股份 - 累積 - 歐元 | 4 | 5 |
| 20FU | 富達基金 - 可持續發展亞洲股票基金 - A 類別股份 - 累積 - 美元 | 4 | 5 |
| 05FE | 富達基金 - 可持續發展歐洲股票基金 - A 類別股份 - 累積 - 歐元 | 5 | 4 |
| 33FE | 富達基金 - 可持續發展環球股息優勢基金 - A 類別股份 – 累積 – 歐元 | 4 | 3 |

| 參考編號 | 投資選擇名稱 | 現行投資風險級別 | 新投資風險級別 |
|---|---|---|---|
| 34FU | 富達基金 - 可持續發展環球股息優勢基金 - A 類別股份 – 累積 – 美元 | 4 | 3 |
| D37F | 富達基金 - 可持續發展環球股息優勢基金 - A 類別股份 - C 每月派息(G) - 美元 | 4 | 3 |
| 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 | 5 | 4 |
| 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 | 5 | 4 |
| D42L | FTGF 凱利環球基建入息基金 - A 類美元精選派息(M) | 5 | 4 |
| 06JU | 摩根亞洲增長基金 (美元) (累計) | 4 | 5 |
| 18JU | 摩根基金 - 中東、非洲及新興歐洲基金 (美元) - A 股 (分派) | 4 | 5 |
| U280 | MGF - 和諧組合亞洲增長基金 - C 類別 | 3 | 4 |
| 11PE | 百達 - 林木資源 - P 歐元 | 4 | 5 |
| 12PU | 百達 - 林木資源 - P 美元 | 4 | 5 |
| 11CU | 施羅德環球基金系列 - 新興亞洲 - A1 股 | 4 | 5 |
| 02CU | 施羅德環球基金系列 - 新興市場優勢 - A1 股 | 4 | 5 |
| 04CH | 施羅德環球基金系列 - 香港股票 - A1 股 | 4 | 5 |

(各稱為「**該投資選擇**」，統稱為「**該等投資選擇**」)
^ 本投資選擇停止接受任何認購或轉入之申請，直至另行通知。

請注意，該等投資選擇的風險級別的修訂並不會對連繫至該等投資選擇的相連基金產生任何變化。

請注意，投資選擇的波幅及風險級別或會因時不同，將來的市場波幅未必跟隨過往波幅。高風險級別指其回報可能對市場概況轉變較為敏感，波動性亦較大。低風險級別則指其回報可能對市場概況轉變較為不敏感，波動性亦較小。然而，您應注意投資選擇之風險級別僅作參考之用，低風險級別並不代表沒有風險。您於作出任何投資決定前，應該慎重考慮您的投資目標、財務狀況及可承受風險的程度。您擁有最終的決定權。

該(等)投資選擇的風險級別變更後，您的風險可能增加或減少，而您所選擇的該(等)投資選擇最新風險級別可能並不符合您接受的風險承受程度。如有任何錯配的情況，請注意可能存在的相關風險並建議您再次進行風險承擔能力問卷。

**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。

請瀏覽我們的網頁 www.hengansl.com.hk 的「投資資訊」部分的「我們的投資選擇」了解最新的投資選擇風險級別。

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22日