



Heng An
Standard Life
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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: 21 February 2025

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

Unless otherwise specified, 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 “**Prospectus**”) dated October 2024, the Information for Hong Kong Investors and 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 Asset Management (“**Pictet**”) that the following change to the underlying fund corresponding to the Investment Choices (the “**Underlying Fund**”) will be effective from 12 March 2025 (the “**Effective Date**”). As the unitholders of the Investment Choice(s), the following change applicable to the Underlying Fund may have implications for your investment.

Appointment of Pictet Asset Management (USA) Corp. (“Pictet AM US”) as an Investment Manager of the Underlying Fund

Currently, Pictet Asset Management (Europe) S.A., the management company of Pictet and the Underlying Fund, has at all times delegated the investment management functions of the Underlying Fund to Pictet Asset Management Ltd. (“**Pictet AM UK**”).

From the Effective Date, in order to benefit from the additional expertise on emerging markets, Pictet AM US will also be appointed as an Investment Manager of the Underlying Fund, such that Pictet AM UK and Pictet AM US will both act as investment managers of the Underlying Fund, such that Pictet Asset Management (Europe) S.A. will at all times delegate the investment management functions of the Underlying Fund to Pictet AM UK and Pictet AM US.

Pictet AM US is authorised and regulated by the Securities and Exchange Commission in the United States of America.

Implications

The rights and interests of the shareholders of the Underlying Fund would not be materially prejudiced as a result of the change set out in this letter. The costs and expenses associated with the change are estimated to be approximately

US\$5,000 which will be borne by the Underlying Fund and other affected underlying funds of Pictet pro-rata to their respective Net Asset Values.

Other than the above appointment, there are no changes to the features or risks applicable to the above Underlying Fund, or in the operation and/or manner in which such Underlying Fund is being managed. The foregoing change will have no effect on existing shareholders of the Underlying Fund, and will not lead to any increase in fees/charges payable by the Underlying Fund and/or shareholders of the Underlying Fund. Pictet AM US will be remunerated out of the management fee payable to Pictet Asset Management (Europe) S.A..

Update to the Hong Kong Offering Documents

The Hong Kong Offering Documents will be updated to reflect the above change, and the updated Hong Kong Offering Documents will be available on www.assetmanagement.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 changes. 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

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

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

除非另有註明，本信件中並未定義的任何詞彙概與百達及百達相連基金的香港發售文件（包括日期為2024年10月的百達公開說明書（「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」）

我們接獲瑞士百達資產管理（「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2025年3月12日（「生效日期」）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。

委任Pictet Asset Management (USA) Corp.（「Pictet AM US」）作為該相連基金的投資經理

目前，百達及該相連基金的管理公司Pictet Asset Management (Europe) S.A.已時刻把該相連基金的投資管理職能轉授予Pictet Asset Management Ltd.（「Pictet AM UK」）。

自生效日期起，為了受惠於新興市場的額外專業知識，Pictet AM US亦將獲委任為該相連基金的投資經理，致使Pictet AM UK及Pictet AM US均將擔任該相連基金的投資經理，而Pictet Asset Management (Europe) S.A.將時刻把該相連基金的投資管理職能轉授予Pictet AM UK及Pictet AM US。

Pictet AM US獲美國證券交易委員會認可及受其監管。

影響

本信件所述變動對該相連基金股東的權利及權益不會造成重大損害。估計與變動有關的成本及開支為5,000美元，將由該相連基金及其他受影響的百達相連基金根據其各自的資產淨值按比例承擔。

除上述委任外，上述該相連基金的特點或適用風險，或該相連基金的運作及/或管理方式並無任何變動。上述變成將不會對該相連基金的現有股東產生任何影響，亦不會導致該相連基金及/或該相連基金的股東應付的費用/收費有所增加。Pictet AM US的酬金將從支付予Pictet Asset Management (Europe) S.A.的管理費中撥付。

更新香港發售文件

該相連基金的香港發售文件將予更新以反映上述變動，而經更新的更新香港發售文件將於 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。

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。

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：2025年2月21日