

Your reference
Our reference
Date

May 10, 2024

Changes to Amundi Harvest Funds - Amundi Vietnam Opportunities Fund (the “Underlying Fund”)

Zurich Assurance Ltd
(a company incorporated
in England and Wales
with limited liability)

THIS DOCUMENT IS IMPORTANT AND REQUIRES YOUR IMMEDIATE ATTENTION. IF IN DOUBT, PLEASE SEEK PROFESSIONAL ADVICE.

**Zurich Life Insurance
(Hong Kong) Limited**
(a company incorporated in
Hong Kong with limited liability)

We accept full responsibility for the accuracy of the content of this document. Capitalized terms in this notice have the same meaning as in the Explanatory Memorandum of Amundi Harvest Funds (“AHF”) and the Underlying Fund (the “Explanatory Memorandum”) unless otherwise specified.

Dear valued customer,

25-26/F, One Island East
18 Westlands Road
Island East, Hong Kong

We are writing to let you know about the changes to AHF and the Underlying Fund. You have invested in the investment choice corresponding to the Underlying Fund, which are listed in the “Which investment choices are affected?” table below under the column “Name and code of the investment choice”.

Website: www.zurich.com.hk

Which investment choices are affected?

Name and code of the investment choice (“Investment Choice”)	Name of the corresponding Underlying Fund	Applicable scheme (the “Schemes”)
Amundi Harvest Funds - Amundi Vietnam Opportunities Fund (Code: SIUSD)	Amundi Harvest Funds - Amundi Vietnam Opportunities Fund	<ul style="list-style-type: none">• Magnitude• Matterhorn• Swiss Elite

What is happening?

We have been notified by Amundi Hong Kong Limited of certain changes to AHF and the Underlying Fund. The details are set out below.

A. Change of the trustee of AHF and the Underlying Fund

With effect from June 28, 2024 (the “Effective Date”), CACEIS Hong Kong Trust Company Limited (the “**Retiring Trustee**”) will be retiring as trustee of AHF and the Underlying Fund, and HSBC Institutional Trust Services (Asia) Limited (the “**New Trustee**”) will be appointed as the new trustee of AHF and the Underlying Fund, pursuant to Clause 24.2 of the Trust Deed.

The New Trustee was incorporated with limited liability in Hong Kong in 1974 and is registered as a trust company under the Trustee Ordinance (Chapter 29 of the Laws of Hong Kong) and approved by the Mandatory Provident Funds Scheme Authority as trustee of registered MPF Schemes under the Mandatory Provident Fund Schemes Ordinance. The New Trustee is an indirectly wholly owned subsidiary of HSBC Holdings plc, a public company incorporated in England and Wales. The New Trustee has its registered office at 1 Queen's Road Central, Hong Kong.

The reason for the change of trustee is due to the voluntary decision of the Retiring Trustee to retire as trustee of AHF and the Underlying Fund for commercial reasons.

The New Trustee commits to providing services to AHF and the Underlying Fund in accordance with the Explanatory Memorandum and the Trust Deed.

The retirement of the Retiring Trustee is subject to, and shall take effect at the same time as, the New Trustee takes up office as the trustee of AHF and the Underlying Fund in place of the Retiring Trustee.

The change of trustee will take effect pursuant to a Deed of Retirement and Appointment of Trustee entered into between the Manager, the Retiring Trustee and the New Trustee. The Trust Deed will also be revised by way of a supplemental deed to reflect consequential amendments arising from the change of trustee.

B. Reduction in the Trustee fee of the Underlying Fund

Following the change as mentioned in section A of this notice, the Trustee fee of the Underlying Fund will be reduced as follows with effect from the Effective Date:

Trustee fee before the Effective Date	Trustee fee with effect from the Effective Date
0.1% per annum of the Net Asset Value of the Underlying Fund, subject to a minimum of US\$12,000 per annum	0.0875% per annum of the Net Asset Value of the Underlying Fund

C. Change of the registrar of AHF and the Underlying Fund

Following the change as mentioned in section A of this notice, the New Trustee will also act as the registrar of AHF and the Underlying Fund in the place of the Retiring Trustee with effect from the Effective Date.

D. Change of the custodian of the Underlying Fund

Following the change as mentioned in section A of this notice, the custodian of the assets of the Underlying Fund will also change from CACEIS Bank, Luxembourg Branch to The Hongkong and Shanghai Banking Corporation Limited with effect from the Effective Date. The new custodian has its registered office at 1 Queen's Road Central, Hong Kong.

E. Streamlining of the notification arrangements in the case of a prolonged suspension of the determination of the Net Asset Value of the Underlying Fund

The notification arrangements in the case of a prolonged suspension of the determination of the Net Asset Value of the Underlying Fund as disclosed in the section titled "MISCELLANEOUS" of the Explanatory Memorandum will be streamlined to reflect that the Manager shall, at least once a month during the period of such suspension, publish a notice and/or display prominent message(s) at <http://www.amundi.com.hk/retail> (in English), and http://www.amundi.com.hk/zh_retail (in Chinese) or in such other appropriate manner that a declaration of such suspension has been made. This website has not been reviewed by the SFC.

F. Implications of the changes

The costs and expenses associated with the change as mentioned in section A above shall be borne by the Retiring Trustee.

The changes as mentioned in this notice (the “**Changes**”) will not have any impact on the features and risks applicable to AHF and the Underlying Fund. Except as otherwise provided above, the Changes will not lead to any changes in the operation and/or manner in which AHF and the Underlying Fund are being managed or any other effects on existing investors. Except as otherwise provided in section B above, there will be no change in the fee structure and fee level of AHF and the Underlying Fund and cost in managing AHF and the Underlying Fund following the implementation of the Changes. The rights and interests of the existing investors of AHF and the Underlying Fund will not be materially prejudiced as a result of the Changes.

The Explanatory Memorandum will be amended by way of an addendum, and the Product Key Facts Statement of the Underlying Fund (“**KFS**”) will be amended by way of a revised KFS, to reflect the changes as mentioned above in due course.

The latest Explanatory Memorandum, the latest KFS and the latest financial reports of AHF are available at the Manager’s website at <http://www.amundi.com.hk/retail>¹.

What does this mean to you?

If you wish to continue to invest in the Investment Choice after considering the changes outlined above, you will not need to take any action. However, if you do not wish to maintain your investment in the Investment Choice, you may switch your existing holdings or redirect your future contribution allocations to alternative investment choice(s) by submitting an instruction to us, free of charge.

We recommend that you contact your licensed insurance intermediary in the first instance, who will be able to advise you of the alternative investment choice(s). For information on the fees and charges and the respective risk factors of our range of investment choices, please refer to the product brochure of the respective Schemes and the offering documents of the underlying funds made available by us upon request.

If you have any questions about this letter or your investment in the investment choice(s), please contact your licensed insurance intermediary, or you can call our customer care hotline at +852 2968 2383 or contact us via <https://www.zurich.com.hk/zh-hk/customer-services/contact-us/e-form/life-general> and we will be happy to help.

Yours faithfully,

Zurich Life Insurance (Hong Kong) Limited
(a company incorporated in Hong Kong with limited liability)

Note: Please note investments involve risks. The value of any investment and the income from it can fall as a result of market and currency fluctuations and you could get back less than the amount originally invested.

¹ This website has not been reviewed by the SFC.

有關東方匯理收成基金 - 東方匯理越南機會基金 (「該相關基金」) 之變更

蘇黎世人壽
(於英格蘭及威爾斯註冊
成立之有限公司)

蘇黎世人壽保險(香港)有限公司
(於香港註冊成立之有限公司)

香港港島東華蘭路18號
港島東中心25-26樓

網址: www.zurich.com.hk

此乃重要函件，務請您即時垂注。您如對本函件的內容有任何疑問，請尋求專業意見。

我們就此函件所轉載資料的準確性承擔全部責任。除非另有訂明，否則本函件所載詞彙應與東方匯理收成基金 (「AHF」) 及該相關基金的說明書 (「說明書」) 所載者具有相同涵義。

親愛的客戶：

我們謹此致函通知您有關AHF及該相關基金的變更。您已投資於該相關基金相應的投資選項，其列於下表「受影響的投資選項」中「投資選項的名稱及代碼」一欄。

受影響的投資選項

投資選項的名稱及代碼 (「該投資選項」)	相應的該相關基金名稱	適用計劃 (「計劃」)
東方匯理收成基金 - 東方匯理越南機會基金 (代碼: SIUSD)	東方匯理收成基金 - 東方匯理越南機會基金	<ul style="list-style-type: none"> 瑞豐投資計劃 瑞承投資計劃 瑞翔投資計劃

修訂事項

東方匯理資產管理香港有限公司已通知我們有關AHF及該相關基金的若干變更，詳情載列如下。

A. AHF及該相關基金受託人的變更

自2024年6月28日 (「生效日期」) 起，東方匯理香港信託有限公司 (「退任受託人」) 將退任AHF及該相關基金受託人一職，而滙豐機構信託服務(亞洲)有限公司 (「新受託人」) 將根據信託契據第24.2條獲委任為AHF及該相關基金的新受託人。

新受託人為於1974年在香港註冊成立的有限責任公司，根據《受託人條例》(香港法例第29章) 註冊為一家信託公司，並獲強制性公積金計劃管理局根據《強制性公積金計劃條例》核准為已註冊的強制性公積金計劃受託人。新受託人為滙豐控股有限公司 (一間於英格蘭及威爾斯註冊成立的公眾公司) 的間接全資附屬公司。新受託人的註冊辦事處地址位於香港皇后大道中1號。

受託人變更的原因是退任受託人基於商業原因而自願決定退任AHF及該相關基金受託人一職。

新受託人承諾按照說明書及信託契據向AHF及該相關基金提供服務。

在新受託人取代退任受託人擔任AHF及該相關基金的受託人後，退任受託人的退任一事方可作實，並將於同一時間生效。

受託人的變更將根據基金經理、退任受託人及新受託人之間訂立的受託人退任及委任契據而生效。信託契據亦將以補充契據的方式修訂，以反映受託人變更所引起的相應修訂。

B. 調減該相關基金的受託人費用

由於本通知A節所述的變更，該相關基金的受託人費用將於生效日期起調減如下：

生效日期前的受託人費用	自生效日期起生效的受託人費用
每年為該相關基金資產淨值的0.1%，最低為每年12,000美元	每年為該相關基金資產淨值的0.0875%

C. AHF及該相關基金登記處的變更

由於本通知A節所述的變更，新受託人亦將取代退任受託人而擔任AHF及該相關基金的登記處，自生效日期起生效。

D. 該相關基金保管人的變更

由於本通知A節所述的變更，該相關基金資產的保管人亦將由CACEIS Bank盧森堡分行變更為香港上海滙豐銀行有限公司，自生效日期起生效。新保管人的註冊辦事處地址位於香港皇后大道中1號。

E. 簡化該相關基金長期暫停釐定資產淨值時的通知安排

說明書「其他資料」一節所披露該相關基金長期暫停釐定資產淨值時的通知安排將予以簡化，以反映基金經理須於暫停期間內至少每月一次於<http://www.amundi.com.hk/retail>（以英文）及http://www.amundi.com.hk/zh_retail（以中文）刊發通知及/或於網站當眼處顯示，或以其他適當的方式刊登通知，從而宣告有關暫停事宜。此網站未經證監會審閱。

F. 變更的影響

與本通知A節所述變更相關的成本及費用須由退任受託人承擔。

本通知所述變更（「變更」）對AHF及該相關基金適用的特點及風險並無任何影響。除上文另有說明者外，變更不會導致AHF及該相關基金的營運及/或管理方式出現任何變動，或對現有投資者造成任何其他影響。除上文B節另有說明者外，實施變更後，AHF及該相關基金的收費結構和收費水平不會改變，AHF及該相關基金的管理成本亦不會改變。AHF及該相關基金現有投資者的權利和權益不會因變更而遭受重大損害。

說明書將以補充文件的方式修訂，而該相關基金的产品資料概要（「**產品資料概要**」）將適時藉經修訂產品資料概要的方式而修訂，以反映上述的變更。

最新的說明書、最新的产品資料概要及AHF最近期的財務報告載於基金經理的網站<http://www.amundi.com.hk/retail>¹。

對您產生的影響

如您在考慮上述變更後仍繼續投資於該投資選項，則無需就此修訂作出任何行動。倘若您不欲繼續投資於該投資選項，可向本公司遞交轉換現有投資或重新指定未來供款分配至其他投資選項的指示，費用全免。

我們建議您首先諮詢您的持牌保險中介人，以取得其他投資選項的建議。有關本公司投資選項（包括費用及收費，以及其相關風險因素）的詳情，請參閱相關計劃的產品介紹冊及相關基金的銷售文件，本公司會應要求提供上述銷售文件。

如您對本函件或投資選項中的投資有任何疑問，請聯絡您的持牌保險中介人。您亦可致電+852 2968 2383或經由<https://www.zurich.com.hk/zh-hk/customer-services/contact-us/e-form/life-general>聯絡我們，我們將樂意為您效勞。

蘇黎世人壽保險（香港）有限公司
（於香港註冊成立之有限公司）
2024年5月10日

註：投資涉及風險，您的投資價值及收益可因市場及貨幣波動而下跌，有可能導致您不能取回所有投資款項。

¹此網站並未經證監會審核。