

**Your reference**  
**Our reference**  
**Date**

April 26, 2024

**Changes to Schroder U.S. Dollar Money 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. Unless otherwise stated herein, capitalized terms in this letter shall have the same meaning(s) as defined in the explanatory memorandum (the “Explanatory Memorandum”) of the Underlying Fund.

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

Dear valued customer,

Website: [www.zurich.com.hk](http://www.zurich.com.hk)

We are writing to let you know about the change to 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”.

**Which investment choices are affected?**

<b>Name and code of the investment choice (the “Investment Choice”)</b>	<b>Name of the corresponding Underlying Fund</b>	<b>Applicable scheme (Collectively, the “Schemes”)</b>
US Dollar Money Fund (Code: CAUSD)	Schroder U.S. Dollar Money Fund	<ul style="list-style-type: none"> <li>• 128 Planner</li> <li>• Asset Planner</li> <li>• Future Planner</li> <li>• Growth Planner</li> <li>• Life Planner</li> <li>• Supreme Planner</li> <li>• Wealth Planner</li> </ul>

### What is happening?

We have been notified by Schroder Investment Management (Hong Kong) Limited of the following change:

#### **Reduction of Trustees fee of the following Underlying Fund**

With effect from September 29, 2023, the fees payable to the Trustee of the Underlying Fund have been reduced as follows:

<b>Underlying Fund</b>	<b>Prior to 29 September 2023 (% of the Underlying Fund's net asset value)</b>	<b>With effect from 29 September 2023 (% of the Underlying Fund's net asset value)</b>
Schroder U.S. Dollar Money Fund	0.05% p.a.	0.0425% p.a.

Save as described above, all other key features of the Underlying Fund, including fee levels, fee structures and risk profiles, remain unchanged, and there is no change in the operation of the Underlying Fund and/or manner in which the Underlying Fund is being managed. The changes described above will not result in any material prejudice or other effects on the rights or interests of investors of the Underlying Fund.

The offering documents of the Underlying Fund have been amended to reflect the changes set out above and other consequential, miscellaneous or administrative updates.

Copies of the latest version of the Explanatory Memorandum and Product Key Facts Statement of the Underlying Fund are available at the website ([www.schroders.com.hk](http://www.schroders.com.hk)').

### 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 Assurance Ltd  
(a company incorporated in England and Wales 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.***

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<sup>1</sup> This website has not been reviewed by the SFC.

### 有關施羅德美元金融基金（「該相關基金」）之變更

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該相關基金的解釋說明書（「解釋說明書」）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該相關基金的變更。您已投資於該相關基金相應的投資選擇，其列於下表「受影響的投資選擇」中「投資選擇的名稱及代碼」一欄。

#### 受影響的投資選擇

投資選擇的名稱及代碼 （「該投資選擇」）	相應的該相關基金名稱	適用計劃 （統稱「計劃」）
美元貨幣基金 （代碼：CAUSD）	施羅德美元金融基金	<ul style="list-style-type: none"> <li>• 創富人生</li> <li>• 智富人生</li> <li>• 聚富人生</li> <li>• 尚富人生</li> <li>• 添富人生</li> <li>• 盛富人生計劃</li> <li>• 匯富人生保障計劃</li> </ul>

#### 修訂事項

施羅德投資管理（香港）有限公司已通知我們以下變更：

#### 縮減以下該相關基金的受託人費用

自2023年9月29日起，支付予該相關基金受託人的費用已縮減如下：

該相關基金	於2023年9月29日前 （該相關基金資產淨值的%）	自2023年9月29日起 （該相關基金資產淨值的%）
施羅德美元金融基金	每年0.05%	每年0.0425%

除上文所述者外，該相關基金的所有其他主要特點，包括費用水平、收費結構及風險概況維持不變，及該相關基金的營運及 / 或管理方式並無變更。上述更改將不會對該相關基金的投資者的權利或權益造成任何重大損害或其他影響。

該相關基金的發售文件已作出修訂，以反映上述更改及其他相應、雜項或行政更新。

該相關基金最新版本的解釋說明書及產品資料概要之副本可於網站（[www.schroders.com.hk](http://www.schroders.com.hk)<sup>1</sup>）查閱。

<sup>1</sup>此網站未經證監會審閱。

### 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擇，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擇，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擇的指示，費用全免。

我們建議您首先諮詢您的持牌保險中介人，以取得其他投資選擇的建議。有關本公司投資選擇（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擇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  
（於英格蘭及威爾斯註冊成立之有限公司）  
2024年4月26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。**