

Your reference
Our reference
Date

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Changes to Columbia Threadneedle (Lux) I - CT (Lux) Global Focus (the “Underlying Fund”)

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in England and Wales
with limited liability)

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

We accept full responsibility for the accuracy of the content of this document. For any capitalised terms that are not specifically defined within this letter, please refer to the definition in the Hong Kong offering documents of Columbia Threadneedle (Lux) I (“CT”).

Dear valued customer,

We are writing to let you know about the changes to the Underlying Fund. You have invested in an investment choice corresponding to the Underlying Fund, which is 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?

| Name and code of the investment choice (the “Investment Choice”) | Name of the corresponding Underlying Fund | Applicable scheme (Collectively, the “Schemes”) |
|---|---|--|
| Columbia Threadneedle (Lux) I - CT (Lux) Global Focus (Code: OWUSD) | Columbia Threadneedle (Lux) I - CT (Lux) Global Focus | <ul style="list-style-type: none"> • Magnitude • Matterhorn • Swiss Elite |

What is happening?

We have been notified by the Board of CT of an amendment to the investment policy of the Underlying Fund. The amendment has been brought forward to strengthen the promotion of environmental and social characteristics within the meaning of Article 8 under the Sustainable Finance Disclosure Regulation (the “SFDR”).

The amended investment policy and SFDR RTS Annex (Regulatory Technical Standards relating to the Sustainable Finance Disclosure Regulation) will be adopted from September 2, 2024 (“Effective Date”).

The Underlying Fund already promotes environmental and social characteristics by integrating a range of responsible investment measures into the investment decision-making process, as well as ensuring that the companies in which the Underlying Fund invests follow good governance practices.

From the Effective Date, the Sub-Advisor responsible for the management of the Underlying Fund will increase the minimum proportion that the Underlying Fund commits to holding sustainable investments, as further detailed in the SFDR RTS Annex.

The current and revised minimum proportion of sustainable investment are set out in the following table:

| Underlying Fund | Current minimum proportion of assets in sustainable investments | Minimum proportion in sustainable investments from the Effective Date |
|---|--|--|
| Columbia Threadneedle (Lux) I - CT (Lux) Global Focus | 5% | 20% |

Following the introduction of SFDR, investors are increasingly requiring investment funds to embed the promotion of environmental and social characteristics into their investment process. These changes strengthen the binding commitments already being made by the Underlying Fund, and increase the suitability for investors with certain sustainability preferences under MiFID II (the Markets in Financial Instruments Directive and Markets in Financial Instruments Regulation - collectively known as MiFID II).

Please note that they do not expect these amendments to the investment policy to result in significant changes to the way in which the Underlying Fund is currently managed or its risk profile.

The current Hong Kong offering documents of CT, the articles of association of CT and the most recent annual and semi-annual reports are available on the website www.columbiathreadneedle.com¹. The updated version of the SFDR RTS Annex which will reflect the changes detailed above will also be available (in English language only) free of charge on the website www.columbiathreadneedle.com¹ in due course.

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 Please note that this website has not been reviewed by the SFC. The website is not specifically directed to Hong Kong residents and may contain information with respect to non-SFC authorised funds of CT which are not available for public offer in Hong Kong.

有關天利（盧森堡）- 全球焦點基金（「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天利（盧森堡）（「CT」）的香港銷售文件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（「該投資選項」）的名稱及代碼 | 相應的該相關基金名稱 | 適用計劃（統稱「計劃」） |
|---------------------------|-----------------|--|
| 天利（盧森堡）- 全球焦點基金（代碼：OWUSD） | 天利（盧森堡）- 全球焦點基金 | <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

CT的董事會已通知我們，其現正修訂該相關基金的投資政策。這次修訂旨在加強推動可持續金融披露規例（「SFDR」）下第8條所指的環境及社會特徵。

經修訂的投資政策及SFDR RTS附錄（有關可持續金融披露規例的監管技術標準）將由2024年9月2日（「生效日期」）起採納。

該相關基金已透過將一系列負責任投資措施整合至其投資決策過程，以及確保該相關基金所投資的公司遵循良好管治實踐來推動環境及社會特徵。

由生效日期起，負責管理該相關基金的代理顧問將提高該相關基金承諾持有可持續投資的最低比例，進一步詳情載於SFDR RTS附錄。

可持續投資的現時及經修訂最低比例載於下表：

| 該相關基金 | 現時在可持續投資的資產的最低比例 | 由生效日期起在可持續投資的最低比例 |
|-----------------|------------------|-------------------|
| 天利（盧森堡）- 全球焦點基金 | 5% | 20% |

在推行SFDR後，投資者越益要求投資基金將推動環境及社會特徵納入至其投資過程。此等更改加強已由該相關基金作出的具約束力的承諾，並提高對MiFID II（歐盟金融工具市場指令及金融工具市場規例 - 統稱MiFID II）下具有若干可持續性偏好的投資者的適用性。

請注意，CT預期此等對投資政策作出的修訂不會導致該相關基金目前的管理方式或其風險概況產生重大變化。

CT現有的香港銷售文件、CT的組織章程細則及最新的年度及半年度報告將於網站 www.columbiathreadneedle.com¹ 可供免費索取。SFDR RTS附錄的已更新版本將反映上文詳載的更改，亦將於適當時候在網站 www.columbiathreadneedle.com¹ 可供免費索取（僅備有英文版）。

¹ 請注意，此網站並未經證監會審閱。該網站並非特別為香港居民而設，其可能載有並未經證監會認可且不可在香港作公開發售的基金之資料。

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8月20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。