

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

August 22, 2024

**Changes to JPMorgan ASEAN Fund (the “Underlying Fund”)**

**Zurich International Life Limited**

(a company incorporated in the Isle of Man with limited liability)

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Zurich International Life Limited provides life assurance, investment and protection products and is authorized by the Isle of Man Financial Services Authority.

Registered in the Isle of Man number 20126C.

Registered office: Zurich House,  
Isle of Man Business Park,  
Douglas, Isle of Man, IM2 2QZ,  
British Isles

**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. Capitalised terms in this letter have the same meaning as in the offering documents of the Underlying Fund under JPMorgan Funds (Unit Trust Range) (the “Consolidated Explanatory Memoranda”) unless otherwise specified.

Dear valued customer,

We are writing to let you know about the changes to the Underlying Fund. You have invested in at least one of the investment choices 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 (the “Schemes”)</b>
JPMorgan ASEAN Fund (Code: NNUSD)	JPMorgan ASEAN Fund	<ul style="list-style-type: none"> <li>International Wealth Account</li> <li>IWA</li> <li>Pacific</li> </ul>
ZI JPMorgan ASEAN Fund (Code: JCUSD)		<ul style="list-style-type: none"> <li>Elite International Bond</li> <li>Futura II</li> <li>Futura III</li> <li>SUPRA Savings and Investment Plan</li> <li>Vista</li> <li>Vista Retirement Scheme</li> </ul>

### **What is happening?**

We have been notified by JPMorgan Funds (Asia) Limited (the “**Manager**”), the Manager of the Underlying Fund, that JPMorgan Indonesia Fund, JPMorgan Malaysia Fund and JPMorgan Philippine Fund (collectively, the “**Merging Funds**”) will be merged into the Underlying Fund on September 20, 2024 (the “**Merger Date**”). The Manager believes the merger of the Merging Funds into the Underlying Fund (the “**Merger**”) to be in the best interest of investors as it will create a larger pool of assets which should not only provide potential economies of scale but also enhance fund management efficiency for the Underlying Fund.

The Merger will not change the Underlying Fund’s investment objective and policies, and will increase the assets under management of the Underlying Fund. The Merger will not have any negative effect on the value, costs, or performance of your investment.

On the Merger Date, the assets of the Merging Funds will be transferred into the Underlying Fund. Where the net capital inflow of the Underlying Fund on the Merger Date exceeds the threshold pre-determined by the Manager from time to time, the Manager may make adjustment to the net asset value per unit of the Underlying Fund upwards on the Merger Date. For details of the adjustment mechanism, please refer to the “SWING PRICING” section in the Consolidated Explanatory Memoranda.

No costs associated with the Merger will be borne by the Underlying Fund. After the transfer of assets of the Merging Funds to the Underlying Fund on the Merger Date, the Merging Funds will cease to exist.

### **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 3405 7150 or email us at [helppoint.hk@hk.zurich.com](mailto:helppoint.hk@hk.zurich.com) and we will be happy to help.

Yours faithfully,

Zurich International Life Limited  
(a company incorporated in the Isle of Man 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.***

### 有關摩根東協基金（「該相關基金」）之變更

蘇黎世國際人壽保險有限公司  
 （於人島註冊成立之有限公司）

香港島東華蘭路18號  
 港島東中心25-26樓

網址：www.zurich.com.hk

蘇黎世國際人壽保險有限公司是人島  
 Financial Services Authority所認可，  
 提供人壽保險、投資及保障產品。

於人島的註冊號碼為20126C。

註冊辦事處：Zurich House,  
 Isle of Man Business Park,  
 Douglas, Isle of Man, IM2 2QZ,  
 British Isles

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。除非另有指明，否則本函件內使用的術語應與摩根基金（單位信託系列）內的基金的銷售文件（「綜合基金說明書」）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至少一個投資選擇，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（「該投資選擇」）的名稱及代碼	相應的該相關基金名稱	適用計劃（「計劃」）
摩根東協基金（代碼：NNUSD）	摩根東協基金	<ul style="list-style-type: none"> <li>國際創富計劃</li> <li>景緻人生</li> <li>翱翔人生</li> </ul>
蘇黎世國際摩根東協基金（代碼：JCUSD）		<ul style="list-style-type: none"> <li>卓越精英國際投資計劃</li> <li>「樂安閑」計劃</li> <li>「樂安閑」III</li> <li>至尊國際儲蓄投資</li> <li>豐盛人生</li> <li>豐盛人生退休計劃</li> </ul>

#### 修訂事項

該相關基金的經理人摩根基金（亞洲）有限公司（「經理人」）已通知我們，摩根印尼基金、摩根馬來西亞基金及摩根菲律賓基金（統稱為「該等合併基金」）將於2024年9月20日（「合併日」）併入該相關基金。經理人認為該等合併基金併入該相關基金（「合併」）將匯集更大的資產池，不單提供潛在規模經濟效益，同時亦提升該相關基金的基金管理效率，從而符合投資者的最佳利益。

合併將不會改變該相關基金的投資目標及政策，並將提升該相關基金的資產管理規模。合併將不會對您的投資的價值、成本或表現構成任何負面影響。

於合併日，該等合併基金的資產將轉撥至該相關基金。倘若於合併日該相關基金的資本淨流入超過經理人不時預先釐定的限額，經理人可於合併日上調該相關基金的每單位資產淨值。有關調整機制的詳情，請參閱綜合基金說明書「波動定價」一節。

與合併相關之成本將不會由該相關基金承擔。當該等合併基金之資產於合併日轉撥至該相關基金後，合併基金將不再存在。

### 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 3405 7150或電郵至helppoint.hk@hk.zurich.com聯絡客戶服務部，我們將樂意為您效勞。

蘇黎世國際人壽保險有限公司  
(於人島註冊成立之有限公司)  
2024年8月22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。**