

Your reference
Our reference
Date

September 30, 2024

Changes to the underlying fund of Fidelity Funds - Emerging Europe, Middle East and Africa Fund (SP) (Code: 3UEUR) and ZI Fidelity Emerging Europe, Middle East and Africa Fund (SP) (Code: 3VEUR) (Individually the “Investment Choice”; collectively, the “Investment Choices”)

Zurich International Life Limited

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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.

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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.

Dear valued customer,

We refer to our previous notice to you on May 25, 2023 regarding the addition of the Investment Choices due to the creation of a new share class of the corresponding underlying fund. We are writing to let you know about the changes to the Investment Choices and the corresponding underlying fund, namely Fidelity Funds – Emerging Europe, Middle East and Africa Fund (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?

Name and code of the Investment Choice	Name of the corresponding Underlying fund	Applicable scheme (Collectively, the “Schemes”)
Fidelity Funds - Emerging Europe, Middle East and Africa Fund (SP) (Code: 3UEUR)	Fidelity Funds - Emerging Europe, Middle East and Africa Fund	<ul style="list-style-type: none"> • International Wealth Account • IWA • Pacific
ZI Fidelity Emerging Europe, Middle East and Africa Fund (SP) (Code: 3VEUR)		<ul style="list-style-type: none"> • Elite International Bond • Futura II • Futura III • SUPRA Savings and Investment Plan • Vista • Vista Retirement Scheme

What is happening?

We have been notified by FIL Investment Management (Hong Kong) Limited (“**Fidelity**”) about an interim capital distribution of side pocket share class of the Underlying Fund. In June 2023, side pocket share class was created for the Underlying Fund to hold Russian assets. In late 2023 and early 2024, Fidelity disposed of a Global Depositary Receipt (GDR) position and Depositary Receipt positions which was not subject to sanctions and which had an underlying Russian security. As a result of the sale of these positions, Fidelity made an interim capital distribution to investors on July 17, 2024.

Payment has been made in the share class currency. As this is a liquidating share class, reinvestment is not possible.

The remaining holdings in the Underlying Fund side pocket share class remain illiquid and/or subject to sanctions. Fidelity will continue reviewing opportunities to sell with the aim of returning value to investors. Fidelity will continue to publish updates online on Fidelity website¹.

The Factsheets of the Underlying Fund will remain the same. No documentation will be published for the side pocket share class to reflect the capital distribution, as this share class cannot be traded.

The interim capital distribution of side pocket was made into your policy on August 12, 2024 and you can visit our customer online portal Zurich International Online (ZIO) for details. 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 and we will be happy to help.

Yours faithfully,

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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 The website has not been reviewed by the Hong Kong Securities and Futures Commission.



有關富達基金 - 新興「歐非中東」基金 (SP) (代碼: 3UEUR) 及蘇黎世國際富達基金 - 新興「歐非中東」基金 (SP) (代碼: 3VEUR) (各稱為「該投資選擇」, 統稱為「該等投資選擇」) 的相關基金之變更

蘇黎世國際人壽保險有限公司
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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。

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British Isles

此乃重要函件, 務請您即時垂注。您如對本函件的内容有任何疑問, 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。

親愛的客戶:

我們先前曾於2023年5月25日向您發出通知, 以告知我們為相應的相關基金成立新的股份類別而增設投資選擇。我們謹此致函通知您有關該等投資選擇及相應的相關基金(即富達基金 - 新興「歐非中東」基金)(「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

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(統稱「計劃」)
富達基金 - 新興「歐非中東」基金 (SP) (代碼: 3UEUR)	富達基金 - 新興「歐非中東」基金	<ul style="list-style-type: none"> 國際創富計劃 景緻人生 翱翔人生
蘇黎世國際富達基金 - 新興「歐非中東」基金 (SP) (代碼: 3VEUR)		<ul style="list-style-type: none"> 卓越精英國際投資計劃 「樂安閑」計劃 「樂安閑」III 至尊國際儲蓄投資 豐盛人生 豐盛人生退休計劃

修訂事項

富達基金(香港)有限公司(「富達」)已通知我們有關該相關基金側袋帳戶股份類別的臨時資本分派。該相關基金於2023年6月增設側袋帳戶股份類別, 以持有俄羅斯資產。富達於2023年底及2024年初出售了更多包含相關俄羅斯證券但不直接受到制裁的預託證券持倉。這些持倉加上富達之前出售的環球預託證券(GDR)及預託證券持倉已於2024年7月17日作為臨時資本分派付予投資者。

付款已經以股份類別的貨幣支付。由於側袋帳戶股份類別屬於變現的股份類別, 故不可能再投資。

該相關基金的側袋帳戶股份類別餘下的持倉仍然未能變現及/或受到制裁。富達會繼續檢視出售持倉的機會, 務求向投資者返還價值。富達將持續在富達官網¹上公佈最新進展。

該相關基金的概覽將維持不變。由於側袋帳戶股份類別無法交易, 因此不會發布任何有關資本分派的文件。

¹此網頁未經香港證券及期貨事務監察委員會審核。



側袋帳戶的臨時資本分派已於2024年8月12日付予您的保單，您可透過我們的客戶網站Zurich International Online (ZIO)查閱詳情。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9月30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。