

Your reference
Our reference
Date

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Changes to Franklin Templeton Global Funds plc - FTGF Brandywine Global Income Optimiser Fund (the “Underlying Fund”)

Zurich Assurance Ltd
(a company incorporated
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. Unless otherwise defined in this document, all capitalised terms have the same meaning as capitalised terms used in the Franklin Templeton Global Funds plc’s (“FTGF”) latest Irish prospectus (the “Prospectus”) and the Hong Kong Covering Document.

Dear valued customer,

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

Which investment choice is affected?

Name and code of the investment choice (the “Investment Choice”)	Name of the corresponding Underlying Fund	Applicable scheme (Collectively, the “Schemes”)
Franklin Templeton Global Funds plc - FTGF Brandywine Global Income Optimiser Fund (Code: S9USD)	Franklin Templeton Global Funds plc - FTGF Brandywine Global Income Optimiser Fund	<ul style="list-style-type: none"> • Magnitude • Matterhorn • Swiss Elite

What is happening?

We have been notified by the director of FTGF that the Directors decided to approve certain amendments to the Underlying Fund. Details of some of the more significant amendments being made to the Underlying Fund are set out in the table below.

Underlying Fund	Change	Rationale
Franklin Templeton Global Funds plc - FTGF Brandywine Global Income Optimiser Fund	It is proposed to change the Underlying Fund's performance benchmark from: "FTSE 3-month US Treasury Bill Index" To: "Bloomberg Multiverse Index (USD Hedged)"	The proposed change is being made as the broad scope of the Bloomberg Multiverse Index more accurately reflects the Underlying Fund's flexibility in its allocations to fixed income security types, credit, duration, geography and currency.
	The investment policies of the Underlying Fund will be updated to clarify that the Underlying Fund may invest up to 15% of its Net Asset Value in asset-backed securities. For the avoidance of doubt, it is expected that the Underlying Fund's exposure to convertible securities will not exceed 20% of its Net Asset Value and the Underlying Fund's exposure to securitised participations in loans (including collateralised loan obligations), asset-backed securities and mortgage-backed securities in aggregate will be less than 30% of its Net Asset Value.	The proposed change is being made for clarification purpose only. It will not result in any change to the portfolio or how the Underlying Fund is being managed, and it merely seeks to clarify how the Underlying Fund is currently managed.

You are advised to view the redlines illustrating the full suite of amendments being made to the Prospectus and the Supplement of the Underlying Fund, including those that are not deemed to be significant, at the following link: <https://franklintempletonprod.widen.net/s/6khjrsrx27/redlines-ftgf-irish-pro-andfund-supplements-en> (English version) and <https://franklintempletonprod.widen.net/s/tzpjxfxvc/redlines-ftgf-irish-pro-and-fundsupplements-cn> (Chinese version).

The amendments to the Prospectus and the Supplement of the Underlying Fund will take effect on the date on which the revised Prospectus and the revised Supplement of the Underlying Fund are approved by the Central Bank of Ireland (the "Effective Date") The Effective Date will be on or around October 31, 2024. The Hong Kong Offering Documents of the Underlying Fund will be updated to reflect the changes as set out herein, as well as other miscellaneous updates, drafting and/or editorial amendments, on or after the Effective Date.

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.

有關富蘭克林鄧普頓環球基金系列 - FTGF布蘭迪環球增值入息基金 (「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富蘭克林鄧普頓環球基金系列 (「**FTGF**」) 最新的愛爾蘭基金章程 (「**基金章程**」) 及香港說明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」)
富蘭克林鄧普頓環球基金系列 - FTGF布蘭迪環球增值入息基金 (代碼：S9USD)	富蘭克林鄧普頓環球基金系列 - FTGF布蘭迪環球增值入息基金	<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

FTGF的董事已通知我們，董事已決定批准對該相關基金所作出的若干修訂。對該相關基金所作出的部分較重大修訂的詳情載於下表。

該相關基金	變更	理由
富蘭克林鄧普頓環球基金系列 - FTGF布蘭迪環球增值入息基金	擬將對該相關基金的表現指標由： 「富時三個月美國國庫券指數」 變更為： 「彭博環球Multiverse指數 (美元對沖)」	擬議的變更是因為彭博環球Multiverse指數的廣泛範圍更準確地反映該相關基金在固定收益證券類型、信用、存續期、地理及貨幣配置方面的靈活性。
	該相關基金的投資政策將作出更新，以澄清該相關基金最多可將其資產淨值的15%投資於資產抵押證券。 為免存疑，預計該相關基金對可轉換證券的投資將不會超過其資產淨值的20%，而該相關基金對證券化參與貸款 (包括貸款抵押證券)、資產抵押證券及按揭抵押證券的投資合共將少於其資產淨值的30%。	擬議的變更僅作澄清之用。其不會導致投資組合或該相關基金的管理方式發生任何變化，而只是旨在澄清該相關基金現時的管理方式。

建議您透過以下鏈接查閱以紅線標示的對該相關基金的基金章程及補充文件所作出的全部修訂，包括該等不被視為重大的修訂：

<https://franklintempletonprod.widen.net/s/6khjrsrx27/redlines-ftgf-irish-pro-andfund-supplements-en>
(英文版本) 及

<https://franklintempletonprod.widen.net/s/tzpjikxfvc/redlines-ftgf-irish-pro-and-fundsupplements-cn>
(中文版本)。

對該相關基金的基金章程及補充文件所作出的修訂，將於該相關基金的經修訂基金章程及經修訂補充文件獲愛爾蘭中央銀行批准當日（「生效日期」）生效。生效日期將為2024年10月31日或前後。該相關基金的香港發售文件將於生效日期或之後進行更新，以反映本函件所載列的變更，以及其他雜項更新、草擬及 / 或編輯修訂。

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10月29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。