

Your reference
Our reference
Date

October 10, 2024

Close of subscription of, allocation of future regular premiums and switching-in into Morgan Stanley Investment Funds Asian Property Fund (Code: NSUSD), ZI Morgan Stanley Investment Funds Asian Property Fund (Code: DCUSD) and ZI Morgan Stanley Investment Fund US Property Fund (Code: DEUSD) (Individually, the “Investment Choice”; collectively, the “Investment Choices”)

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 are writing to let you know about the close of subscription of, allocation of future regular premiums and switching-in into the Investment Choices. You have invested in at least one of Investment Choices as 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 (Individually, the “Underlying Fund”; collectively, the “Underlying Funds”)	Name and code of default investment choice (Individually, “Default Investment Choice” and collectively, “Default Investment Choices”)	Applicable scheme (the “Schemes”)
Morgan Stanley Investment Funds Asian Property Fund (Code: NSUSD)	Morgan Stanley Investment Funds Asian Property Fund	Fidelity Funds - US Dollar Cash Fund (Code: USDKX)	<ul style="list-style-type: none"> International Wealth Account IWA Pacific
ZI Morgan Stanley Investment Funds Asian Property Fund (Code: DCUSD)		ZI Fidelity US Dollar Cash Fund (Code: USDKL)	<ul style="list-style-type: none"> Elite International Bond Futura II Futura III SUPRA Savings and Investment Plan Vista Vista Retirement Scheme
ZI Morgan Stanley Investment Fund US Property Fund (Code: DEUSD)	Morgan Stanley Investment Funds US Property 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

What is happening?

We have been notified by the board of directors of Morgan Stanley Investment Funds that the Underlying Funds shall not accept any subscription and switching-in anymore.

What does this mean to you?

As a result of the above, you will not be allowed to invest into the Investment Choices by way of new instruction for subscription, redirecting future regular premium allocation, top-up premium and switching-in from the date of this notice.

If you originally allocate future regular premiums into the Investment Choice(s), we will redirect your future regular premium allocation from the Investment Choice(s) into the Default Investment Choice(s), free of charge, **with immediate effect.**

If you do not agree with our decision to redirect your future regular premium allocation from the Investment Choice(s) to the Default Investment Choice(s), you may redirect your future regular premiums allocation and/or switch your holding of notional units from the Default Investment Choice(s) to other investment choice(s) available under the respective Schemes, free of charge, by submitting an instruction to us at any-time.

Default Investment Choices

The underlying fund of the Default Investment Choices is a money market fund and is in the same currency as the Investment Choices.

Please refer to the below summary of the underlying fund corresponding to the Default Investment Choices in the first instance. For details including, without limitation, the investment objective and policy, risk factors and fees and charges of the underlying fund corresponding to the Default Investment Choices, please read the offering documents of the underlying fund which are available free of charge from us upon request.

Name of the Default Investment Choice	Name of the corresponding underlying fund	Name of management company of the corresponding underlying fund	Share class of the corresponding underlying fund	Currency of the Default Investment Choice	Currency of the corresponding underlying fund
Fidelity Funds - US Dollar Cash Fund (Code: USDKX)	Fidelity Funds – US Dollar Cash Fund	FIL Investment Management (Luxembourg) S.A.	Class A-ACC-USD	USD	USD
ZI Fidelity US Dollar Cash Fund (Code: USDKL)					

We recommend that you should contact your licensed insurance intermediary, who will be able to advise you of alternative investment choice(s). Please be reminded that different investment choices available under the respective Schemes have different investment objectives and policies, risks profiles and fees and charges. Please read the offering documents of the underlying funds corresponding to the investment choices for details including the investment objectives and policies, risks factors and fees and charges of the underlying funds which are available free of charge from 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 helpoint.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.

停止接受認購、配置未來定期保費和轉入至Morgan Stanley Investment Funds 亞洲房地產基金 (代碼: NSUSD)、蘇黎世國際Morgan Stanley Investment Funds亞洲房地產基金 (代碼: DCUSD) 及蘇黎世國際Morgan Stanley Investment Fund 美國房地產基金 (代碼: DEUSD) (各稱為「該投資選擇」, 統稱為「該等投資選擇」)

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)

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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。

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。

親愛的客戶:

我們謹此致函通知您有關停止接受認購、配置未來定期保費和轉入至該投資選項。您已投資於至少一個該投資選擇, 其列於下表「受影響的投資選擇」中「該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	相應的相關基金 (各稱為「該相關基金」, 統稱為「該等相關基金」) 名稱	預設投資選項 (各稱為「該預設投資選擇」及統稱為「該等預設投資選擇」) 的名稱及代碼	適用計劃 (統稱「計劃」)
Morgan Stanley Investment Funds 亞洲房地產基金 (代碼: NSUSD)	Morgan Stanley Investment Funds 亞洲房地產基金	富達基金 - 美元現金基金 (代碼: USDKX)	<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Morgan Stanley Investment Funds 亞洲房地產基金 (代碼: DCUSD)		蘇黎世國際富達美元現金基金 (代碼: USDKL)	<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
蘇黎世國際Morgan Stanley Investment Fund 美國房地產基金 (代碼: DEUSD)	Morgan Stanley Investment Funds 美國房地產基金		

修訂事項

Morgan Stanley Investment Funds的董事會已通知我們, 該等相關基金已不再接受新認購及轉入。

對您產生的影響

由於上述情況, 由本函件發出日起, 您不可透過發出認購、轉換未來定期保費配置、額外保費及轉入至該等投資選擇的新指示, 以投資於該等投資選擇。

如您原有未來定期保費分配至該等投資選項, 我們會即時將您的未來定期保費從該等投資選項重新分配至該等預設投資選項, 費用全免。

若閣下不同意我們將閣下的保費分配從該等投資選擇配置至該等預設投資選擇的決定, 閣下可隨時向我們提交指示, 將現有投資及保費分配配置於該等預設投資選擇以轉換至計劃內的其他可供選擇的投資選擇, 費用全免。

該等預設投資選擇

該等預設投資選擇相應的相關基金為貨幣市場基金，並與該等投資選擇的貨幣相同。

請參閱以下該等預設投資選擇相應的相關基金概要。如欲了解其他細節，包括但不限於該等預設投資選擇相應的相關基金之投資目標及政策、風險因素和費用及收費，您可向我們免費索取及參閱相關基金之銷售文件。

該預設投資選擇的名稱及代碼	相應的相關基金名稱	相應的相關基金之管理公司名稱	相應的相關基金之股份類別	該預設投資選擇之貨幣	相應的相關基金之貨幣
富達基金 - 美元現金基金 (代碼：USDKX)	富達基金 - 美元現金基金	FIL Investment Management (Luxembourg) S.A.	A 類別股份 - 累積 - 美元	美元	美元
蘇黎世國際富達美元現金基金 (代碼：USDKL)					

我們建議您應諮詢您的持牌保險中介人，以便其就其他投資選擇向您提供建議。請注意，相應的計劃內可供選擇的不同投資選擇分別有不同的投資目標及政策、風險概況和費用及收費。請細閱投資選擇相應的相關基金之銷售文件，詳情包括投資目標及政策、風險因素及相關基金的費用和收費。我們會應要求免費提供上述銷售文件。

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10月10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。