

Your reference
Our reference
Date

November 7, 2024

Changes to BlackRock Global Funds (“BlackRock”) and the Underlying Funds (as defined below)

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

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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,
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Douglas, Isle of Man, IM2 2QZ,
British Isles

We accept full responsibility for the accuracy of the content of this document. Terms not defined herein shall have the same meaning as set out in the BlackRock’s prospectus currently in force (available at www.blackrock.com.hk¹) (the “**Prospectus of BlackRock**”).

Dear valued customer,

We are writing to let you know about the changes to BlackRock and the Underlying Funds. You have invested in at least one of the investment choices corresponding to the Underlying Funds, 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 (Individually, the “Investment Choice”; collectively, the “Investment Choices”)	Name of the corresponding underlying fund (Individually, the “Underlying Fund”; collectively, the “Underlying Funds”)	Applicable scheme (Collectively, the “Schemes”)
ZI BlackRock Global Funds Latin American (Code: MIUSD)	BlackRock Global Funds - Latin American Fund	<ul style="list-style-type: none"> • DOMUS • Elite International Bond • Futura II • Futura III • SUPRA Savings and Investment Plan • Vista • Vista Retirement Scheme
ZI BlackRock Global Funds Sustainable Energy Fund (Code: MEUSD)	BlackRock Global Funds - Sustainable Energy Fund	
ZI BlackRock Global Funds World Energy (Code: MHUSD)	BlackRock Global Funds - World Energy Fund	
ZI BlackRock Global Funds World Gold USD (Code: MDUSD)	BlackRock Global Funds – World Gold Fund	
ZI BlackRock Global Funds World Technology USD (Code: K2USD)	BlackRock Global Funds - World Technology Fund	

¹ Investors should note that the website has not been authorised or reviewed by the SFC.

ZI BlackRock Global Funds Emerging Europe (Code: MKUSD)*	BlackRock Global Funds - Emerging Europe Fund	<ul style="list-style-type: none"> • Elite International Bond • Futura II • Futura III • SUPRA Savings and Investment Plan • Vista • Vista Retirement Scheme
ZI BlackRock Global Funds Emerging Markets Ex-China Fund (Code: USDR9)	BlackRock Global Funds - Emerging Markets Ex-China Fund	
ZI BlackRock Global Funds Global Allocation EUR (Code: BHEUR)	BlackRock Global Funds - Global Allocation Fund	
ZI BlackRock Global Funds Global Allocation USD (Code: ERUSD)		
ZI BlackRock Global Funds Systematic Global Equity High Income Fund (Code: FIUSD)	BlackRock Global Funds - Systematic Global Equity High Income Fund	
ZI BlackRock Global Funds Global Government Bond EUR (Code: ALEUR)	BlackRock Global Funds - Global Government Bond Fund	
ZI BlackRock Global Funds Global Government Bond USD (Code: BPUSD)		
ZI BlackRock Global Funds Japan Small and MidCap Opportunities (Code: MCUSD)	BlackRock Global Funds - Japan Small & MidCap Opportunities Fund	
ZI BlackRock Global Funds United Kingdom (Code: CHGBP)	BlackRock Global Funds - United Kingdom Fund	
ZI BlackRock Global Funds US Flexible Equity (Code: MAUSD)	BlackRock Global Funds - US Flexible Equity Fund	
ZI BlackRock Global Funds World Financials (Code: MJUSD)	BlackRock Global Funds - World Financials Fund	
ZI BlackRock Global Funds World Gold SGD (Code: AOSGD)	BlackRock Global Funds - World Gold Fund	
ZI BlackRock Global Funds World Healthscience (Code: ONUSD)	BlackRock Global Funds - World Healthscience Fund	
ZI BlackRock Global Funds World Mining (Code: MGUSD)	BlackRock Global Funds - World Mining Fund	
ZI BlackRock Global Funds World Technology EUR (Code: FLEUR)	BlackRock Global Funds - World Technology Fund	
BlackRock Global Funds - Emerging Europe Fund USD (Code: LXUSD)*	BlackRock Global Funds - Emerging Europe Fund	<ul style="list-style-type: none"> • International Wealth Account • IWA • Pacific
BlackRock Global Funds - Emerging Markets Ex-China Fund (Code: USDR7)	BlackRock Global Funds - Emerging Markets Ex-China Fund	

BlackRock Global Funds - European Value Fund EUR (Code: EZEUR)	BlackRock Global Funds - European Value Fund	<ul style="list-style-type: none"> • International Wealth Account • IWA • Pacific
BlackRock Global Funds - European Value Fund USD (Code: PUUSD)		
BlackRock Global Funds - Global Allocation Fund (Code: USUSD)	BlackRock Global Funds - Global Allocation Fund	
BlackRock Global Funds - Global Government Bond Fund USD (Code: AIUSD)	BlackRock Global Funds - Global Government Bond Fund	
BlackRock Global Funds - Japan Small & MidCap Opportunities Fund (Code: NPUSD)	BlackRock Global Funds - Japan Small & MidCap Opportunities Fund	
BlackRock Global Funds - Latin American Fund USD (Code: MPUSD)	BlackRock Global Funds - Latin American Fund	
BlackRock Global Funds - Sustainable Energy Fund (Code: MOUSD)	BlackRock Global Funds - Sustainable Energy Fund	
BlackRock Global Funds - United Kingdom Fund (Code: JTGBP)	BlackRock Global Funds - United Kingdom Fund	
BlackRock Global Funds - US Basic Value Fund (Code: PRUSD)	BlackRock Global Funds - US Basic Value Fund	
BlackRock Global Funds - US Dollar Bond Fund (Code: PJUSD)	BlackRock Global Funds - US Dollar Bond Fund	
BlackRock Global Funds - US Flexible Equity Fund (Code: HOUSD)	BlackRock Global Funds - US Flexible Equity Fund	
BlackRock Global Funds - World Energy Fund (Code: UUUSD)	BlackRock Global Funds - World Energy Fund	
BlackRock Global Funds - World Financials Fund (Code: IIUSD)	BlackRock Global Funds - World Financials Fund	
BlackRock Global Funds - World Gold Fund (Code: PPUSD)	BlackRock Global Funds - World Gold Fund	
BlackRock Global Funds - World Healthscience Fund EUR (Code: FMEUR)	BlackRock Global Funds - World Healthscience Fund	
BlackRock Global Funds - World Healthscience Fund USD (Code: L2USD)		
BlackRock Global Funds - World Mining Fund GBP (Code: BRGBP)	BlackRock Global Funds - World Mining Fund	
BlackRock Global Funds - World Mining Fund USD (Code: ZAUSD)		

BlackRock Global Funds - World Technology Fund EUR (Code: FKEUR)	BlackRock Global Funds - World Technology Fund	<ul style="list-style-type: none"> • International Wealth Account • IWA • Pacific
BlackRock Global Funds - World Technology Fund USD (Code: A2USD)		

*This investment choice is currently suspended for new subscription, redemption and switching.

What is happening?

We have been notified by BlackRock Asset Management North Asia Limited, as Hong Kong Representative of BlackRock, of changes that will be made to the Underlying Funds.

The changes set out in this letter will take effect from November 22, 2024 (the "**Effective Date**").

1. Changes to the Prospectus of BlackRock

Changes to the Glossary section

The section "Glossary" will be modified as follows:

- (i) inclusion of a new 2013 Law definition following the authorisation of the Management Company to act as AIFM;

Changes to the Management section

The section "Management" will be amended to reflect:

- (i) that the Management Company is now authorised to act as an Alternative Investment Fund Manager ("AIFM") in accordance with Article 5 of the 2013 Law; and
- (ii) the current composition of the board of directors of the Management Company.

Changes to the Board of Directors section

The section "Board of Directors" will be amended to reflect the current composition of the Board following:

- (i) Mr. Paul Freeman's resignation effective as from March 31, 2024; and
- (ii) Mr. Benjamin Gregson's appointment effective as from June 19, 2024.

Changes to the General Risks section

The section "General Risks" will be amended to enhance investors information on operational risks, human, communication and service providers errors, system failures and other additional disclosures.

Changes to Cybersecurity Risk section

The section "Cybersecurity Risk" will be amended to increase investors' awareness on processes errors, human oversights and technological failures that could cause losses to the Underlying Funds.

Changes to the Japanese Tax Rules - Nippon Individual Savings Account (NISA) regulation section

Further to the recent insertion of the NISA section in the Prospectus of BlackRock as part of the last update to clarify the specific requirements on financial derivatives for Underlying Funds which are or will be invested by Japanese NISA eligible funds (within the meaning of the NISA Regulation), the NISA section will be modified to reflect that the following Underlying Funds now apply the NISA requirements regarding derivative use:

- BlackRock Global Funds - World Technology Fund

- BlackRock Global Funds - World Mining Fund
- BlackRock Global Funds - World Gold Fund
- BlackRock Global Funds - World Energy Fund
- BlackRock Global Funds - Sustainable Energy Fund
- BlackRock Global Funds - World Healthscience Fund
- BlackRock Global Funds - World Financials Fund

Furthermore, the NISA section has been amended to invite investors to make their own assessment on whether their investment into the aforementioned Underlying Funds would align with the NISA eligibility requirements.

Changes to Fees, Charges and Expenses section

The "Fees, Charges and Expenses" section has been updated to reflect the decrease of the following fees ranges:

- (i) annual custody safekeeping fees range: initially from 0.0024% to 0.45%, and now from 0.001% to 0.45%;
- (ii) transaction fees range: initially from USD5.5 to USD 124 per transaction, now from USD3 to USD 108 per transaction.

Other changes to the Prospectus of BlackRock

Other minor changes have been made to the Prospectus of BlackRock:

- The update of the securities lending-related sections, i.e. "Securities Lending", the "Securities Lending Fees", the "Efficient Portfolio Management - Other Techniques and Instruments", the "Conflict of Interest" sections and the Appendix G "Securities Financing Transaction Disclosures" to ensure consistency with current practice and enhance investors' awareness in relation to securities lending processes, fees' structure and management of conflict of interests.
- The clarification throughout the Prospectus of BlackRock, in particular in the "Benchmark use" section of the Underlying Funds' Investment Objectives and Policies' section, that investors are invited to consult each relevant index provider's website(s) for further details on each index composition.

2. Impact of the Changes

As confirmed by BlackRock Asset Management North Asia Limited, the changes to the Underlying Funds listed under the section (1. Changes to the Prospectus of BlackRock) will have no material impact on the existing investors of the Underlying Funds. There will be no material change or increase in the overall risk profile of the Underlying Funds following the changes. Apart from the changes described above, the features of the Underlying Funds and the operation and/or manner in which the Underlying Funds are being managed will remain unchanged.

3. Costs

As confirmed by BlackRock Asset Management North Asia Limited, the amendments described in this letter will not result in any increase to the fees and expenses borne by the Underlying Funds and/or their respective investors. The associated fees and expenses will be paid by the Management Company out of the Annual Service Charge charged to the Underlying Funds.

Updated versions of the Prospectus of BlackRock and Information for Residents of Hong Kong of BlackRock, and Product Key Facts Statements ("KFS") of the Underlying Funds will be available to download at www.blackrock.com/hk¹.

¹ Investors should note that the website has not been authorised or reviewed by the SFC.

What does this mean to you?

If you wish to continue to invest in the Investment Choice(s) 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(s), 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 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.



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有關貝萊德全球基金（「貝萊德」）及該等相關基金（定義見下文）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)

香港港島東華蘭路18號
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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。除非另有訂明，否則本函件所載詞彙應與貝萊德現行有效的章程（可於www.blackrock.com.hk¹查閱）（「貝萊德的章程」）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貝萊德及該等相關基金的變更。您已投資於該等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（各稱為「該投資選擇」，統稱為「該等投資選擇」）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	適用計劃（統稱「計劃」）
蘇黎世國際貝萊德拉丁美洲基金（代碼：MIUSD）	貝萊德全球基金 - 拉丁美洲基金	<ul style="list-style-type: none"> 環球置業國際按揭計劃 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
蘇黎世國際貝萊德可持續能源基金（代碼：MEUSD）	貝萊德全球基金 - 可持續能源基金	
蘇黎世國際貝萊德世界能源基金（代碼：MHUSD）	貝萊德全球基金 - 世界能源基金	
蘇黎世國際貝萊德世界黃金基金（代碼：MDUSD）	貝萊德全球基金 - 世界黃金基金	
蘇黎世國際貝萊德世界科技美元基金（代碼：K2USD）	貝萊德全球基金 - 世界科技基金	
蘇黎世國際貝萊德新興歐洲基金（代碼：MKUSD）*	貝萊德全球基金 - 新興歐洲基金	
蘇黎世國際貝萊德新興市場（中國除外）基金（代碼：USDR9）	貝萊德全球基金 - 新興市場（中國除外）基金	
蘇黎世國際貝萊德環球資產配置歐元基金（代碼：BHEUR）	貝萊德全球基金 - 環球資產配置基金	
蘇黎世國際貝萊德環球資產配置美元基金（代碼：ERUSD）		
蘇黎世國際貝萊德系統分析環球股票高息基金（代碼：FIUSD）	貝萊德全球基金 - 系統分析環球股票高息基金	
蘇黎世國際貝萊德環球政府債券歐元基金（代碼：ALEUR）	貝萊德全球基金 - 環球政府債券基金	
蘇黎世國際貝萊德環球政府債券美元基金（代碼：BPUSD）		
蘇黎世國際貝萊德日本中小型企業特別時機基金（代碼：MCUSD）	貝萊德全球基金 - 日本中小型企業特別時機基金	

¹投資者應注意，網站未經證監會認可或審閱。



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蘇黎世國際貝萊德英國基金 (代碼: CHGBP)	貝萊德全球基金 - 英國基金	<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 	
蘇黎世國際貝萊德美國靈活股票基金 (代碼: MAUSD)	貝萊德全球基金 - 美國靈活股票基金		
蘇黎世國際貝萊德世界金融基金 (代碼: MJUSD)	貝萊德全球基金 - 世界金融基金		
蘇黎世國際貝萊德世界黃金新加坡元基金 (代碼: AOSGD)	貝萊德全球基金 - 世界黃金基金		
蘇黎世國際貝萊德世界健康科學基金 (代碼: ONUSD)	貝萊德全球基金 - 世界健康科學基金		
蘇黎世國際貝萊德世界礦業基金 (代碼: MGUSD)	貝萊德全球基金 - 世界礦業基金		
蘇黎世國際貝萊德世界科技歐元基金 (代碼: FLEUR)	貝萊德全球基金 - 世界科技基金		
貝萊德全球基金 - 新興歐洲基金 (美元) (代碼: LXUSD) *	貝萊德全球基金 - 新興歐洲基金		<ul style="list-style-type: none"> 國際創富計劃 景緻人生 翱翔人生
貝萊德全球基金 - 新興市場 (中國除外) 基金 (代碼: USDR7)	貝萊德全球基金 - 新興市場 (中國除外) 基金		
貝萊德全球基金 - 歐洲價值型基金 (歐元) (代碼: EZEUR)	貝萊德全球基金 - 歐洲價值型基金		
貝萊德全球基金 - 歐洲價值型基金 (美元) (代碼: PUUSD)			
貝萊德全球基金 - 環球資產配置基金 (代碼: USUSD)	貝萊德全球基金 - 環球資產配置基金		
貝萊德全球基金 - 環球政府債券基金 (美元) (代碼: AIUSD)	貝萊德全球基金 - 環球政府債券基金		
貝萊德全球基金 - 日本中小型企業特別時機基金 (代碼: NPUSD)	貝萊德全球基金 - 日本中小型企業特別時機基金		
貝萊德全球基金 - 拉丁美洲基金 (美元) (代碼: MPUSD)	貝萊德全球基金 - 拉丁美洲基金		
貝萊德全球基金 - 可持續能源基金 (代碼: MOUSD)	貝萊德全球基金 - 可持續能源基金		
貝萊德全球基金 - 英國基金 (代碼: JTGBP)	貝萊德全球基金 - 英國基金		
貝萊德全球基金 - 美國價值型基金 (代碼: PRUSD)	貝萊德全球基金 - 美國價值型基金		
貝萊德全球基金 - 美元債券基金 (代碼: PJUSD)	貝萊德全球基金 - 美元債券基金		
貝萊德全球基金 - 美國靈活股票基金 (代碼: HOUSD)	貝萊德全球基金 - 美國靈活股票基金		
貝萊德全球基金 - 世界能源基金 (代碼: UUUSD)	貝萊德全球基金 - 世界能源基金		
貝萊德全球基金 - 世界金融基金 (代碼: IIUSD)	貝萊德全球基金 - 世界金融基金		
貝萊德全球基金 - 世界黃金基金 (代碼: PPUSD)	貝萊德全球基金 - 世界黃金基金		

貝萊德全球基金 - 世界健康科學基金 (歐元) (代碼 : FMEUR)	貝萊德全球基金 - 世界健康科學基金	<ul style="list-style-type: none"> • 國際創富計劃 • 景緻人生 • 翱翔人生
貝萊德全球基金 - 世界健康科學基金 (美元) (代碼 : L2USD)		
貝萊德全球基金 - 世界礦業基金 (英鎊) (代碼 : BRGBP)	貝萊德全球基金 - 世界礦業基金	
貝萊德全球基金 - 世界礦業基金 (美元) (代碼 : ZAUSD)		
貝萊德全球基金 - 世界科技基金 (歐元) (代碼 : FKEUR)	貝萊德全球基金 - 世界科技基金	
貝萊德全球基金 - 世界科技基金 (美元) (代碼 : A2USD)		

*此投資選擇目前暫停認購、贖回及轉換。

修訂事項

貝萊德資產管理北亞有限公司 (貝萊德的香港代表) 已通知我們關於將對該等相關基金作出的變更。

本函件中所述的變更將自2024年11月22日 (「生效日期」) 起生效。

1. 貝萊德的章程的變更

對詞彙一節的變更

「詞彙」一節將修訂如下：

- (i) 在管理公司獲認可擔任AIFM後納入新的二零一三年法例的定義；

對管理層一節的變更

「管理層」一節將予以修訂，以反映：

- (i) 管理公司現已根據二零一三年法例第5條獲認可擔任另類投資基金經理(「AIFM」)；及
(ii) 管理公司董事會的現行組成。

對董事會一節的變更

「董事會」一節將予以修訂，以反映董事會在下列情況後的現行組成：

- (i) Paul Freeman先生辭任 (自2024年3月31日起生效) ；及
(ii) Benjamin Gregson先生獲委任 (自2024年6月19日起生效) 。

對一般風險一節的變更

「一般風險」一節將予以修訂，以加強有關操作風險、人為、通訊及服務提供商的錯誤、系統故障及其他額外披露等投資者資訊。

對網絡安全風險一節的變更

「網絡安全風險」一節將予以修訂，以提高投資者對可能導致該等相關基金蒙受損失的流程錯誤、人為疏忽及技術故障的意識。

對日本稅務規則 - 日本個人儲蓄帳戶(NISA)規例一節的變更

繼最近在貝萊德的章程新增NISA一節（作為上次更新的一部分），澄清對日本NISA合資格基金（按NISA規例的涵義）所投資或將投資的該等相關基金的金融衍生工具的具體要求後，NISA一節將予以修訂，以反映以下該等相關基金現時適用NISA有關運用衍生工具的規定：

- 貝萊德全球基金 - 世界科技基金
- 貝萊德全球基金 - 世界礦業基金
- 貝萊德全球基金 - 世界黃金基金
- 貝萊德全球基金 - 世界能源基金
- 貝萊德全球基金 - 可持續能源基金
- 貝萊德全球基金 - 世界健康科學基金
- 貝萊德全球基金 - 世界金融基金

此外，NISA一節已予以修訂，邀請投資者自行評估其對上述該等相關基金的投資是否符合NISA的資格要求。

對費用、收費及開支一節的變更

「費用、收費及開支」一節已予以更新，以反映下列收費幅度的調減：

- (i) 保管年費的收費幅度：原來介乎0.0024%至0.45%，現時介乎0.001%至0.45%；及
- (ii) 交易費用的收費幅度：原來介乎每宗交易5.5美元至124美元，現時介乎每宗交易3美元至108美元。

其他貝萊德的章程變更

已對貝萊德的章程作出其他輕微變更：

- 已更新與證券借貸相關的各節內容，即「證券借貸」、「證券借貸費用」、「有效投資組合管理 - 其他技巧及工具」、「利益衝突」等節及附錄庚「證券融資交易披露資料」，以確保與現行做法一致，並提高投資者對證券借貸流程、收費結構及利益衝突管理的意識。
- 在貝萊德的章程全文，特別是該等相關基金的投資目標及政策之下「所用基準」一節，澄清投資者應查閱每名相關指數提供商的網站，以獲取有關每個指數成分的進一步詳情。

2. 變更的影響

貝萊德資產管理北亞有限公司已確認，該章節（1. 貝萊德的章程的變更）所列該等相關基金的變更不會對該等相關基金現有投資者產生重大影響。變更後，該等相關基金的整體風險狀況不會發生重大變化或增加。除上述變更外，該等相關基金的特點及該等相關基金的營運及 / 或管理方式將維持不變。

3. 費用

貝萊德資產管理北亞有限公司已確認，本函件所述的修訂將不會導致該等相關基金及 / 或其各自的投資者承擔的費用及開支有任何增加。相關費用及開支將由管理公司從向該等相關基金收取的服務年費中撥付。

貝萊德的章程、致香港居民的資料及該等相關基金的產品資料概要（「產品資料概要」）的更新版本，將可從網址(www.blackrock.com/hk¹)下載

¹投資者應注意，網站未經證監會認可或審閱。

對您產生的影響

如您在考慮上述變更後仍希望繼續投資於該等投資選擇，則無需就此修訂作出任何行動。倘若您不欲繼續投資於該等投資選擇，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11月7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。