

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.

Zurich Assurance Ltd
(a company incorporated in England and Wales with limited liability)

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**”).

Zurich Life Insurance (Hong Kong) Limited
(a company incorporated in Hong Kong with limited liability)

Dear valued customer,

25-26/F, One Island East
18 Westlands Road
Island East, Hong Kong

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”.

Website: www.zurich.com.hk

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”)
BlackRock Global Funds - Asian High Yield Bond Fund (Code: PEUSD)	BlackRock Global Funds - Asian High Yield Bond Fund	<ul style="list-style-type: none"> • Magnitude • Matterhorn • Swiss Elite
BlackRock Global Funds - Asian Tiger Bond Fund (Code: PFUSD)	BlackRock Global Funds - Asian Tiger Bond Fund	
BlackRock Global Funds - China Bond Fund (Code: PHUSD)	BlackRock Global Funds - China Bond Fund	
BlackRock Global Funds - China Fund (Code: PGUSD)	BlackRock Global Funds - China Fund	
BlackRock Global Funds - Dynamic High Income Fund (Code: NHUSD)	BlackRock Global Funds - Dynamic High Income Fund	
BlackRock Global Funds - Emerging Markets Equity Income Fund (Code: MPUSD)	BlackRock Global Funds - Emerging Markets Equity Income Fund	

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

BlackRock Global Funds - ESG Multi-Asset Fund (Code: AHEUR)	BlackRock Global Funds - ESG Multi-Asset Fund	<ul style="list-style-type: none"> • Magnitude • Matterhorn • Swiss Elite
BlackRock Global Funds - European Fund (Code: MQEUR)	BlackRock Global Funds - European Fund	
BlackRock Global Funds - European High Yield Bond Fund (Code: MREUR)	BlackRock Global Funds - European High Yield Bond Fund	
BlackRock Global Funds - Future Of Transport Fund (Code: SJUSD)	BlackRock Global Funds - Future Of Transport Fund	
BlackRock Global Funds - Global Allocation Fund (Code: PIUSD)	BlackRock Global Funds - Global Allocation Fund	
BlackRock Global Funds - India Fund (Code: MSUSD)	BlackRock Global Funds - India Fund	
BlackRock Global Funds - Japan Small & MidCap Opportunities Fund (Code: MTJPY)	BlackRock Global Funds - Japan Small & MidCap Opportunities Fund	
BlackRock Global Funds - Latin American Fund (Code: MUUSD)	BlackRock Global Funds - Latin American Fund	
BlackRock Global Funds - Natural Resources Fund (Code: PJUSD)	BlackRock Global Funds - Natural Resources Fund	
BlackRock Global Funds - Next Generation Technology Fund (Code: PKUSD)	BlackRock Global Funds - Next Generation Technology Fund	
BlackRock Global Funds - Nutrition Fund (Code: PLUSD)	BlackRock Global Funds - Nutrition Fund	
BlackRock Global Funds - Sustainable Energy Fund (Code: MVUSD)	BlackRock Global Funds - Sustainable Energy Fund	
BlackRock Global Funds - Systematic Global Equity High Income Fund (Code: PMUSD)	BlackRock Global Funds - Systematic Global Equity High Income Fund	
BlackRock Global Funds - United Kingdom Fund (Code: MWGBP)	BlackRock Global Funds - United Kingdom Fund	
BlackRock Global Funds - US Growth Fund (Code: MXUSD)	BlackRock Global Funds - US Growth Fund	
BlackRock Global Funds - US Mid-Cap Value Fund (Code: MYUSD)	BlackRock Global Funds - US Mid-Cap Value Fund	
BlackRock Global Funds - World Energy Fund (Code: MZUSD)	BlackRock Global Funds - World Energy Fund	
BlackRock Global Funds - World Financials Fund (Code: O2USD)	BlackRock Global Funds - World Financials Fund	

BlackRock Global Funds - World Gold Fund (Code: O3USD)	BlackRock Global Funds - World Gold Fund	<ul style="list-style-type: none"> • Magnitude • Matterhorn • Swiss Elite
BlackRock Global Funds - World Healthscience Fund (Code: M2USD)	BlackRock Global Funds - World Healthscience Fund	
BlackRock Global Funds - World Mining Fund (Code: M3USD)	BlackRock Global Funds - World Mining Fund	
BlackRock Global Funds - World Technology Fund (Code: M4USD)	BlackRock Global Funds - World Technology Fund	
BlackRock Global Funds - Asian High Yield Bond Fund (Dis) (Code: TFUSD)	BlackRock Global Funds - Asian High Yield Bond Fund	<ul style="list-style-type: none"> • Matterhorn • Swiss Elite
BlackRock Global Funds - Dynamic High Income Fund (Dis) (Code: TGUSD)	BlackRock Global Funds - Dynamic High Income Fund	
BlackRock Global Funds - Systematic Global Equity High Income Fund (Dis) (Code: THUSD)	BlackRock Global Funds - Systematic Global Equity High Income Fund	
Zurich Global Allocation Fund (Code: DDUSD)	BlackRock Global Funds - Global Allocation Fund	<ul style="list-style-type: none"> • Brilliant Link • Deluxe Link • Deluxe Link Junior • Harvest Link • Maxi Link • Smart Link • Treasure Link • Wealth Link
Zurich Global Equity Fund (Code: DEUSD)	BlackRock Global Funds - Global Long-Horizon Equity Fund	
Zurich Gold Fund (Code: DFUSD)	BlackRock Global Funds - World Gold Fund	
Zurich Healthscience Fund (Code: DGUSD)	BlackRock Global Funds - World Healthscience Fund	

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 - Nutrition Fund
- BlackRock Global Funds - Future Of Transport Fund
- BlackRock Global Funds - India 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.

Changes to the Underlying Funds' Investment Objectives and Policies section

Changes to the BlackRock Global Funds - ESG Multi-Asset Fund

The Investment Adviser has decided to change the repartition of the Index' components used to measure the risk of the Underlying Fund:

- (i) from 50% MSCI World Index, and 50% Bloomberg Global Aggregate Bond Index hedged to EUR as the appropriate risk benchmark;
- (ii) to 25% MSCI World Index, 25% MSCI World Index hedged to EUR, and 50% Bloomberg Global Aggregate Bond Index hedged to EUR as the appropriate risk benchmark.

Changes to the BlackRock Global Funds - Dynamic High Income Fund

The "Benchmark use" section related to the Underlying Fund has been updated to reflect that each component of its relevant reference index (as detailed in the Prospectus of BlackRock) may be quoted separately by BlackRock in the relevant marketing materials.

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 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

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項 / 投資選擇，其列於下表「受影響的投資選項 / 投資選擇」中「投資選項 / 投資選擇的名稱及代碼」一欄。

受影響的投資選項 / 投資選擇

投資選項 / 投資選擇（各稱為「該投資選項 / 投資選擇」，統稱為「該等投資選項 / 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」）
貝萊德全球基金 - 亞洲高收益債券基金（代碼：PEUSD）	貝萊德全球基金 - 亞洲高收益債券基金	<ul style="list-style-type: none"> • 瑞豐投資計劃 • 瑞承投資計劃 • 瑞翔投資計劃
貝萊德全球基金 - 亞洲老虎債券基金（代碼：PFUSD）	貝萊德全球基金 - 亞洲老虎債券基金	
貝萊德全球基金 - 中國債券基金（代碼：PHUSD）	貝萊德全球基金 - 中國債券基金	
貝萊德全球基金 - 中國基金（代碼：PGUSD）	貝萊德全球基金 - 中國基金	
貝萊德全球基金 - 動力高息基金（代碼：NHUSD）	貝萊德全球基金 - 動力高息基金	
貝萊德全球基金 - 新興市場股票入息基金（代碼：MPUSD）	貝萊德全球基金 - 新興市場股票入息基金	
貝萊德全球基金 - ESG多元資產基金（代碼：AHEUR）	貝萊德全球基金 - ESG多元資產基金	
貝萊德全球基金 - 歐洲基金（代碼：MQUEUR）	貝萊德全球基金 - 歐洲基金	
貝萊德全球基金 - 歐洲高收益債券基金（代碼：MREUR）	貝萊德全球基金 - 歐洲高收益債券基金	
貝萊德全球基金 - 新世代交通基金（代碼：SJUSD）	貝萊德全球基金 - 新世代交通基金	
貝萊德全球基金 - 環球資產配置基金（代碼：PIUSD）	貝萊德全球基金 - 環球資產配置基金	
貝萊德全球基金 - 印度基金（代碼：MSUSD）	貝萊德全球基金 - 印度基金	
貝萊德全球基金 - 日本中小型企業特別時機基金（代碼：MTJPY）	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。

貝萊德全球基金 - 拉丁美洲基金 (代碼: MUUSD)	貝萊德全球基金 - 拉丁美洲基金	<ul style="list-style-type: none"> • 瑞豐投資計劃 • 瑞承投資計劃 • 瑞翔投資計劃
貝萊德全球基金 - 天然資源基金 (代碼: PJUSD)	貝萊德全球基金 - 天然資源基金	
貝萊德全球基金 - 新世代科技基金 (代碼: PKUSD)	貝萊德全球基金 - 新世代科技基金	
貝萊德全球基金 - 營養科學基金 (代碼: PLUSD)	貝萊德全球基金 - 營養科學基金	
貝萊德全球基金 - 可持續能源基金 (代碼: MVUSD)	貝萊德全球基金 - 可持續能源基金	
貝萊德全球基金 - 系統分析環球股票高息基金 (代碼: PMUSD)	貝萊德全球基金 - 系統分析環球股票高息基金	
貝萊德全球基金 - 英國基金 (代碼: MWGBP)	貝萊德全球基金 - 英國基金	
貝萊德全球基金 - 美國增長型基金 (代碼: MXUSD)	貝萊德全球基金 - 美國增長型基金	
貝萊德全球基金 - 美國中型企業價值基金 (代碼: MYUSD)	貝萊德全球基金 - 美國中型企業價值基金	
貝萊德全球基金 - 世界能源基金 (代碼: MZUSD)	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: O2USD)	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: O3USD)	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 (代碼: M2USD)	貝萊德全球基金 - 世界健康科學基金	
貝萊德全球基金 - 世界礦業基金 (代碼: M3USD)	貝萊德全球基金 - 世界礦業基金	
貝萊德全球基金 - 世界科技基金 (代碼: M4USD)	貝萊德全球基金 - 世界科技基金	<ul style="list-style-type: none"> • 瑞承投資計劃 • 瑞翔投資計劃
貝萊德全球基金 - 亞洲高收益債券基金 (派息) (代碼: TFUSD)	貝萊德全球基金 - 亞洲高收益債券基金	
貝萊德全球基金 - 動力高息基金 (派息) (代碼: TGUSD)	貝萊德全球基金 - 動力高息基金	
貝萊德全球基金 - 系統分析環球股票高息基金 (派息) (代碼: THUSD)	貝萊德全球基金 - 系統分析環球股票高息基金	
蘇黎世環球資產配置基金 (代碼: DDUSD)	貝萊德全球基金 - 環球資產配置基金	<ul style="list-style-type: none"> • 金尊寶 • 至尊寶 • 狀元寶 • 富歲寶 • 尚富寶 • 盛富寶 • 創富寶 • 匯富寶
蘇黎世環球股票基金 (代碼: DEUSD)	貝萊德全球基金 - 環球遠見股票基金	
蘇黎世黃金基金 (代碼: DFUSD)	貝萊德全球基金 - 世界黃金基金	
蘇黎世健康科學基金 (代碼: DGUSD)	貝萊德全球基金 - 世界健康科學基金	

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 - 營養科學基金
- 貝萊德全球基金 - 新世代交通基金
- 貝萊德全球基金 - 印度基金
- 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。

對該等相關基金的投資目標及政策一節的變更

對貝萊德全球基金 - ESG多元資產基金的變更

投資顧問已決定更改用於計量該相關基金風險的有關指數成分的比重分配：

- (i) 從以50%摩根士丹利世界指數(MSCI World Index)及50%彭博環球綜合債券歐元對沖指數(Bloomberg Global Aggregate Bond Index hedged to EUR)作為適當的風險基準；
- (ii) 改為以25%摩根士丹利世界指數(MSCI World Index)、25%摩根士丹利世界歐元對沖指數(MSCI World Index hedged to EUR)及50%彭博環球綜合債券歐元對沖指數(Bloomberg Global Aggregate Bond Index hedged to EUR)作為適當的風險基準。

對貝萊德全球基金 - 動力高息基金的變更

與該相關基金相關的「所用基準」一節已更新，以反映其相關參考指數的每個成分（詳見貝萊德的章程）可由貝萊德在相關市場推廣材料中單獨引用。

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項 / 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項 / 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項 / 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，以取得其他投資選項 / 投資選擇的建議。有關本公司投資選項 / 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項 / 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 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。