

Your reference  
Our reference  
Date

November 27, 2024

**Changes to Columbia Threadneedle (Lux) I - CT (Lux) Asian Equity Income (the “Underlying Fund”)**

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. For any capitalised terms below that are not specifically defined, please refer to the definition in the Hong Kong offering documents of Columbia Threadneedle (Lux) I (“CT”).

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”)
Columbia Threadneedle (Lux) I - CT (Lux) Asian Equity Income (Code: OVUSD)	Columbia Threadneedle (Lux) I - CT (Lux) Asian Equity Income	<ul style="list-style-type: none"><li>• Magnitude</li><li>• Matterhorn</li><li>• Swiss Elite</li></ul>

**What is happening?**

The Board of Directors of CT (the “**Board**”) has notified us that the Board is making a change to the investment policy of the Underlying Fund to broaden the permitted regional exposure, beyond Asia, to include investment in companies in the wider Asia Pacific region or which have significant Asia Pacific business operations (excluding Japan).

The amended investment policy of the Underlying Fund will be adopted from December 12, 2024 (the “**Effective Date**”).

### Changes to the investment policy of the Underlying Fund

The changes to the investment policy are set out in the table below:

Underlying Fund	Current investment policy (extract)	New investment policy (extract)
Columbia Threadneedle (Lux) I - CT (Lux) Asian Equity Income	The Asian Equity Income Portfolio seeks to achieve income and capital appreciation by investing principally in the equity securities of companies domiciled in Asia (with the exclusion of Japan) or with significant Asian (excluding Japan) operations. The Portfolio may further invest in other securities (including fixed income securities, other equities, convertible debt securities, real estate investment trusts and Money Market Instruments).	The Asian Equity Income Portfolio seeks to achieve income and capital appreciation by investing principally in the equity securities of companies domiciled in <b>the Asia Pacific region</b> (with the exclusion of Japan) or with significant <b>Asia Pacific</b> (excluding Japan) operations. The Portfolio may further invest in other securities (including fixed income securities, other equities, convertible debt securities, real estate investment trusts and Money Market Instruments).

The “Geographical Concentration” risk set out in the KFS of the Underlying Fund will also be updated to reflect the broader permitted regional exposure, as set out in the table below:

Underlying Fund	Current “Geographical Concentration” risk (extract)	New “Geographical Concentration” risk (extract)
Columbia Threadneedle (Lux) I - CT (Lux) Asian Equity Income	The Portfolio’s investments are concentrated in Asia. This may result in higher volatility than funds which comprise broad-based global investments.	The Portfolio’s investments are concentrated in <b>the Asia Pacific region</b> . This may result in higher volatility than funds which comprise broad-based global investments.

The current investment policy of the Underlying Fund refers to investment principally in companies in Asia (excluding Japan). This means that the Underlying Fund invests at least two-thirds of its assets in shares of companies domiciled in Asia (with the exclusion of Japan), or which have significant Asian (excluding Japan) business operations. The Underlying Fund is therefore restricted in how much it can invest in companies beyond Asia, in the Asia Pacific region. By broadening the investment policy, the Underlying Fund will have access to a wider range of markets and companies in the region.

The reference index of the Underlying Fund is the MSCI AC Asia Pacific ex Japan Index. By making the changes to the investment policy, this will better align the Underlying Fund’s investment policy with the index, and CT believes these changes will also help investors to better measure and evaluate the performance over time against the index.

Investors should note that CT does not expect the changes to result in any change to the way in which the Underlying Fund is currently managed or its risk profile.

The current Hong Kong offering documents of CT, the articles of association of CT and the most recent annual and semi-annual reports are available free of charge on the website [www.columbiathreadneedle.com](http://www.columbiathreadneedle.com)<sup>1</sup>. The updated versions of the Hong Kong offering documents of CT which will reflect the changes detailed above will be available in the same manner in due course.

<sup>1</sup> Please note that this website has not been reviewed by the SFC. The website is not specifically directed to Hong Kong residents and may contain information with respect to non-SFC authorised funds which are not available for public offer in Hong Kong.

**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.***

### 有關天利(盧森堡) - 亞洲股票收入基金 (「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。以下任何詞彙如未有特別界定，請參閱天利(盧森堡) (「CT」) 的香港銷售文件內的定義。

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	相應的相關基金名稱	適用計劃 (統稱「計劃」)
天利(盧森堡) - 亞洲股票收入基金 (代碼：OVUSD)	天利(盧森堡) - 亞洲股票收入基金	<ul style="list-style-type: none"> <li>瑞豐投資計劃</li> <li>瑞承投資計劃</li> <li>瑞翔投資計劃</li> </ul>

#### 修訂事項

CT的董事會 (「董事會」) 已通知我們其正在對該相關基金的投資政策作出更改，將獲允許的地區投資參與範圍擴闊至亞洲以外，以包含對在更廣泛的亞太區內或有重大亞太區業務運作 (日本除外) 的公司的投資。

經修訂的該相關基金投資政策將由2024年12月12日 (「生效日期」) 起採納。

#### 該相關基金的投資政策的更改

投資政策的更改載於下表：

該相關基金	目前的投資政策 (摘錄)	新的投資政策 (摘錄)
天利(盧森堡) - 亞洲股票收入基金	亞洲股票收入基金透過主要投資於在亞洲 (日本除外) 註冊或有重大亞洲 (日本除外) 業務的公司的股本證券，尋求達致收入及資本增值。組合基金可進一步投資於其他證券 (包括固定收益證券、其他股票、可轉換債務證券、房地產投資信託基金及貨幣市場工具)。	亞洲股票收入基金透過主要投資於在亞太區 (日本除外) 註冊或有重大亞太區 (日本除外) 業務的公司的股本證券，尋求達致收入及資本增值。組合基金可進一步投資於其他證券 (包括固定收益證券、其他股票、可轉換債務證券、房地產投資信託基金及貨幣市場工具)。

該相關基金的產品資料概要中所載的「地域集中性」風險亦將予更新，以反映如下表所載的較廣泛的獲允許地區投資參與範圍：

該相關基金	目前的「地域集中性」風險 (摘錄)	新的「地域集中性」風險 (摘錄)
天利(盧森堡) - 亞洲股票收入基金	本組合基金的投資集中於亞洲。相對於廣泛投資於全球的基金，本組合基金的波動性可能較高。	本組合基金的投資集中於亞太區。相對於廣泛投資於全球的基金，本組合基金的波動性可能較高。

該相關基金目前的投資政策指主要投資於亞洲（日本除外）的公司。這意味該相關基金將其資產至少三分之二投資於在亞洲（日本除外）註冊或有重大亞洲（日本除外）業務運作的公司的股份。因此，該相關基金被限制可投資於亞洲以外，即亞太區的公司投資額。透過擴闊投資政策，該相關基金將可涉足更廣泛的市場範圍及該地區內的公司。

該相關基金的參考指數為摩根士丹利資本國際所有國家亞太區（不包括日本）指數。對投資政策作出更改將更能夠使該相關基金的投資政策與指數符合一致，以及CT相信，此等更改亦有助投資者更能隨著時間計量及評估指數的表現。

投資者應注意，CT預期該等更改不會導致該相關基金目前的管理方式或其風險概況產生任何變化。

CT現有的香港銷售文件、CT的組織章程細則及最新的年度及半年度報告將於網站 [www.columbiathreadneedle.com](http://www.columbiathreadneedle.com)<sup>1</sup>可供免費索取。CT香港銷售文件的已更新版本將反映上文詳載的更改，亦將於適當時候以相同方式可供索取。

### **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11月27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。<sup>2</sup>**

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<sup>1</sup> 請注意，此網站並未經證監會審閱。該網站並非特別為香港居民而設，其可能載有並未經證監會認可且不可在香港作公開發售的基金之資料。