

**Your reference**  
**Our reference**  
**Date**

November 4, 2024

**Termination and withdrawal of authorization of ZI Invesco Euro Corporate Bond Fund (Code: DMEUR) (the “Investment Choice”)**

**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

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 termination and withdrawal of authorization of the Investment Choice from the Securities and Futures Commission in Hong Kong (the “SFC”). You have invested in the Investment Choice, 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?**

<b>Name and code of the Investment Choice</b>	<b>Name of the corresponding underlying fund (the “Underlying Fund”)</b>	<b>Name and code of default investment choice (the “Default Investment Choice”)</b>	<b>Applicable scheme (the “Schemes”)</b>
ZI Invesco Euro Corporate Bond Fund (Code: DMEUR)	Invesco Funds - Invesco Euro Corporate Bond Fund	ZI Fidelity Euro Cash Fund (Code: NDEUR)	<ul style="list-style-type: none"> <li>• Elite International Bond</li> <li>• Futura II</li> <li>• Futura III</li> <li>• SUPRA Savings and Investment Plan</li> <li>• Vista</li> <li>• Vista Retirement Scheme</li> </ul>

### What is happening?

We have been notified by directors of Invesco Funds (“**Invesco**”) of their decision to apply to the SFC for the withdrawal of authorization of the Underlying Fund with effect from December 31, 2024 (the “**Effective Date**”).

As part of its regular review of Invesco's product range, Invesco Management S.A. (the management company of Invesco, the “**Management Company**”) has recently reconsidered the asset classes and strategies being offered to investors in Hong Kong. After its careful assessment based on market trends and general investor appetite, the Management Company has decided to realign the distribution strategy for the Hong Kong retail market by way of, among other things, applying for the withdrawal of authorization of the Underlying fund.

Accordingly, the directors of Invesco have decided to seek withdrawal of authorisation of the Underlying Fund from the SFC in Hong Kong with effect from the Effective Date. As at August 23, 2024, the fund size of the Underlying Fund was approximately EUR3,353,700,035.70.

The Underlying Fund has ceased to be offered publicly in Hong Kong as of September 30, 2024, and the Underlying Fund is no longer allowed to be marketed to the public in Hong Kong. Upon the Effective Date, the Underlying Fund will cease to be regulated by the SFC and will no longer be subject to the regulatory requirements in relation to authorized funds in Hong Kong.

Invesco's Hong Kong sub-distributor and representative, Invesco Hong Kong Limited, will bear the legal, advisory and administrative costs and all other expenses associated with the preparation and completion of the withdrawal of authorization in Hong Kong. No supplementary costs will be borne by investors in the Underlying Fund, or by the Underlying Fund itself, in relation to such withdrawal of authorization.

In view of the deauthorization of the Underlying Fund, we have therefore decided, pursuant to “The Investment Choices” section or “The Funds” section of the constitutive documents of the respective Schemes, to terminate the Investment Choice on December 23, 2024 (the “**Termination Date**”). The authorization of the Investment Choice from the SFC will also be withdrawn on the Termination Date.

### What does this mean to you?

The Investment Choice will be removed from the range of investment choices available to the respective Schemes on the Termination Date and you will not be allowed to invest into the Investment Choice by way of new instruction for redirecting the future regular premium allocation, top-up premium and switching-in from the date of this notice.

- (1) **For policies with existing instruction for future regular premium allocation to the Investment Choice** - You can redirect your future regular premium allocation from the Investment Choice to other investment choice(s) available under the respective Schemes by submitting an instruction to us at or before 4:00 p.m. (Hong Kong time) on December 13, 2024 (the “**Redirection Deadline**”), free of charge.

If we do not receive your instruction to specify alternative investment choice(s) to be included in your future regular premium allocation in place of the Investment Choice by the Redirection Deadline, we will redirect your future regular premium allocation in the Investment Choice into the respective Default Investment Choice as set out in the table above under the section “Which investment choice is affected?” from December 16, 2024 onwards, free of charge.

- (2) **For policies with existing notional unit holdings of the Investment Choice** - You can switch your existing notional unit holdings from the Investment Choice into other investment choice(s) available under the respective Schemes by submitting an instruction to us at or before 4:00 p.m. (Hong Kong time) on December 17, 2024 (the “**Switching Deadline**”), free of charge.

If we do not receive your instruction to switch your existing notional unit holdings of the Investment Choice to alternative investment choice(s) by the Switching Deadline, we will switch all your existing notional unit holdings of the Investment Choice into the Default Investment Choice on December 20, 2024 with the valuation date of December 18, 2024, free of charge.

### Default Investment Choice

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

Please refer to the below summary of the underlying fund corresponding to the Default Investment Choice. 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 Choice, please read the offering documents of the underlying fund which are available free of charge from us upon request.

Name and code 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
ZI Fidelity Euro Cash Fund (Code: NDEUR)	Fidelity Funds - Euro Cash Fund	FIL Investment Management (Luxembourg) S.A.	Class A - ACC - Euro	EUR	EUR

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.

All costs and expenses (if any) arising from the termination and withdrawal of authorization of the Investment Choice will be borne by us. You should seek independent advice from professional tax advisers should you have any questions on your tax position.

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](mailto: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.***

**終止蘇黎世國際景順歐洲企業債券基金的授權（代碼：DMEUR）（「該投資選擇」）及撤銷其認可**

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  
港島東中心25-26樓

網址：www.zurich.com.hk

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終止及撤銷證券及期貨事務監察委員會（「證監會」）授予該投資選擇於香港的認可之事宜。您已投資於該投資選擇，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（「該相關基金」）名稱	預設投資選擇（「該預設投資選擇」）的名稱及代碼	適用計劃（「計劃」）
蘇黎世國際景順歐洲企業債券基金 （代碼：DMEUR）	景順盧森堡基金系列 - 景順歐洲企業債券基金	蘇黎世國際富達歐元現金基金 （代碼：NDEUR）	<ul style="list-style-type: none"> <li>卓越精英國際投資計劃</li> <li>「樂安閑」計劃</li> <li>「樂安閑」III</li> <li>至尊國際儲蓄投資</li> <li>豐盛人生</li> <li>豐盛人生退休計劃</li> </ul>

**修訂事項**

景順盧森堡基金系列（「景順」）的董事已通知我們，其決定向證監會申請自2024年12月31日（「生效日期」）起撤回該相關基金的認可。

Invesco Management S.A.（「該管理公司」）會定期檢討其產品系列，最近重新審議向香港投資者提供的資產類別及策略。該管理公司基於市場趨勢及一般投資者偏好進行審慎周詳評估後，決定調整香港零售市場的分銷策略，其中包括申請撤回該相關基金的認可。

因此，景順的董事已決定向證監會申請自生效日期起撤回該相關基金的認可。於2024年8月23日，該相關基金的基金規模約為3,353,700,035.70歐元。

自2024年9月30日起，該相關基金已不再在香港公開發售，且該相關基金不再獲允許向香港公眾人士銷售。自生效日期起，該相關基金將不再受證監會監管，且不再受限於香港對認可基金的監管規定。

景順的香港分經銷商及代表景順投資管理有限公司將承擔該相關基金準備及完成在香港撤回認可所涉及的法律、諮詢及行政管理成本以及所有其他開支。該相關基金的投資者或該相關基金本身不會因該撤回認可而承擔任何附加成本。

由於該相關基金的認可將被撤銷，我們因此決定，根據相應計劃的組成文件中「投資選擇條款」一節或「基金」一節，於2024年12月23日（「終止日期」）終止該投資選擇。證監會對該投資選擇的認可亦將於終止日期起撤銷。

### 對您產生的影響

該投資選擇將於終止日期起從相應計劃內可供選擇的投資選擇範圍中刪除，且由本函件發出日起，您不可透過發出轉換未來定期保費配置、額外保費及轉入至該投資選擇的新指示，以投資於該投資選擇。

- (1) 對於現有指示配置未來定期保費至該投資選擇的保單 - 您可於2024年12月13日香港時間下午4時正（「配置截止時間」）或之前向我們提交指示，以將未來定期保費配置從該投資選擇重新分配至相應計劃內其他可供選擇的投資選擇，費用全免。

若我們於配置截止時間前仍未收到您將配置至該投資選擇的未來定期保費重新配置至其他可供選擇的投資選擇的指示，我們將由2024年12月16日起將您在該投資選擇中的未來定期保費重新配置至上表「受影響的投資選擇」中相應的該預設投資選擇，費用全免。

- (2) 對於現時名義上持有該投資選擇單位的保單 - 您可於2024年12月17日香港時間下午4時正（「轉換截止時間」）或之前向我們提交指示，以轉出您現時名義上持有的該投資選擇之單位，並轉入至相應計劃內其他可供選擇的投資選擇，費用全免。

若我們於轉換截止時間前仍未收到您將現時名義上持有的該投資選擇單位轉換至其他可供選擇的投資選擇的指示，我們將於2024年12月20日（估值日期為2024年12月18日）將您現時名義上所有持有該投資選擇的單位轉換至該預設投資選擇，費用全免。

### 該預設投資選擇

該預設投資選擇的相關基金為貨幣市場基金，並與該投資選擇的貨幣相同。

請參閱以下該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
蘇黎世國際富達 歐元現金基金 (代碼： NDEUR)	富達基金 - 歐元 現金基金	FIL Investment Management (Luxembourg) S.A.	A 類別股份 - 累 積 - 歐元	歐元	歐元

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。

因終止及撤銷該投資選擇之認可而產生的所有成本和費用（如有）將由本公司承擔。如您對您的稅務狀況有任何疑問，應尋求專業稅務顧問的獨立意見。

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4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。