

Your reference
Our reference
Date

November 21, 2024

Changes to Janus Henderson Horizon Funds (“JHHF”) and the Underlying Funds (as defined below)

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

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,
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We accept full responsibility for the accuracy of the content of this document. The terms used but not otherwise defined in this letter shall have the same meaning as those defined in the prospectus of JHHF dated May 21, 2024 (the “Prospectus”), the Hong Kong Covering Document of JHHF dated May 2024 and the latest relevant product key facts statement(s) (“KFS”) of the Underlying Funds (collectively the “Hong Kong Offering Documents”).

Dear valued customer,

We are writing to let you know about the changes to JHHF 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”)
Janus Henderson Horizon Fund - Asia-Pacific Property Income Fund (Code: IXUSD)	Janus Henderson Horizon Fund - Asia-Pacific Property Income Fund	<ul style="list-style-type: none"> • International Wealth Account • IWA • Pacific
Janus Henderson Horizon Fund - Global Property Equities Fund (Code: KTUSD)	Janus Henderson Horizon Fund - Global Property Equities Fund	
ZI Janus Henderson Horizon Asia-Pacific Property Income Fund (Code: EFUSD)	Janus Henderson Horizon Fund - Asia-Pacific Property Income Fund	<ul style="list-style-type: none"> • Elite International Bond • Futura II • Futura III • SUPRA Savings and Investment Plan • Vista • Vista Retirement Scheme
ZI Janus Henderson Horizon China Opportunities Fund (Code: T2USD)	Janus Henderson Horizon Fund - China Opportunities Fund	
ZI Janus Henderson Horizon Global Property Equities Fund (Code: BAUSD)	Janus Henderson Horizon Fund - Global Property Equities Fund	
ZI Janus Henderson Horizon Global Technology Leaders Fund (Code: 9HUSD)	Janus Henderson Horizon Fund - Global Technology Leaders Fund	

What is happening?

We have been notified by JHHF of certain changes they are making to JHHF and the Underlying Funds, which are summarised below.

As confirmed by JHHF, the changes described in this letter are not expected to have a material impact on investors or on the risk profile, investment strategy, or portfolio construction of the Underlying Funds, unless otherwise stated and will be effective on or around December 3, 2024 (the “**Effective Date**”).

1. Janus Henderson Horizon Fund - Global Technology Leaders Fund

From the Effective Date, the description of the investment strategy of the Underlying Fund will be amended to provide more information regarding the themes that drive long-term technology growth trends.

This will include updated examples of those themes such as: Fintech, Internet 3.0, next generation infrastructure, Process Automation and Electrification.

In addition, the revenue threshold on certain existing exclusionary screens and descriptions on binding criteria will be amended, additional screens will be added, together with an update to the PAIs.

2. Update of risk disclosures relating to sustainability approaches

The Hong Kong Offering Documents of JHHF will be updated to enhance the risk disclosures relating to sustainability approach and, in particular, the risk factor “**Risks Associated with the Sustainability Approaches**” in the “**Specific Risk Considerations Applicable to Certain Funds**” section of the Prospectus of JHHF will be updated to also include a specific reference to relevant “**Screening Risks**” and, inter alia, the possibility for the relevant Investment Manager to rely on data from third parties when applying screens to the relevant Underlying Funds.

As confirmed by JHHF, the changes described above are for enhancement and clarification purposes only and are not expected to have a material impact on investors.

3. Miscellaneous clarificatory, administrative, and clerical updates

The revised Hong Kong Offering Documents of JHHF reflecting the changes in this notice will be available in due course. The Hong Kong Offering Documents of JHHF will also be amended to incorporate various miscellaneous, administrative, enhancement, clarificatory, editorial, clerical updates and formatting changes.

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 helpoint.hk@hk.zurich.com and we will be happy to help.

Yours faithfully,

Zurich International Life Limited
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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.

有關駿利亨德森遠見基金（「JHHF」）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。您如對本函件的内容有任何疑問，請尋求專業意見。

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

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JHHF日期為2024年5月21日的招股章程（「招股章程」）、JHHF日期為2024年5月的香港說明文件以及該等相關基金最新的相關產品資料概要（「產品資料概要」）（統稱「香港發售文件」）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JHHF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」）
駿利亨德森遠見基金 - 亞太地產收益基金（代碼：IXUSD）	駿利亨德森遠見基金 - 亞太地產收益基金	<ul style="list-style-type: none"> 國際創富計劃 景緻人生 翱翔人生
駿利亨德森遠見基金 - 環球地產股票基金（代碼：KTUSD）	駿利亨德森遠見基金 - 環球地產股票基金	
蘇黎世國際駿利亨德森遠見亞太地產收益基金（代碼：EFUSD）	駿利亨德森遠見基金 - 亞太地產收益基金	<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
蘇黎世國際駿利亨德森遠見中國機會基金（代碼：T2USD）	駿利亨德森遠見基金 - 中國機會基金	
蘇黎世國際駿利亨德森遠見環球地產股票基金（代碼：BAUSD）	駿利亨德森遠見基金 - 環球地產股票基金	
蘇黎世駿利亨德森遠見環球科技領先基金（代碼：9HUSD）	駿利亨德森遠見基金 - 環球科技領先基金	

修訂事項

JHHF已通知我們，其正在對JHHF及該等相關基金作出若干變更，有關變更概述於下文。

JHHF已確認，除非另有註明，否則本函件所述的變更預期不會對投資者或該等相關基金的風險狀況、投資策略或投資組合構建產生重大影響，並將於2024年12月3日（「生效日期」）或前後生效。

1. 駿利亨德森遠見基金 - 環球科技領先基金

自生效日期起，該相關基金的投資策略的描述將作出修改，以提供更多有關推動長期科技增長趨勢的主題之資料。

這將包括該等主題的更新例子，例如：金融科技、互聯網3.0、新一代基礎建設、程序自動化及電氣化。

此外，若干現有排除篩選的收入限額及具約束力的準則之描述將作出修改，並將增加額外的篩選，連同更新主要不利影響。

2. 有關可持續方針的風險披露的更新

JHHF的香港發售文件將作出更新，以加強與可持續方針相關的風險披露，及特別是JHHF的招股章程中「適用於若干基金的特定風險考慮」一節內「有關可持續方針的風險」風險因素將作出更新，以包含對相關「篩選風險」及（其中包括）相關投資經理在對該等相關基金應用篩選時可能依賴第三方數據的具體提述。

JHHF已確認，上述變更僅作加強及澄清目的，預期不會對投資者產生重大影響。

3. 雜項澄清、行政及文書方面之更新

反映本函件所載變更的經修訂的JHHF香港發售文件將於適當時候提供。JHHF的香港發售文件亦將作出修訂，以載入多項雜項、行政、加強、澄清、編輯、文書方面的更新，以及格式更改。

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21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。