

Your reference
Our reference
Date

November 29, 2024

Changes to JPMorgan Funds - India Fund (the “Underlying Fund”)

Zurich International Life Limited

(a company incorporated in the Isle of Man with limited liability)

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Island East, Hong Kong

Website: www.zurich.com.hk

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. Capitalised terms in this letter have the same meaning as in the Prospectus and the Additional Information for Hong Kong Investors (together, the “Hong Kong Offering Documents”) of JPMorgan Funds unless otherwise specified.

Dear valued customer,

We are writing to let you know about the changes to the Underlying Fund. You have invested in at least one of the investment choices corresponding to the Underlying Fund, 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	Applicable scheme (Collectively, the “Schemes”)
JPMorgan Funds - India Fund (Code: JWUSD)	JPMorgan Funds - India Fund	<ul style="list-style-type: none"> • International Wealth Account • IWA • Pacific
ZI JPMorgan Funds - India Fund (Code: JIUSD)		<ul style="list-style-type: none"> • DOMUS • Elite International Bond • Futura II • Futura III • SUPRA Savings and Investment Plan • Vista • Vista Retirement Scheme

What is happening?

We have been notified by JPMorgan Funds (Asia) Limited, as Hong Kong Representative of JPMorgan Funds, of certain changes to the Underlying Fund as stated below.

Update to the investment approach and investment policy of the Underlying Fund

The investment approach of the Underlying Fund has been updated as follows (with new texts underlined):

“Seeks to identify high quality companies with superior and sustainable growth potential **and strong governance.**”

The investment policy of the Underlying Fund has been updated to provide that the Underlying Fund seeks to invest in high quality companies with superior and sustainable growth potential and strong governance. Such companies may underperform relative to higher risk, lower valued companies under certain market conditions.

As confirmed by JPMorgan Funds (Asia) Limited, there are no changes to the way in which the Underlying Fund is managed or its risk profile and the above changes are designed to provide clarification for investors.

The Hong Kong Offering Documents of JPMorgan Funds and the Product Key Facts Statements of the Underlying Fund have been revised to reflect the above updates and are available free of charge on the following website am.jpmorgan.com/hk¹.

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
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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.

¹ The website has not been reviewed by the Securities and Futures Commission.

有關摩根基金 - 印度股票基金 (「該相關基金」) 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)

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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。除非另有指明，否則本函件內所載的術語應與摩根基金的章程及致香港投資者額外資料(統稱「香港銷售文件」)所載者具有相同的涵義。

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	相應的相關基金名稱	適用計劃(統稱「計劃」)
JPM 印度股票 (代碼: JWUSD)	摩根基金 - 印度股票基金	<ul style="list-style-type: none"> 國際創富計劃 景緻人生 翱翔人生
蘇黎世國際摩根印度基金 (代碼: JIUSD)		<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

修訂事項

我們已接獲摩根基金的香港代表人摩根基金(亞洲)有限公司的通知，有關該相關基金如下的若干變更。

更新該相關基金的投資方法及投資政策

該相關基金的投資方法已作出如下更新(新增文字以下劃線標示)：

「尋求識別具備優越及可持續增長潛力以及堅實管治的優質公司。」

該相關基金的投資政策已作出更新，以規定該相關基金尋求投資於具備優越及可持續增長潛力以及堅實管治的優質公司。該等公司的表現在若干市況下可能遜於風險較高、估值較低的公司。

摩根基金(亞洲)有限公司已確認，該相關基金的管理方式或其風險取向並無改變，而上述變更旨在向投資者作出澄清。

摩根基金的香港銷售文件及該相關基金的产品資料概要已作出修改，以反映上述更新，而您可瀏覽以下網頁am.jpmorgan.com/hk¹免費索取。

¹ 此網頁並未經證券及期貨事務監察委員會審閱。

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29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。