

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

March 7, 2025

**Changes to Capital International Fund - Capital Group New Perspective Fund (LUX) (the “Underlying Fund”)**

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)

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

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We accept full responsibility for the accuracy of the content of this document. Capitalised terms used herein not otherwise defined have the meaning ascribed to those terms in Capital International Fund’s (“CIF”) Hong Kong offering documents of CIF (comprising the Luxembourg Prospectus, the Hong Kong Covering Document and Product Key Facts Statement of the Underlying Fund) (the “**Hong Kong Offering Documents of the Underlying Fund**”).

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?**

<b>Name and code of the investment choice (the “Investment Choice”)</b>	<b>Name of the corresponding Underlying Fund</b>	<b>Applicable scheme (Collectively, the “Schemes”)</b>
Capital International Fund - Capital Group New Perspective Fund (LUX) (Code: PRUSD)	Capital International Fund - Capital Group New Perspective Fund (LUX)	<ul style="list-style-type: none"> <li>• Magnitude</li> <li>• Matterhorn</li> <li>• Swiss Elite</li> </ul>

**What is happening?**

We have been notified by board of directors of Capital International Management Company Sàrl (the “**Board**”) of the following changes to the Underlying Fund. Unless otherwise stated, the changes will take effective on March 21, 2025 (the “**Effective Date**”).

## **I. Changes to the ESG features of the Underlying Fund**

As confirmed by the Board, save as otherwise described below, there are no change to the following Underlying Funds' investment objective, investment strategy and risk profile. The proposed changes also do not have a material adverse impact on investors' rights or interests (including changes that may limit investors' ability in exercising their rights).

**Decrease in the minimum percentage of investments that are aligned with environmental and/or social characteristics** following a regulatory clarification on the treatment of cash and cash equivalents, which are now included in the asset allocation of the Underlying Fund. As confirmed by the Board, this change will not affect the Underlying Fund's portfolio.

As provided in the relevant pre-contractual disclosures, currently, the calculation of the minimum percentage of the investments of the Underlying Fund that is allocated to investments that are "aligned with environmental and/or social characteristics" and the maximum percentage of investments that is allocated to "Others" excludes cash and cash equivalents. In line with European regulatory clarification on the treatment of cash and cash equivalents in calculating and presenting the percentage of investments that are aligned with environmental and/or social characteristics, with effect from **April 1, 2025**, when calculating such percentage allocation, cash and cash equivalents will no longer be excluded. Consequently, the minimum percentage allocation to investments that are aligned with environment and/or social characteristics will be reduced from 90% to 70% for the Underlying Fund.

Correspondingly, investments in category "#2 Other", which will include investments non-aligned with the environmental or social characteristics promoted, securitised debt (where applicable), derivatives and/or cash and cash equivalents, will be increased, such that the minimum percentage allocated in the category "#1 aligned with environmental and/or social characteristics" and category "#2 Others" will be 100%.

## **II. Other miscellaneous updates and amendments**

The following updates and/or amendments will also be made to the Hong Kong Offering Documents of the Underlying Fund upon issuance on or around the Effective Date:

- (a) enhancements of disclosure to the section headed "Administrative Manager and Paying Agent of the Company" to include additional details on the responsibility of JP Morgan S.E. as the Administrative Manager and Paying Agent;
- (b) general updates and enhancements to Annex 2 (Fund Information Sheets) in the Luxembourg Prospectus; and
- (c) other amendments and miscellaneous updates.

The Hong Kong Offering Documents of the Underlying Fund will be updated to reflect the changes and will be available, free of charge, on the CIF's Hong Kong website <https://www.capitalgroup.com/hk/en<sup>1</sup>> on or around the Effective Date.

### **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.

<sup>1</sup> This website has not been reviewed by the Hong Kong Securities and Futures Commission.



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Capital International 基金 - 資本集團新視野基金 (盧森堡) (「該相關基金」) 之變更

此乃重要函件，務請您即時垂注。您如對本函件的內容有任何疑問，請尋求專業意見。

蘇黎世人壽  
(於英格蘭及威爾斯註冊  
成立之有限公司)

我們就此函件所轉載資料的準確性承擔全部責任。本函件所用而無另行界定的詞彙具有該等詞彙在Capital International基金(「CIF」)的CIF香港發售文件(包括盧森堡發行章程、香港說明文件及該相關基金的产品資料概要)(「該相關基金的香港發售文件」)中獲賦予的涵義。

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)

親愛的客戶：

香港港島東華蘭路18號  
港島東中心25-26樓

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。

網址: [www.zurich.com.hk](http://www.zurich.com.hk)

### 受影響的投資選項

投資選項(「該投資選項」)的名稱及代碼	相應的該相關基金名稱	適用計劃(統稱「計劃」)
Capital International 基金 - 資本集團新視野基金(盧森堡) (代碼: PRUSD)	Capital International 基金 - 資本集團新視野基金(盧森堡)	<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

Capital International Management Company Sàrl的董事會(「該董事會」)已通知我們對該相關基金作出的以下更改。除非另有說明，否則有關更改將於2025年3月21日(「生效日期」)生效。

#### I. 該相關基金基金的ESG特點的更改

該董事會已確認，除下文另有說明外，該相關基金的投資目標、投資策略及風險狀況並無變更。建議的更改亦不會對投資者的權利或權益產生重大不利影響(包括可能限制投資者行使其權利的能力的變更)。

在監管機構對處理現金及現金等價物作出澄清後，降低符合環境及/或社會特徵的最低投資百分比，而現金及現金等價物目前包括在該相關基金的資產配置內。該董事會已確認，此變更不會影響該相關基金的投資組合。

如相關訂約前披露所訂明，目前，在計算該相關基金分配至「符合環境及/或社會特徵」的投資的最低投資百分比，以及分配至「其他」的投資的最高投資百分比時，並不包括現金及現金等價物。為符合歐洲監管機構作出有關在計算及呈列符合環境及/或社會特徵的投資百分比時處理現金及現金等價物的澄清，由2025年4月1日起，在計算該百分比配置時，將不再不包括現金及現金等價物。因此，該相關基金分配至符合環境及/或社會特徵的投資的最低百分比將由90%減少至70%。

因此，於類別「#2 其他」的投資將會增加，當中將包括不符合所推動的環境或社會特徵的投資、證券化債務(如適用)、衍生工具及/或現金及現金等價物，故此分配於類別「#1 符合環境及/或社會特徵」及類別「#2 其他」的最低百分比將為100%。

## II. 其他雜項更新及修訂

以下更新及 / 或修訂亦將於生效日期或前後發佈該相關基金的香港發售文件時作出：

- (a) 加強標題「本公司的行政經理及付款代理人」章節的披露，以包括有關JP Morgan S.E.作為行政經理及付款代理人的責任的更多詳情；
- (b) 盧森堡發行章程中的一般更新及對附件二（基金資料摘要）的加強；及
- (c) 其他修訂及雜項更新。

該相關基金的香港發售文件將予更新以反映有關更改，並將可於生效日期或前後在CIF的香港網址 <https://www.capitalgroup.com/hk/zh><sup>1</sup>免費閱覽。

### 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）  
2025年3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。**

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<sup>1</sup> 此網址並未經香港證券及期貨事務監察委員會審核。