

Your reference
Our reference
Date

March 11, 2025

Changes to Fidelity Funds - Nordic Fund (the “Underlying Fund”)

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

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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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Douglas, Isle of Man, IM2 2QZ,
British Isles

We accept full responsibility for the accuracy of the content of this document. Unless otherwise specified, any terms not defined herein shall have the same meaning as in the extract overseas prospectus of the Fidelity Funds (“Fidelity”), the Hong Kong covering document and the product key facts statements of the Underlying Fund (collectively, 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 choices is affected?

Name and code of the investment choice (the “Investment Choice”)	Name of the corresponding Underlying Fund	Applicable scheme (Collectively, the “Schemes”)
ZI Fidelity Nordic Fund (Code: FFSEK)	Fidelity Funds - Nordic Fund	<ul style="list-style-type: none"> • Elite International Bond • Futura II • Futura III • SUPRA Savings and Investment Plan • Vista • Vista Retirement Scheme

What is happening?

We have been notified by Fidelity about developments taking place within Fidelity impacting the Underlying Fund. With effect from March 28, 2025, Fidelity will be making the following update:

Update to the Investment Process for the Underlying Fund

The investment processes of the Underlying Fund will be updated to reflect the fact that the Underlying Fund will no longer aim to have an ESG score greater than that of its benchmark but instead will aim to have an ESG score greater than that of its investment universe.

The above-mentioned changes and other miscellaneous updates and clarifications will be reflected in the next update to the Hong Kong Offering Documents of the Underlying Fund.

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 3405 7150 or email us at helppoint.hk@hk.zurich.com and we will be happy to help.

Yours faithfully,

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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.

有關富達基金 - 北歐基金 (「該相關基金」) 之變更

此乃重要函件，務請您即時垂注。您如對本函件的內容有任何疑問，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，本函件未有定義的任何特定詞彙，具有與富達基金 (「富達」) 的海外認購章程摘錄、香港說明文件及該相關基金的產品資料概要 (統稱「該相關基金的香港發行文件」) 中所載相同的涵義。

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 (「該投資選擇」) 的名稱及代碼	相應的相關基金名稱	適用計劃 (統稱「計劃」)
蘇黎世國際富達北歐基金 (代碼：FFSEK)	富達基金－北歐基金	<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

修訂事項

富達已通知我們有關富達的若干發展對該相關基金基金的影響。由2025年3月28日起，富達將作出以下更新：

更新該相關基金的投資流程

該相關基金的投資流程將作出更新，以反映該相關基金將不再旨在使其ESG評分高於其基準的評分，而是旨在使其ESG評分高於其投資範圍的評分。

該相關基金的香港發行文件將於下一次更新時反映上述變動及其他雜項更新及澄清。

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）
2025年3月11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。