

Your reference
Our reference
Date

March 11, 2025

Changes to Fidelity Funds (“Fidelity”) and the Underlying Funds (as defined below)

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

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in England and Wales
with limited liability)

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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 Fidelity, the Hong Kong covering document and the product key facts statements of the Underlying Funds (collectively, the “**Hong Kong Offering Documents of the Underlying Funds**”).

Dear valued customer,

We are writing to let you know about the changes to Fidelity 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”)
Fidelity Funds - Sustainable Asia Equity Fund (Code: M8USD)	Fidelity Funds - Sustainable Asia Equity Fund	<ul style="list-style-type: none"> • Magnitude • Matterhorn • Swiss Elite
Fidelity Funds - Sustainable Global Dividend Plus Fund (Code: AUUSD)	Fidelity Funds - Sustainable Global Dividend Plus Fund	

What is happening?

We have been notified by Fidelity about developments taking place within Fidelity impacting the Underlying Funds. With effect from March 28, 2025 (the “**Effective Date**”), Fidelity will be making the following updates:

1. Change of name for the Underlying Funds

The Underlying Funds will change their name as indicated below and shall be referred to in this letter by their new names.

Current name of the Underlying Fund	New name of the Underlying Fund from the Effective Date
Fidelity Funds - Sustainable Asia Equity Fund	Fidelity Funds - Asia Equity ESG Fund
Fidelity Funds - Sustainable Global Dividend Plus Fund	Fidelity Funds - Global Dividend Plus Fund

As confirmed by Fidelity, these name changes are designed to deliver consistency across Fidelity’s fund range and do not impact the investment objective or policy of the Underlying Funds, which will continue to be classified as ESG funds in Hong Kong¹.

2. Additional exclusions to be applied to Fidelity Funds - Asia Equity ESG Fund

The Underlying Fund will apply Paris-aligned Benchmark exclusions in addition to its current ESG exclusions.

Paris-aligned Benchmark exclusions typically exclude fossil fuel companies, high carbon emitters and companies which violate environmental standards. The exclusions are designed to support the transition to a low-carbon economy and climate change mitigation.

3. Update to the Investment Process for Fidelity Funds - Asia Equity ESG 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 Funds.

What does this mean to you?

In view of the change of name of the Underlying Funds as described above, the name of the corresponding Investment Choices will also be updated from the Effective Date per below:

Current name and code of the Investment Choice	New name and code of the Investment Choice from the Effective Date
Fidelity Funds - Sustainable Asia Equity Fund (Code: M8USD)	Fidelity Funds - Asia Equity ESG Fund (Code: M8USD)
Fidelity Funds - Sustainable Global Dividend Plus Fund (Code: AUUSD)	Fidelity Funds - Global Dividend Plus Fund (Code: AUUSD)

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.

¹ Pursuant to the SFC’s Circular to management companies of SFC-authorized unit trusts and mutual funds - ESG funds dated 29 June 2021, as may be revised from time to time.

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 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.

有關富達基金（「富達」）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。除非另有訂明，本函件未有定義的任何特定詞彙，具有與富達的海外認購章程摘錄、香港說明文件及該等相關基金的产品資料概要（統稱「該等相關基金的香港發行文件」）中所載相同的涵義。

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富達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

受影響的投資選項

投資選項（各稱為「該投資選項」，統稱為「該等投資選項」）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」）
富達基金 - 可持續發展亞洲股票基金（代碼：M8USD）	富達基金 - 可持續發展亞洲股票基金	<ul style="list-style-type: none"> ● 瑞豐投資計劃 ● 瑞承投資計劃 ● 瑞翔投資計劃
富達基金 - 可持續發展環球股息優勢基金（代碼：AUUSD）	富達基金 - 可持續發展環球股息優勢基金	

修訂事項

富達已通知我們有關富達的若干發展對該等相關基金的影響。由2025年3月28日（「生效日期」）起，富達將作出以下更新：

1. 更改該等相關基金的名稱

如下表所示，該等相關基金將更改名稱，而在本函件中將採用其新名稱。

該等相關的現有名稱	該等相關基金自生效日期起的新名稱
富達基金 - 可持續發展亞洲股票基金	富達基金 - 亞洲股票ESG基金
富達基金 - 可持續發展環球股息優勢基金	富達基金 - 環球股息優勢基金

富達已確認，更改名稱旨在使富達的基金系列保持一致性，不會對該等相關基金的投資目標或政策造成影響，這些該等相關基金在香港將繼續被歸類為ESG基金¹。

2. 適用於富達基金 - 亞洲股票ESG基金的額外排除情況

除目前的ESG排除情況外，與巴黎協定一致的基準排除情況亦將適用於該相關基金。

與巴黎協定一致的基準排除情況一般會排除化石燃料公司、高碳排放者及違反環境標準的公司。這些排除情況旨在支持向低碳經濟轉型及減緩氣候變化。

¹ 根據證監會於2021年6月29日發出的《致證監會認可單位信託及互惠基金的管理公司的通函 — 環境、社會及管治基金》（可不時作出修訂）。

3. 更新富達基金 - 亞洲股票ESG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。

該等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

鑑於該等相關基金名稱變更，相應的該等投資選項之名稱亦將自生效日期起作出以下更新：

該投資選項的現有名稱及代碼	該投資選項自生效日期起的新名稱及代碼
富達基金 - 可持續發展亞洲股票基金 (代碼：M8USD)	富達基金 - 亞洲股票ESG基金 (代碼：M8USD)
富達基金 - 可持續發展環球股息優勢基金 (代碼：AUUSD)	富達基金 - 環球股息優勢基金 (代碼：AUUSD)

如您在考慮上述變更後仍希望繼續投資於該等投資選項，則無需就此修訂作出任何行動。倘若您不欲繼續投資於該等投資選項，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。