

Your reference
Our reference
Date

July 31, 2025

Changes to Columbia Threadneedle (Lux) I - CT (Lux) Global Focus (the “Underlying Fund”)

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

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We accept full responsibility for the accuracy of the content of this document. For any capitalized terms that are not specifically defined in this letter, please refer to the definition in the Hong Kong offering documents of Columbia Threadneedle (Lux) I (“CT”).

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?

Name and code of the investment choice (the “Investment Choice”)	Name of the corresponding Underlying Fund	Applicable scheme (Collectively, the “Schemes”)
Columbia Threadneedle (Lux) I - CT (Lux) Global Focus (Code: OWUSD)	Columbia Threadneedle (Lux) I - CT (Lux) Global Focus	<ul style="list-style-type: none">• Magnitude• Matterhorn• Swiss Elite

What is happening?

We have been notified by the board of directors of CT (the “**Board**”), of the following changes to the Underlying Fund, which will be effective from August 13, 2025 (the “**Effective Date**”).

Amendment to the investment policy of the Underlying Fund to remove the restriction on investment in companies involved in conventional weapons

The Board are amending the exclusion policy to increase the Underlying Fund's ability to invest in companies that are involved in the conventional weapons sector.

The Underlying Fund will continue to be categorised as promoting environmental or social characteristics under Article 8 of the EU Regulation 2019/2088 on sustainability-related disclosures in the financial services sector (known as the Sustainable Finance Disclosure Regulation or "**SFDR**").

The amended exclusion policy will be adopted from the Effective Date.

What is Changing?

The Underlying Fund will continue to promote environmental and social characteristics by integrating a range of responsible investment measures into the investment decision-making process, as well as ensuring that the companies in which the Underlying Fund invests follow good governance practices.

However, the Underlying Fund is currently excluded from investing in companies that derive more than 10% of their revenue through involvement in conventional weapons, which includes military weapons and civilian firearms. From the Effective Date, these exclusions will no longer apply.

As confirmed by the Board, all other features of the Underlying Fund will remain unchanged, including the exclusions on companies involved in controversial weapons. Following these changes, the following exclusions will remain in place, and will be disclosed in the Underlying Fund's SFDR Article 10 disclosure, available at www.columbiathreadneedle.com¹.

Threshold Exclusion		
Exclusion	Factor	Revenue Threshold
Tobacco	Production	5%
Thermal Coal	Power Generation Extraction	30% 30%
Nuclear Weapons	Indirect involvement: weapons systems, support services, exclusive delivery platforms, exclusive delivery platform components	5%
Full Exclusion		
Controversial Weapons		
Nuclear Weapons – Direct involvement: issuers involved in warheads and missiles, fissile material, exclusive-use components		

Why are the Board making these changes?

The investment manager of the Underlying Fund believes that there is a strong case for investment in companies involved in the defence industry. Increased governmental spending on defence means it is likely that the number of companies with defence exposure (particularly in the technology and telecommunication sectors) will rise. This is expected to increase the investment opportunities available for the Underlying Fund and in turn could enhance performance returns.

The Underlying Fund will continue to be prohibited from investing in companies involved in controversial weapons, including anti-personnel mines, cluster bombs, chemical and biological weapons. These weapons are banned under international conventions and protocols. Further information on the controversial weapons policy is available in the prospectus of CT and on the website www.columbiathreadneedle.com¹.

¹ Please note that this website has not been reviewed by the SFC. The website is not specifically directed to Hong Kong residents and may contain information with respect to non-SFC authorised funds of CT which are not available for public offer in Hong Kong.

As confirmed by the Board, these amendments to the investment policy are not expected to result in significant changes to the way in which the Underlying Fund is currently managed or its risk profile.

The current Hong Kong offering documents, the articles of association and the most recent annual and semi-annual reports of CT are available free of charge on the website www.columbiathreadneedle.com¹. The updated version of the SFDR RTS Annex of the Underlying Fund which will reflect the changes detailed above will be available (in English language only) free of charge on the website www.columbiathreadneedle.com¹ in due course.

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 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.

有關天利（盧森堡）- 全球焦點基金（「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。除非另有訂明，否則本函件所載詞彙應與天利（盧森堡）（「CT」）的香港銷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。

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	適用計劃（統稱「計劃」）
天利（盧森堡）- 全球焦點基金（代碼：OWUSD）	天利（盧森堡）- 全球焦點基金	<ul style="list-style-type: none">• 瑞豐投資計劃• 瑞承投資計劃• 瑞翔投資計劃

修訂事項

CT的董事會（「該董事會」）已通知我們以下對該相關基金變更。該等變更將於2025年8月13日（「生效日期」）起生效。

修訂該相關基金的投資政策以取消對參與常規武器的公司的投資限制

該董事會現正修訂排除政策以提高該相關基金投資於參與常規武器界別的公司之能力。

根據有關金融服務業內可持續性相關披露的歐盟規例2019/2088（稱為可持續金融披露規例或「SFDR」）第8條，該相關基金將繼續被分類為推動環境或社會特徵。

經修訂的排除政策將由「生效日期」起採納。

更改的內容是甚麼？

該相關基金將繼續透過將一系列負責任投資措施整合至其投資決策過程，以及確保該相關基金所投資的公司遵循良好管治實踐來推動環境及社會特徵。

然而，該相關基金目前排除投資於透過參與常規武器（包括軍用武器和民用槍械）獲得超過10%收益的公司。由生效日期起，此等排除將不再適用。

該董事會已確認，該相關基金的所有其他特點將維持不變，包括對參與爭議性武器的公司的排除。在此等更改後，以下排除仍然有效，並將在該相關基金的SFDR第10條披露中披露，有關披露可在 www.columbiathreadneedle.com¹查閱。

¹ 請注意，此網站並未經證監會審閱。該網站並非特別為香港居民而設，其可能載有並未經證監會認可且不可在香港作公開發售的CT基金之資料。

限額排除		
排除	因素	收益限額
煙草	生產	5%
動力煤	發電 開採	30% 30%
核武器	間接參與；武器系統、支援服務、專用交付平台、專用交付平台組件	5%
全面排除		
爭議性武器		
核武器 - 直接參與；參與彈頭和導彈、裂變材料、專用組件的發行人		

該董事會為甚麼要作出此等更改？

該相關基金的投資經理認為，投資於參與國防工業的公司的理由充分。政府國防開支有所增加意味著擁有國防業務（尤其是在科技和電信界別）的公司數量可能會增加。預期該相關基金可得的投資機會將有所增加，並進而可提升表現回報。

該相關基金將繼續被禁止投資於參與爭議性武器（包括殺傷性地雷、集束炸彈、化學和生物武器）的公司。此等武器是國際公約和議定書所禁止。有關爭議性武器政策的進一步資料，可在CT的說明書及網站 www.columbiathreadneedle.com¹ 查閱。

該董事會已確認，此等對投資政策作出的修訂預期不會導致該相關基金目前的管理方式或其風險概況產生重大變化。

CT現有的香港銷售文件、組織章程細則及最新的年度及半年度報告在網站 www.columbiathreadneedle.com¹ 可供免費索取。該相關基金SFDR RTS附錄的已更新版本將反映上文詳載的更改，亦將於適當時候在網站 www.columbiathreadneedle.com¹ 可供免費索取（僅備有英文版）。

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7月31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。