

Your reference
Our reference
Date

July 11, 2025

Changes to Franklin Templeton Investment Funds (“FTIF”) and the Underlying Funds (as defined below)

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)

We accept full responsibility for the accuracy of the content of this document. Unless otherwise defined in this letter, capitalized terms used in this letter shall have the meanings assigned to such terms in the Explanatory Memorandum of the FTIF dated April 2025, as amended from time to time (the “**Explanatory Memorandum**”).

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

Dear valued customer,

25-26/F, One Island East
18 Westlands Road
Island East, Hong Kong

We are writing to let you know about the changes to FTIF 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?

Website: www.zurich.com.hk

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”)
Franklin Templeton Investment Funds - Franklin Biotechnology Discovery Fund (Code: PTUSD)	Franklin Templeton Investment Funds - Franklin Biotechnology Discovery Fund	<ul style="list-style-type: none"> • Magnitude • Matterhorn • Swiss Elite
Franklin Templeton Investment Funds - Franklin Global Income Fund (Code: BHUSD)	Franklin Templeton Investment Funds - Franklin Global Income Fund	
Franklin Templeton Investment Funds - Franklin Income Fund (Code: AKUSD)	Franklin Templeton Investment Funds - Franklin Income Fund	
Franklin Templeton Investment Funds - Franklin Innovation Fund (Code: SMUSD)	Franklin Templeton Investment Funds - Franklin Innovation fund	
Franklin Templeton Investment Funds - Franklin Technology Fund (Code: NSUSD)	Franklin Templeton Investment Funds - Franklin Technology Fund	
Franklin Templeton Investment Funds - Franklin U.S. Opportunities Fund (Code: NTUSD)	Franklin Templeton Investment Funds - Franklin U.S. Opportunities Fund	

Franklin Templeton Investment Funds - Templeton BRIC Fund (Code: NUUSD)	Franklin Templeton Investment Funds - Templeton BRIC Fund	
Franklin Templeton Investment Funds - Templeton Eastern Europe Fund (Code: PUUSD)	Franklin Templeton Investment Funds - Templeton Eastern Europe Fund	
Franklin Templeton Investment Funds - Templeton Emerging Markets Dynamic Income Fund (Code: NVUSD)	Franklin Templeton Investment Funds - Templeton Emerging Markets Dynamic Income Fund	
Franklin Templeton Investment Funds - Templeton Global Climate Change Fund (Code: PVUSD)	Franklin Templeton Investment Funds - Templeton Global Climate Change Fund	
Franklin Templeton Investment Funds - Templeton Global Total Return Fund (Code: NWUSD)	Franklin Templeton Investment Funds - Templeton Global Total Return Fund	
Franklin Templeton Investment Funds - Franklin Global Income Fund (Dis) (Code: TPUSD)	Franklin Templeton Investment Funds - Franklin Global Income Fund	
Franklin Templeton Investment Funds - Franklin Income Fund (Dis) (Code: T4HKD)	Franklin Templeton Investment Funds - Franklin Income Fund	
Franklin Templeton Investment Funds - Templeton Emerging Markets Dynamic Income Fund (Dis) (Code: TJHKD)	Franklin Templeton Investment Funds - Templeton Emerging Markets Dynamic Income Fund	
Franklin Templeton Investment Funds - Templeton Global Total Return Fund (Dis) (Code: TKHKD)	Franklin Templeton Investment Funds - Templeton Global Total Return Fund	<ul style="list-style-type: none"> • Matterhorn • Swiss Elite

What is happening?

We have been notified by Franklin Templeton Investments (Asia) Limited, as the Hong Kong Representative of FTIF, of the changes set out below. Unless otherwise stated, the changes set out in this letter took effect as of May 21, 2025 (the “**Effective Date**”).

1. Clarification to Franklin Templeton Investment Funds - Templeton Global Climate Change Fund

The board of directors of FTIF (the “**Board**”) has decided to amend the investment policy of the Underlying Fund for clarification purposes. Since late 2022, the Underlying Fund has not used securities lending nor derivatives for efficient portfolio management purposes (as disclosed in the Underlying Fund’s SFDR pre-contractual disclosures). Therefore, the changes below were brought to reflect the current investment strategy of the Underlying Fund. As a consequence, the following changes shall be made to the Explanatory Memorandum:

- (i) The fifth paragraph under the sub-section headed “Investment Policy” in the Underlying Fund’s profile shall be amended as follows (with revisions shown in mark-up):

“The Fund may further utilise financial derivative instruments for hedging ~~purposes and efficient portfolio management~~. These financial derivative instruments may include, inter alia, swaps, currency forwards, futures contracts (including futures based on equity, equity index, interest rate and currency), equity and equity index options, equity linked notes, as well as options (including covered calls and warrants).”

- (ii) The last paragraph under the sub-section headed “Investment Policy” in the Underlying Fund’s profile as well as the sub-section headed “Exposure to securities lending transactions” in the Underlying Fund’s profile shall be deleted in their entirety.
- (iii) “Securities Lending risk” shall be removed from the sub-section headed “Risks of Investing in the Fund” in the Underlying Fund’s profile as a risk pertaining to the Underlying Fund.

In addition, the Board has decided to make amendments to the Underlying Fund, which follows the exclusions for the EU Paris-aligned Benchmarks (as defined below), to comply with ESMA’s Fund Naming Guidelines (as defined below). The updated SFDR pre-contractual disclosures for the Underlying Fund are available for download from the website of the Hong Kong Representative of FTIF at https://franklintempletonprod.widen.net/s/jqdp5bk5xt/ftif-sfdr-pre-contractual-disclosure-annexes_hk_en¹ (English version) and https://franklintempletonprod.widen.net/s/hv85nxxn6tb/ftif-sfdr-pre-contractual-disclosure-annexes_hk_cn¹ (Traditional Chinese version).

2. Other updates

The Explanatory Memorandum shall also be updated to reflect the below:

- (a) The following defined terms shall be added to the section headed “DEFINITIONS”:

“CDR (EU) 2020/1818”	<i>Commission Delegated Regulation (EU) 2020/1818 of 17 July 2020 supplementing Regulation (EU) 2016/1011 of the European Parliament and of the Council as regards minimum standards for EU Climate Transition Benchmarks and EU Paris-aligned Benchmarks, as amended from time to time</i>
“ESMA’s Fund Naming Guidelines”	<i>European Securities and Markets Authority’s guidelines on funds’ names using ESG or sustainability-related terms (ESMA34-1592494965-657)</i>
“exclusions for the EU Climate Transition Benchmarks”	<p><i>the following exclusions for the EU Climate Transition Benchmarks as outlined in the CDR (EU) 2020/1818, as amended from time to time:</i></p> <ul style="list-style-type: none"> <i>(a) companies involved in any activities related to controversial weapons;</i> <i>(b) companies involved in the cultivation and production of tobacco;</i> <i>(c) companies that benchmark administrators find in violation of the United Nations Global Compact (UNGC) principles or the Organisation for Economic Cooperation and Development (OECD) Guidelines for Multinational Enterprises.</i> <p><i>For the purposes of point (a), our assessment of whether a company is involved in activities related to controversial weapons shall be carried out according to the “Franklin Templeton Controversial Weapons Policy – European Funds” document which is available at https://franklintempletonprod.widen.net/content/fx6l5qcmav/pdf/controversial-weapons-policy.pdf¹.</i></p> <p><i>Green bonds issued under the European Green Bonds Regulation (Regulation (EU) 2023/2631) are exempt from the above-listed exclusions. For investments in bonds whose use-of-proceeds is limited to green, social or other sustainable activities, the above-listed exclusions will be applied solely to the economic activities financed by these instruments (not the issuer as a whole), except that exclusion (c) shall apply at the level of the issuer. For all other investments, the exclusions shall apply at the level of the issuer</i></p>

¹ This website has not been reviewed by the SFC.

<p><i>“exclusions for the EU Paris-aligned Benchmarks”</i></p>	<p><i>the following exclusions for the EU Paris-aligned Benchmarks as outlined in the CDR (EU) 2020/1818, as amended from time to time:</i></p> <ul style="list-style-type: none"> (a) <i>companies involved in any activities related to controversial weapons;</i> (b) <i>companies involved in the cultivation and production of tobacco;</i> (c) <i>companies that benchmark administrators find in violation of the United Nations Global Compact (UNGC) principles or the Organisation for Economic Cooperation and Development (OECD) Guidelines for Multinational Enterprises;</i> (d) <i>companies that derive 1 % or more of their revenues from exploration, mining, extraction, distribution or refining of hard coal and lignite;</i> (e) <i>companies that derive 10% or more of their revenues from the exploration, extraction, distribution or refining of oil fuels;</i> (f) <i>companies that derive 50 % or more of their revenues from the exploration, extraction, manufacturing or distribution of gaseous fuels;</i> (g) <i>companies that derive 50 % or more of their revenues from electricity generation with a GHG intensity of more than 100 g CO₂ e/kWh.</i> <p><i>For the purposes of point (a), controversial weapons shall mean controversial weapons as referred to in “Franklin Templeton Controversial Weapons Policy – European Funds” document which is available at https://franklintempletonprod.widen.net/content/fx6l5gcmav/pdf/controversial-weapons-policy.pdf¹.</i></p> <p><i>Green bonds issued under the European Green Bonds Regulation (Regulation (EU) 2023/2631) are exempt from the above-listed exclusions. For investments in bonds whose use-of-proceeds is limited to green, social or other sustainable activities, the above-listed exclusions will be applied solely to the economic activities financed by these instruments (not the issuer as a whole), except that exclusion (c) shall apply at the level of the issuer. For all other investments, the exclusions shall apply at the level of the issuer.”</i></p>
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- (b) The first paragraph relating to the services of the Registrar and Transfer Agent under the sub-section headed “REGISTRAR AND TRANSFER AGENT” under the section headed “MANAGEMENT AND ADMINISTRATION” shall be amended as follows (with revisions shown in mark-up):

“Virtus Partners Fund Services Luxembourg S.à r.l. has been appointed by the Management Company as the Registrar and Transfer Agent of the Company to perform the services in relation to the Company under a registrar and transfer agency agreement. These services include, inter alia, (i) maintenance of the register of Shareholders of the Company, (ii) onboarding and know your customer/anti-money laundering services, (iii) investor and distributor services (including client communication function), (iv) transaction processing including processing of the purchase, selling and switching of Shares, (v) cash management, shareholder payments and reconciliation, (vi) commission calculation and payments, (vii) client change management, (viii) CRS & FATCA services, (ix) regulatory reporting, (x) support the Company with handling complaints and (xi) technology support.”

- (c) Updates to the SFDR pre-contractual disclosures to reflect ESG-related changes to the following Underlying Funds for clarity and consistency purposes:

- Franklin Templeton Investment Funds - Templeton Global Climate Change Fund
- Franklin Templeton Investment Funds - Templeton Global Total Return Fund

The updated SFDR pre-contractual disclosures for the above Underlying Funds are available for download from the website of the Hong Kong Representative of FTIF at https://franklintempletonprod.widen.net/s/jqdp5bk5xt/ftif-sfdr-pre-contractual-disclosure-annexes_hk_en¹ (English version) and https://franklintempletonprod.widen.net/s/hv85nxn6tb/ftif-sfdr-pre-contractual-disclosure-annexes_hk_cn¹ (Traditional Chinese version).

- (d) Updates to the information relating to the Board as well as the board of managers and the conducting officers of the Management Company of FTIF.
- (e) Other administrative, clarificatory and/or editorial updates.

As confirmed by the Board, the changes set out in this letter do not amount to a material change to the Underlying Funds. Save as otherwise provided herein, the above changes will not result in any other change in the features of the Underlying Funds, and there will be no material impact on the asset allocation and risks applicable to the Underlying Funds. There will be no material change to the operation and/or manner in which the Underlying Funds are being managed and there will be no effect on investors. These changes will not give rise to any change in the fee level or cost in managing the Underlying Funds. Furthermore, the above changes will not materially prejudice the rights or interests of investors.

As confirmed by the Board, the costs and/or expenses associated with the above changes are estimated to be approximately HKD 140,000 and shall be charged and allocated to the all the funds of FTIF based on the pro rata share of the Net Asset Value of each fund.

The Explanatory Memorandum and the Product Key Facts Statements of the relevant Underlying Funds shall be updated to reflect the above changes in due course. An updated version of the Explanatory Memorandum and the Product Key Facts Statements of the relevant Underlying Funds shall be available for download from the website of the Hong Kong Representative of FTIF at www.franklintempleton.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 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.

有關富蘭克林鄧普頓投資基金（「FTIF」）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。您如對本函件的内容有任何疑問，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。除非本函件另有定義，本函件內所用的詞語與FTIF日期為2025年4月的基金說明書（經不時修訂）（「該基金說明書」）所界定者具相同涵義。

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FTIF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。

受影響的投資選項

網址: www.zurich.com.hk

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」）
富蘭克林鄧普頓投資基金 - 富蘭克林生物科技新領域基金（代碼：PTUSD）	富蘭克林鄧普頓投資基金 - 富蘭克林生物科技新領域基金	<ul style="list-style-type: none"> 瑞豐投資計劃 瑞承投資計劃 瑞翔投資計劃
富蘭克林鄧普頓投資基金 - 富蘭克林環球入息基金（代碼：BHUSD）	富蘭克林鄧普頓投資基金 - 富蘭克林環球入息基金	
富蘭克林鄧普頓投資基金 - 富蘭克林入息基金（代碼：AKUSD）	富蘭克林鄧普頓投資基金 - 富蘭克林入息基金	
富蘭克林鄧普頓投資基金 - 富蘭克林創新領域基金（代碼：SMUSD）	富蘭克林鄧普頓投資基金 - 富蘭克林創新領域基金	
富蘭克林鄧普頓投資基金 - 富蘭克林科技基金（代碼：NSUSD）	富蘭克林鄧普頓投資基金 - 富蘭克林科技基金	
富蘭克林鄧普頓投資基金 - 富蘭克林美國機會基金（代碼：NTUSD）	富蘭克林鄧普頓投資基金 - 富蘭克林美國機會基金	
富蘭克林鄧普頓投資基金 - 鄧普頓新興四強基金（代碼：NUUSD）	富蘭克林鄧普頓投資基金 - 鄧普頓新興四強基金	
富蘭克林鄧普頓投資基金 - 鄧普頓東歐基金（代碼：PUUSD）	富蘭克林鄧普頓投資基金 - 鄧普頓東歐基金	
富蘭克林鄧普頓投資基金 - 鄧普頓新興市場動力入息基金（代碼：NVUSD）	富蘭克林鄧普頓投資基金 - 鄧普頓新興市場動力入息基金	
富蘭克林鄧普頓投資基金 - 鄧普頓環球氣候變化基金（代碼：PVUSD）	富蘭克林鄧普頓投資基金 - 鄧普頓環球氣候變化基金	
富蘭克林鄧普頓投資基金 - 鄧普頓環球總收益基金（代碼：NWUSD）	富蘭克林鄧普頓投資基金 - 鄧普頓環球總收益基金	

富蘭克林鄧普頓投資基金 - 富蘭克林環球入息基金 (派息) (代碼: TPUSD)	富蘭克林鄧普頓投資基金 - 富蘭克林環球入息基金	<ul style="list-style-type: none"> • 瑞承投資計劃 • 瑞翔投資計劃
富蘭克林鄧普頓投資基金 - 富蘭克林入息基金 (派息) (代碼: T4HKD)	富蘭克林鄧普頓投資基金 - 富蘭克林入息基金	
富蘭克林鄧普頓投資基金 - 鄧普頓新興市場動力入息基金 (派息) (代碼: TJHKD)	富蘭克林鄧普頓投資基金 - 鄧普頓新興市場動力入息基金	
富蘭克林鄧普頓投資基金 - 鄧普頓環球總收益基金 (派息) (代碼: TKHKD)	富蘭克林鄧普頓投資基金 - 鄧普頓環球總收益基金	

修訂事項

FTIF的香港代表富蘭克林鄧普頓投資(亞洲)有限公司已通知我們以下變更。除非另有訂明，本函件所載的變更已於2025年5月21日起生效(「生效日期」)。

1. 富蘭克林鄧普頓投資基金 - 鄧普頓環球氣候變化基金的說明

FTIF的董事局(「該董事局」)已決定修訂該相關基金的投資政策，以作澄清目的。自2022年底以來，該相關基金尚未使用證券借貸或衍生工具，以作有效管理投資組合用途(如該相關基金的SFDR合約前披露所述)。因此，作出以下變更以反映該相關基金現行的投資策略。因此，該基金說明書應作出以下變更：

(i) 該相關基金的概況中標題為「投資政策」一分節的第五段應作出以下修訂(修訂已標明)：

「本基金可進一步使用金融衍生工具作對沖及有效管理投資組合用途。此等衍生工具可包括，除其他外，掉期、貨幣遠期、期貨合約(包括基於股票、股票指數、利率及貨幣的期貨)、股票及股票指數期權、股票掛鈎票據及期權(包括備兌認購期權及認股權證)。」

(ii) 該相關基金的概況中標題為「投資政策」一分節的最後一段及該相關基金的概況中標題為「從事證券借貸交易」一分節應全部刪除。

(iii) 「證券借貸風險」應從該相關基金的概況中標題為「投資於本基金的風險」一分節中刪除，不再作為與該相關基金相關的風險。

此外，該董事局已決定對該相關基金作出修訂，以遵循歐盟巴黎協定基準(定義請參閱下文)的排除標準，從而符合歐洲證券及市場管理局基金命名的準則(定義請參閱下文)。該相關基金的經更新SFDR合約前披露將可於FTIF的香港代表的網站下載 https://franklintempletonprod.widen.net/s/jqdp5bk5xt/ftif-sfdr-pre-contractual-disclosure-annexes_hk_en¹(英文版本)及 https://franklintempletonprod.widen.net/s/hv85nxn6tb/ftif-sfdr-pre-contractual-disclosure-annexes_hk_cn¹(繁體中文版本)。

2. 其他更新

該基金說明書將更新以反映以下變更：

¹ 此網站未經證券及期貨事務監察委員會審核。

(a) 以下定義詞語將新增至標題為「定義」的一節中：

「CDR (EU) 2020/1818」	2020 年7 月17 日歐盟委員會轉授規例2020/1818號，該細則補充歐洲議會及理事會有關設定歐盟氣候轉型基準及歐盟巴黎協定一致基準的最低標準的第2016/1011號條例（經不時修訂）
「ESMA基金命名指南」	歐洲證券及市場管理局有關基金命名中使用ESG或可持續發展相關術語的指引 (ESMA34-1592494965-657)
「歐盟氣候轉型基準下的排除」	<p>CDR (EU) 2020/1818號所載列的歐盟氣候轉型基準下的以下排除情況（經不時修訂）：</p> <ul style="list-style-type: none"> (a) 涉及與有爭議武器相關的任何活動的公司； (b) 涉及煙草種植與生產的公司； (c) 被基準管理人發現違反聯合國全球契約 (UNGC) 原則或經濟合作與發展組織 (OECD) 跨國企業準則的公司； <p>就第 (a) 點而言，我們對公司是否涉及有爭議武器相關活動的評估，將根據「富蘭克林鄧普頓有爭議武器政策 - 歐洲基金」文件中提到的有爭議武器進行。該文件可於 https://franklintempletonprod.widen.net/content/fx6l5qcmav/pdf/controversial-weapons-policy.pdf 查閱。</p> <p>根據《歐洲綠色債券條例》（第 (EU) 2023/2631 號條例）發行的綠色債券不受上述排除條款的限制。對於收益用途僅限於綠色、社會或其他可持續活動的債券投資，上述排除條款僅適用於由此等工具資助的經濟活動（而非整個發行機構），但排除條款 (c) 應適用於發行機構層面。對於所有其他投資，排除條款應適用於發行機構層面。</p>
「歐盟巴黎協定一致基準下的排除」	<p>CDR (EU) 2020/1818號所載列的歐盟巴黎協定一致基準下的以下排除情況（經不時修訂）：</p> <ul style="list-style-type: none"> (a) 涉及與有爭議武器相關的任何活動的公司； (b) 涉及煙草種植及生產的公司； (c) 被基準管理人發現違反聯合國全球契約 (UNGC) 原則或經濟合作與發展組織 (OECD) 跨國企業準則的公司； (d) 其 1%或以上的收入來自無煙煤及褐煤勘探、採礦、開採、分銷或提煉的公司； (e) 其10%或以上收入來自石油燃料勘探、開採、分銷或提煉的公司； (f) 其50%或以上收入來自氣體燃料勘探、開採、製造或分銷的公司； (g) 其50%或以上收入來自具有溫室氣體密度超過 100 g CO₂ e/kWh 的發電的公司； <p>就第 (a) 點而言，有爭議武器應指「富蘭克林鄧普頓有爭議武器政策 - 歐洲基金」文件中提到的有爭議武器，該文件可於 https://franklintempletonprod.widen.net/content/fx6l5qcmav/pdf/controversial-weapons-policy.pdf 查閱。</p> <p>根據《歐洲綠色債券條例》（第 (EU) 2023/2631 號條例）發行的綠色債券不受上述排除條款的限制。對於收益用途僅限於綠色、社會或其他可持續活動的債券投資，上述排除條款僅適用於由此等工具資助的經濟活動（而非整個發行機構），但排除條款 (c) 應適用於發行機構層面。對於所有其他投資，排除條款應適用於發行機構層面。</p>

- (b) 「管理及行政」一節下「登記及過戶代理」中有關登記及過戶代理服務的一分節應作出以下修訂（修訂已標明）：

「Virtus Partners Fund Services Luxembourg S.à r.l.已獲管理公司委任為本公司的登記及過戶代理，以根據登記及過戶代理協議履行與本公司有關的服務。此等服務包括，除其他外，(i) 維護本公司的股東名冊，(ii) 入職及了解你的客戶／反洗錢服務，(iii) 投資者及分銷商服務（包括客戶溝通功能），(iv) 交易處理，包括處理股份的認購、出售及轉換，(v) 現金管理、股東支付及對賬，(vi) 佣金計算和支付，(vii) 客戶變更管理，(viii) CRS 及 FATCA 服務，(ix) 監管報告，(x) 支持公司處理投訴及(xi)技術支持。」

- (c) 更新SFDR合約前披露，以反映以下該等相關基金在環境社會及管治（ESG）方面的變更，旨在提升清晰度與一致性：

- 富蘭克林鄧普頓投資基金 - 鄧普頓環球氣候變化基金
- 富蘭克林鄧普頓投資基金 - 鄧普頓環球總收益基金

上述該等相關基金經更新的SFDR合約前披露，可於FTIF的香港代表網站 https://franklintempletonprod.widen.net/s/jqdp5bk5xt/ftif-sfdr-pre-contractual-disclosure-annexes_hk_en¹（英文版本）及 https://franklintempletonprod.widen.net/s/hv85nxxn6tb/ftif-sfdr-pre-contractual-disclosure-annexes_hk_cn¹（繁體中文版本）下載，並適時於香港代表辦事處提供。

- (d) 更新有關該董事局，以及FTIF管理公司理事會與營運總監的資料。

- (e) 其他行政性、釐清性及/或編輯性的更新。

該董事局已確認，本函件所載之變更並不構成對該等相關基金的重大變更。除非本函件另有訂明，上述變更不會導致適用於該等相關基金的特徵發生任何變化，且上述變更不會導致資產配置及風險發生任何重大變化。該等相關基金的運營及/或現時的管理方式不會發生重大變化，亦不會對投資者產生任何影響。上述變更不會導致費用水平或管理該等相關基金的成本發生任何變化。此外，上述變更不會對投資者的權利或利益產生重大不利影響。

該董事局已確認，與上述變更相關的費用及 / 或開支預計約為 140,000 港元，應由所有FTIF基金按各自基金資產淨值的比例承擔。

該基金說明書及該等相關基金的相關產品資料概要將適時更新，以反映上述變更。該基金說明書及該等相關基金的相關產品資料概要的更新版本可於FTIF的香港代表網站 www.franklintempleton.com.hk¹下載。

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7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。