

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

July 15, 2025

**Proposed termination of HSBC Global Investment Funds - Russia Equity (Code: 6SUSD) (the "Investment Choice") due to the liquidation of its corresponding underlying fund**

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

**Zurich International Life Limited**

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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.

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British Isles

We accept full responsibility for the accuracy of the content of this document.

Dear valued customer,

We refer to our previous notice to you on March 16, 2022 regarding the temporary suspension of dealings of the Investment Choice, where all subscriptions, redemptions and switching have been suspended since then. We are writing to let you know about the liquidation of the underlying fund corresponding to the Investment Choice, namely HSBC Global Investment Funds - Russia Equity (the "**Underlying Fund**") and the proposed termination of the Investment Choice. 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                      | Name of the corresponding Underlying Fund    | Name and code of default investment choice (the "Default Investment Choice") | Applicable scheme (Collectively, the "Schemes")  |
|---|--|--|--|
| HSBC Global Investment Funds - Russia Equity (Code: 6SUSD)* | HSBC Global Investment Funds - Russia Equity | Fidelity Funds - US Dollar Cash Fund (Code: USDKX)                           | <ul style="list-style-type: none"> <li>International Wealth Account</li> <li>IWA</li> <li>Pacific</li> </ul> |

\* This investment choice is currently suspended for subscription, redemption and switching.

**What is happening to the Underlying Fund?**

HSBC Investment Funds (Hong Kong) Limited, the Hong Kong distributor of HSBC Global Investment Funds ("**HGIF**"), has notified us that the Underlying Fund will be liquidated (the "**Liquidation**"). The liquidation will be triggered on July 30, 2025 (the "**Liquidation Date**").

### Reason for the Liquidation

The Underlying Fund has been suspended since March 1, 2022 following Russia's invasion of Ukraine, and the resultant closure of the Russian Stock Market to most foreign investors and the imposition of EU and other sanctions on Russian companies and individuals (the "**Suspension**"). Given the elapsed time since the Suspension, the board of HGIF (the "**Board**") has taken the decision to liquidate the Underlying Fund in the best interests of investors.

Under Article 5 of the Articles of Incorporation of HGIF, the Board has authority to liquidate any sub-fund if a change in the economic or political situation relating to the sub-fund concerned would justify such liquidation or if laws and regulations applicable to HGIF or any of its sub-funds so justifies it.

### The Liquidation

The Underlying Fund's net assets currently consist of two portions being the liquid assets, i.e. mainly comprised of cash held by the Underlying Fund (the "**Liquid Assets**") and the Underlying Fund's Russian securities (the "**Russian Assets**").

The assets under management of the Underlying Fund were valued at approximately USD 84 million, of which Liquid Assets were valued at USD 6.4 million and the Russian Assets were valued at USD 77.6 million, as at February 25, 2022, which was the latest valuation available for the Underlying Fund prior to the Suspension.

During the suspension period, HSBC Investment Funds (Luxembourg) S.A. (the "**Management Company**") together with the Board have responsibility for monitoring the appropriateness of the valuation based on the prevailing market indicators. As at May 30, 2025, the assets under management of the Underlying Fund were valued at approximately USD 12.99 million, with the Russian Assets valued at zero and Liquid Assets valued at USD 12.99 million.

The Liquidation will initially only involve the disposal of the Liquid Assets and will not automatically involve the disposal of any of the Russian Assets, owing to their lack of liquidity as a result of sanctions. This approach aims at ensuring the distribution of Liquid Assets to investors and the preservation of any potential future value of Russian Assets.

During the Liquidation, the Russian Assets will continue to be valued according to the valuation principles set out in the prospectus of HGIF, like any assets in HGIF (as at the date of June 27, 2025, the Russian Assets are valued at zero). Russian Assets will continue to be held in custody by HSBC Continental Europe, Luxembourg under the current custodian arrangement of the Underlying Fund until such Russian Assets are sold and realised. Once it becomes possible to do so, the investment adviser of the Underlying Fund, HSBC Global Asset Management (UK) Limited will sell the Russian Assets, aiming to act in the best interests of investors.

Please note that investors will not be able to redeem and switch their shares prior to the Liquidation Date as the Underlying Fund continues to be suspended.

Following the Liquidation Date, the Liquid Assets shall be distributed between investors in proportion of their holdings in the Underlying Fund. Investors will subsequently be informed about the liquidated value as of the Liquidation Date (i.e. the amount investors are entitled to receive for the Liquid Assets).

In addition, potential value of Russian Assets resulting from any future upturn in circumstances will be preserved, with net liquidation proceeds distributed on an ad-hoc basis and on pro-rata portion of investors' holdings in the Underlying Fund as at the Liquidation Date. Investors will be kept informed of developments regarding such potential future value by way of separate letter(s).

### Costs

There are no unamortised preliminary expenses in relation to the Underlying Fund.

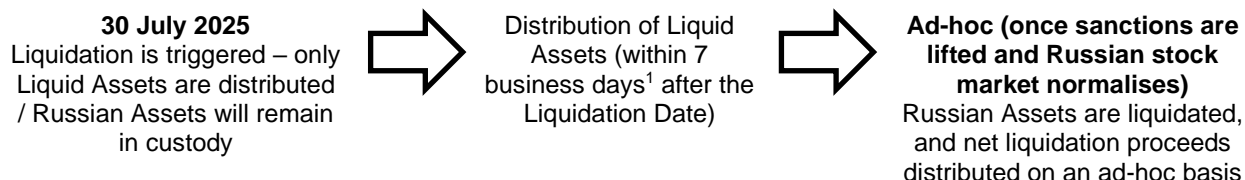
All operating costs in relation to the management of the Underlying Fund since the Suspension have been borne by the Management Company and not the Underlying Fund. All legal and administrative costs in relation to this

Liquidation, including minimized ongoing operating costs until such time that the Underlying Fund's assets are sold, will also be borne by the Management Company and not the Underlying Fund.

There will be no costs charged to the Underlying Fund after the Liquidation Date other than transaction costs for selling off the Russian Assets. These transaction costs will be deducted from any potential future liquidation proceeds from the sale of the Russian Assets. These transaction costs are unknown as at June 27, 2025 and will be calculated with reference to market conditions and the Underlying Fund's portfolio at the appropriate time. They include for example bid offer spread, market impact, brokerage and taxes on transactions.

Further information in relation to these costs will be provided in future correspondence at such time some/all of the Russian Assets are able to be sold favourably.

### Key Dates



### Other Important Information

As the Underlying Fund has been suspended since March 1, 2022, the Underlying Fund has no longer been allowed to be marketed to the public in Hong Kong and has been closed for further subscriptions.

The depositary bank has no objections to the proposed Liquidation (including the arrangement for liquidation in relation to the Russian Assets) of the Underlying Fund. The depositary bank, administrator, transfer agent and other relevant parties are ready to and will support the proposed termination of the Underlying Fund and the arrangement in relation to the Russian Assets.

Investors will receive correspondence in relation to the Underlying Fund at least annually. In addition, further correspondence will be sent on an ad-hoc basis if there is a material change in circumstances, or if some/all of the Underlying Fund's Russian Assets have been sold.

Details of the Underlying Fund's assets and liabilities will continue to be published in the HGIF's annual financial statements until such time all Russian Assets have been fully liquidated.

Liquidation proceeds of all the Underlying Fund's assets that cannot be distributed to the investors upon completion of the liquidation of the Underlying Fund will be deposited with the Caisse de Consignation of the Grand Duchy of Luxembourg.

HGIF's Articles of Incorporation and Hong Kong offering documents and the most recent financial report of the Underlying Fund are available for inspection free of charge at [www.assetmanagement.hsbc.com/hk](http://www.assetmanagement.hsbc.com/hk)<sup>2</sup>.

### What does this mean to you?

In light of the liquidation of the Underlying Fund, we have therefore decided, pursuant to "The Investment Choices" section or "The Funds" section of the constitutive documents of the respective Schemes, to terminate the Investment Choice once the Underlying Fund is legally terminated after the Russian Assets can be sold (the "**Proposed Termination**").

Please note that the Investment Choice is currently suspended for subscription, redemption and switching. No action can be taken in respect of your existing notional unit holdings in the Investment Choice. Any requests for dealing in the existing notional unit holdings in the Investment Choice will be rejected.

<sup>1</sup> Refer to days on which banks are open for normal banking business in Luxembourg (excluding Saturdays and Sundays).

<sup>2</sup> Investors should note that the website has not been reviewed or authorised by the SFC.

If the Proposed Termination proceeds, we will communicate further details to you in future correspondence.

#### **A) Liquidation proceeds from the Liquid Assets**

The liquidation proceeds for the Liquid Assets we receive from the Underlying Fund will be distributed to you in proportion to your holdings in the Investment Choice as at the Liquidation Date. These liquidation proceeds will be converted into notional units of investment choice(s) available under the respective Schemes of your choice, or into notional units of the Default Investment Choice, and credited to your policy (the “**Allocation**”). Further details are as follows:

For the Allocation, you may choose which investment choice(s) available under the respective Schemes the liquidation proceeds are converted to by submitting an instruction to us at or before 4:00 p.m. (Hong Kong time) on July 29, 2025 (the “**Instruction Deadline**”), free of charge.

If we do not receive your instruction by the Instruction Deadline, we will convert all of those liquidation proceeds into the Default Investment Choice, free of charge.

The Allocation will be completed within 5 working days<sup>3</sup> upon our receipt of the liquidation proceeds from the Underlying Fund. Further information regarding the Allocation will be provided in future correspondence.

The notional units of the Investment Choice that you hold will remain unchanged after the Allocation and are expected to remain unchanged until the Proposed Termination takes effect; only the value of the Investment Choice will change when the corresponding liquidation proceeds of the Underlying Fund are distributed.

#### **Default Investment Choice**

The underlying fund of the Default Investment Choice is a money market fund in USD.

Please refer to the summary below of the underlying fund corresponding to the Default Investment Choice in the first instance. For details including, without limitation, the investment objective and policy, risk factors and fees and charges of the underlying fund corresponding to the Default Investment Choice, please read the offering documents of the underlying fund which are available free of charge from us upon request.

| <b>Name and Code of the Default Investment Choice</b> | <b>Name of the corresponding underlying fund</b> | <b>Name of management company of the corresponding underlying fund</b> | <b>Share class of the corresponding underlying fund</b> | <b>Currency of the Default Investment Choice</b> | <b>Currency of the corresponding underlying fund</b> |
|---|--|--|---|--|--|
| Fidelity Funds - US Dollar Cash Fund (Code: USDKX)    | Fidelity Funds - US Dollar Cash Fund             | FIL Investment Management (Luxembourg) S.A.                            | Class A-ACC-USD   | USD  | USD  |

All costs and expenses (if any) arising from the Allocation will be borne by us.

We recommend that you should contact your licensed insurance intermediary, who will be able to advise you of alternative investment choice(s). Please be reminded that different investment choices available under the respective Schemes have different investment objectives and policies, risks profiles and fees and charges. Please read the offering documents of the underlying funds corresponding to the investment choices for details including the investment objectives and policies, risks factors and fees and charges of the underlying funds which are available free of charge from us upon request.

<sup>3</sup> Refer to business days in the Isle of Man.

**B) Liquidation proceeds from the Russian Assets**

Any liquidation proceeds from the sale of the Russian Assets (after deducting the associated transaction costs) we receive from the Underlying Fund will be distributed to you in proportion to your holdings in the Investment Choice as at the Liquidation Date. Further information regarding this will be provided in future correspondence as soon as we receive any updates from HGIF on the sales of the Russian Assets.

Once the liquidation proceeds from the sale of the Russian Assets have been handled, we will proceed with the Proposed Termination. Details regarding this process will be provided in future correspondence.

All costs and expenses (if any) arising from the Proposed Termination will be borne by us. You should seek independent advice from professional tax advisers should you have any questions on your tax position.

We will continue to provide updates, by way of written communication, to keep you informed of any developments relating to the Investment Choice and the Underlying Fund as soon as we receive any updates from HGIF, including: i) the allocation of liquidation proceeds from Liquid Assets or Russian Assets, ii) the Proposed Termination, iii) the liquidated value of the Liquid Assets as of the Liquidation Date; iv) the potential value of Russian Assets resulting from any future upturn in circumstances; v) the transaction costs for selling off the Russian Assets; vi) annual correspondence in relation to the Underlying Fund; and vii) any updates on an ad-hoc basis if there is a material change in circumstances, or if some/all of the Underlying Fund's Russian Assets have been sold.

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](mailto:helppoint.hk@hk.zurich.com) and we will be happy to help.

Yours faithfully,

Zurich International Life Limited  
(a company incorporated in the Isle of Man 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.***

**建議終止滙豐環球投資基金 - 俄羅斯股票 (代碼：6SUSD) (「該投資選擇」)，因其相應的相關基金即將清盤**

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。

蘇黎世國際人壽保險有限公司  
(於人島註冊成立之有限公司)

香港港島東華蘭路18號  
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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。

親愛的客戶：

關於我們較早前於2022年3月16日向您發出有關暫停該投資選擇交易的函件，自那以後認購、贖回和轉換該投資選擇均已暫停。我們現謹此致函通知您有關該投資選擇相應的相關基金，即滙豐環球投資基金 - 俄羅斯股票 (「該相關基金」) 之清盤及建議終止該投資選擇的事宜。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

| 該投資選擇的名稱及代碼                   | 相應的該相關基金名稱       | 預設投資選擇 (「該預設投資選擇」) 的名稱及代碼 | 適用計劃 (統稱「計劃」)  |
|-------------------------------|------------------|---------------------------|--|
| 滙豐環球投資基金 - 俄羅斯股票 (代碼：6SUSD) * | 滙豐環球投資基金 - 俄羅斯股票 | 富達基金 - 美元現金基金 (代碼：USDKX)  | <ul style="list-style-type: none"> <li>國際創富計劃</li> <li>景緻人生</li> <li>翱翔人生</li> </ul> |

\*此投資選擇目前暫停認購、贖回及轉換。

#### 該相關基金修訂事項

滙豐環球投資基金 (「HGIF」) 香港分銷商滙豐投資基金 (香港) 有限公司已通知我們，該相關基金將被清盤 (「清盤」)。該清盤將於2025年7月30日 (「清盤日期」) 啟動。

#### 清盤的理據

由於俄羅斯入侵烏克蘭，導致俄羅斯股票市場對多數外國投資者關閉，並且俄羅斯企業及個人遭受歐盟及其他制裁，該相關基金自2022年3月1日起一直處於暫停狀態 (「暫停」)。自暫停以來，隨著時間流逝，考慮投資者的最佳利益，HGIF的董事會 (「該董事會」) 已決定對該相關基金進行清盤。

根據HGIF組織章程細則第5條規定，如果與相關附屬基金有關的經濟或政治形勢發生變化使得該清盤具有正當理由，或如果適用於HGIF或其任何附屬基金的法律及法規賦予了進行清盤的正當理由，則董事會有權對任何附屬基金進行清盤。

#### 清盤

該相關基金的淨資產目前由兩部分組成，即主要由該相關基金所持現金組成的流動資產 (「流動資產」) 以及該相關基金的俄羅斯證券 (「俄羅斯資產」)。

截至2022年2月25日 (即暫停之前該相關基金可獲得的最新估值)，該相關基金資產管理規模的估值約為8,400萬美元，其中流動資產的估值為640萬美元，俄羅斯資產的估值為7,760萬美元。

於暫停期間，HSBC Investment Funds (Luxembourg) S.A. (「該管理公司」) 與該董事會共同負責根據現行市場指標監測估值的適當性。截至2025年5月30日，該相關基金資產管理規模的估值約為1,299萬美元，其中俄羅斯資產的估值為零，流動資產的估值為1,299萬美元。



清盤最初將僅涉及流動資產的處置，並不自動涉及任何俄羅斯資產的處置，因為該等資產因制裁而缺乏流動性。該方式旨在確保向投資者分配流動資產，並保留俄羅斯資產的未來潛在價值。

於清盤期間，與HGIF的任何資產一樣，俄羅斯資產將繼續根據HGIF的基金說明書中載列的估值原則進行估值（截至2025年6月27日），俄羅斯資產的估值為零）。俄羅斯資產將繼續由 HSBC Continental Europe, Luxembourg 根據該相關基金的當前託管安排進行託管，直至該等俄羅斯資產被出售及變現。一旦情況允許，該相關基金的投資顧問 HSBC Global Asset Management (UK) Limited 將出售俄羅斯資產，以按投資者的最佳利益行事。

請注意，由於該相關基金仍繼續暫停，投資者將不能在清盤日期之前贖回及轉換股份。

在清盤日期後，流動資產將按投資者在該相關基金的持倉比例向其進行分配。付款將按照HGIF及該相關基金的香港發售文件中載列的慣常條款透過投資者賬戶中記錄的結算方式進行。隨後將告知投資者截至清盤日期的已清盤價值（即投資者就流動資產有權獲得的金額）。

此外，任何未來情況好轉帶來的俄羅斯資產的潛在價值將會保留，清盤所得款項淨額將臨時按照截至清盤日期投資者在該相關基金中的持倉比例進行分配。將另外發函知會投資者有關該未來潛在價值的發展動態。

## 成本

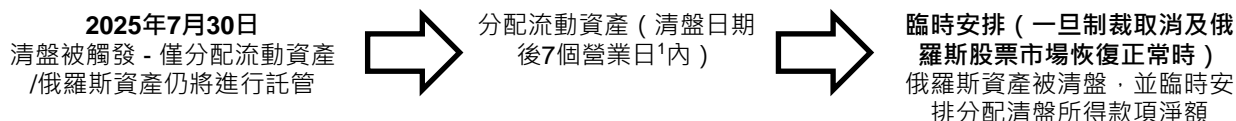
並無與該相關基金相關的未攤銷開辦費。

自暫停以來，與該相關基金管理相關的所有營運成本已由該管理公司承擔，而非附屬基金。與本次清盤相關的所有法律及行政成本，包括直至該相關基金資產出售時的最小化經常性營運成本亦將由該管理公司承擔，而非該相關基金。

清盤日期後將不會向該相關基金收取成本，但拋售俄羅斯資產的交易成本除外。該等交易成本將從出售俄羅斯資產的任何潛在未來清盤所得款項中收取。截至2025年6月27日，該等交易成本的金額未知，並將在適當時參考市況及該相關基金的投資組合進行計算。例如，該等成本包括買賣價差、市場影響、交易的經紀費及稅費。

有關該等成本的更多資訊將於部分/全部俄羅斯資產可以有利條件出售時，於未來函件中提供。

## 關鍵日期



## 其他重要資料

由於自2022年3月1日以來該相關基金一直處於暫停狀態，該相關基金不再允許向香港公眾銷售且不再接受認購。從清盤日期起，該相關基金將不再接受贖回及/或轉出要求。

存託銀行對該相關基金的擬議清盤（包括與俄羅斯資產相關的清盤安排）並無異議。存託銀行、行政代理、轉讓代理及其他相關方已做好準備並將支援提議終止該相關基金以及與俄羅斯資產相關的安排。

投資者將至少每年收到與該相關基金相關的函件。此外，如果情況發生重大轉變，或如果該相關基金的部分或全部俄羅斯資產已經出售，將臨時發出額外函件。

該相關基金資產及負債的詳情將繼續在HGIF的年度財務報表中公佈，直至所有俄羅斯資產已悉數清盤為止。

該相關基金清盤完成後，無法向投資者分派的該相關基金所有資產的清盤所得款項將存置於盧森堡大公國的信託局(Caisse de Consignation)。

<sup>1</sup> 指盧森堡的銀行開門辦理正常銀行業務的日子（不包括星期六及星期日）

HGIF的組織章程細則、香港發售文件以及該相關基金的最新的財務報告，可於下列網站免費查閱 [www.assetmanagement.hsbc.com/hk](http://www.assetmanagement.hsbc.com/hk)<sup>2</sup>。

### 對您產生的影響

鑑於該相關基金的清盤，我們因此決定，根據相應計劃的組成文件中「投資選擇條款」一節或「基金」一節，於該相關基金出售俄羅斯資產並依法終止後終止該投資選擇（「建議終止」）。

請注意，該投資選擇目前暫停認購、贖回及轉換。閣下將不能就現時持有的該投資選擇的名義單位採取任何行動。任何該投資選擇現有的名義單位之交易請求都將被拒絕。

如建議終止得以落實，我們將於日後通訊中向您提供進一步詳情。

### A) 來自流動資產的清盤所得款項

我們從該相關基金收到的流動資產清盤所得款項，將按您於清盤日期時在該投資選擇的持倉比例分派給您。此等清盤所得款項將會換算成您所選擇的相應的計劃內可供選擇的不同投資選擇的名義單位，或換算成該預設投資選擇的名義單位，並匯入至您的保單（「該分配」）。進一步詳情如下：

就該分配而言，您可於2025年7月29日香港時間下午4時正（「指示截止時間」）或之前向我們提交指示，以將清盤所得款項轉換至你心儀的相應的計劃內可供選擇的投資選擇，費用全免。

若我們於指示截止時間前仍未收到您的指示，我們會將該整筆清盤所得款項分配至該預設投資選擇，費用全免。

該分配將於我們從該相關基金收到清盤所得款項後五個工作天<sup>3</sup>內完成。有關該分配的進一步詳情，將於日後通訊中提供。

您現時持有的該投資選擇的名義單位在該分配後將保持不變，並預期於建議終止生效前保持不變；只有該投資選擇的價值會於該相關基金分派相關清盤所得款項時有所變化。

### 該預設投資選擇

該預設投資選擇相應的相關基金為美元貨幣市場基金。

請先參閱以下該預設投資選擇相應的相關基金概要。如欲了解其他細節，包括但不限於該預設投資選擇相應的相關基金之投資目標及政策、風險因素和費用及收費，您可向我們免費索取及參閱相關基金之銷售文件。

| 該預設投資選擇之名稱及代碼               | 相應的相關基金之名稱    | 相應的相關基金之管理公司名稱                              | 相應的相關基金之股份類別     | 該預設投資選擇之貨幣 | 相應的相關基金之貨幣 |
|-----------------------------|---------------|---|------------------|------------|------------|
| 富達基金 - 美元現金基金<br>(代碼：USDKX) | 富達基金 - 美元現金基金 | FIL Investment Management (Luxembourg) S.A. | A 類別股份 - 累積 - 美元 | 美元         | 美元         |

<sup>2</sup> 投資者須留意，該網站並未經香港證監會審核或授權。

<sup>3</sup> 指人島的營業日。



因該配置而產生的所有成本和費用（如有）將由本公司承擔。

我們建議您應首先諮詢您的持牌保險中介人，以便其就其他投資選擇向您提供建議。請注意，相應的計劃內可供選擇的不同投資選擇分別有不同的投資目標及政策、風險概況和費用及收費。請細閱投資選擇相應的相關基金之銷售文件，詳情包括相關基金的投資目標及政策、風險因素及費用和收費。我們會應要求免費提供上述銷售文件。

#### **B) 來自俄羅斯資產的清盤所得款項**

任何我們從該相關基金收到的出售俄羅斯資產所得的清盤所得款項（扣除相關交易成本後），將按您於清盤日期時在該投資選擇的持倉比例分派給您。有關此事的進一步詳情，將於我們收到HGIF關於出售俄羅斯資產的最新消息後，於日後通訊中提供。

當來自出售俄羅斯資產的清盤所得款項得以處理後，我們將著手進行建議終止。相關程序的詳情將於日後通訊中提供。

因建議終止而產生的所有成本和費用（如有）將由本公司承擔。如您對您的稅務狀況有任何疑問，應尋求專業稅務顧問的獨立意見。

我們將繼續以書面形式向您提供最新消息，當收到HGIF任何更新消息後，將盡快通知您有關投資選擇及該相關基金的最新發展，包括：i) 流動資產或俄羅斯資產清盤所得款項的分配；ii) 建議終止；iii) 截至清盤日期流動資產的已清盤價值；iv) 任何未來情況好轉帶來的俄羅斯資產的潛在價值；v) 出售俄羅斯資產的交易成本；vi) 與該相關基金的有關的年度函件；及vii) 如果情況發生重大轉變，或如果該相關基金的部分或全部俄羅斯資產已經出售，臨時發出的通知。

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7月15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。**