

Your reference
Our reference
Date

July 29, 2025

Changes to Schroder International Selection Fund (“Schroder”) 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)

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

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We accept full responsibility for the accuracy of the content of this document. Unless otherwise defined in this letter, capitalised terms used in this letter shall have the same meaning as in the Prospectus of Schroder.

Dear valued customer,

We are writing to let you know about the changes to Schroder 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”)
Schroder International Selection Fund - Asian Local Currency Bond (Code: OJUSD)	Schroder International Selection Fund - Asian Local Currency Bond	<ul style="list-style-type: none"> • Magnitude • Matterhorn • Swiss Elite
Schroder International Selection Fund - BIC (Brazil, India, China) (Code: OKUSD)	Schroder International Selection Fund - BIC (Brazil, India, China)	
Schroder International Selection Fund - China Opportunities (Code: OLUUSD)	Schroder International Selection Fund - China Opportunities	
Schroder International Selection Fund - EURO Corporate Bond (Code: OMEUR)	Schroder International Selection Fund - EURO Corporate Bond	
Schroder International Selection Fund - Frontier Markets Equity (Code: SKUSD)	Schroder International Selection Fund - Frontier Markets Equity	
Schroder International Selection Fund - Global Climate Change Equity (Code: ONUUSD)	Schroder International Selection Fund - Global Climate Change Equity	

Schroder International Selection Fund - Global Emerging Market Opportunities (Code: OOUSD)	Schroder International Selection Fund - Global Emerging Market Opportunities	
Schroder International Selection Fund - Global Gold (Code: OPUSD)	Schroder International Selection Fund - Global Gold	
Schroder International Selection Fund - Global Sustainable Food and Water (Code: AOUSD)	Schroder International Selection Fund - Global Sustainable Food and Water	
Schroder International Selection Fund - Greater China (Code: OQUSD)	Schroder International Selection Fund - Greater China	
Schroder International Selection Fund - Healthcare Innovation (Code: APUSD)	Schroder International Selection Fund - Healthcare Innovation	
Schroder International Selection Fund - Latin American (Code: ORUSD)	Schroder International Selection Fund - Latin American	
Schroder International Selection Fund - Sustainable Multi-Asset Income (Code: AREUR)	Schroder International Selection Fund - Sustainable Multi-Asset Income	
Schroder International Selection Fund - Taiwanese Equity (Code: OTUSD)	Schroder International Selection Fund - Taiwanese Equity	
Schroder International Selection Fund - US Small & Mid-Cap Equity (Code: P9USD)	Schroder International Selection Fund - US Small & Mid-Cap Equity	
Schroder International Selection Fund - Sustainable Multi-Asset Income (Dis) (Code: T6HKD)	Schroder International Selection Fund - Sustainable Multi-Asset Income	
Zurich BIC Fund (Code: DPUSD)	Schroder International Selection Fund - BIC (Brazil, India, China)	<ul style="list-style-type: none"> • Matterhorn • Swiss Elite
Zurich China Opportunities Fund (Code: ZUUSD)	Schroder International Selection Fund - China Opportunities	<ul style="list-style-type: none"> • Brilliant Link • Deluxe Link • Deluxe Link Junior • Harvest Link • Maxi Link • Smart Link • Treasure Link • Wealth Link
Zurich Global Emerging Market Opportunities Fund (Code: DNUSD)	Schroder International Selection Fund - Global Emerging Market Opportunities	
Zurich Indian Equity Fund (Code: ZVUSD)	Schroder International Selection Fund - Indian Equity	
Zurich Schroder Frontier Markets Equity Fund (Code: Z6USD)	Schroder International Selection Fund - Frontier Markets Equity	
Zurich Schroder Global Credit Income Fund (Code: Z2USD)	Schroder International Selection Fund - Global Credit Income	
Zurich Taiwanese Equity Fund (Code: ZXUSD)	Schroder International Selection Fund - Taiwanese Equity	

What is happening?

We have been notified by Schroder of the following changes or updates to the Hong Kong offering documents of Schroder and the Underlying Funds, comprising the Prospectus and Hong Kong Covering Document of Schroder and the Product Key Facts Statements of the Underlying Funds (the “**Hong Kong Offering Documents**”).

I. Updates in relation to Schroder International Selection Fund - Healthcare Innovation

The investment policy and SFDR pre-contractual disclosures of the Underlying Fund have been updated to reflect (1) an increase of the minimum investment of the Underlying Fund in sustainable investments, which are investments in companies that contribute towards the advancement of one or more of the UN SDGs by promoting growth in healthcare provision and medical treatments and improving healthcare standards using an innovation-led approach, from 75% to 80% of its assets and (2) an increase of the minimum proportion of assets used to attain the environmental or social characteristics from 75% to 80%.

II. Updates in relation to Schroder International Selection Fund - Sustainable Multi-Asset Income

The sustainability criteria and SFDR pre-contractual disclosures of the Underlying Fund have been updated to reflect an increase of the minimum investment of the Underlying Fund in sustainable investments, which are investments that the investment manager expects to contribute towards the advancement of one or more environmental and/or social objective(s), from 30% to 50% of its assets.

III. Miscellaneous updates / changes

Additional changes have also been made to the Hong Kong Offering Documents, including the following:

- (a) update of disclosures relating to SFDR pre-contractual disclosures for Underlying Funds that have environmental and/or social characteristics (within the meaning of Article 8 SFDR) or has the objective of sustainable investment (within the meaning of Article 9 SFDR) information about such characteristics or objective, including:
 - an increase of the minimum proportion of assets of Schroder International Selection Fund - Global Climate Change Equity used to attain the environmental or social characteristics from 70% to 80%; and
- (b) other clarifications, miscellaneous updates, changes and editorial amendments.

Save as disclosed above, Schroder confirms that in relation to the amendments or changes set out above:

- there are no changes to how the Underlying Funds are managed;
- the investment style, investment philosophy and risk profile of the Underlying Funds remain the same; and
- the fees chargeable in respect of the Underlying Funds as stated in the Hong Kong Offering Documents remain the same.

The revised Hong Kong Offering Documents will be available free of charge at (www.schroders.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.

¹ This website has not been reviewed by the SFC.

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.

有關施羅德環球基金系列（「施羅德」）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）

蘇黎世人壽保險（香港）有限公司
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我們就此函件所轉載資料的準確性承擔全部責任。除非文義另有所指，本函件中未有界定的任何用詞與施羅德發行章程的用詞具有相同涵義。

親愛的客戶：

我們謹此致函通知您有關施羅德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 / 投資選擇，其列於下表「受影響的投資選項 / 投資選擇」中「投資選項 / 投資選擇的名稱及代碼」一欄。

受影響的投資選項 / 投資選擇

投資選項 / 投資選擇（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」）
施羅德環球基金系列 - 亞幣債券（代碼：OJUSD）	施羅德環球基金系列 - 亞幣債券	<ul style="list-style-type: none"> 瑞豐投資計劃 瑞承投資計劃 瑞翔投資計劃
施羅德環球基金系列 - 新興三國股票（巴西、印度及中國）（代碼：OKUSD）	施羅德環球基金系列 - 新興三國股票（巴西、印度及中國）	
施羅德環球基金系列 - 中國優勢（代碼：OLUSD）	施羅德環球基金系列 - 中國優勢	
施羅德環球基金系列 - 歐元企業債券（代碼：OMEUR）	施羅德環球基金系列 - 歐元企業債券	
施羅德環球基金系列 - 新領域股票（代碼：SKUSD）	施羅德環球基金系列 - 新領域股票	
施羅德環球基金系列 - 環球氣候變化策略（代碼：ONUSD）	施羅德環球基金系列 - 環球氣候變化策略	
施羅德環球基金系列 - 新興市場優勢（代碼：OOUSD）	施羅德環球基金系列 - 新興市場優勢	
施羅德環球基金系列 - 環球黃金（代碼：OPUSD）	施羅德環球基金系列 - 環球黃金	
施羅德環球基金系列 - 環球可持續食品及水資源（代碼：AOUSD）	施羅德環球基金系列 - 環球可持續食品及水資源	
施羅德環球基金系列 - 大中華（代碼：OQUSD）	施羅德環球基金系列 - 大中華	
施羅德環球基金系列 - 醫療創新股（代碼：APUSD）	施羅德環球基金系列 - 醫療創新股	
施羅德環球基金系列 - 拉丁美洲（代碼：ORUSD）	施羅德環球基金系列 - 拉丁美洲	
施羅德環球基金系列 - 可持續發展股債收息（代碼：AREUR）	施羅德環球基金系列 - 可持續發展股債收息	

施羅德環球基金系列 - 台灣股票 (代碼: OTUSD)	施羅德環球基金系列 - 台灣股票	
施羅德環球基金系列 - 美國中小型股票 (代碼: P9USD)	施羅德環球基金系列 - 美國中小型股票	
施羅德環球基金系列 - 可持續發展股債收息 (派息) (代碼: T6HKD)	施羅德環球基金系列 - 可持續發展股債收息	<ul style="list-style-type: none"> • 瑞承投資計劃 • 瑞翔投資計劃
蘇黎世新興三國股票基金 (代碼: DPUSD)	施羅德環球基金系列 - 新興三國股票 (巴西、印度及中國)	<ul style="list-style-type: none"> • 金尊寶 • 至尊寶 • 狀元寶 • 富歲寶 • 尚富寶 • 盛富寶 • 創富寶 • 匯富寶
蘇黎世中國優勢基金 (代碼: ZUUSD)	施羅德環球基金系列 - 中國優勢	
蘇黎世新興市場優勢基金 (代碼: DNUSD)	施羅德環球基金系列 - 新興市場優勢	
蘇黎世印度股票基金 (代碼: ZVUSD)	施羅德環球基金系列 - 印度股票	
蘇黎世施羅德新領域股票 (代碼: Z6USD)	施羅德環球基金系列 - 新領域股票	
蘇黎世施羅德環球收息債券基金 (代碼: Z2USD)	施羅德環球基金系列 - 環球收息債券	
蘇黎世台灣股票基金 (代碼: ZXUSD)	施羅德環球基金系列 - 台灣股票	

修訂事項

施羅德已通知我們，以下對施羅德及該等相關基金的香港發售文件（包括施羅德的發行章程和香港說明文件及該等相關基金的產品資料概要，合稱為「該等香港發售文件」）作出的更改或更新。

I. 有關施羅德環球基金系列 - 醫療創新股票的更新

該相關基金的投資政策及 SFDR 合約前披露已作出更新，以反映(1)將該相關基金對可持續投資（即為對通過創新主導的方法促進提供保健服務和醫療護理的增長及提高保健標準而對推進一個或多個 UN SDGs 有貢獻的公司作出的投資）的最低投資額從其資產的 75% 增加至 80% 及 (2) 將用於達致環境或社會特色的最低資產比例從 75% 增加至 80%。

II. 有關施羅德環球基金系列 - 可持續發展股債收息的更新

該相關基金的可持續標準及 SFDR 合約前披露已作出更新，以反映將該相關基金對可持續投資（即投資經理預期對推進一個或多個環境及 / 或社會目標有貢獻的投資）的最低投資額從其資產的 30% 增加至 50%。

III. 雜項更新 / 更改

該等香港發售文件亦已作出額外更改，包括以下各項：

- (a) 更新有關具有環境及 / 或社會特色（具 SFDR 第 8 條的涵義）或具有可持續投資目標（具 SFDR 第 9 條的涵義）的該等相關基金的該等特色或目標資料的 SFDR 合約前披露，包括：
 - 將施羅德環球基金系列 - 環球氣候變化策略用於達致環境或社會特色的最低資產比例從 70% 增加至 80%；及
- (b) 其他澄清、雜項更新、更改及編輯修訂。

除上文所披露外，施羅德確認，就上文所載的修訂或更改而言：

- 該等相關基金的管理方式並無變更；
- 該等相關基金的投資風格、投資理念及風險概況維持不變；及
- 如該等香港發售文件所述就該等相關基金收取的費用維持不變。

經修訂的該等香港發售文件將可於(www.schroders.com.hk¹)免費查閱。

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29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。

¹ 此網站未經證監會審閱。