

Your reference
Our reference
Date

August 15, 2025

Termination and withdrawal of authorization of several investment choices

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

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

Dear valued customer,

We are writing to let you know about the changes to the investment choices you are currently investing in, which are available under the schemes listed in the table under the section 'Which investment choices are affected?' below.

What is happening?

Investment choices listed under the column 'Name and code of investment choice to be terminated and whose authorization will be withdrawn' in the table under the section 'Which investment choices are affected?' (collectively, the "**Investment Choices**") will be terminated from the Schemes (as defined in the table below) and their authorization from the Securities and Futures Commission (the "**SFC**") will be withdrawn on September 29, 2025 (the "**Effective Date**").

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in England and Wales
with limited liability)

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Which investment choices are affected?

No.	Name and code of investment choice to be terminated and whose authorization will be withdrawn	Name and code of default investment choice (Individually, “Default Investment Choice” and collectively, “Default Investment Choices”)	Applicable scheme (Collectively, the “Schemes”)
1	Allianz Global Investors Fund - Allianz Global Metals and Mining (Code: S6EUR)	Fidelity Funds - Euro Cash Fund (Code: NEEUR)	<ul style="list-style-type: none">• Magnitude• Matterhorn• Swiss Elite
2	Columbia Threadneedle (Lux) I - CT (Lux) Asian Equity Income (Code: OVUSD)	Ping An of China Select Investment Fund Series - Ping An Money Market Fund (Code: B3USD)	
3	Fidelity Funds - Emerging Market Debt Fund (Code: NCUSD)		
4	Income Partners Strategy Fund - Income Partners Managed Volatility High Yield Bond Fund (Code: SOUSD)		
5	PineBridge Global Funds - PineBridge Asia ex Japan Equity Fund (Code: P5USD)		
6	Value Partners Ireland Fund ICAV - Value Partners Health Care Fund (Code: SBUSD)		

Why are these closures taking place?

We have reviewed the current range of investment choices that we offer to our customers and found that there is a lack of investors' interest in the Investment Choices. Therefore, we have made the business decision, pursuant to "Investment Choices Provisions" section of the policy provisions of the Schemes, to terminate the Investment Choices on the Effective Date. The authorization of the Investment Choices from the SFC will also be withdrawn on the Effective Date.

What does this mean to you?

The Investment Choices will be removed from the range of investment choices available to the Schemes on the Effective Date and you will not be allowed to invest into the Investment Choices by way of new instruction for redirecting the future regular premium allocation, top-up premium and switching-in from the date of this notice.

- (1) **For policies with existing instruction for future regular premium allocation to the Investment Choice(s)** – You can redirect your future regular premium allocation from the Investment Choice(s) to other investment choice(s) available under the Schemes by submitting an instruction to us at or before 12:45 p.m. (Hong Kong time) on September 19, 2025 (the "**Redirection Deadline**"), free of charge.

If we do not receive your instruction(s) to specify alternative investment choice(s) to be included in your future regular premium allocation in place of the Investment Choice(s) by the Redirection Deadline, we will redirect your future regular premium allocation in the Investment Choice(s) into the respective Default Investment Choice(s) as set out in the table above under the section "Which investment choices are affected?" from September 22, 2025 onwards, free of charge.

- (2) **For policies with existing notional unit holdings of the Investment Choice(s)** – You can switch your existing notional unit holdings from the Investment Choice(s) into other investment choice(s) available under the Schemes by submitting an instruction to us at or before 12:45 p.m. (Hong Kong time) on September 23, 2025 (the "**Switching Deadline**"), free of charge.

If we do not receive your instruction to switch your existing notional unit holdings of the Investment Choice(s) to alternative investment choice(s) by the Switching Deadline, we will switch all your existing notional unit

holdings of the Investment Choice(s) into the respective Default Investment Choice(s) on September 25, 2025 with the valuation date of September 24, 2025, free of charge.

Default Investment Choices

The corresponding underlying funds of the Default Investment Choices are money market funds and are in the same currency as the respective Investment Choices.

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

Name and code of the Default Investment Choice	Name of the corresponding underlying fund	Name of management company of the corresponding underlying fund	Share class of the corresponding underlying fund	Currency of the Default Investment Choice	Currency of the corresponding underlying fund
Fidelity Funds - Euro Cash Fund (Code: NEEUR)	Fidelity Funds - Euro Cash Fund	FIL Investment Management (Luxembourg) S.A.	A Acc	EUR	EUR
Ping An of China Select Investment Fund Series - Ping An Money Market Fund (Code: B3USD)	Ping An of China Select Investment Fund Series - Ping An Money Market Fund	Ping An of China Asset Management (Hong Kong) Company Limited	Class P	USD	USD

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

All costs and expenses (if any) arising from the termination and withdrawal of authorisation of the Investment Choices will be borne by us. You should seek independent advice from professional tax advisers should you have any questions on your tax position.

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.

終止多個投資選項及撤銷其認可

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。

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：

我們謹此致函通知您，您目前所投資的投資選項將會有所變更，這些投資選項為適用計劃下的投資選項，其列於下表「受影響的投資選項」。

修訂事項

下表「受影響的投資選項」中「將予以終止並撤銷認可的投資選項名稱及代碼」一欄中所列的投資選項（統稱為「該等投資選項」）將從計劃（如下表所定義）中終止，而證券及期貨事務監察委員會（「證監會」）對該等投資選項的認可亦將於2025年9月29日（「生效日期」）撤銷。

受影響的投資選項

編號	將予以終止並撤銷認可的投資選項名稱及代碼	預設投資選擇（各稱為「該預設投資選擇」，統稱為「該等預設投資選擇」）的名稱及代碼	適用計劃（統稱「計劃」）
1	安聯環球投資基金 - 安聯環球金屬及礦業基金 （代碼：S6EUR）	富達基金 - 歐元現金基金 （代碼：NEEUR）	<ul style="list-style-type: none">瑞豐投資計劃瑞承投資計劃瑞翔投資計劃
2	天利(盧森堡) - 亞洲股票收入基金（代碼：OVUSD）	中國平安精選投資基金系列 - 平安貨幣基金 （代碼：B3USD）	
3	富達基金 - 新興市場債券基金（代碼：NCUSD）		
4	弘收策略基金 - 弘收高收益波幅管理債券基金 （代碼：SOUSD）		
5	柏瑞環球基金 - 柏瑞亞洲(日本除外) 股票基金 （代碼：P5USD）		
6	惠理基金(愛爾蘭)ICAV - 惠理醫藥行業基金（代碼：SBUSD）		

終止該等投資選項的理由

我們已對可供客戶選擇的投資選項範圍進行檢討，並發現投資者對該等投資選項缺乏投資意欲，故此決定根據計劃的保單條款文件中「投資選項條款」一節，於生效日期終止該等投資選項。證監會對該等投資選項的認可亦將於生效日期撤銷。

對您產生的影響

該等投資選項將於生效日期起從計劃內可供選擇的投資選項範圍中刪除，且由本函件發出日起，您不可透過發出轉換未來定期保費配置、額外保費及轉入至該等投資選項的新指示，以投資於該等投資選項。

- (1) 對於現有指示配置未來定期保費至該等投資選項的保單 - 您可於2025年9月19日香港時間下午12時45分（「配置截止時間」）或之前向我們提交指示，以將未來定期保費配置從該等投資選項重新分配至計劃內其他可供選擇的投資選項，費用全免。

若我們於配置截止時間前仍未收到您將配置至該等投資選項的未來定期保費重新配置至其他可供選擇的投資選項的指示，我們將由2025年9月22日起將您該等投資選項中的未來定期保費重新配置至列於上表「受影響的投資選項」中相應的該預設投資選項，費用全免。

- (2) 對於現時名義上持有該等投資選項單位的保單 - 您可於2025年9月23日香港時間下午12時45分（「轉換截止時間」）或之前向我們提交指示，以轉出您現時名義上持有的該等投資選項之單位，並轉入至計劃內其他可供選擇的投資選項，費用全免。

若我們於轉換截止時間前仍未收到您將現時名義上持有的該等投資選項單位轉換至其他可供選擇的投資選項的指示，我們將於2025年9月25日（估值日期為2025年9月24日）將您現時名義上持有的所有該等投資選項的單位轉換至相應的該等預設投資選項，費用全免。

該預設投資選項

該等預設投資選項相應的相關基金為貨幣市場基金，並與相應的該等投資選項的貨幣相同。

請先參閱以下該等預設投資選項相應的相關基金概要。如欲了解其他細節，包括但不限於該等預設投資選項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。

該預設投資選項之名稱及代碼	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	該預設投資選項之貨幣	相應的相關基金之貨幣
富達基金 - 歐元現金基金（代碼：NEEUR）	富達基金 - 歐元現金基金	FIL Investment Management (Luxembourg) S.A.	A類別 - 累積	歐元	歐元
中國平安精選投資基金系列 - 平安貨幣基金（代碼：B3USD）	中國平安精選投資基金系列 - 平安貨幣基金	中國平安資產管理（香港）有限公司	P類	美元	美元

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項向您提供建議。請注意，計劃內可供選擇的不同投資選項相應的相關基金分別有不同的投資目標及政策、風險概況和費用及收費。請細閱投資選項相應的相關基金之銷售文件，詳情包括投資目標及政策、風險因素及相關基金的費用和收費。我們會應要求免費提供上述銷售文件。

因終止及撤銷該投資選項之認可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。

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。您亦可致電我們的客戶服務熱線+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8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。