

Your reference
Our reference
Date

September 19, 2025

Changes to Franklin Templeton Investment Funds - Franklin Global Income Fund (the “Underlying Fund”)

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 specified herein, capitalized terms used in this letter shall have the meanings assigned to such terms in the explanatory memorandum of Franklin Templeton Investment Funds (“FTIF”) dated August 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 the Underlying Fund. You have invested in at least one of the investment choices corresponding to the Underlying Fund, 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	Applicable scheme (Collectively, the “Schemes”)
Franklin Templeton Investment Funds - Franklin Global Income Fund (Code: BHUSD)	Franklin Templeton Investment Funds - Franklin Global Income Fund	• Magnitude • Matterhorn • Swiss Elite
Franklin Templeton Investment Funds - Franklin Global Income Fund (Dis) (Code: TPUSD)		• Matterhorn • Swiss Elite

Website: www.zurich.com.hk

What is happening?

We have been notified by Franklin Templeton Investments (Asia) Limited, as the Hong Kong representative of FTIF (the **"Hong Kong Representative"**), of the following changes, which will become effective as from October 10, 2025 (the **"Effective Date"**).

The board of directors of FTIF (the **"Board"**) has decided to rename the Underlying Fund to "Franklin Templeton Investment Funds - Franklin Global Income and Growth Opportunities Fund".

Accordingly, all references to "Franklin Templeton Investment Funds - Franklin Global Income Fund" in the Hong Kong offering documents of FTIF will be updated to reflect the Underlying Fund's new name.

Why is FTIF making this change?

The Underlying Fund's new name more accurately reflects the income and capital appreciation characteristics of the Underlying Fund's investment objective and policy.

As confirmed by the Hong Kong Representative, the above changes will have no impact on the features and risks applicable to the Underlying Fund. The above changes will also have no impact on the operation and/or manner in which the Underlying Fund is being managed and there will be no effect on investors. In addition, there will be no change in the fee level or cost in managing the Underlying Fund following the implementation of the above changes. It is not expected that the above changes will materially prejudice the rights or interests of investors.

The Explanatory Memorandum and the product key facts statement of the Underlying Fund will be updated to reflect the above changes in due course. An updated version of the Hong Kong offering documents of FTIF will be available for download from the Hong Kong Representative's website at www.franklintempleton.com.hk¹.

What does this mean to you?

In view of the change of name of the Underlying Fund as described above, the name of the corresponding Investment Choices will also be updated from the Effective Date per below:

Current name and code of the Investment Choice	New name and code of the Investment Choice from the Effective Date
Franklin Templeton Investment Funds - Franklin Global Income Fund (Code: BHUSD)	Franklin Templeton Investment Funds - Franklin Global Income and Growth Opportunities Fund (Code: BHUSD)
Franklin Templeton Investment Funds - Franklin Global Income Fund (Dis) (Code: TPHKD)	Franklin Templeton Investment Funds - Franklin Global Income and Growth Opportunities Fund (Dis) (Code: TPHKD)

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.

¹ This website has not been reviewed by the Securities and Futures Commission.



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 - 富蘭克林環球入息基金 (「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。

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。除另有規定外，本函件內所用的詞語與富蘭克林鄧普頓投資基金 (「FTIF」) 日期為2025年8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該相關基金的變更。您已投資於該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

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	相應的該相關基金名稱	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	- 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 (派息) (代碼: TPUSD)		- 瑞承投資計劃 - 瑞翔投資計劃

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 (「該香港代表」) 已通知我們以下變更。相關變更將於 2025年10月10日 (「生效日期」) 生效。

FTIF的董事會 (「該董事會」) 已決定將該相關基金更名為「富蘭克林鄧普頓投資基金 - 富蘭克林環球入息及增長機會基金」。

因此，FTIF的香港發售文件中所有有關「富蘭克林鄧普頓投資基金 - 富蘭克林環球入息基金」的提述將作出更新，以反映該相關基金的新名稱。

FTIF為什麼要進行此項變更？

該相關基金的新名稱更準確地反映了該相關基金的投資目標及政策的收益和資本增值特徵。

該香港代表已確認，上述變更不會對適用於該相關基金的特徵及風險產生任何影響。上述變更亦不會影響該相關基金的運作及 / 或管理方式，並且不會對投資者造成任何影響。此外，在實施上述變更後，該相關基金的管理費用或成本將不會有所變動。預期上述變更不會對投資者的權益或利益造成重大損害。

該基金說明書及該相關基金的產品資料概要將適時更新，以反映上述變更。FTIF的香港發售文件的更新版本可於該香港代表網站 www.franklintempleton.com.hk¹ 下載。

¹ 網站未經證券及期貨事務監察委員會審核。

對您產生的影響

鑑於該相關基金名稱變更，相應的該等投資選項之名稱亦將自生效日期起作出以下更新：

該投資選項的現有名稱及代碼	該投資選項自生效日期起的新名稱及代碼
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 - 富蘭克林環球入息及增長 機會基金 (代碼：BHUSD)
富蘭克林鄧普頓投資基金 - 富蘭克林環球入息基金 (派 息) (代碼：TPUSD)	富蘭克林鄧普頓投資基金 - 富蘭克林環球入息及增長 機會基金 (派息) (代碼：TPUSD)

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9月19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。