

Your reference
Our reference
Date

October 17, 2025

Changes to Fidelity Funds (“Fidelity”) and the Underlying Fund (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. Any terms not defined herein shall have the same meaning as in the extract overseas prospectus of Fidelity, the Hong Kong covering document and the product key facts statement of the Underlying Fund (collectively, the “Hong Kong Offering Documents”).

**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 Fidelity and the Underlying Fund. 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”.

Website: www.zurich.com.hk

Which investment choice is affected?

Name and code of the investment choice (the “Investment Choice”)	Name of the corresponding underlying fund (the “Underlying Fund”)	Applicable scheme (Collectively, the “Schemes”)
ZAL Fidelity Emerging Market Debt Fund (Code: AAUSD)	Fidelity Funds - Emerging Market Debt Fund	<ul style="list-style-type: none"> • 128 Planner • Asset Planner • Future Planner • Growth Planner • Life Planner • Supreme Planner • Wealth Planner

What is happening?

We have been notified by Fidelity about developments taking place within Fidelity impacting the Underlying Fund. With effect from October 27, 2025, unless otherwise stated below, the following updates will be made:

Update and clarification to investment policies of the Underlying Fund

The Underlying Fund is registered in other jurisdictions and is subject to country-specific investment restrictions. These country-specific investment restrictions may change from time to time and the investment policies of the Underlying Fund are further clarified to reflect the investment restrictions applicable thereto as of September 26, 2025, as further detailed below.

The investment policies of the Underlying Fund have been clarified to reflect that the Underlying Fund may invest up to 20% of its assets directly and/or indirectly in onshore China fixed income securities.

The above-mentioned changes and other miscellaneous updates and clarifications will be reflected in the next update to the Hong Kong Offering Documents.

What does this mean to you?

If you wish to continue to invest in the Investment Choice 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, 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 Assurance Ltd
(a company incorporated in England and Wales 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.

有關富達基金（「富達」）及該相關基金（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。本函件未有定義的任何特定詞彙，具有與富達的海外認購章程摘錄、香港說明文件及該相關基金的产品資料概要（統稱「該等香港發行文件」）中所載相同的涵義。

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富達及該相關基金的變更。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

投資選擇（「該投資選擇」）的名稱及代碼	相應的相關基金（「該相關基金」）	適用計劃（統稱「計劃」）
蘇黎世富達新興市場債券基金 (代碼：AAUSD)	富達基金 - 新興市場債券基金	<ul style="list-style-type: none"> ● 創富人生 ● 智富人生 ● 聚富人生 ● 尚富人生 ● 添富人生 ● 盛富人生計劃 ● 匯富人生保障計劃

修訂事項

富達已通知我們有關富達的發展，這些發展影響閣下該相關基金。除非下文另有註明，以下更新將由2025年10月27日起生效：

該相關基金的投資政策的更新及澄清

該相關基金在其他司法管轄區註冊，並受特定國家 / 地區的投資限制約束。這些特定國家 / 地區的投資限制可能會不時改變，而有關該相關基金的投資政策將進一步澄清，以反映截至2025年9月26日適用的投資限制，詳情如下。

該相關基金的投資政策已作出澄清，反映該相關基金可將最多20%的資產直接及 / 或間接投資於中國境內固定收益證券。

該等香港發行文件將於下一次更新時反映上述變動，以及其他雜項更新和澄清。

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投資選擇，則無需就此修訂作出任何行動。倘若您不欲繼續投資於該投資選擇，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擇的指示，費用全免。

我們建議您首先諮詢您的持牌保險中介人，以取得其他投資選擇的建議。有關本公司投資選擇（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 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
(於英格蘭及威爾斯註冊成立之有限公司)
2025年10月17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。