

Your reference
Our reference
Date

October 17, 2025

Changes to Fidelity Funds (“Fidelity”) and the Underlying Funds (as defined below)

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

Zurich International Life Limited
(a company incorporated in the Isle of Man with limited liability)

25-26/F, One Island East
18 Westlands Road
Island East, Hong Kong

Website: www.zurich.com.hk

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.

Registered office: Zurich House,
Isle of Man Business Park,
Douglas, Isle of Man, IM2 2QZ,
British Isles

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 statements of the Underlying Funds (collectively, the “Hong Kong Offering Documents”).

Dear valued customer,

We are writing to let you know about the changes to Fidelity 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”)
Fidelity Funds - China Focus Fund (Code: FDUSD)	Fidelity Funds - China Focus Fund	<ul style="list-style-type: none"> International Wealth Account IWA Pacific
Fidelity Funds - European Smaller Companies Fund (Code: ZQEUR)	Fidelity Funds - European Smaller Companies Fund	
Fidelity Funds - Global Bond Fund (Code: OKUSD)	Fidelity Funds - Global Bond Fund	
Fidelity Funds - Global Thematic Opportunities Fund (Code: ZOUSD)	Fidelity Funds - Global Thematic Opportunities Fund	
ZI Fidelity China Focus Fund (Code: FKUSD)	Fidelity Funds - China Focus Fund	<ul style="list-style-type: none"> Elite International Bond Futura II Futura III SUPRA Savings and Investment Plan Vista Vista Retirement Scheme
ZI Fidelity Global Bond Fund (Code: FCUSD)	Fidelity Funds - Global Bond Fund	
ZI Fidelity Pacific Fund (Code: EMUSD)	Fidelity Funds - Pacific Fund	

ZI Fidelity Global Thematic Opportunities Fund (Code: FAUSD)	Fidelity Funds - Global Thematic Opportunities Fund	<ul style="list-style-type: none"> • DOMUS • Elite International Bond • Futura II • Futura III • SUPRA Savings and Investment Plan • Vista • Vista Retirement Scheme
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What is happening?

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

1. Reclassification of Fidelity Funds - European Smaller Companies Fund from Article 6 to Article 8 of the Sustainable Finance Disclosure Regulation (“SFDR”)

The Underlying Fund will be classified as an Article 8 product within the meaning of the SFDR and in accordance with Fidelity’s Sustainable Investing Framework. This change is made in response to client demand and to align with regional market standards, while preserving the Underlying Fund’s existing investment objective and policy.

The investment policy of the Underlying Fund will be enhanced with additional disclosure relating to sustainable investing and the promotion of environmental and social characteristics and a Sustainability Annex will be added. The Underlying Fund’s Sustainability Annex containing pre-contractual disclosures in accordance with requirements of Article 8 of the SFDR will be available on the website <https://www.fidelity.com.hk>¹.

2. Update and clarification to investment policies of certain Underlying Funds

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

The investment policies of the following Underlying Funds have been clarified to reflect that each Underlying Fund may invest up to 20% of its assets directly and/or indirectly in China A and B Shares.

- Fidelity Funds - China Focus Fund
- Fidelity Funds - Global Thematic Opportunities Fund
- Fidelity Funds - Pacific Fund

The investment policies of Fidelity Funds - Global Bond 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(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 Securities and Futures Commission (the “SFC”) and may contain information on funds which are not authorised by the SFC and may not be offered to the retail public in Hong Kong.



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 3405 7150 or email us at helppoint.hk@hk.zurich.com and we will be happy to help.

Yours faithfully,

Zurich International Life Limited
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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。您如對本函件的內容有任何疑問，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)

香港島東華蘭路18號
港島東中心25-26樓

網址：www.zurich.com.hk

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。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、香港說明文件及該等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。

親愛的客戶：

我們謹此致函通知您有關富達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

投資選擇的名稱及代碼（各稱為「該投資選擇」，統稱為「該等投資選擇」）	相應的相關基金名稱（各稱為「該相關基金」，統稱為「該等相關基金」）	適用計劃（「計劃」）
富達基金 - 中國焦點基金 (代碼：FDUSD)	富達基金 - 中國焦點基金	<ul style="list-style-type: none"> 國際創富計劃 景緻人生 翱翔人生
富達基金 - 歐洲小型公司基金 (代碼：ZQEUR)	富達基金 - 歐洲小型公司基金	
富達基金 - 環球債券基金 (代碼：OKUSD)	富達基金 - 環球債券基金	
富達基金 - 環球主題機遇基金 (代碼：ZOUSD)	富達基金 - 環球主題機遇基金	
蘇黎世國際富達中國焦點基金 (代碼：FKUSD)	富達基金 - 中國焦點基金	<ul style="list-style-type: none"> 卓越精英國際投資計劃 「樂安閑」計劃 「樂安閑」III 至尊國際儲蓄投資 豐盛人生 豐盛人生退休計劃
蘇黎世國際富達環球債券基金 (代碼：FCUSD)	富達基金 - 環球債券基金	
蘇黎世國際富達太平洋基金 (代碼：EMUSD)	富達基金 - 太平洋基金	
蘇黎世國際富達環球主題機遇基金 (代碼：FAUSD)	富達基金 - 環球主題機遇基金	<ul style="list-style-type: none"> 環球置業國際按揭計劃 卓越精英國際投資計劃 「樂安閑」計劃 「樂安閑」III 至尊國際儲蓄投資 豐盛人生 豐盛人生退休計劃

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等相關基金。除非下文另有註明，以下更新將由2025年10月27日起生效：

1. 富達基金 - 歐洲小型公司基金由可持續發展金融資訊披露條例 (「SFDR」) 第6條重新分類為第8條

按照SFDR的定義並根據富達的可持續發展投資框架，該相關基金將被歸類為第8條產品。這項變動是因應客戶需求並為符合區域市場標準而作出，同時保留該相關基金的現有投資目標及政策。

該相關基金的投資政策將進一步加強披露，新增有關可持續發展投資、推動環境及社會特徵，以及可持續發展附錄的資料披露。該相關基金的可持續發展附錄 (載有根據SFDR第8條規定的協議前披露) 將可於網頁 <https://www.fidelity.com.hk>¹ 查閱。

2. 若干該等相關基金的投資政策的更新及澄清

若干該等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，而有關於該等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。

下列該等相關基金的投資政策已作出澄清，反映每項該相關基金可將最多20%的資產直接及 / 或間接投資於中國A股和B股。

- 富達基金 - 中國焦點基金
- 富達基金 - 環球主題機遇基金
- 富達基金 - 太平洋基金

富達基金 - 環球債券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等投資選擇，則無需就此修訂作出任何行動。倘若您不欲繼續投資於該等投資選擇，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 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。

¹ 該網頁未經證券及期貨事務監察委員會 (「證監會」) 審核，而且可能載有一些未獲證監會認可，及不會供香港零售投資者公開認購的基金資料。