

Your reference
Our reference
Date

October 30, 2025

Changes to HSBC Global Investment Funds - Indian Equity (the “Underlying Fund”)

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 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”.

Which investment choice is affected?

Name and code of the investment choice (the “Investment Choice”)	Name of the corresponding Underlying Fund	Applicable scheme (Collectively, the “Schemes”)
HSBC Global Investment Funds - Indian Equity (Code: OWUSD)	HSBC Global Investment Funds - Indian Equity	- International Wealth Account - IWA - Pacific

What is happening?

We have been notified by the board of directors of HSBC Global Investment Funds (“HGIF”) (the “Board”) of a change in reference benchmark to the Underlying Fund. The change will take effect on October 31, 2025 and will be reflected in the next prospectus of HGIF, which is expected to be published in December 2025.

The Change of Reference Benchmark

Current Benchmark	Revised Benchmark
S&P / IFCI India Gross	MSCI India (Net)

Reason for the Change

This reference benchmark has been chosen as it brings greater diversification of companies and therefore more closely aligns to the investment objective and strategy of the Underlying Fund.

Impact on Investors

As confirmed by the Board, there will be no change in the Underlying Fund’s investment objective, strategy or the overall risk profile of the Underlying Fund.

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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

The Hong Kong offering documents of HGIF and product key facts statement of the Underlying Fund will be amended to reflect the change set out above in due course.

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

Yours faithfully,

Zurich International Life Limited
(a company incorporated in the Isle of Man 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.

有關匯豐環球投資基金 - 印度股票 (「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。

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有關該相關基金的變更。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	相應的該相關基金名稱	適用計劃 (統稱「計劃」)
匯豐環球投資基金 - 印度股票 (代碼：NGUSD)	匯豐環球投資基金 - 印度股票	- 國際創富計劃 - 景緻人生 - 翱翔人生

修訂事項

滙豐環球投資基金 (「HGIF」) 董事會 (「該董事會」) 已通知我們有關該相關基金參考基準的變更。該變更將於2025年10月31日生效，並將反映在下一版的HGIF基金說明書 (預計將於2025年12月發佈) 中。

參考基準的變更

目前基準	經修訂基準
S&P / IFCI印度總回報指數	摩根士丹利印度 (淨值) 指數

變更的理據

選擇該參考基準因其能夠更多元化地選擇公司，從而更符合該相關基金的投資目標和策略。

對投資者的影響

該董事會已確認，該相關基金的投資目標、策略或總體風險狀況將維持不變。

HGIF的香港發售文件及該相關基金的產品資料概要將適時進行修訂以反映上述變更。

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

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 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30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。