

Your reference
Our reference
Date

November 12, 2025

Changes to abrdn SICAV I (“abrdn”) and the Underlying Fund (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)

We accept full responsibility for the accuracy of the content of this document. Capitalised terms used in this letter shall have the same meaning as set out in the latest version of the prospectus and Hong Kong supplement of abrdn (the “Prospectus”) unless the context otherwise requires.

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 abrdn and the Underlying Fund. You have invested in at least one of the investment choices corresponding to the Underlying Fund, which is listed in the “Which investment choices are affected?” table below under the column “Name and code of the investment choice”.

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

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 (the “Underlying Fund”)	Applicable scheme (Collectively, the “Schemes”)
abrdn SICAV I - Global Innovation Equity Fund (Code: LGUSD)	abrdn SICAV I - Global Innovation Equity Fund	<ul style="list-style-type: none"> International Wealth Account IWA Pacific
ZI abrdn SICAV I Global Innovation Equity Fund (Code: ATUSD)		<ul style="list-style-type: none"> Elite International Bond Futura II Futura III SUPRA Savings and Investment Plan Vista Vista Retirement Scheme

What is happening?

We have been notified by the board of directors of abrdn (the “Board”) of the changes that the Board proposes to make to abrdn and the Underlying Fund with effect from December 1, 2025 (the “Effective Date”). The principal proposed changes are detailed in this letter.

Update to the Underlying Fund's Investment Objective and Policy and Change of Name

From the Effective Date, the Underlying Fund's Investment Objective and Policy will be updated to provide enhanced clarity and transparency for investors on the investment strategy. These enhancements now better incorporate the key structural "Future Themes" in which the Underlying Fund currently invests. In addition, the maximum percentage the Underlying Fund may invest in Mainland China equity and equity-related securities will increase from 10% to 20% to enable increased flexibility to broaden the investment opportunities.

As confirmed by the Board, the updates will not alter the performance or risk profile of the Underlying Fund, and no portfolio rebalancing will be required as a result of the updates. The Underlying Fund will remain classified as Article 8 under the EU's Sustainable Finance Disclosure Regulation classification.

In addition, the Underlying Fund will change its name to abrdn SICAV I - Future Global Equity Fund from the Effective Date. This better reflects the "Future Themes" in which the Underlying Fund targets investments as described in the updated Investment and Objective Policy.

Details of the new Investment Objective and Policy for the Underlying Fund can be found in Appendix 1 and the investment approach document can be found at <https://www.aberdeeninvestments.com/hk>¹.

The changes detailed in this letter will be reflected in the revised Hong Kong offering documents of abrdn (the "**Hong Kong Offering Documents**") to be issued in due course. The revised Hong Kong Offering Documents will be available at <https://www.aberdeeninvestments.com/hk>¹.

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
abrdn SICAV I - Global Innovation Equity Fund (Code: LGUSD)	abrdn SICAV I - Future Global Equity Fund (Code: LGUSD)
ZI abrdn SICAV I Global Innovation Equity Fund (Code: ATUSD)	ZI abrdn SICAV I Future Global Equity Fund (Code: ATUSD)

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 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.

¹ Please note that this website has not been reviewed by the SFC.

Appendix 1 – New Investment Objectives and Policy

abrdn SICAV I - Global Innovation Equity Fund (to be renamed abrdn SICAV I - Future Global Equity Fund) from the Effective Date

Investment Objective and Policy

The Fund's investment objective is long term total return to be achieved by investing at least 70% of the Fund's assets in equities and equity-related securities of companies of all sizes whose business models are focused on and/or benefit from the structural growth of 'Future Themes', listed on global stock exchanges including Emerging Markets.

The Fund may invest up to 20% of its net assets in Mainland China equity and equity-related securities including through the Shanghai-Hong Kong and Shenzhen-Hong Kong Stock Connect programme.

The investment manager has identified three key areas of long-term structural growth that are considered the core themes for the future ('Future Themes'). These three Future Themes cover:

- Transformational Technology: New technologies are enabling efficiencies and creating long-term competitive advantages.
- Energy Evolution: The evolution of climate and nature solutions and the tightening regulatory landscape has accelerated the demand for green alternatives and sustainable products and services.
- Health & the Generational Shift: Breakthroughs in healthcare are contributing to longer and higher quality human lives and changing demographics. At the same time, generational shifts in behaviours are unlocking opportunities.

The Fund is actively managed. The research process is focused on finding attractive high-quality companies that align to these Future Themes through the assessment of their business, the industry they operate in, their financial strength, the capability of their management team, and sustainability characteristics. The Fund aims to outperform the MSCI AC World Index (USD) benchmark before charges. The benchmark is also used as a reference point for portfolio construction and as a basis for setting risk constraints, but does not incorporate any sustainable criteria.

In order to achieve its objective, the Fund will take positions whose weightings diverge from the benchmark and may invest in securities which are not included in the benchmark. The investments of the Fund may deviate significantly from the components of and their respective weightings in the benchmark. Due to the active nature of the management process, the Fund's performance profile may deviate significantly from that of the benchmark.

The Fund promotes environmental and social characteristics but does not have a sustainable investment objective.

Investment in all equity and equity-related securities will follow the abrdn "Future Global Promoting ESG Equity Investment Approach".

Through the application of this approach the Fund commits to having a minimum of 10% in Sustainable Investments. Furthermore, the Fund targets an ESG rating that is equal to or better, and a meaningfully lower carbon intensity, than the benchmark.

This approach utilises abrdn's equity investment process, which enables portfolio managers to qualitatively identify and avoid ESG laggards. To complement this research, the abrdn ESG House Score is used to quantitatively identify and exclude those companies exposed to the highest ESG risks. Additionally, abrdn applies a set of company exclusions which are related to the UN Global Compact, Controversial Weapons, Tobacco Manufacturing and Thermal Coal. More detail on this overall process is captured within the abrdn Future Global Promoting ESG Equity Investment Approach, which is published at www.abrdn.com under "Fund Centre".

Engagement with external company management teams is used to evaluate the ownership structures, governance and management quality of those companies in order to inform portfolio construction.

Financial derivative instruments, money-market instruments and cash may not adhere to this approach.

The Fund may utilise financial derivative instruments for hedging and/or investment purposes, or to manage foreign exchange risks, subject to the conditions and within the limits laid down by applicable laws and regulations. The



use of derivatives for hedging and/or investment purposes is expected to be very limited, mainly in those cases where there are significant inflows into the Fund so that cash can be invested while the Fund's investments in equity and equity-related securities is maintained.

有關安本基金（「安本」）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

我們就此函件所轉載資料的準確性承擔全部責任。除非另有訂明，本函件中所用詞彙具有與安本最新版本的招股說明書及香港補充文件（「該招股說明書」）之相同含義。

親愛的客戶：

我們謹此致函通知您有關安本及該相關基金的變更。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（各稱為「該投資選擇」，統稱為「該等投資選擇」）的名稱及代碼	相應的相關基金（「該相關基金」）名稱	適用計劃（統稱「計劃」）
安本基金 - 環球創新股票基金（代碼：LGUSD）	安本基金 - 環球創新股票基金	<ul style="list-style-type: none"> 國際創富計劃 「景緻人生」 翱翔人生
蘇黎世國際安本環球創新股票基金（代碼：ATUSD）		<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

修訂事項

安本的董事會（「該董事會」）已通知我們，該董事會擬議自 2025 年 12 月 1 日（「生效日期」）起，對安本及該相關基金作出變更。本函件詳述主要擬議修訂。

該相關基金投資目標及政策更新與名稱變更

自生效日期起，該相關基金的投資目標及政策將予以更新，以期為投資者提供更清晰及透明的投資策略。這些改善措施現已更有效納入該相關基金現時投資的關鍵結構性「未來主題」。此外，該相關基金投資於中國內地股本及股本相關證券的最高百分比將由 10% 增加至 20%，以增加投資機會的靈活性。

該董事會已確認，有關更新將不會改變該相關基金的表現或風險狀況，且毋須因該等更新而重新調整投資組合。該相關基金將繼續根據《歐盟可持續性金融資料披露條例》下第 8 條歸類。

此外，該相關基金將於生效日期起更名為安本基金 - 未來環球股票基金。此舉更能反映該相關基金根據更新後投資及目標政策所鎖定的「未來主題」投資方向。

該相關基金的新《投資目標及政策》詳情可於附錄一查閱，投資策略文件則可於 <https://www.aberdeeninvestments.com/hk>¹查閱。

本函件所述之變動將於適時發出之經修訂的安本香港發售文件（「該等香港發售文件」）中反映。經修訂之該等香港發售文件將可於以下網站瀏覽：
<https://www.aberdeeninvestments.com/hk>¹。

¹ 務請注意，此網站未經證監會審閱。

對您產生的影響

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

該投資選擇的現有名稱及代碼	該投資選擇自生效日期起的新名稱及代碼
安本基金 - 環球創新股票基金 (代碼：LGUSD)	安本基金 - 未來環球股票基金 (代碼：LGUSD)
蘇黎世國際安本環球創新股票基金 (代碼：ATUSD)	蘇黎世國際安本未來環球股票基金 (代碼：ATUSD)

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11月12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。

附錄一 – 新投資目標及政策

安本基金 - 環球創新股票基金 (自生效日期起更名為安本基金 - 未來環球股票基金)

投資目標及政策

本基金的投資目標是透過投資至少 70% 的基金資產於全球證券交易所上市 (包括新興市場)，業務模式專注於「未來主題」結構性增長或從中受益，任何規模的公司的股本證券及與股本相關的證券，以尋求長期總回報。

基金可將其淨資產的最多 20% 投資於中國內地的股票及與股票相關的證券，包括透過滬港通及深港通計劃。

投資經理已釐定被視為未來的重要主題 (「未來主題」) 的三個長期結構性增長的核心領域。這三個未來主題涵蓋：

- 轉型科技：新科技正提升效率，並建立長遠的競爭優勢。
- 能源演進：氣候與自然解決方案的演進，加上日益嚴格的監管環境，加速了市場對綠色替代品及可持續產品與服務的需求。
- 健康與世代轉變：醫療突破正促使人類壽命延長及生活質素提升，並帶來人口結構的變化。同時，世代行為轉變正帶來新機遇。

基金採取主動管理。研究過程主要集中於通過評估企業的業務、所屬行業、財務實力、管理團隊的能力以及可持續性特徵，尋找符合未來主題的具吸引力的高質素公司。基金旨在扣除費用前表現優於 MSCI AC 世界指數 (美元) 基準。基準亦用作投資組合建構的參考點及設定風險限制的基礎，但未納入任何可持續性標準。

為實現其目標，本基金將持有權重偏離基準的股票，並可投資未納入基準的證券。本基金的投資可能會顯著偏離基準的成份股及其各自的權重。由於管理過程的主動性，本基金的表現可能會顯著偏離基準。基金提倡環境及社會特性，但並無可持續投資目標。

所有股票及與股票相關證券的投資將遵循安本的「未來環球提倡 ESG 股票投資方法」。

採用此方法，基金承諾至少將 10% 投資於可持續投資。此外，基金的 ESG 評分目標應與基準持平或更佳，並且碳強度明顯低於基準。

這種方法採用安本的股份投資流程，使投資組合經理能夠定性識別並避開 ESG 表現落後者。為配合本研究，採用安本 ESG 內部評分以量化方式識別並剔除面臨最高 ESG 風險的公司。此外，安本實施一系列與聯合國全球契約、爭議性武器、煙草製造及熱能煤相關的公司排除準則。有關此整體流程的更多詳情，載於安本「未來環球提倡 ESG 股票投資方法」中，並已發佈於 www.abrdn.com 網站的「基金中心」。

與外部公司管理團隊接洽，以評估該等公司的擁有權架構、管治及管理層質素，以便為投資組合構建提供參考。

金融衍生工具、貨幣市場工具及現金的項目未必遵循此方法。

本基金可為對沖及 / 或投資目的，或管理外匯風險而使用金融衍生工具，惟須受適用法律及法規所訂定的條件及限制之規限。預期作為對沖及 / 或投資用途而使用衍生工具的情況非常有限，主要是在有大量資金流入本基金的情況下，以在維持本基金對股票及股票相關證券投資的同時，進行現金投資。