

**Your reference**  
**Our reference**  
**Date**

November 12, 2025

**Changes to abrtn SICAV I (“abrtn”) 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. 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 abrtn (the “**Prospectus**”) unless the context otherwise requires.

Dear valued customer,

**Zurich Life Insurance  
(Hong Kong) Limited**  
(a company incorporated in  
Hong Kong with limited liability)

We are writing to let you know about the changes to abrtn and 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”.

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

**Which investment choices are affected?**

Website: [www.zurich.com.hk](http://www.zurich.com.hk)

<b>Name and code of the investment choice (Individually, the “Investment Choice”; collectively, the “Investment Choices”)</b>	<b>Name of the corresponding underlying fund (the “Underlying Fund”)</b>	<b>Applicable scheme (Collectively, the “Schemes”)</b>
abrtn SICAV I - Indian Bond Fund (Code: B6USD)	abrtn SICAV I - Indian Bond Fund	<ul style="list-style-type: none"> <li>• Magnitude</li> <li>• Matterhorn</li> <li>• Swiss Elite</li> </ul>
abrtn SICAV I - Indian Bond Fund (Dis) (Code: T8HKD)		<ul style="list-style-type: none"> <li>• Matterhorn</li> <li>• Swiss Elite</li> </ul>

**What is happening?**

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

**Benchmark change for the Underlying Fund and associated changes to its Investment Objective and Policy**

The Underlying Fund's current benchmark, Markit iBoxx Asia India Index (the "**Existing Benchmark**") is due to be discontinued by the index provider, and therefore from the Effective Date, the Underlying Fund's Existing Benchmark will be replaced with a new benchmark, the FTSE Indian Government Bond (Net) Index (USD) (the "**New Benchmark**"). The New Benchmark will be introduced as a formal financial benchmark and as a reference point for portfolio construction, as well as replacing the Existing Benchmark for the purposes of setting risk constraints.

When the Underlying Fund was launched in 2016, it was deemed that a formal financial benchmark was not appropriate for the Underlying Fund due to the restrictions on non-domestic access to the Indian bond market. As a result, the Existing Benchmark has been used by the Underlying Fund as a risk-setting benchmark only.

The Indian bond market has since developed into a market which is essentially freely accessible, therefore the Board now believes that it is appropriate to set a formal financial benchmark for the Underlying Fund to replace the Existing Benchmark, rather than simply adopt an alternative risk-setting benchmark.

The New Benchmark is considered to be a positive change for investors as it will provide a clear comparator to evaluate the performance of the Underlying Fund against, which the Underlying Fund does not currently have.

As confirmed by the Board, this change will not alter the risk profile of the Underlying Fund or how the Underlying Fund is managed, and no portfolio rebalancing will be required as a result of the update.

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><sup>1</sup>.

**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.

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 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.***

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<sup>1</sup> Please note that this website has not been reviewed by the SFC.

### 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。您如對本函件的內容有任何疑問，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：

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）

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。

香港港島東華蘭路18號  
 港島東中心25-26樓

### 受影響的投資選項

網址: [www.zurich.com.hk](http://www.zurich.com.hk)

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	相應的相關基金（「該相關基金」）名稱	適用計劃（統稱「計劃」）
安本基金 - 印度債券基金 (代碼：B6USD)	安本基金 - 印度債券基金	<ul style="list-style-type: none"> <li>瑞豐投資計劃</li> <li>瑞承投資計劃</li> <li>瑞翔投資計劃</li> </ul>
安本基金 - 印度債券基金 (派息) (代碼：T8HKD)		<ul style="list-style-type: none"> <li>瑞承投資計劃</li> <li>瑞翔投資計劃</li> </ul>

### 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。

### 該相關基金的基準變動及其投資目標及政策的相關調整

該相關基金現時的參考指數，即 Markit iBoxx 亞洲印度指數（「現有基準」）將被指數供應商終止；因此由生效日期起，該相關基金的現有基準將被新基準富時印度政府債券（淨額）指數（美元）（「新基準」）取代。新基準將作為正式的金融基準以及投資組合構建的參考點推出，同時亦將取代現有基準用於設定風險約束。

由於該相關基金於 2016 年成立時印度債券市場對非本地投資者設有限制，故當時認為設立正式的金融基準並不適合該相關基金。因此，現有基準僅由基金用作風險設定基準。

印度債券市場此後已發展成為大致自由開放的市場，因此該董事會現時認為，應為該相關基金設定正式的財務基準以取代現有基準，而非僅採納風險設定基準。

新基準被視為對投資者有利的變動，原因是其將提供清晰的對比指標，以評估該相關基金表現，而目前該相關基金尚未具備如此指標。

該董事會已確認，此項更新將不會改變該相關基金風險狀況或基金管理方式，且毋須因更新而重新調整投資組合。

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><sup>1</sup>。

<sup>1</sup> 務請注意，此網站未經證監會審閱。

### 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。**