

Your reference
Our reference
Date

November 13, 2025

Changes to First Sentier Investors Global Umbrella Fund plc (“First Sentier”) 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)

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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. Unless otherwise defined, capitalized terms used herein shall bear the same meaning as capitalized terms used in the prospectus for First Sentier dated May 14, 2025 (the “Prospectus”) and any supplements and the applicable local covering documents related to the Prospectus.

Dear valued customer,

We are writing to let you know about the changes to First Sentier 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”)
First Sentier Investors Global Umbrella Fund plc - FSSA Asian Equity Plus Fund (Code: MUUSD)	First Sentier Investors Global Umbrella Fund plc - FSSA Asian Equity Plus Fund	<ul style="list-style-type: none"> • International Wealth Account • IWA • Pacific
First Sentier Investors Global Umbrella Fund plc - FSSA China Growth Fund (Code: MVUSD)	First Sentier Investors Global Umbrella Fund plc - FSSA China Growth Fund	
ZI First Sentier FSSA Asian Equity Plus Fund (Code: FOUSD)	First Sentier Investors Global Umbrella Fund plc - FSSA Asian Equity Plus Fund	
ZI First Sentier FSSA China Growth Fund (Code: FNUSD)	First Sentier Investors Global Umbrella Fund plc - FSSA China Growth Fund	<ul style="list-style-type: none"> • Elite International Bond • Futura II • Futura III • SUPRA Savings and Investment Plan • Vista • Vista Retirement Scheme
ZI First Sentier FSSA Hong Kong Growth Fund (Code: FMUSD)	First Sentier Investors Global Umbrella Fund plc - FSSA Hong Kong Growth Fund	

What is happening?

We have been notified by First Sentier that changes and updates will be made to First Sentier and the Underlying Funds. Unless otherwise specified, these changes are expected to take effect on or around November 26, 2025 (the “**Effective Date**”). Details about these updates are provided below.

A. Introducing First Sentier Group

First Sentier Investors has evolved into a multi-affiliate asset management model, and has taken the opportunity to clarify and strengthen the global brand structure. This evolution was reflected in the creation of First Sentier Group as an overarching corporate identity on July 3, 2025.

First Sentier Group serves as the parent organisation that unites a collection of specialist affiliate investment teams, including AlbaCore Capital Group, First Sentier Investors, FSSA Investment Managers, Igneo Infrastructure Partners, RQI Investors, and Stewart Investors. Each affiliate investment team retains its own investment philosophy and decision-making autonomy, while benefiting from the support and agility of a shared operating model.

This change also helps distinguish First Sentier Group from First Sentier Investors, which was and continues to be used by some of First Sentier’s investment teams that focus on Australian equities, infrastructure and real estate, cash, and Asian fixed income strategies.

To reflect this strategic shift, a new logo, tagline, and brand promise have been launched for the First Sentier Group, marking a key milestone in its journey as a global multi affiliate asset management organisation.

B. Restructuring of Prospectus

The Prospectus will be updated and re-structured to offer a more user-friendly experience to investors. A separate supplement will be created and maintained for each Underlying Fund (“**Supplement**”). Each Supplement will contain Underlying Fund-specific information, whilst the main Prospectus will be streamlined and re-organised to make them more reader-friendly.

For Hong Kong investors in particular, going forward, the Hong Kong offering documents of First Sentier will comprise the Prospectus, the Supplements of Underlying Funds authorised by the SFC, the Hong Kong Supplement and the product key facts statements (“**KFS**”) of the relevant Underlying Funds. Despite the change in the format of the Hong Kong offering documents of First Sentier, the contents of the Hong Kong offering documents of First Sentier remain fundamentally the same as the version previously authorised in Hong Kong.

C. Update to certain risk factors about Mainland China

First Sentier has updated the following risk factors in light of the current rules and regulations in Mainland China:

- i) Risks of Investing in China A Shares and other eligible PRC securities and futures via QFI;
- ii) Risks specific to Investment via the Stock Connects; and
- iii) Risks associated with Bond Connect.

As confirmed by First Sentier, the updates are merely for enhancement and clarificatory purposes and do not affect how First Sentier manages the Underlying Funds.

D. Other miscellaneous, enhancement, clarificatory, administrative, general regulatory and cosmetic updates to the Prospectus.

As confirmed by First Sentier, in respect of the above changes:

- there will be no other change in the operation and/or manner in which the Underlying Funds are being managed;
- save as otherwise disclosed above, there are no other effects on existing investors in the Underlying Funds as a result of the changes; there will be no change to the features and the risk applicable to the Underlying Funds; and there will be no change to the level of fees or costs in managing the Underlying Funds; and
- the changes will not result in any impact that might materially prejudice the rights or interests of existing investors in the Underlying Funds.

Unless otherwise specified above, the above changes will take effect on or around the Effective Date.

First Sentier will issue an updated Prospectus (including Supplements of the Underlying Funds) to reflect the changes described in this letter.

Additionally, in Hong Kong, the Hong Kong Supplement and the KFS of the Underlying Funds authorised by the SFC will be updated accordingly.

The updated Prospectus, Supplements, any impacted local prospectus supplement (including the Hong Kong Supplement and the KFS of the Underlying Funds authorised by the SFC) will be available on or around the Effective Date and on the following website: www.firstsentierinvestors.com¹.

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 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 This website has not been reviewed or authorised by the SFC.

有關首源投資環球傘子基金有限公司（「首源」）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
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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，本函件的詞彙與首源日期為2025年5月14日的章程（「該章程」）及與該章程相關的任何補充文件以及當地適用的說明文件所使用者具有相同涵義。

親愛的客戶：

我們謹此致函通知您有關首源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」）
首源投資環球傘子基金有限公司 - 首域盈信亞洲股本優點基金 （代碼：MUUSD）	首源投資環球傘子基金有限公司 - 首域盈信亞洲股本優點基金	<ul style="list-style-type: none"> 國際創富計劃 景緻人生 翱翔人生
首源投資環球傘子基金有限公司 - 首域盈信中國增長基金（代碼：MVUSD）	首源投資環球傘子基金有限公司 - 首域盈信中國增長基金	
蘇黎世國際首源首域盈信亞洲股本優點基金 （代碼：FOUSD）	首源投資環球傘子基金有限公司 - 首域盈信亞洲股本優點基金	<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
蘇黎世國際首源首域盈信中國增長基金（代碼：FNUSD）	首源投資環球傘子基金有限公司 - 首域盈信中國增長基金	
蘇黎世國際首源首域盈信香港增長基金（代碼：FMUSD）	首源投資環球傘子基金有限公司 - 首域盈信香港增長基金	

修訂事項

首源已通知我們有關對首源及該等相關基金作出變更及更新。除非另有指明，否則該等變更預期將於2025年11月26日（「生效日期」）或前後生效。有關更新的詳情載於下文。

A. 首源集團簡介

首源投資已發展成為一個多元聯營資產管理模式，並藉此機會澄清和增強其環球品牌架構。這項發展體現於2025年7月3日將首源集團建立為整體企業特性實體。

首源集團作為母公司，聯合旗下多個聯營專業投資團隊，包括AlbaCore Capital Group、首源投資、首域盈信資產管理、Igneo Infrastructure Partners、RQI Investors，以及盈信投資。每個聯營投資團隊均遵循自身的投資理念並保留決策自主性，同時受益於共享營運模式的支援和靈活應變特性。

這項變更亦有助把首源集團從首源投資區分出來，後者是首源專注於澳洲股票、基建和房地產、現金及亞洲固定收益策略的投資團隊過往及日後所一直使用的企業品牌。

為反映這項策略性轉變，首源集團已推出全新標誌、標語及品牌承諾，以體現其作為一間環球多元聯營資產管理機構的重大發展里程碑。

B. 重整該章程

該章程將予以更新及重整，為投資者提供更便利的使用體驗。首源將會為每項該相關基金編製和保存個別的補充文件（「**補充文件**」）。每份補充文件將包含特定該相關基金的資料，而主要該章程則將予簡化和重列，使其內容更便於閱讀。

特別就香港投資者而言，未來首源的香港發售文件將包括該章程、證監會認可該等相關基金的補充文件、香港補充文件及有關該等相關基金的產品資料概要（「**產品資料概要**」）。儘管首源的香港發售文件的格式有所改變，首源的香港發售文件的內容與先前在香港獲認可的版本基本上相同。

C. 更新有關中國內地的若干風險因素

首源已根據中國內地的當前規則及規例更新下列風險因素：

- i) 透過QFI投資於中國 A 股及其他合資格中國證券及期貨的風險；
- ii) 透過互聯互通機制投資的特定風險；及
- iii) 債券通相關風險。

首源已確認，有關更新僅作加強和澄清披露用途，並不會影響首源管理該等相關基金的方式。

D. 該章程的其他雜項、優化、澄清、行政、一般監管及改進的更新資料。

首源已確認，就上述變更而言：

- 該等相關基金的營運及 / 或管理方式將不會出現其他變更；
- 除上文所披露者外，上述變更並無對該等相關基金的現有投資者造成其他影響；該等相關基金適用的特點及風險並無變動；且管理該等相關基金的費用或成本水平不會變更；及
- 有關變更概不會產生可能對該等相關基金現有投資者權利或權益造成嚴重損害的任何影響。

除非上文另有訂明，否則上述變更將於生效日期或前後生效。

首源將刊發經更新該章程（包括該等相關基金的補充文件），以反映本函件所述變更。

此外，在香港，香港補充文件及獲證監會認可的該等相關基金的產品資料概要亦將作出相應更新。

經更新該章程、補充文件、任何受影響的當地章程補充文件（包括香港補充文件及獲證監會認可的該等相關基金的产品資料概要）將於生效日期或前後提供並載於以下網站：www.firstsentierinvestors.com¹。

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11月13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此網站未經證監會審閱或認可。