

Your reference
Our reference
Date

November 18, 2025

Changes to Franklin Templeton Investment Funds - Templeton Asian Growth Fund (the “Underlying Fund”)

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

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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.

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We accept full responsibility for the accuracy of the content of this document. Unless otherwise specified herein, capitalized terms used in this letter shall have the meanings assigned to such terms in the explanatory memorandum of Franklin Templeton Investment Funds (“FTIF”) dated August 2025, as amended from time to time (the “Explanatory Memorandum”).

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”)
Franklin Templeton Investment Funds - Templeton Asian Growth Fund USD (Code: KOUSD)	Franklin Templeton Investment Funds - Templeton Asian Growth Fund	<ul style="list-style-type: none"> International Wealth Account IWA Pacific

What is happening?

We have been notified by Franklin Templeton Investments (Asia) Limited, as the Hong Kong representative of FTIF (the “**Hong Kong Representative**”), of a change to the investment management structure of the Underlying Fund, which will take effect from December 31, 2025 (the “**Effective Date**”).

Currently, Franklin Templeton International Services S.à r.l. (the “**Management Company**”) has delegated the portfolio management of the Underlying Fund to Templeton Asset Management Ltd (“**TAML**”) as the investment manager.

To reflect an internal reorganization of investment personnel responsible for the investment management of the Underlying Fund, it is proposed that Franklin Templeton Investments (Asia) Limited (“**FTIA**”) will be appointed as an additional investment manager, alongside TAML to carry out discretionary investment management functions for the Underlying Fund.

Please refer to the following table for a summary of the change:

Underlying Fund	Existing investment management structure	Revised investment management structure (with effect from the Effective Date)
Franklin Templeton Investment Funds - Templeton Asian Growth Fund	Investment Manager Templeton Asset Management Ltd (Singapore)	Investment Managers ¹ Templeton Asset Management Ltd ² (Singapore) and Franklin Templeton Investments (Asia) Limited ³ (Hong Kong)

¹ Each investment manager under the revised investment management structure currently acts as a discretionary investment manager or sub-manager of other existing funds that are authorized by the Securities and Futures Commission (“SFC”). SFC authorization is not a recommendation or endorsement of a scheme nor does it guarantee the commercial merits of a scheme or its performance. It does not mean the scheme is suitable for all investors nor is it an endorsement of its suitability for any particular investor or class of investors.

² TAML is primarily regulated by the Monetary Authority of Singapore.

³ FTIA is primarily regulated by the SFC.

Franklin Templeton International Services S.à r.l., TAML and FTIA are wholly-owned subsidiaries of Franklin Resources, Inc.

As confirmed by the Hong Kong Representative, the above change will have no impact on the features and the risks applicable to the Underlying Fund, nor the operation and/or manner in which it is being managed. The change sets out in this letter is not expected to materially prejudice the rights or interests of investors. The investment team at FTIF has always managed assets based on a team approach and the Underlying Fund will continue to be managed according to the same principles.

As confirmed by the Hong Kong Representative, the change sets out in this letter will not give rise to any change in the fee level/cost in managing the Underlying Fund. Any costs and/or expenses arising from the above change will be borne by the Management Company, which is estimated to be approximately HKD10,000 and which will be charged to the Underlying Fund.

The Explanatory Memorandum and the product key facts statement of the Underlying Fund will be updated to reflect the above change in due course. An updated version of the Explanatory Memorandum and the product key facts statement of the Underlying Fund will be available for download from the Hong Kong Representative’s website at <http://www.franklintempleton.com.hk>¹.

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.

¹ The website has not been reviewed by the SFC.

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.

有關富蘭克林鄧普頓投資基金 - 鄧普頓亞洲增長基金 (「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)

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蘇黎世國際人壽保險有限公司是人島
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於人島的註冊號碼為20126C。

註冊辦事處：Zurich House,
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我們就此函件所轉載資料的準確性承擔全部責任。除另有規定外，本函件內所用的詞語與富蘭克林鄧普頓投資基金 (「FTIF」) 日期為2025年8月的基金說明書 (經不時修訂) (「該基金說明書」) 所界定者具相同涵義。

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」)
富蘭克林鄧普頓投資基金 - 鄧普頓亞洲增長基金 (美元) (代碼：KOUSD)	富蘭克林鄧普頓投資基金 - 鄧普頓亞洲增長基金	<ul style="list-style-type: none"> 國際創富計劃 「景緻人生」 翱翔人生

修訂事項

FTIF的香港代表富蘭克林鄧普頓投資 (亞洲) 有限公司 (「該香港代表」) 已通知我們有關該相關基金的投資管理架構之變更，其將由2025年12月31日 (「生效日期」) 起生效。

目前，Franklin Templeton International Services S.à r.l. (「該管理公司」) 把該相關基金的投資組合管理轉授予作為投資經理的 Templeton Asset Management Ltd (「TAML」)。

為反映負責該相關基金投資管理的投資人員的內部重組，擬委任富蘭克林鄧普頓投資 (亞洲) 有限公司 (「FTIA」) 為額外投資經理，與TAML 一起履行該相關基金的全權委託投資管理職能。

有關變更的概要，請參閱下表：

該相關基金	現有投資管理架構	經調整的投資管理架構 (由生效日期起生效)
富蘭克林鄧普頓投資基金 - 鄧普頓亞洲增長基金	投資經理 Templeton Asset Management Ltd (新加坡)	投資經理 ¹ Templeton Asset Management Limited ² (新加坡) 及 富蘭克林鄧普頓投資 (亞洲) 有限公司 ³ (香港)

¹ 經修訂的投資管理架構下各投資經理現時擔任獲證券及期貨事務監察委員會 (「證監會」) 認可的現有基金之委託投資經理或分經理。證監會認可並非為對某一計劃作出推介或認許，亦不是對該計劃的商業利弊或表現作出保證。不代表該計劃適合所有投資者，或認許該計劃適合任何個別投資者或任何類別的投資者。

² TAML 主要受新加坡金融管理局監管。

³ FTIA 主要受證監會監管。

Franklin Templeton International Services S.à r.l.、TAML及FTIA均為 Franklin Resources, Inc. 的全資附屬公司。

該香港代表已確認，上述變更將不會影響適用於該相關基金的特徵及風險概況，亦不會影響該相關基金的運營及 / 或現時的管理方式。本函件所載之變更預計不會對投資者的權利或利益造成重大損害。FTIF的投資團隊素來以團隊策略管理資產，該相關基金將繼續以同樣的原則經營。

該香港代表已確認，本函件所載之變更將不會導致該相關基金的收費水平 / 管理該相關基金的成本發生任何變化。上述變更產生的任何費用及 / 或開支將由該管理公司承擔，該費用預計約為 10,000 港元，將由該相關基金承擔。

該基金說明書及該相關基金的產品資料概要將適時更新，以反映上述變更。該基金說明書及該相關基金的產品資料概要的更新版本可於香港代表網站 <http://www.franklintempleton.com.hk>¹ 下載。

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11月18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 網站未經證監會審核。