

Your reference
Our reference
Date

January 2, 2026

Changes to Janus Henderson Horizon Funds (“JHHF”) and the Underlying Fund (as defined below)

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

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(a company incorporated
in England and Wales
with limited liability)

**Zurich Life Insurance
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We accept full responsibility for the accuracy of the content of this document. The terms used but not otherwise defined in this letter shall have the same meanings as those defined in the prospectus of JHHF dated October 23, 2025, the Hong Kong covering document of JHHF dated October 2025, and the latest relevant product key facts statement (“KFS”) of the Underlying Fund (collectively, the “**Hong Kong Offering Documents**”).

Dear valued customer,

We are writing to let you know about the changes to JHHF and 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 (the “Underlying Fund”)	Applicable scheme (Collectively, the “Schemes”)
Janus Henderson Horizon Fund - Global Sustainable Equity Fund (Code: PWUSD)	Janus Henderson Horizon Fund - Global Sustainable Equity Fund	<ul style="list-style-type: none"> • Magnitude • Matterhorn • Swiss Elite

What is happening?

We have been notified by JHHF of certain changes they are making to JHHF and the Underlying Fund, which are summarised below.

As confirmed by JHHF, the changes described in this letter are not expected to have a material impact on investors or on the risk profile, investment strategy, or portfolio construction of the Underlying Fund and will be effective on or around January 20, 2026 (the “**Effective Date**”).

1. Addition of a new binding element for the Janus Henderson Horizon Fund - Global Sustainable Equity Fund under the SFDR pre-contractual disclosures

For the purpose of retaining the Underlying Fund's existing Label ISR¹ compliance status, from the Effective Date, the following binding element will be added to the Underlying Fund's SFDR pre-contractual disclosures, under the section titled *"What are the binding elements of the investment strategy used to select the investments to attain the sustainable investment objective?"*:

"In addition, the Investment Manager aims to maintain a lower hazardous waste ratio compared to that of the MSCI World Index. The hazardous waste ratio is measured as the weighted average of the total hazardous waste (in tonnes) generated from each investee company's operations, relative to the total value of the investee companies (including cash), per million in USD."

As confirmed by JHHF, there will be no impact on the Underlying Fund's portfolio as a result of this change.

2. Miscellaneous clarificatory, administrative, and clerical updates

The revised Hong Kong Offering Documents reflecting the changes in this letter will be available in due course. The Hong Kong Offering Documents will also be amended to incorporate various miscellaneous, administrative, enhancement, clarificatory, editorial, clerical updates and formatting changes, including the change of name of the registrar and transfer agent from "International Financial Data Services (Luxembourg) S.A." to "SS&C Administration Services (Luxembourg) S.A.".

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 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.

¹ The Label ISR (*Investissement Socialement Responsable*) was created in 2016 by France's Ministry of Economy and Finance and aims to enable savers, as well as professional investors, to distinguish investment funds implementing a robust methodology for socially responsible investment, leading to measurable and concrete results.

有關駿利亨德森遠見基金（「JHHF」）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。

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，否則本函件中使用但未另行界定的詞彙應與日期為2025年10月23日的JHHF招股章程、日期為2025年10月的JHHF香港說明文件以及該相關基金最新的相關產品資料概要（「產品資料概要」）（統稱「該等香港發售文件」）中所界定者具有相同涵義。

親愛的客戶：

我們謹此致函通知您有關JHHF及該相關基金的變更。您已投資於該相關基金相應的投資選項，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。

受影響的投資選項

投資選項（「該投資選項」） 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」）
駿利亨德森遠見基金 - 環球可 持續發展股票基金 （代碼：PWUSD）	駿利亨德森遠見基金 - 環球可 持續發展股票基金	<ul style="list-style-type: none"> • 瑞豐投資計劃 • 瑞承投資計劃 • 瑞翔投資計劃

修訂事項

JHHF已通知我們，其正在對JHHF及該相關基金作出若干變更，有關變更概述於下文。

JHHF已確認，本函件所述的變更預期不會對投資者或該相關基金的風險狀況、投資策略或投資組合構建產生重大影響，及將於2026年1月20日（「生效日期」）或前後生效。

1. 在SFDR訂約前披露下就駿利亨德森遠見基金 - 環球可持續發展股票基金新增一項具約束力的要素

為維持該相關基金現時符合ISR標籤¹的狀況，自生效日期起，將在該相關基金的SFDR訂約前披露中標題為「用於挑選投資的投資策略有甚麼具約束力的要素，以達致可持續投資目標？」一節新增以下具約束力的要素：

「此外，投資經理旨在維持危險廢物比率低於MSCI世界指數的危險廢物比率。危險廢棄物比率按每家被投資公司營運所產生的危險廢棄物總量（噸數）相對被投資公司總價值（包括現金）的加權平均值衡量，以每百萬美元計。」

JHHF已確認，該相關基金的投資組合將不會因此項變更而受到影響。

2. 雜項澄清、行政及文書方面之更新

反映本函件所載變更的經修訂該等香港發售文件將於適當時候提供。該等香港發售文件亦將作出修訂，以載入多項雜項、行政、加強、澄清、編輯、文書方面的更新，以及格式更改，包括過戶登記處及過戶代理的名稱由「International Financial Data Services (Luxembourg) S.A.」改為「SS&C Administration Services (Luxembourg) S.A.」。

¹ ISR標籤（Investissement Socialement Responsable）由法國經濟及財政部於2016年設立，旨在讓存款人和專業投資者辨識採用嚴謹的社會責任投資方法的投資基金，產生可衡量及具體成果。

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）
2026年1月2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。