

Your reference
Our reference
Date

January 23, 2026

Changes to Morgan Stanley Investment Funds Global Bond Fund (the “Underlying Fund”)

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)

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

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. Terms used in this letter shall have the meaning ascribed to them in the current prospectus of Morgan Stanley Investment Funds (“MSIF”) (the “Prospectus”) unless the context otherwise requires.

Dear valued customer,

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

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	Applicable scheme (Collectively, the “Schemes”)
Morgan Stanley Investment Funds Global Bond Fund (Code: NVUSD)	Morgan Stanley Investment Funds Global Bond Fund	<ul style="list-style-type: none"> International Wealth Account IWA Pacific
ZI Morgan Stanley Investment Funds Global Bond Fund (Code: DBUSD)		<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 MSIF (the “**Board**”) that given the evolving nature of ESG/sustainability methodologies and data availability, the Board has decided to update the universe of securities which can be considered as sustainable investments for the Underlying Fund. The Board has further decided to proceed with certain stylistic changes to the Sustainability Annexes dedicated to the Underlying Fund, for simplification and / or clarification purposes. These changes became effective on January 7, 2026.

More detailed information about the most relevant change appears below.

As confirmed by the Board, the investment policy and the risk profile of the Underlying Fund will not be impacted as a result of the changes described herein.

Changes

- The sustainable investments of the Underlying Fund may, where relevant, also include securities having an inherent social or environmental purpose which can be clearly established through the analysis of the underlying assets, even when such instruments are not explicitly labelled as “Social”, “Green” or “Sustainability”.

Following the amendments, the SFDR classification of the Underlying Fund will not change.

These amendments are reflected in the Sustainability Annexes dedicated to the Underlying Fund, included in the Prospectus, where appropriate.

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.

有關Morgan Stanley Investment Funds 環球債券基金 (「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。除非文義另有所指，否則本函件所用詞彙具有Morgan Stanley Investment Funds (「MSIF」) 現行基金說明書 (「該說明書」) 所賦予的涵義。

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	相應的相關基金名稱	適用計劃 (統稱「計劃」)
Morgan Stanley Investment Funds 環球債券基金 (代碼：NVUSD)	Morgan Stanley Investment Funds 環球債券基金	<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Morgan Stanley Investment Funds環球債券基金 (代碼：DBUSD)		<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

我們已接獲MSIF董事會 (「該董事會」) 的通知，鑑於ESG / 可持續發展方法及數據可用性持續變化的性質，該董事會已決定更新可被視為該相關基金可持續投資之證券範圍。為進行簡化及 / 或澄清，該董事會已進一步決定對該相關基金專屬的可持續財務披露規例附錄進行若干風格調整。此等變更已於2026年1月7日生效。

有關最相關變更的更詳細資料載於下文。

該董事會已確認，該相關基金的投資政策及風險狀況不會因本函件所述的變更而受到影響。

變更

- 該相關基金的可持續投資 (如相關) 亦可包括具有固有社會或環境目的之證券，此等目的可透過分析其相關資產而清晰界定，即使該等工具並無明確的「社會責任」、「綠色」或「可持續性」標籤。

修訂後，該相關基金之SFDR分類將維持不變。

該等修訂反映在該相關基金專屬的可持續財務披露規例附錄中，相關附錄於該說明書 (如適當) 載列。

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)
2026年1月23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。