

Your reference
Our reference
Date

January 20, 2026

Changes to Wellington Management Funds (Luxembourg) III SICAV - Wellington US Quality Growth Fund (the “Underlying Fund”)

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)

**Zurich Life Insurance
(Hong Kong) Limited**
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We accept full responsibility for the accuracy of the content of this document. Capitalised terms not defined herein shall bear the same meaning as ascribed to them in the prospectus (“**Prospectus**”) and the Hong Kong Covering Document of Wellington Management Funds (Luxembourg) III SICAV (“**Wellington**”) and the products key facts statement (“**KFS**”) of the Underlying Fund (collectively the “**Hong Kong Offering Documents**”), as may be amended and supplemented from time to time.

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”)
Wellington Management Funds (Luxembourg) III SICAV - Wellington US Quality Growth Fund (Code: ATUSD)	Wellington Management Funds (Luxembourg) III SICAV - Wellington US Quality Growth Fund	<ul style="list-style-type: none"> • Magnitude • Matterhorn • Swiss Elite

What is happening?

We have been notified by the board of directors of Wellington (the “**Board of Directors**”) of a change to the Underlying Fund’s binding ESG characteristic. This change will be effective on February 5, 2026 (the “**Effective Date**”).

Change to the Underlying Fund's Binding ESG Characteristic

From the Effective Date, the Underlying Fund will replace the current binding ESG characteristic linked to weighted average carbon emissions relative to the Underlying Funds' benchmark with the binding ESG characteristic of an ESG rating 1-3 so that the Underlying Fund will invest at least 70% of its net assets in companies with an ESG rating 1-3, based on an internal rating scale of companies based on their contribution to environmental, social and governance causes, where 1 is the highest rating. The newly adopted binding characteristic better reflects how ESG considerations are incorporated into the assessment of companies by the investment manager of the Underlying Fund, which aligns with the investment process used to manage the Underlying Fund.

As confirmed by the Board of Directors, this change will not impact (i) the way the Underlying Fund is being managed, (ii) the composition of its portfolio characteristics, (iii) its risk profile, nor (iv) the level of fees borne by the investors of the Underlying Fund. Please note that the Underlying Fund is not classified as an ESG fund in Hong Kong.

Pre-contractual disclosure of the Underlying Fund, as appended to the supplement in the Prospectus, will be amended to reflect the above change.

As confirmed by the Board of Directors, the costs and expenses incurred in connection with above mentioned changes will be borne by the management company of the Underlying Fund.

The Hong Kong Offering Documents of Wellington and the Underlying Fund will also be revised to include other miscellaneous, clarificatory, editorial and/or administrative updates and enhancement of disclosures.

The revised version of the Hong Kong Offering Documents will be made available to investors at www.wellington.com.hk¹ in due course.

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 website has not been reviewed by the SFC.

有關威靈頓投資管理(盧森堡)SICAV基金III系列 - 威靈頓美國優質增長股票基金 (「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。

我們就此函件所轉載資料的準確性承擔全部責任。並未於本通告定義的詞彙具有威靈頓投資管理(盧森堡)SICAV基金III系列(「威靈頓」)招股章程(「該招股章程」)及香港說明文件(「該香港說明文件」)以及該相關基金的產品資料概要(「產品資料概要」)(統稱為「該等香港發售文件」)所賦予該等詞彙的相同含義，可經不時修訂及補充。

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	相應的該相關基金名稱	適用計劃 (統稱「計劃」)
威靈頓投資管理(盧森堡)SICAV基金III系列 - 威靈頓美國優質增長股票基金 (代碼：ATUSD)	威靈頓投資管理(盧森堡)SICAV基金III系列 - 威靈頓美國優質增長股票基金	<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

威靈頓的董事會(「該董事會」)已通知我們該相關基金具約束力的環境、社會及管治(ESG)特徵作出的變動。此變動將於2026年2月5日(「生效日期」)生效

該相關基金具約束力ESG特徵的變動

自生效日期起，該相關基金將以ESG評級1-3的具約束力ESG特徵，取代目前與相對該相關基金基準的加權平均碳排放相關的具約束力ESG特徵。據此，該相關基金將其淨資產的最少70%投資於ESG評級為1-3的公司。有關評級乃基於對有關公司在環境、社會及管治方面作出的貢獻的內部評級標準，其中1為最高評級。新採用的具約束力特徵，更能反映該相關基金投資經理如何把ESG因素納入公司評估，此舉亦與管理該相關基金所採用的投資流程一致。

該董事會已確認，此項變動將不會影響(i)管理該相關基金的方式，(ii)其投資組合特徵的組成部分，(iii)其風險狀況，或(iv)該相關基金投資者負擔的費用水平。請注意，該相關基金在香港並非歸類為ESG基金。

該相關基金的合約前披露資料(附加於該招股章程補充文件)將會作出修訂，以反映上述變動。

該董事會已確認，上述變動產生的費用及開支將由該相關基金的管理公司承擔。

威靈頓及該相關基金的該等香港發售文件亦將作出修訂，以納入其他雜項，說明、編輯及/或行政更新，以及增強披露。

該等香港發售文件的經修訂版本將適時刊載於www.wellington.com.hk¹以供投資者閱覽。

¹ 該網站並未經證監會審查。

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20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。