

Your reference
Our reference
Date

March 31, 2026

Changes to Fidelity Funds (“Fidelity”) and the Underlying Fund (as defined below)

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

We accept full responsibility for the accuracy of the content of this document. Any terms not defined herein shall have the same meaning as in the extract overseas prospectus of Fidelity, the Hong Kong covering document and the product key facts statement of the Underlying Fund.

Zurich International Life Limited
(a company incorporated in the Isle of Man with limited liability)

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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.

Registered in the Isle of Man number 20126C.

Registered office: Zurich House,
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Douglas, Isle of Man, IM2 2QZ,
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Dear valued customer,

We are writing to let you know about the changes to Fidelity and the Underlying Fund. You have invested in the investment choice corresponding to the Underlying Fund, which is list 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”)
ZI Fidelity Nordic Fund (Code: FFSEK)	Fidelity Funds - Nordic Fund	<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 Fidelity of the following update to the Underlying Fund, which will take effect on April 13, 2026.

Change of benchmark and ESG score of the portfolio of the Underlying Fund

The Underlying Fund will change its benchmark from FTSE Nordic 10% Capped Index to the VINX All-Share Index which is a broader index and is a more appropriate reference benchmark.

The Underlying Fund will also aim to achieve an ESG score of its portfolio greater than that of its benchmark as opposed to greater than that of its investment universe.

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 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.

有關富達基金（「富達」）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。

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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我們就此函件所轉載資料的準確性承擔全部責任。本函件未有定義的任何特定詞彙，具有與富達的海外認購章程摘錄、香港說明文件及該相關基金的产品資料概要中所載相同的涵義。

親愛的客戶：

我們謹此致函通知您有關富達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	相應的相關基金（「該相關基金」）名稱	適用計劃 （統稱「計劃」）
蘇黎世國際富達北歐基金 (代碼：FFSEK)	富達基金 - 北歐基金	<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

修訂事項

富達已通知我們有關該相關基金作出的更新。該更新將由2026年4月13日起生效。

該相關基金的基準及投資組合ESG 評分變動

該相關基金將其基準由FTSE Nordic 10% Capped 指數更改為VINX All-Share 指數；VINX All-Share 指數是一項更廣泛的指數，亦為更合適的參考基準。

該相關基金亦旨在使其投資組合的ESG 評分高於其基準的評分，而非高於其投資範圍的評分。

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)
2026年3月31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。