

Your reference
Our reference
Date

April 23, 2026

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

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)

We accept full responsibility for the accuracy of the content of this document. Unless otherwise defined in this letter, all capitalised terms used herein bear the same meaning as defined in the prospectus (including the Supplement – Additional Information for Hong Kong Investors) of Invesco, Appendix A and Appendix B (together the “**Prospectus**”).

Zurich Life Insurance (Hong Kong) Limited
(a company incorporated in Hong Kong with limited liability)

Dear valued customer,

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

We are writing to let you know about the changes to Invesco and the Underlying Funds. You have invested in at least one of the investment choices corresponding to the Underlying Funds, which are listed in the “Which investment choices are affected?” table below under the column “Name and code of the investment choice”.

Website: www.zurich.com.hk

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 (Individually, the “Underlying Fund”; collectively, the “Underlying Funds”)	Applicable scheme (Collectively, the “Schemes”)
Invesco Funds - Invesco Asian Flexible Bond Fund (Code: NXUSD)	Invesco Funds - Invesco Asian Flexible Bond Fund	<ul style="list-style-type: none"> • Magnitude • Matterhorn • Swiss Elite
Invesco Funds - Invesco China Health Care Equity Fund (Code: PYCNY)	Invesco Funds - Invesco China Health Care Equity Fund	
Invesco Funds - Invesco Global Consumer Trends Fund (Code: PZUSD)	Invesco Funds - Invesco Global Consumer Trends Fund	
Invesco Funds - Invesco Global Founders & Owners Fund (Code: BEUSD)	Invesco Funds - Invesco Global Founders & Owners Fund	
Invesco Funds - Invesco Global Investment Grade Corporate Bond Fund (Code: BGUSD)	Invesco Funds - Invesco Global Investment Grade Corporate Bond Fund	
Invesco Funds - Invesco Pan European High Income Fund (Code: B8USD)	Invesco Funds - Invesco Pan European High Income Fund	

Invesco Funds - Invesco Global Investment Grade Corporate Bond Fund (Dis) (Code: TSUSD)	Invesco Funds - Invesco Global Investment Grade Corporate Bond Fund	<ul style="list-style-type: none"> • Matterhorn • Swiss Elite
Invesco Funds - Invesco Pan European High Income Fund (Dis) (Code: TRUSD)	Invesco Funds - Invesco Pan European High Income Fund	

What is happening?

We have been notified by the board of directors of Invesco (the “**Directors**”) of certain changes to the Underlying Funds, as further described below, which have been included in the Prospectus dated March 30, 2026 (the “Effective Date”).

As confirmed by the Directors, unless otherwise stated below, all costs associated with the changes proposed below will be borne by the management company of the Underlying Funds.

Updates of the pre-contractual disclosures for the Underlying Funds (Appendix B of the Prospectus)

1. Update of the good governance process

From the Effective Date, the policy to assess good governance practices of the investee companies disclosed in the pre-contractual disclosures (Appendix B) will be updated to read as below:

“Investee companies are evaluated against a comprehensive set of good governance principles through a multi-step process that combines both quantitative and qualitative assessments.

As part of that process investment teams leverage various indicators from third-party data providers to identify potential material governance concerns. These indicators include both score-based metrics and controversy-based factors, selected to assess key areas such as management structures, employee relations, staff remuneration, and tax compliance. If a company is flagged for potential material governance concerns based on these metrics, a secondary qualitative review is conducted by the global stewardship team. This review determines whether the identified governance issues are sufficiently material to warrant restrictions on the company’s inclusion in the Fund.

If a company is assessed as not following good governance practices, the company will be excluded from the investable universe. If divestment from the Fund is required, this will be initiated as soon as practicable, having due regard to the best interests of Shareholders.”

2. Update of the definition of sustainable investments for several Underlying Funds

From the Effective Date, the indicators to measure the portion of sustainable investments for the following Underlying Funds will be updated as follows in the pre-contractual disclosures (Appendix B):

Fixed income/mixed assets Underlying Funds:

Invesco Funds - Invesco Global Investment Grade Corporate Bond Fund

Invesco Funds - Invesco Pan European High Income Fund

“The Fund intends to make sustainable investments by contributing to environmental objectives (such as climate change, water management, pollution prevention) and to social objectives (such as good health, well-being and gender equality). To achieve these objectives, the Fund invests in issuers that meet one of the following criteria:

- (i) align with at least one UN Sustainable Development Goals (SDGs) and are not misaligned with any SDG;*
- (ii) have an overall ESG score rated as AAA by the third-party data vendor;*
- (iii) have a low carbon transition score in the top 25% of all rated issuers;*
- (iv) is designed as a green bond.*

It should be noted that the full weight in the portfolio will count as sustainable investments when meeting the above criteria.”

As confirmed by the Directors, the above updates will have no impact on how the impacted Underlying Funds are being managed, nor on their risk profile.

The pre-contractual disclosures and the sustainability-related disclosures of the impacted Underlying Funds will be updated accordingly. For more information on the ESG-related disclosures of these Underlying Funds, please refer to Appendix B of the Prospectus.

The Hong Kong offering documents of the Underlying Funds will be updated to reflect the above changes and other general and miscellaneous updates.

The updated Prospectus and the updated KFSs of the Underlying Funds will be available to Hong Kong investors on the Hong Kong website www.invesco.com/hk¹.

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 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 This website has not been reviewed by the SFC.

有關景順盧森堡基金系列（「景順」）及該等相關基金（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。

蘇黎世人壽
（於英格蘭及威爾斯註冊
成立之有限公司）

我們就此函件所轉載資料的準確性承擔全部責任。除非本函件另有定義，本函件內所用詞彙與景順的章程（包括補編 - 香港投資者補充資料）、附錄A及附錄B（統稱「該章程」）所界定者具有相同涵義。

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）

親愛的客戶：

香港港島東華蘭路18號
港島東中心25-26樓

我們謹此致函通知您有關景順及該等相關基金的變更。您已投資於該等相關基金相應的至少一個投資選項 / 投資選擇，其列於下表「受影響的投資選項 / 投資選擇」中「投資選項 / 投資選擇的名稱及代碼」一欄。

網址: www.zurich.com.hk

受影響的投資選項 / 投資選擇

投資選項 / 投資選擇（各稱為「該投資選項 / 投資選擇」，統稱為「該等投資選項 / 投資選擇」）的名稱及代碼	相應的相關基金（各稱為「該相關基金」，統稱為「該等相關基金」）名稱	適用計劃（統稱「計劃」）
景順盧森堡基金系列 - 景順亞洲靈活債券基金（代碼：NXUSD）	景順盧森堡基金系列 - 景順亞洲靈活債券基金	<ul style="list-style-type: none"> 瑞豐投資計劃 瑞承投資計劃 瑞翔投資計劃
景順盧森堡基金系列 - 景順中國健康護理基金（代碼：PYCNY）	景順盧森堡基金系列 - 景順中國健康護理基金	
景順盧森堡基金系列 - 景順環球消費趨勢基金（代碼：PZUSD）	景順盧森堡基金系列 - 景順環球消費趨勢基金	
景順盧森堡基金系列 - 景順環球創始人及擁有人基金（代碼：BEUSD）	景順盧森堡基金系列 - 景順環球創始人及擁有人基金	
景順盧森堡基金系列 - 景順環球高評級企業債券基金（代碼：BGUSD）	景順盧森堡基金系列 - 景順環球高評級企業債券基金	
景順盧森堡基金系列 - 景順泛歐洲收益策略基金（代碼：B8USD）	景順盧森堡基金系列 - 景順泛歐洲收益策略基金	
景順盧森堡基金系列 - 景順環球高評級企業債券基金（派息）（代碼：TSUSD）	景順盧森堡基金系列 - 景順環球高評級企業債券基金	<ul style="list-style-type: none"> 瑞承投資計劃 瑞翔投資計劃
景順盧森堡基金系列 - 景順泛歐洲收益策略基金（派息）（代碼：TRUSD）	景順盧森堡基金系列 - 景順泛歐洲收益策略基金	

修訂事項

景順的董事（「該等董事」）已通知我們有關該等相關基金的若干變更，該變更之詳情載於下文，並已納入日期為2026年3月30日（「生效日期」）之該章程。

該等董事已確認，除下文另有註明者外，下文建議的變動所產生的所有成本將由該等相關基金的管理公司承擔。

更新該等相關基金的合約前披露（章程附錄B）

1. 更新良好管治流程

合約前披露（附錄B）所披露的評估被投資公司良好管治慣例的政策將更新如下：

「透過結合量化及質化評估的多步驟流程並參照一組良好管治原則對被投資公司進行評估。

作為該流程的一部分，投資團隊利用來自第三方數據提供者的多項指標識別潛在的重大管治憂慮。該等指標包括基於分數的指標及基於爭議的因素，被選作評估管理層結構、僱員關係、員工薪酬及稅務合規等關鍵領域。倘若某公司基於該等指標被標識為可能存在重大管治憂慮，則全球盡責管理團隊將進行二次質化審閱。此審閱釐定識別的管治問題是否足夠重大而必須限制將該公司納入本基金。

若某公司被評定為未遵守良好管治慣例，該公司將從可投資範圍中剔除。如果需要本基金撤資，將考慮股東的最佳利益，在可行情況下盡快進行。」

2. 更新多隻相關基金的可持續投資定義

自生效日期起，下列相關基金的可持續投資比例的衡量指標將在合約前披露（附錄B）中更新如下：

固定收益 / 混合資產相關基金：

景順盧森堡基金系列 - 景順環球高評級企業債券基金

景順盧森堡基金系列 - 景順泛歐洲收益策略基金

「本基金擬透過為環境目標（例如氣候變化、水資源管理、防止污染）及社會目標（例如良好的健康、福祉和性別平等）作出貢獻而作出可持續投資。為實現該等目標，本基金投資於符合下列其中一個標準的發行人：

- (i) 符合至少一項聯合國可持續發展目標且不違背任何可持續發展目標；
- (ii) 具有第三方數據供應商評為AAA的總體ESG分數；
- (iii) 低碳轉型分數在所有獲評級發行人中排在前25%；
- (iv) 被指定為綠色債券。

應注意在達致上述標準時投資組合中的全部權重將作為可持續投資計。」

該等董事已確認，上述更新不會影響受影響相關基金的管理方式，亦不會影響其風險取向。

受影響相關基金的合約前披露及可持續性有關披露將會相應更新。有關該等相關基金ESG相關披露的更多資料，請參閱章程附錄B。

該等相關基金的香港發售文件將予以更新，以反映上述變更及其他一般及雜項資料更新。

香港投資者將可登入香港網站www.invesco.com/hk¹索取最新的該章程及該等相關基金的产品資料概要。

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 / 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項 / 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項 / 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，以取得其他投資選項 / 投資選擇的建議。有關本公司投資選項 / 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項 / 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 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4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。

¹ 此網站未經證監會審閱。