

**Your reference**  
**Our reference**  
**Date**

May 15, 2026

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

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](http://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. The terms used but not otherwise defined in this letter shall have the same meanings as those defined in the Prospectus of JHHF dated January 20, 2026 (the “Prospectus”), the Hong Kong Covering Document of JHHF dated January 2026 and the latest product key facts statement of the Underlying Fund (“KFS”) (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 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 (the “Underlying Fund”)	Applicable scheme (Collectively, the “Schemes”)
Janus Henderson Horizon Fund - Asia-Pacific Property Income Fund (Code: IXUSD)	Janus Henderson Horizon Fund - Asia-Pacific Property Income Fund	<ul style="list-style-type: none"> <li>• International Wealth Account</li> <li>• IWA</li> <li>• Pacific</li> </ul>
ZI Janus Henderson Horizon Asia-Pacific Property Income Fund (Code: EFUSD)		<ul style="list-style-type: none"> <li>• Futura II</li> <li>• Futura III</li> <li>• Elite International Bond</li> <li>• SUPRA Savings and Investment Plan</li> <li>• Vista</li> <li>• Vista Retirement Scheme</li> </ul>

### **What is happening to the Underlying Fund?**

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 document 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 May 29, 2026 (the “**Effective Date**”).

#### **1. Clarificatory amendments to the policy disclosures of the Underlying Fund**

From the Effective Date, the investment policies disclosed in the Prospectus for the Underlying Fund will be updated to provide better clarity that the Underlying Fund’s existing portfolio may be concentrated with respect to its number of holdings relative to its investment universe or other comparable funds in its sector.

As confirmed by JHHF, the changes stated above are purely clarificatory and there are no changes to the operation or the portfolio of the Underlying Fund.

#### **2. Miscellaneous clarificatory, administrative, and clerical updates**

The revised Hong Kong Offering Documents reflecting the changes in this document 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.

### **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](mailto:helppoint.hk@hk.zurich.com) and we will be happy to help.

Yours faithfully,

Zurich International Life Limited  
(a company incorporated in the Isle of Man 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.***

## 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。

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)

香港島東華蘭路18號  
港島東中心25-26樓

網址：www.zurich.com.hk

我們就此函件所轉載資料的準確性承擔全部責任。本函件中使用但未另行界定的詞彙應與日期為2026年1月20日的JHHF招股章程（「該招股章程」）、日期為2026年1月的JHHF香港說明文件以及該相關基金最新的產品資料概要（「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（「該相關基金」）的名稱	適用計劃（統稱「計劃」）
駿利亨德森遠見基金 - 亞太地產收益基金（代碼：IXUSD）	駿利亨德森遠見基金 - 亞太地產收益基金	<ul style="list-style-type: none"> <li>國際創富計劃</li> <li>景緻人生</li> <li>翱翔人生</li> </ul>
蘇黎世國際駿利亨德森遠見亞太地產收益基金（代碼：EFUSD）		<ul style="list-style-type: none"> <li>「樂安閑」計劃</li> <li>「樂安閑」III</li> <li>卓越精英國際投資計劃</li> <li>至尊國際儲蓄投資</li> <li>豐盛人生</li> <li>豐盛人生退休計劃</li> </ul>

### 該相關基金修訂事項

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5月29日（「生效日期」）或前後生效。

#### 1. 對該相關基金的政策披露作出澄清性修訂

自生效日期起，該相關基金的招股章程所披露的投資政策將作出更新，以更清晰地訂明該相關基金的現有投資組合相對於其投資範圍或其界別內的其他可比較基金而言，在持有數目方面可能呈現集中情況。

JHHF已確認，上述變更純屬澄清性質，且該相關基金的運作或投資組合並無任何變更。

#### 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。

### 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5月15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。**