

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

May 5, 2026

**Changes to Neuberger Berman Investment Funds plc (“NBIF”) and the Underlying Fund (as defined below)**

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

**Zurich Assurance Ltd**  
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We accept full responsibility for the accuracy of the content of this document. Capitalised terms that are used and not otherwise defined herein shall have the meaning ascribed to them in the existing Hong Kong offering documents (comprising the Hong Kong covering document of NBIF, the prospectus of NBIF, the relevant supplements of the Underlying Fund and the product key facts statement of the Underlying Fund) (collectively referred to as the “Hong Kong Offering Documents”).

Dear valued customer,

We are writing to let you know about the changes to NBIF and 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?**

| <b>Name and code of the investment choice (the “Investment Choice”)</b>  | <b>Name of the corresponding underlying fund (the “Underlying Fund”)</b>                           | <b>Applicable scheme (Collectively, the “Schemes”)</b>   |
|--|--|--|
| Neuberger Berman Investment Funds plc - Neuberger Berman Short Duration High Yield Engagement Fund (Code: ANUSD) | Neuberger Berman Investment Funds plc - Neuberger Berman Short Duration High Yield Engagement Fund | <ul style="list-style-type: none"> <li>• Magnitude</li> <li>• Matterhorn</li> <li>• Swiss Elite</li> </ul> |

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

We have been notified by NBIF of proposed amendments to the Underlying Fund, which will be reflected in the revised Hong Kong Offering Documents. Subject to the approval of the Central Bank of Ireland, it is expected that these updates will be effective on or around May 8, 2026.

**1. Updates to the Supplement of NBIF (the “Supplement”)**

An amendment will be made to the Investment Approach section of the Supplement to reflect that the Underlying Fund aims to engage with corporate issuers representing at least 80% of its net asset value.

A corresponding update will be made to the SFDR Annex of the Supplement.

As confirmed by NBIF, the above changes will not have a material impact on the existing holdings or investment strategies of the Underlying Fund.

## 2. Miscellaneous Hong Kong Offering Documents Updates

In addition, a number of additional minor amendments will also be made to the Hong Kong Offering Documents, including but not limited to, updates for clarity, updates for consistency of terminology, updates to reflect passage of time changes and other miscellaneous non-material updates.

## 3. Effect of Updates

As confirmed by NBIF, the proposed updates to the Hong Kong Offering Documents (the "**Fund Document Updates**") will not (a) have a material impact on (i) the investment objective and policy of the Underlying Fund; (ii) the manner in which the Underlying Fund is being operated and managed; and (iii) the features and overall risk profile of the Underlying Fund; and (b) increase the level of fees payable by the Underlying Fund and the investors, or materially change the fee level / cost in managing the Underlying Fund. It is also not expected that the investors will be materially affected or prejudiced as a result of the above changes.

The costs incurred in relation to the changes discussed above will be borne by the Underlying Fund.

The Fund Document Updates will be reflected in updated versions of the Hong Kong Offering Documents, which will be available on the website of NBIF's Hong Kong representative at [www.nb.com](http://www.nb.com) (Hong Kong investors should note that this website has not been reviewed by the SFC and may contain information on funds not authorised by the SFC).

### **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.**

## 有關路博邁投資基金（「NBIF」）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。您如對本函件的內容有任何疑問，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。在本函件中使用而無另行界定的詞彙具有在NBIF現有香港銷售文件（包括NBIF香港說明文件、NBIF招股章程、該相關基金的相關補充文件及該相關基金的产品資料概要）（統稱「該等香港銷售文件」）中賦予該等詞彙的涵義。

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NBIF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。

網址: [www.zurich.com.hk](http://www.zurich.com.hk)

### 受影響的投資選項

| 投資選項（「該投資選項」）<br>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」）   |
|--|-----------------------------|--|
| 路博邁投資基金 - NB短期高<br>收益債券議合基金<br>(代碼: ANUSD) | 路博邁投資基金 - NB短期高收<br>益債券議合基金 | <ul style="list-style-type: none"> <li>瑞豐投資計劃</li> <li>瑞承投資計劃</li> <li>瑞翔投資計劃</li> </ul> |

### 該相關基金修訂事項

NBIF已通知我們對該相關基金作出的建議若干更改，有關更改將於經修訂的該等香港銷售文件中反映。經愛爾蘭中央銀行批准後，該等更新將於2026年5月8日或前後生效。

#### 1. NBIF的補充文件（「該補充文件」）的更新

該補充文件中投資方法一節將作出修訂，以反映該相關基金旨在與代表其資產淨值至少80%的企業發行人聯繫。

該補充文件SFDR附錄將作出相應更新。

NBIF已確認，上述更改將不會對該相關基金的現有持股或投資策略產生重大影響。

#### 2. 該等香港銷售文件的雜項更新

此外，亦將對該等香港銷售文件作出多項新增而輕微的修改，包括但不限於為作出澄清性的更新、為術語一致性的更新、反映隨時間轉變的更新及其他雜項而不重要的更新。

#### 3. 更新的影響

NBIF已確認，對該等香港銷售文件作出的建議更新（「該基金文件更新」）(a)不會對(i)該相關基金的投資目標及政策；(ii)該相關基金的營運及管理方式；及(iii)該相關基金的特點及整體風險狀況造成重大影響；及(b)不會提高該相關基金及投資者應付的費用水平，或對管理該相關基金的費用水平及/或成本造成重大變更。同時亦預期投資者不會因上述更改而受到重大影響或損害。

最後，因上文所論述的更改而招致的成本將由該相關基金承擔。

該基金文件更新將反映於已更新版本的該等香港銷售文件，已更新版本的該等香港銷售文件可在NBIF的香港代表的網站 [www.nb.com](http://www.nb.com) 瀏覽（香港投資者應注意，此網站並未經證監會審閱，並可能載有未經證監會認可的基金的資料）。

### 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5月5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。*