

Your reference
Our reference
Date

July 8, 2026

Changes to Schroder International Selection Fund (“Schroder”) and the Underlying Fund (as defined below)

Zurich Assurance Ltd
(a company incorporated in England and Wales with limited liability)

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

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

We accept full responsibility for the accuracy of the content of this document. Unless otherwise defined in this letter, capitalised terms used in this letter shall have the same meaning as in the Prospectus of Schroder (the “Prospectus”).

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

Dear valued customer,

We are writing to let you know about the changes to Schroder 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”.

Website: www.zurich.com.hk

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”)
ZAL Schroder Global Credit Income Fund (Code: ACUSD)	Schroder International Selection Fund - Global Credit Income	<ul style="list-style-type: none"> • 128 Planner • Asset Planner • Future Planner • Growth Planner • Life Planner • Supreme Planner • Wealth Planner

What is happening to the Underlying Fund?

We have been notified by Schroder of the following changes or updates to the Hong Kong offering documents of Schroder and Underlying Fund, comprising the Prospectus and Hong Kong Covering Document of Schroder and the Product Key Facts Statement of the Underlying Fund (the “**Hong Kong Offering Documents**”).

Miscellaneous updates / changes

Changes have been made to the Hong Kong Offering Documents, including the following:

- a) update to reflect that the Underlying Fund will not hold more than 5% of its assets in each of: (i) transferable securities traded on the CIBM (including via Bond Connect) or any other Chinese Regulated Market; or (ii) China A-Shares and/or China B Shares, directly or indirectly, through Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect and shares listed on the STAR Board and the ChiNext, unless disclosed in its "Investment Objective" and "Investment Policy";
- b) update to reflect that details of how the Underlying Fund attains the objective of sustainable investment or its environmental or social characteristics are only disclosed in the Underlying Fund's investment policy and in Appendix IV of the Prospectus. As such, the sustainability criteria of the Underlying Fund as currently disclosed in Appendix III of the Prospectus have been removed;
- c) update of disclosures relating to SFDR pre-contractual disclosures for Underlying Fund that has environmental and/or social characteristics (within the meaning of Article 8 SFDR) information about such characteristics or objective; and
- d) other clarifications, miscellaneous updates, changes and editorial amendments.

Save as disclosed above, Schroder confirms that in relation to the amendments or changes set out above:

- there are no changes to how the Underlying Fund is managed;
- the investment style, investment philosophy and risk profile of the Underlying Fund remains the same; and
- the fees chargeable in respect of the Underlying Fund as stated in the Hong Kong Offering Documents remain the same.

The revised Hong Kong Offering Documents are available free of charge at (www.schroders.com.hk)¹.

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 Assurance Ltd
(a company incorporated in England and Wales 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.

有關施羅德環球基金系列（「施羅德」）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。

我們就此函件所轉載資料的準確性承擔全部責任。除非文義另有所指，本函件中未有界定的任何用詞與施羅德的發行章程（「該發行章程」）的用詞具有相同涵義。

親愛的客戶：

我們謹此致函通知您有關施羅德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 / 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。

受影響的投資選項 / 投資選擇

投資選項 / 投資選擇（「該投資選項 / 投資選擇」）的名稱及代碼	相應的相關基金（「該相關基金」）	適用計劃（統稱「計劃」）
蘇黎世施羅德環球收息債券基金 （代碼：ACUSD）	施羅德環球基金系列 - 環球收息債券	<ul style="list-style-type: none"> ● 創富人生 ● 智富人生 ● 聚富人生 ● 尚富人生 ● 添富人生 ● 盛富人生計劃 ● 匯富人生保障計劃

該相關基金修訂事項

施羅德已通知我們，以下對施羅德及該相關基金的香港發售文件（包括該發行章程和香港說明文件及該相關基金的產品資料概要，合稱為「該等香港發售文件」）作出的更改或更新。

雜項更新 / 更改

該等香港發售文件已作出更改，包括以下各項：

- a) 更新以反映該相關基金自將不會於以下各項持有超過5%資產：(i)中國銀行間債券市場（包括透過債券通）或任何其他中國受監管市場上交易的可轉讓證券；或(ii)直接或間接透過滬港股票市場交易互聯互通機制及深港股票市場交易互聯互通機制於中國A股及/或中國B股及在科創板及創業板上市的股份，除非在該相關基金的「投資目標」及「投資政策」有所披露；
- b) 更新以反映該相關基金如何達致可持續投資目標或其環境或社會特色的詳情僅會於該相關基金的投資政策及該發行章程的附件IV中披露。因此，目前於該發行章程附件III披露的該相關基金的可持續標準已予移除；
- c) 更新有關具有環境及/或社會特色（具SFDR第8條的涵義）的該相關基金的該等特色或目標資料的SFDR合約前披露的披露；及
- d) 其他澄清、雜項更新、更改及編輯修訂。

除上文所披露外，施羅德確認，就上文所載的修訂或更改而言：

- 該相關基金的管理方式並無變更；
- 該相關基金的投資風格、投資理念及風險概況維持不變；及
- 如該等香港發售文件所述就該相關基金收取的費用維持不變。

蘇黎世人壽
（於英格蘭及威爾斯註冊
成立之有限公司）

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）

香港島東華蘭路18號
港島東中心25-26樓

網址: www.zurich.com.hk

經修訂的該等香港發售文件可於(www.schroders.com.hk¹)免費查閱。

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
(於英格蘭及威爾斯註冊成立之有限公司)
2026年7月8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。