

Your reference
Our reference
Date

August 12, 2026

Changes to Franklin Templeton Investment Funds - Templeton Global Smaller Companies Fund (the “Underlying Fund”)

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

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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.

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We accept full responsibility for the accuracy of the content of this document. Unless otherwise specified in this document, capitalized terms used in this document shall have the meanings assigned to such terms in the Explanatory Memorandum of the Franklin Templeton Investment Funds (“FTIF”) dated March 2026, as amended from time to time (the “Explanatory Memorandum”).

Dear valued customer,

We are writing to let you know about the changes to 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	Applicable scheme (Collectively, the “Schemes”)
Franklin Templeton Investment Funds - Templeton Global Smaller Companies Fund (Code: MLUSD)	Franklin Templeton Investment Funds - Templeton Global Smaller Companies Fund	- International Wealth Account - IWA - Pacific
ZI Templeton Global Smaller Companies Fund (Code: TAUSD)		- DOMUS - Futura II - Futura III - Elite International Bond - SUPRA Savings and Investment Plan - Vista - Vista Retirement Scheme

What is happening to the Underlying Fund?

We have been notified by Franklin Templeton Investments (Asia) Limited, as the Hong Kong Representative of FTIF (the “**Hong Kong Representative**”), of the following changes to the Underlying Fund, which will become effective as from October 22, 2026 (the “**Effective Date**”).

Changes to the investment policy of the Underlying Fund

The board of directors of FTIF has decided to amend the investment policy of the Underlying Fund to allow the investment management team to invest in China A-Shares and China B-Shares. Therefore, the following paragraph will be added to the Underlying Fund’s investment policy:

“The Fund may invest up to 10% of its net assets in aggregate in China A-Shares (through Shanghai-Hong Kong Stock Connect, Shenzhen-Hong Kong Stock Connect, through qualified foreign investor (QFI) portfolios, UCIs and/or any permissible means available to the Fund under prevailing laws and regulations) and in China B-Shares.”

Impact

As confirmed by the Hong Kong Representative, the changes detailed above will have no material impact on the way the Underlying Fund is managed, its portfolio’s composition, risk profile or SRI nor on the fees charged. All other features of the Underlying Fund remain the same. The costs and/or expenses associated with the above changes will be borne by the Underlying Fund.

The Explanatory Memorandum and the Product Key Facts Statements of the Underlying Fund will be updated to reflect the above changes in due course. An updated version of the Hong Kong offering documents of FTIF will be available for download from the Hong Kong Representative’s website at www.franklintempleton.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 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.

¹ This website has not been reviewed by the SFC.

有關富蘭克林鄧普頓投資基金 - 鄧普頓環球小型公司基金 (「該相關基金」) 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
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於人島的註冊號碼為20126C。

註冊辦事處：Zurich House,
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British Isles

我們就此函件所轉載資料的準確性承擔全部責任。除另有規定外，本函件內所用的詞語與富蘭克林鄧普頓投資基金 (「FTIF」) 日期為2026年3月的基金說明書 (經不時修訂) (「該基金說明書」) 所界定者具相同涵義。

親愛的客戶：

我們謹此致函通知您有關該相關基金的變更。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	相應的相關基金名稱	適用計劃 (統稱「計劃」)
富蘭克林鄧普頓投資基金 - 鄧普頓環球小型公司基金 (代碼：MLUSD)	富蘭克林鄧普頓投資基金 - 鄧普頓環球小型公司基金	- 國際創富計劃 - 景緻人生 - 翱翔人生
蘇黎世國際鄧普頓環球小型公司基金 (代碼：TAUSD)		- 環球置業國際按揭計劃 「樂安閑」計劃 「樂安閑」III - 卓越精英國際投資計劃 - 至尊國際儲蓄投資 - 豐盛人生 - 豐盛人生退休計劃

該相關基金修訂事項

FTIF的香港代表富蘭克林鄧普頓投資 (亞洲) 有限公司 (「該香港代表」) 已通知我們以下變更。該等變更自2026年10月22日 (「生效日期」) 起生效。

該相關基金的投資政策之變更

FTIF的董事局已決定修訂該相關基金的投資政策，以容許投資管理團隊投資於中國A股及中國B股。因此，該相關基金的投資政策將加入以下段落：

「本基金可合共投資最高達其資產淨值的10%於中國A股 (透過滬港通、深港通、合格境外投資者 (QFI) 投資組合、UCIs及 / 或根據現行法律及法規本基金可採用的任何准許投資方法) 及中國B股。」

影響

該香港代表已確認，上述變更不會對該相關基金的管理方式、投資組合組成、風險概況或社會責任投資 (SRI) 產生重大影響，亦不會影響該相關基金所收取的費用。該相關基金的其他所有特徵均保持不變。與上述變更相關的費用及 / 或開支將由該相關基金承擔。

該基金說明書及該相關基金的相關產品資料概要將適時更新，以反映上述變更。FTIF的該香港發售文件的更新版本可於該香港代表網站 www.franklintempleton.com.hk¹下載。

¹ 此網站未經證監會審閱。

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8月12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。