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Your reference
Our reference
Date August 20, 2026

Changes to Amundi Funds ("Amundi") 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)

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

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

Website: www.zurich.com.hk

We accept full responsibility for the accuracy of the content of this document. Unless otherwise defined herein, terms and expressions used in this document have the same meanings as given to them in the Hong Kong offering document of Amundi and the Underlying Funds (comprising of the prospectus of Amundi and the product key facts statements of the Underlying Funds, where applicable) (collectively, the "**Hong Kong Offering Documents**").

Dear valued customer,

We are writing to let you know about the changes to Amundi 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".

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")
Amundi Funds - Emerging Markets Green Bond (Code: SGUSD)	Amundi Funds - Emerging Markets Green Bond	• Magnitude • Matterhorn • Swiss Elite
Amundi Funds - Income Opportunities (Code: BOUSD)	Amundi Funds - Income Opportunities	
Amundi Funds - US Short Term Bond (Code: BMUSD)	Amundi Funds - US Short Term Bond	
Amundi Funds - Emerging Markets Green Bond (Dis) (Code: TCUSD)	Amundi Funds - Emerging Markets Green Bond	• Matterhorn • Swiss Elite
Amundi Funds - Income Opportunities (Dis) (Code: TXUSD)	Amundi Funds - Income Opportunities	
Amundi Funds - US Short Term Bond (Dis) (Code: TWUSD)	Amundi Funds - US Short Term Bond	

What is happening to the Underlying Funds?

We have been notified by the board of directors of Amundi (the "**Board**") of the following changes to Amundi and the Underlying Funds and the Hong Kong Offering Documents.

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1. Increase in minimum Sustainable Investment Commitment: Amundi Funds – Income Opportunities

Amundi has reviewed analyzed and classified the Underlying Funds internally on the basis of their level of ESG integration and it has been determined that the current minimum sustainable investment commitments ("**SI commitment**") of the Underlying Fund did not adequately reflect the newly established ESG integration Underlying Fund classification. Accordingly, the minimum percentage of SI commitment of Amundi Funds - Income Opportunities that, according to the classification, has higher levels of ESG integration will be increased. This Underlying Fund is listed in the table below together with a comparison of the SI commitment percentages before and after the change:

Underlying Fund	Current minimum proportion of SI	New minimum proportion of SI
Amundi Funds – Income Opportunities	5%	10%

The revised Annex on ESG Related Disclosures for the Underlying Fund will be available in English only free of charge upon request from Amundi Hong Kong Limited (the "**Hong Kong Representative**") in due course.

As confirmed by the Board, the Underlying Fund will not be classified as an ESG fund in Hong Kong pursuant to the "Circular to management companies of SFC-authorized unit trusts and mutual funds - ESG funds" issued by the SFC dated June 29, 2021, as may be revised from time to time ("**ESG Circular**"), as a result of the changes above.

2. Change of ESG characteristics: Amundi Funds - US Short Term Bond

The Underlying Fund promotes environmental and/or social characteristics by aiming to have a higher ESG score than that of the investment universe. For the purposes of this measurement, the investment universe will be defined as: "ICE BofA 0-1 Year US Corporate Index".

In addition, with effect from the September 7, 2026, the Underlying Fund will not commit anymore to apply its ESG criteria to:

- 90% of equities issued by large capitalisation companies in developed countries; debt securities, money market instruments with an investment grade credit rating; and sovereign debt issued by developed countries;
- 75% of equities issued by large capitalisation companies in emerging market countries; equities issued by small and mid-capitalisation companies in any country; debt securities and money market instruments with a high yield credit rating; and sovereign debt issued by emerging market countries.

The ESG-related disclosure of the Underlying Fund will be amended accordingly. The revised Annex on ESG Related Disclosures for the Underlying Fund will be available in English only free of charge upon request from the Hong Kong Representative in due course.

As confirmed by the Board, the Underlying Fund will not be classified as an ESG fund in Hong Kong pursuant to the ESG Circular, as a result of the changes above.

3. Miscellaneous updates

The following changes will also be made to the Hong Kong Offering Documents:

(1) Update to the risk factor headed "Sustainable Investment Risk" in Chapter V. "Objective and Investment Policy" and the "Appendix V: Sustainable Investing" section of the prospectus of Amundi;

(2) Updates to the list of the board of directors and the list of conducting officers of the management company of Amundi; and

(3) Other miscellaneous clarifications and updates.

ZLI-CAN-CAL-03354-ET-0826

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The Hong Kong Offering Documents will be amended to reflect the changes to Amundi and the Underlying Funds as mentioned in this document in due course. The latest Hong Kong Offering Documents are available online at: http://www.amundi.com.hk. Please note that this website has not been reviewed by the SFC.

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.

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有關東方匯理系列基金（「東方匯理」）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）

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。除非本函件另有界定，否則本函件所用詞彙及用語具有東方匯理及該等相關基金的香港發售文件所賦予之相同涵義（包括東方匯理的說明書及該等相關基金的產品資料概要（如適用））（統稱「**該等香港發售文件**」）。

親愛的客戶：

我們謹此致函通知您有關東方匯理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，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。

受影響的投資選項

投資選項（各稱為「該投資選項」，統稱為「該等投資選項」）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」）**
東方匯理系列基金 - 新興市場綠息基金（代碼：SGUSD）	東方匯理系列基金 - 新興市場綠息基金	• 瑞豐投資計劃 • 瑞承投資計劃 • 瑞翔投資計劃
東方匯理系列基金 - 收益機遇基金（代碼：BOUSD）	東方匯理系列基金 - 收益機遇基金	
東方匯理系列基金 - 美元短期債券基金（代碼：BMUSD）	東方匯理系列基金 - 美元短期債券基金	
東方匯理系列基金 - 新興市場綠息基金 (派息)（代碼：TCUSD）	東方匯理系列基金 - 新興市場綠息基金	• 瑞承投資計劃 • 瑞翔投資計劃
東方匯理系列基金 - 收益機遇基金 (派息)（代碼：TXUSD）	東方匯理系列基金 - 收益機遇基金	
東方匯理系列基金 - 美元短期債券基金 (派息)（代碼：TWUSD）	東方匯理系列基金 - 美元短期債券基金	

修訂事項

我們已接獲東方匯理的董事局（「**該董事局**」）的通知，東方匯理及該等相關基金以及該等香港發售文件將作出以下變更。

1. 東方匯理系列基金 – 收益機遇基金增加可持續投資最低承擔金額

東方匯理已基於各該等相關基金的ESG整合水平對各該等相關基金進行內部檢討、分析及分類，且認定該相關基金當前的可持續投資最低承擔金額（「**可持續投資承擔**」）未能充分反映最新建立的ESG整合該相關基金分類。東方匯理系列基金 – 收益機遇基金根據分類屬於ESG整合水平較高，因此可持續投資承擔的最低百分比將會提高。下表載列該相關基金，連同變更前後可持續投資承擔百分比的比較：

該相關基金	當前可持續投資的最低比例	新訂可持續投資的最低比例
東方匯理系列基金 – 收益機遇基金	5%	10%

東方匯理資產管理香港有限公司（「**該香港代表**」）將於適當時候應要求免費提供該相關基金ESG相關披露的經修訂附件（僅提供英文版本）。

該董事局已確認，儘管有上述變動，該相關基金將不會根據證監會於2021年6月29日發出的《致證監會認可單位信託及互惠基金的管理公司的通函 – 環境、社會及管治基金》（可不時修訂）（「**ESG通函**」）在香港被歸類為ESG基金。

ZLI-CAN-CAL-03354-ET-0826

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2. 東方匯理系列基金 – 美元短期債券基金的ESG 特點變更

該相關基金旨在透過取得高於其投資範圍的ESG評分來促進環境及/或社會特點。就此項評估而言，投資範圍將界定為：「ICE BofA 0 至1 年期美國企業債券指數」。

此外，自2026年9月7日起，該相關基金將不再承諾對以下資產應用其ESG 標準：

- 發達國家大型企業發行之90%股票；具投資級別信貸評級之債務證券及貨幣市場工具；以及發達國家發行之主權債券；
- 新興市場國家大型企業發行之75%股票；任何國家中小型企業發行之股票；具高收益信貸評級之債務證券及貨幣市場工具；以及新興市場國家發行之主權債券。

該相關基金的ESG相關披露將作出相應修訂。該香港代表將於適當時候應要求免費提供該相關基金ESG相關披露的經修訂附件（僅提供英文版本）。

該董事局已確認，上述變動不會導致該相關基金根據ESG通函在香港被歸類為ESG基金。

3. 其他更新

該等香港發售文件亦將作出下列變更：

(1) 更新東方匯理的說明書第V章「目標及投資政策」中「可持續投資風險」一節風險因素及「附錄V：可持續投資」章節；

(2) 更新東方匯理的管理公司的董事局名單及執行人員名單；及

(3) 其他雜項澄清及更新。

該等香港發售文件將適時作出修訂，以反映本函件所述東方匯理及該等相關基金的變更事項。最新的該等香港發售文件可於此網站閱覽：http://www.amundi.com.hk。請注意，此網站未經證監會審核。

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等投資選項，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8月20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。

ZLI-CAN-CAL-03354-ET-0826