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

Zurich Life Insurance
(Hong Kong) Limited
(a company incorporated in
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Website: www.zurich.com.hk

Your reference
Our reference
Date August 28, 2026

Changes to Amundi Harvest Funds - Amundi Vietnam Opportunities Fund (the "Underlying Fund")

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

We accept full responsibility for the accuracy of the content of this document. Capitalised terms in this document have the same meaning as in the Explanatory Memorandum of Amundi Harvest Funds ("**AHF**") and the Underlying Fund (the "**Explanatory Memorandum**") unless otherwise specified

Dear valued customer,

We are writing to let you know about the changes to AHF 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?

Name and code of the investment choice ("Investment Choice")	Name of the corresponding Underlying Fund	Applicable scheme (the "Schemes")
Amundi Harvest Funds - Amundi Vietnam Opportunities Fund (Code: SIUSD)	Amundi Harvest Funds - Amundi Vietnam Opportunities Fund	• Magnitude • Matterhorn • Swiss Elite

What is happening to the Underlying Fund?

We have been notified by Amundi Hong Kong Limited (the "**Manager**") of certain changes to AHF and the Underlying Fund. The details are set out below.

Swing pricing adjustment mechanism

To align with the market practice, the Manager has decided to introduce a swing pricing adjustment mechanism for the Underlying Fund with effect from September 7, 2026 (the "**Effective Date**").

On any dealing day, if trading in the units of the Underlying Fund would require the purchase or sale of portfolio investments in such size that the associated transaction costs are significant, the Underlying Fund may be exposed to dilution. The purpose of the mechanism is to reduce the dilution impact and to protect existing investors' interest.

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From the Effective Date, if the Manager considers it is in the interests of all investors, in calculating the net asset value per unit, the Manager may, when the net capital flow of the Underlying Fund exceeds the threshold pre-determined by the Manager from time to time, make adjustment to the net asset value per unit upwards (for net capital inflows into the Underlying Fund) or downwards (for net capital outflows out of the Underlying Fund) in order to mitigate the anticipated dilution effects caused by purchasing/selling underlying investments, including but not limited to bid-offer spreads and transaction costs such as brokerage, taxes and government charges. Examples of circumstances which may cause net capital flow include net unit dealing due to subscription/realisation/switching requests, fund mergers where there are asset flows into/out of the Underlying Fund, etc.

Those adjustments follow the objective to protect the long term investors from cost associated with ongoing subscription, realisation and switching activity and are not meant to address specific circumstances of each individual investor. Therefore, orders in opposite direction of the Underlying Fund's net transaction activity may be executed at the expense of the other orders.

Under normal market conditions, such swing pricing adjustment will not exceed 2% of the net asset value per unit of the Underlying Fund. However, it may be significantly higher during extreme market conditions such as periods of high volatility, reduced asset liquidity and market stress. In any event, swing pricing adjustment rate exceeding 2% will only be applied on a temporary basis and will not exceed 5% unless with the approval of the Trustee and (if required) the SFC.

As confirmed by the Manager, performance fees will be calculated based on the net asset value per unit prior to any adjustment to the net asset value per unit of the Underlying Fund as set out above.

As a result of the change as mentioned above, the Underlying Fund will be subject to swing pricing. In particular, investors should note that the application of swing pricing may result in the net asset value per unit being higher or lower than it would otherwise have been without the application of such mechanism. The application of the swing pricing mechanism may cause the volatility of the Underlying Fund's net asset value to differ from the Underlying Fund's underlying portfolio performance. There can be no assurance that swing pricing will fully eliminate dilution or prevent all adverse effects on the Underlying Fund or its investors.

As confirmed by the Manager, the costs and expenses associated with the change as mentioned above, estimated to be HK$300,000, shall be borne by the Underlying Fund.

The Explanatory Memorandum will be amended to reflect the changes as mentioned in this document and other miscellaneous updates (such as update to the profile of the Trustee) in due course.

The Trust Deed of AHF will also be amended by way of a supplemental deed to reflect the changes as mentioned in this document on the Effective Date.

The latest Explanatory Memorandum, the latest Product Key Facts Statement of the Underlying Fund and the latest financial reports of AHF are available at the Manager's website at http://www.amundi.com.hk/retail[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.

[1] This website has not been reviewed by the SFC.

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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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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）

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有關東方匯理收成基金 - 東方匯理越南機會基金（「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。除另有所指外，本函件所用詞彙與東方匯理收成基金（「**AHF**」）及該相關基金的說明書（「**該說明書**」）所用詞彙具有相同涵義。

親愛的客戶：

我們謹此致函通知您有關AHF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。

受影響的投資選項

投資選項的名稱及代碼（「該投資選項」）	**相應的該相關基金名稱**	**適用計劃（「計劃」）**
東方匯理收成基金 - 東方匯理越南機會基金（代碼：SIUSD）	東方匯理收成基金 - 東方匯理越南機會基金	• 瑞豐投資計劃 • 瑞承投資計劃 • 瑞翔投資計劃

修訂事項

東方匯理資產管理香港有限公司（「**基金經理**」）已通知我們有關AHF及該相關基金的若干變更，詳情載列如下。

波動定價調整機制

為配合市場慣例，基金經理決定自2026年9月7日（「**生效日期**」）起，為該相關基金設立波動定價調整機制。

於任何交易日，若該相關基金的單位買賣需要買入或出售投資組合投資，且在此規模下的相關交易成本高昂，則該相關基金可能面臨攤薄。該機制旨在減低攤薄影響，保障現有投資者的權益。

自生效日期起，若基金經理認為符合全體投資者利益，在計算每單位資產淨值時，一旦該相關基金的淨資本流超出基金經理不時預先設定的門檻，基金經理可對每單位資產淨值作出調整：淨資本流入該相關基金則向上調整，淨資本流出該相關基金則向下調整，此舉旨在減輕買入／出售相關投資帶來的預期攤薄影響，包括但不限於買賣差價及交易成本（例如經紀佣金、稅項及政府徵費）。可能造成淨資本流情況的例子包括認購／變現／轉換要求所產生的單位淨交易、涉及資產流入或流出該相關基金的基金合併事項等。

該等調整旨在令長期投資者免於承擔與持續認購、變現及轉換活動相關的費用，並非意在處理各個別投資者的特定情況。因此，與該相關基金的淨交易活動方向相反的指令在執行時可能會對其他指令造成不利影響。

在正常市況下，有關波動定價調整不得超過該相關基金每單位資產淨值之2%。然而，於極端市況（例如市場大幅波動、資產流動性下降及市場受壓期間），調整幅度或會顯著上升。無論如何，超過2%的波動定價調整率只會臨時採用，除非獲受託人及（如適用）證監會批准，否則不會高於5%。

基金經理已確認，表現費將根據該相關基金每單位資產淨值作出上述任何調整之前的每單位資產淨值計算。

基於上述變更，該相關基金將承受波動定價風險。特別是，投資者應注意，採用波動定價機制後，每單位資產淨值可能會高於或低於未採用該機制原本釐定的資產淨值。採用波動定價機制，或會令該相關基金資產淨值的波幅有別於該相關基金相關投資組合的表現。概不保證波動定價將完全消除攤薄現象，亦無法避免所有對該相關基金及其投資者造成的不利影響。

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基金經理已確認，與上述變更相關的成本及費用估計為300,000港元，將由該相關基金承擔。

該說明書將適時作出修訂，以反映本函件所述變更及其他雜項更新（例如更新受託人資料）。

AHF的信託契據亦將以補充契據的方式修訂，以反映本函件於生效日期所述變動。

最新的該說明書、該相關基金最新的產品資料概要及AHF最近期的財務報告載於基金經理的網站 http://www.amundi.com.hk/retail[1].

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8月28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。

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[1] 此網站並未經證監會審核。