

Your reference
Our reference
Date

August 31, 2026

Changes to BlackRock Global Funds (“BlackRock”) 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)

We accept full responsibility for the accuracy of the content of this document. Terms not defined herein shall have the same meaning as set out in the Prospectus of BlackRock (the “Prospectus”) currently in force (available at www.blackrock.com.hk)¹.

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

Dear valued customer,

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

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

Website: www.zurich.com.hk

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”)
BlackRock Global Funds - Asian High Yield Bond Fund (Code: PEUSD)	BlackRock Global Funds - Asian High Yield Bond Fund	• Magnitude • Matterhorn • Swiss Elite
BlackRock Global Funds - Asian Multi-Asset Income Fund (Code: BXUSD)	BlackRock Global Funds - Asian Multi-Asset Income Fund	
BlackRock Global Funds - Asian Tiger Bond Fund (Code: PFUSD)	BlackRock Global Funds - Asian Tiger Bond Fund	
BlackRock Global Funds - China Bond Fund (Code: PHUSD)	BlackRock Global Funds - China Bond Fund	
BlackRock Global Funds - China Fund (Code: PGUSD)	BlackRock Global Funds - China Fund	

¹ Investors should note that the website has not been authorised or reviewed by the SFC.

BlackRock Global Funds - Dynamic High Income Fund (Code: NHUSD)	BlackRock Global Funds - Dynamic High Income Fund	• Magnitude • Matterhorn • Swiss Elite
BlackRock Global Funds - Emerging Markets Equity Income Fund (Code: MPUSD)	BlackRock Global Funds - Emerging Markets Equity Income Fund	
BlackRock Global Funds - ESG Multi-Asset Fund (Code: AHEUR)	BlackRock Global Funds - ESG Multi-Asset Fund	
BlackRock Global Funds - European Fund (Code: MQEUR)	BlackRock Global Funds - European Fund	
BlackRock Global Funds - European High Yield Bond Fund (Code: MREUR)	BlackRock Global Funds - European High Yield Bond Fund	
BlackRock Global Funds - Future Of Transport Fund (Code: SJUSD)	BlackRock Global Funds - Future Of Transport Fund	
BlackRock Global Funds - Global Allocation Fund (Code: PIUSD)	BlackRock Global Funds - Global Allocation Fund	
BlackRock Global Funds - India Fund (Code: MSUSD)	BlackRock Global Funds - India Fund	
BlackRock Global Funds - Japan Small & MidCap Opportunities Fund (Code: MTJPY)	BlackRock Global Funds - Japan Small & MidCap Opportunities Fund	
BlackRock Global Funds - Latin American Fund (Code: MUUSD)	BlackRock Global Funds - Latin American Fund	
BlackRock Global Funds - Natural Resources Fund (Code: PJUSD)	BlackRock Global Funds - Natural Resources Fund	
BlackRock Global Funds - Next Generation Technology Fund (Code: PKUSD)	BlackRock Global Funds - Next Generation Technology Fund	
BlackRock Global Funds - Sustainable Energy Fund (Code: MVUSD)	BlackRock Global Funds - Sustainable Energy Fund	
BlackRock Global Funds - Systematic Global Equity High Income Fund (Code: PMUSD)	BlackRock Global Funds - Systematic Global Equity High Income Fund	
BlackRock Global Funds - Systematic Global Income & Growth Fund (Code: BYUSD)	BlackRock Global Funds - Systematic Global Income & Growth Fund	
BlackRock Global Funds - United Kingdom Fund (Code: MWGBP)	BlackRock Global Funds - United Kingdom Fund	
BlackRock Global Funds - US Growth Fund (Code: MXUSD)	BlackRock Global Funds - US Growth Fund	

BlackRock Global Funds - US Mid-Cap Value Fund (Code: MYUSD)	BlackRock Global Funds - US Mid-Cap Value Fund	• Magnitude • Matterhorn • Swiss Elite
BlackRock Global Funds - World Energy Fund (Code: MZUSD)	BlackRock Global Funds - World Energy Fund	
BlackRock Global Funds - World Financials Fund (Code: O2USD)	BlackRock Global Funds - World Financials Fund	
BlackRock Global Funds - World Gold Fund (Code: O3USD)	BlackRock Global Funds - World Gold Fund	
BlackRock Global Funds - World Healthscience Fund (Code: M2USD)	BlackRock Global Funds - World Healthscience Fund	
BlackRock Global Funds - World Mining Fund (Code: M3USD)	BlackRock Global Funds - World Mining Fund	
BlackRock Global Funds - World Technology Fund (Code: M4USD)	BlackRock Global Funds - World Technology Fund	
BlackRock Global Funds - Asian High Yield Bond Fund (Dis) (Code: TFUSD)	BlackRock Global Funds - Asian High Yield Bond Fund	• Matterhorn • Swiss Elite
BlackRock Global Funds - Asian Multi-Asset Income Fund (Dis) (Code: KBUSD)	BlackRock Global Funds - Asian Multi-Asset Income Fund (Dis)	
BlackRock Global Funds - Dynamic High Income Fund (Dis) (Code: TGUSD)	BlackRock Global Funds - Dynamic High Income Fund	
BlackRock Global Funds - Systematic Global Equity High Income Fund (Dis) (Code: THUSD)	BlackRock Global Funds - Systematic Global Equity High Income Fund	
BlackRock Global Funds - Systematic Global Income & Growth Fund (Dis) (Code: KCUSD)	BlackRock Global Funds - Systematic Global Income & Growth Fund (Dis)	
Zurich Global Allocation Fund (Code: DDUUSD)	BlackRock Global Funds - Global Allocation Fund	• Brilliant Link • Deluxe Link • Deluxe Link Junior • Harvest Link • Maxi Link • Smart Link • Treasure Link • Wealth Link
Zurich Global Equity Fund (Code: DEUSD)	BlackRock Global Funds - Global Long-Horizon Equity Fund	
Zurich Gold Fund (Code: DFUSD)	BlackRock Global Funds - World Gold Fund	
Zurich Healthscience Fund (Code: DGUSD)	BlackRock Global Funds - World Healthscience Fund	

What is happening to the Underlying Funds?

We have been notified by BlackRock of changes that will be made to the Underlying Funds.

The changes set out in this document will take effect from September 17, 2026.

1. Changes to the Prospectus

Changes to the BlackRock Global Funds - Global Allocation Fund's Investment Objectives and Policies section

Further to BlackRock's internal review, the investment adviser of BlackRock has decided to remove the composite benchmark comprising the S&P 500 (36%); FTSE World (ex-US) (24%); ICE BofAML Current 5 Yr US Treasury Index (24%) and FTSE Non-USD World Government Bond Index (16%), as the performance benchmark of the Underlying Fund.

As confirmed by BlackRock, this change has no impact on the way the Underlying Fund is being managed.

Please refer to Appendix I of this document for the changes to the Underlying Fund's investment objectives and policies.

2. Other changes to the Prospectus

Other minor changes have been made to the Prospectus:

- Update to the "Paying Agents" section in Appendix C of the Prospectus to reflect the appointed paying agents in Austria, Belgium, Liechtenstein, and the UK, as well as the update to the list for Italy;
- Removal of all references relating to Keith Saldanha from the Prospectus further to his resignation as director of BlackRock;
- Miscellaneous, clerical corrections and minor updates or clarifications.

3. Costs

As confirmed by BlackRock, the amendments described in this document will not result in any increase to the fees and expenses borne by the Underlying Funds and/or their respective investors. The associated fees and expenses will be paid by the management company out of the annual service charge charged to the Underlying Funds.

Updated versions of the Prospectus, Information for Residents of Hong Kong of BlackRock and Product Key Facts Statements ("KFS") of the Underlying Funds will be available to download at <https://www.blackrock.com/hk>¹.

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.

¹ Investors should note that the website has not been authorised or reviewed by the SFC.

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.

Appendix 1 - Changes to the Underlying Fund's Investment Objectives and Policies

For ease of reference the revisions are shown in mark-up.

The Underlying Fund	
BlackRock Global Funds - Global Allocation Fund	Benchmark use The Fund is actively managed, and the Investment Adviser has discretion to select the Fund's investments. In doing so, the Investment Adviser <u>will take into consideration</u> refer to a composite benchmark comprising the S&P 500 (36%); FTSE World (ex-US) (24%); ICE BofAML Current 5 Yr US Treasury Index (24%) and FTSE Non-USD World Government Bond Index (16%) (the "Index") when constructing the Fund's portfolio, and also for risk management purposes to ensure that the active risk (i.e. degree of deviation from the Index) taken by the Fund remains appropriate given the Fund's investment objective and policy. The Investment Adviser is not bound by the components or weighting of the Index when selecting investments. The Investment Adviser may also use its discretion to invest in securities not included in the Index in order to take advantage of specific investment opportunities. The Index should be used by investors to compare the performance of the Fund. In addition, given the fund's ability to invest in global stocks and global bonds, investors may use the FTSE World Index to compare the performance of the Fund vs. global equities and the FTSE World Government Bond Index to compare the performance of the Fund vs. global bonds (and the Investment Adviser intends to include these comparisons in its reports on the Fund from time to time). Further details are available at the index providers website at www.spglobal.com/spdji/¹, www.ftserussell.com/products/indices/russell-us¹ and www.ice.com¹.

有關貝萊德全球基金（「貝萊德」）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。您如對本函件的内容有任何疑問，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。本函件未予界定的詞彙具有與現行有效的貝萊德章程（可於www.blackrock.com.hk¹閱覽）（「該章程」）所載的相同涵義。

親愛的客戶：

我們謹此致函通知您有關貝萊德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／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（各稱為「該投資選項／投資選擇」，統稱為「該等投資選項／投資選擇」）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」）
貝萊德全球基金 - 亞洲高收益債券基金（代碼：PEUSD）	貝萊德全球基金 - 亞洲高收益債券基金	- 瑞豐投資計劃 - 瑞承投資計劃 - 瑞翔投資計劃
貝萊德全球基金 - 亞洲多元資產入息基金（代碼：BXUSD）	貝萊德全球基金 - 亞洲多元資產入息基金	
貝萊德全球基金 - 亞洲老虎債券基金（代碼：PFUSD）	貝萊德全球基金 - 亞洲老虎債券基金	
貝萊德全球基金 - 中國債券基金（代碼：PHUSD）	貝萊德全球基金 - 中國債券基金	
貝萊德全球基金 - 中國基金（代碼：PGUSD）	貝萊德全球基金 - 中國基金	
貝萊德全球基金 - 動力高息基金（代碼：NHUSD）	貝萊德全球基金 - 動力高息基金	
貝萊德全球基金 - 新興市場股票入息基金（代碼：MPUSD）	貝萊德全球基金 - 新興市場股票入息基金	
貝萊德全球基金 - ESG多元資產基金（代碼：AHEUR）	貝萊德全球基金 - ESG多元資產基金	
貝萊德全球基金 - 歐洲基金（代碼：MQEUR）	貝萊德全球基金 - 歐洲基金	
貝萊德全球基金 - 歐洲高收益債券基金（代碼：MREUR）	貝萊德全球基金 - 歐洲高收益債券基金	
貝萊德全球基金 - 新世代交通基金（代碼：SJUSD）	貝萊德全球基金 - 新世代交通基金	
貝萊德全球基金 - 環球資產配置基金（代碼：PIUSD）	貝萊德全球基金 - 環球資產配置基金	
貝萊德全球基金 - 印度基金（代碼：MSUSD）	貝萊德全球基金 - 印度基金	
貝萊德全球基金 - 日本中小型企業特別時機基金（代碼：MTJPY）	貝萊德全球基金 - 日本中小型企業特別時機基金	

¹投資者應注意，網站未經證監會認可或審閱。

貝萊德全球基金 - 拉丁美洲基金 (代碼：MUUSD)	貝萊德全球基金 - 拉丁美洲基金	- 瑞豐投資計劃 - 瑞承投資計劃 - 瑞翔投資計劃
貝萊德全球基金 - 天然資源基金 (代碼：PJUSD)	貝萊德全球基金 - 天然資源基金	
貝萊德全球基金 - 新世代科技基金 (代碼：PKUSD)	貝萊德全球基金 - 新世代科技基金	
貝萊德全球基金 - 可持續能源基金 (代碼：MVUSD)	貝萊德全球基金 - 可持續能源基金	
貝萊德全球基金 - 系統分析環球股票高息基金 (代碼：PMUSD)	貝萊德全球基金 - 系統分析環球股票高息基金	
貝萊德全球基金 - 系統分析環球入息及增長基金 (代碼：BYUSD)	貝萊德全球基金 - 系統分析環球入息及增長基金	
貝萊德全球基金 - 英國基金 (代碼：MWGBP)	貝萊德全球基金 - 英國基金	
貝萊德全球基金 - 美國增長型基金 (代碼：MXUSD)	貝萊德全球基金 - 美國增長型基金	
貝萊德全球基金 - 美國中型企業價值基金 (代碼：MYUSD)	貝萊德全球基金 - 美國中型企業價值基金	
貝萊德全球基金 - 世界能源基金 (代碼：MZUSD)	貝萊德全球基金 - 世界能源基金	
貝萊德全球基金 - 世界金融基金 (代碼：O2USD)	貝萊德全球基金 - 世界金融基金	
貝萊德全球基金 - 世界黃金基金 (代碼：O3USD)	貝萊德全球基金 - 世界黃金基金	
貝萊德全球基金 - 世界健康科學基金 (代碼：M2USD)	貝萊德全球基金 - 世界健康科學基金	
貝萊德全球基金 - 世界礦業基金 (代碼：M3USD)	貝萊德全球基金 - 世界礦業基金	
貝萊德全球基金 - 世界科技基金 (代碼：M4USD)	貝萊德全球基金 - 世界科技基金	
貝萊德全球基金 - 亞洲高收益債券基金 (派息) (代碼：TFUSD)	貝萊德全球基金 - 亞洲高收益債券基金	- 瑞承投資計劃 - 瑞翔投資計劃
貝萊德全球基金 - 亞洲多元資產入息基金 (派息) (代碼：KBUSD)	貝萊德全球基金 - 亞洲多元資產入息基金 (派息)	
貝萊德全球基金 - 動力高息基金 (派息) (代碼：TGUSD)	貝萊德全球基金 - 動力高息基金	
貝萊德全球基金 - 系統分析環球股票高息基金 (派息) (代碼：THUSD)	貝萊德全球基金 - 系統分析環球股票高息基金	
貝萊德全球基金 - 系統分析環球入息及增長基金 (派息) (代碼：KCUSD)	貝萊德全球基金 - 系統分析環球入息及增長基金 (派息)	

蘇黎世環球資產配置基金 (代碼：DDUSD)	貝萊德全球基金 - 環球資產配置基金	• 金尊寶 • 至尊寶 • 狀元寶 • 富歲寶 • 尚富寶 • 盛富寶 • 創富寶 • 匯富寶
蘇黎世環球股票基金 (代碼：DEUSD)	貝萊德全球基金 - 環球遠見股票基金	
蘇黎世黃金基金 (代碼：DFUSD)	貝萊德全球基金 - 世界黃金基金	
蘇黎世健康科學基金 (代碼：DGUSD)	貝萊德全球基金 - 世界健康科學基金	

該等相關基金修訂事項

貝萊德已通知我們有關該等相關基金將作出的若干變更。

本函件所載的變更將自2026年9月17日起生效。

1. 對該章程的變更

對貝萊德全球基金 - 環球資產配置基金的投資目標及政策一節的變更

經貝萊德內部審核，貝萊德的投資顧問已決定移除由標準普爾500指數 (S&P 500) (36%)、富時世界 (美國除外) 指數 (FTSE World (ex-US)) (24%)、ICE美銀美林目前5年期美國國庫券指數 (ICE BofAML Current 5 Yr US Treasury Index) (24%) 及富時非美元世界政府債券指數 (FTSE Non-USD World Government Bond Index) (16%) 組成的綜合基準作為該相關基金的表現基準。

貝萊德已確認，這項變更對該相關基金的現行管理方式沒有影響。

有關該相關基金的投資目標及政策的變更，請參閱本函件附錄一。

2. 其他該章程變更

已對該章程作出其他輕微變更：

- 更新該章程附錄丙「付款代理人」一節，以反映奧地利、比利時、列支敦士登及英國的獲委任付款代理人，以及更新意大利的名單；
- Keith Saldanha辭去貝萊德董事的職務後，移除該章程中所有對Keith Saldanha的提述；
- 雜項、文書更正及輕微的更新或澄清。

3. 費用

貝萊德已確認，本函件所述的修訂將不會導致該等相關基金及 / 或其各自的投資者所承擔的費用及開支有任何增加。相關費用及開支將由管理公司從向該等相關基金收取的服務年費中撥付。

該章程、致香港居民的資料及該等相關基金的产品資料概要的更新版本，將可從<https://www.blackrock.com/hk>¹下載。

¹ 投資者應注意，網站未經證監會認可或審閱。

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等投資選項 / 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。

蘇黎世人壽保險（香港）有限公司
（於香港註冊成立之有限公司）
2026年8月31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。

附錄一 - 該相關基金的投資目標及政策的變更

為方便參考，修訂已標明。

該相關基金	
貝萊德全球基金 - 環球資產配置 基金	所用基準 基金屬主動式管理基金，投資顧問可酌情挑選基金的投資。在建構基金的投資組合時，投資顧問將考慮參照由標準普爾500指數（S&P 500）（36%）、富時世界（美國除外）指數（FTSE World (ex-US)）（24%）、ICE美銀美林目前5年期美國國庫券指數（ICE BofAML Current 5 Yr US Treasury Index）（24%）及富時非美元世界政府債券指數（FTSE Non-USD World Government Bond Index）（16%）組成的綜合基準（「有關指數」）並同時作風險管理，以確保基金承擔的主動風險（即偏離於有關指數的程度）在考慮到基金的投資目標和政策之下仍屬適當。投資顧問在挑選投資時，並不受有關指數的成分或比重約束。投資顧問亦可運用其酌情權投資於並不列入有關指數的證券以受惠於特定的投資機遇。 投資者應使用有關指數以比較基金的表現。 此外，由於基金有能力投資於環球股票和環球債券，投資者可使用富時世界指數（FTSE World Index）以比較基金相對於環球股票的表現及使用富時世界政府債券指數（FTSE World Government Bond Index）以比較基金相對於環球債券的表現（投資顧問擬在其有關基金的報告中不時納入這些比較）。進一步詳情載於指數提供商的網站： www.spglobal.com/spdji ^{1/} 、 www.ftserussell.com/products/indices/russell-us ¹ 和 www.ice.com ¹ 。