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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)

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Island East, Hong Kong

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Your reference
Our reference
Date August 5, 2026

Changes to First Sentier Investors Global Umbrella Fund plc ("First Sentier") and the Underlying Funds (as defined below)

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. Unless otherwise defined, capitalised terms used herein shall bear the same meaning as capitalised terms used in the prospectus for First Sentier dated March 9, 2026 (the "**Prospectus**") and any supplements and the applicable local covering documents related to the Prospectus.

Dear valued customer,

We are writing to let you know about the changes to First Sentier 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")
First Sentier Investors Global Umbrella Fund plc - First Sentier Asian Quality Bond Fund (Code: NNUSD)	First Sentier Investors Global Umbrella Fund plc - First Sentier Asian Quality Bond Fund	• Magnitude • Matterhorn • Swiss Elite
First Sentier Investors Global Umbrella Fund plc - FSSA Asian Equity Plus Fund (Code: BPUSD)	First Sentier Investors Global Umbrella Fund plc - FSSA Asian Equity Plus Fund	
First Sentier Investors Global Umbrella Fund plc - FSSA China Growth Fund (Code: NOUSD)	First Sentier Investors Global Umbrella Fund plc - FSSA China Growth Fund	
First Sentier Investors Global Umbrella Fund plc - FSSA Hong Kong Growth Fund (Code: NQUSD)	First Sentier Investors Global Umbrella Fund plc - FSSA Hong Kong Growth Fund	
First Sentier Investors Global Umbrella Fund plc - RQI Global Value Fund (Code: BRUSD)	First Sentier Investors Global Umbrella Fund plc - RQI Global Value Fund	

First Sentier Investors Global Umbrella Fund plc - FSSA Asian Equity Plus Fund (Dis) （Code: K3USD）	First Sentier Investors Global Umbrella Fund plc - FSSA Asian Equity Plus Fund	• Matterhorn • Swiss Elite
First Sentier Investors Global Umbrella Fund plc - RQI Global Value Fund (Dis) （Code: K4USD）	First Sentier Investors Global Umbrella Fund plc - RQI Global Value Fund	
Zurich Asian Equity Plus Fund (Code: DAUSD)	First Sentier Investors Global Umbrella Fund plc - FSSA Asian Equity Plus Fund	• Brilliant Link • Deluxe Link • Deluxe Link Junior • Harvest Link • Maxi Link • Smart Link • Treasure Link • Wealth Link
Zurich China Growth Fund (Code: DKUSD)	First Sentier Investors Global Umbrella Fund plc - FSSA China Growth Fund	

What is happening?

We have been notified by First Sentier of the various changes and updates to First Sentier and the Underlying Funds. Unless otherwise specified, these changes are expected to take effect on or around August 27, 2026 (the "**Effective Date**"). These updates are summarised below.

A. Updates to liquidity management tools

Following a recent update to EU legislation and regulatory guidance, First Sentier is required to have at least two appropriate liquidity management tools which meet certain EU requirements in addition to the ability to suspend. The two liquidity management tools selected by First Sentier are the ability to apply a redemption gate and anti-dilution adjustment. These are existing tools which are currently available to First Sentier and contained within the Prospectus. Despite this, First Sentier will be updating the Prospectus disclosures to more closely align with EU requirements as follows:

(i) Suspension

First Sentier already has the ability to suspend the calculation of the net asset value and/or dealings in shares in the capital of First Sentier (the "**Shares**"). However, First Sentier will update the Prospectus disclosures to clarify if the purchase and redemption of Shares are suspended, the suspension will also apply to the exchange of Shares. First Sentier will also update the Prospectus disclosures to clarify the Central Bank of Ireland ("**CBI**") may require the suspension of the sale, redemption and exchange of Shares. The Prospectus currently states the CBI may just suspend redemptions.

(ii) Anti-Dilution Adjustment

The disclosures on anti-dilution adjustment will be clarified that such adjustment shall not exceed 2% of the net asset value per Share on the dealing day on which the subscription or redemption is effected (rather than 2% of the subscription or redemption monies). As confirmed by First Sentier, the updates are merely for clarificatory purposes and do not amount to any change in practice.

As confirmed by First Sentier, the existing "redemption gate" Prospectus disclosures are not being updated.

In addition to the above, First Sentier has the ability to transfer assets to investors to meet redemption requests. Although this is not one of the liquidity management tools selected by First Sentier to meet EU requirements, the following changes are being made to align with specific local Irish requirement:

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- It will no longer be necessary for a large redemption (over 5% of the net asset value of an Underlying Fund) to take place before an Underlying Fund can pay redeeming investors using a transfer of assets instead of cash.
- Any such transfer to assets shall require the Depositary's approval, the redeeming investor's consent and must be on the basis that the interests of remaining investors would not be prejudiced.
- In addition, if the redemption request from an investor is satisfied by way of transfer of assets instead of cash, he/she will no longer be able to ask the Underlying Fund to sell those assets on their behalf and pay them cash instead.

B. Update to disclosure relating to research payments for Underlying Bond Funds

The Prospectus will be updated to clarify that, from the Effective Date, Underlying Bond Funds may use research received by First Sentier Investors (Ireland) Limited (the "**Manager**"), the investment managers or the sub-investment manager(s) (each a "**firm**") from research providers provided without a direct charge or, as an alternative, is paid for out of the relevant firm's own resources. This will be permitted where it has been determined that such research enhances the quality of the service provided by the relevant firm and does not impair the firm's obligation to act in the best interests of the relevant Bond Underlying Fund. The firm will not receive goods or services (soft dollars) or cash rebates from a broker or dealer for research payments.

Any research that is subject to a direct charge will continue to be paid for out of the firm's own resources.

C. Investment policy changes to the First Sentier Investors Global Umbrella Fund plc - RQI Global Value Fund

The investment policy of First Sentier Investors Global Umbrella Fund plc - RQI Global Value Fund will be clarified and updated as follows from the Effective Date:

- the percentage of net asset value that can be invested in exchange-traded market index futures will be increased from 15% to 20% of net asset value;
- the percentage of net asset value that must be primarily invested in equity securities (company shares) or equity-related securities will be reduced from 85% to 80% of net asset value;
- the statement that the investment manager seeks to produce risk-adjusted returns will be removed;
- "Severe ESG incidents" will be removed from the ESG signals considered by the investment manager;
- removal of obsolete disclosures relating to carbon intensity disclosures;
- disclosures relating to SFDR sustainability indicators will be clarified; and
- disclosures relating to SFDR good governance practices will be clarified.

Please refer to Appendix 1 to this document for further details on the changes to the Underlying Fund's investment policy.

D. Clarification on distribution policy of monthly distributing Shares

The Prospectus will be updated to clarify that, for monthly distributing Shares, the monthly dividend rate per Share will be calculated by the Manager or its delegates based on the estimated income and projected realised and unrealised gains and losses attributable to that class of Shares in First Sentier.

E. Appointment of First Sentier Investors (Australia) IM Ltd as an investment manager of the Underlying Funds authorized in Hong Kong by the Securities and Futures Commission("SFC")[1]

The Manager currently delegates investment management functions of the Underlying Funds at all times to a pool of investment managers within the First Sentier Group (group of companies of which First Sentier Investors (Ireland) Limited is part). However, the Prospectus currently does not allow the appointment of First Sentier Investors (Australia) IM Ltd ("**FSIAIM**") and First Sentier Investors (US) LLC to manage any SFC-authorised[1] Underlying Funds.

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[1] SFC authorisation is not a recommendation or endorsement of the First Sentier's Funds, nor does it guarantee the commercial merits of the Underlying Funds or their performance. It does not mean the Underlying Funds are suitable for all investors nor is it an endorsement of their suitability of any particular investor or class of investors.

To better utilise FSIAIM's capabilities, particularly in Australian and global equities, global listed infrastructure, global listed property securities and cash strategies, the Manager will be allowed to appoint FSIAIM to as an investment manager to manage SFC-authorised[1] Underlying Fund(s).

Under this updated arrangement:

- with the exception of First Sentier Investors (US) LLC, the Manager shall at all times delegate the discretionary investment management functions of all or a portion of the assets of any SFC-authorised[1] Underlying Funds to one or more investment managers, including FSIAIM;
- the Manager may switch investment management responsibilities of the Underlying Funds between investment managers as needed, to allow for global mobility of portfolio managers and ensure the most appropriate investment manager(s) is used;
- details of which entity manages each Underlying Fund are available in the latest annual or semi-annual reports; and
- costs associated with this change are estimated at EUR 40,000 and will be borne by the Manager.

About FSIAIM

FSIAIM (formerly known as Colonial First State Asset Management (Australia) Limited) is a public company based in Sydney, Australia. It holds an Australian Financial Services Licence (No. 289017), allowing it to manage investment schemes for retail investors. FSIAIM is part of the First Sentier Group and is affiliated with the Manager. The registered office of FSIAIM is Level 5, Tower Three International Towers Sydney, 300 Barangaroo Avenue, Barangaroo NSW 2000, Australia.

F. Other miscellaneous, enhancement, clarificatory, administrative, general regulatory and cosmetic updates to the Prospectus.

As confirmed by First Sentier, in respect of the above changes:

- save as otherwise disclosed above, there will be no other change in the operation and/or manner in which the Underlying Funds are being managed;
- save as otherwise disclosed above, there are no other effects on existing investors in the Underlying Funds as a result of the changes; there will be no change to the features and the risk applicable to the Underlying Funds; and there will be no change to the level of fees or costs in managing the Underlying Funds; and
- the changes will not result in any impact that might materially prejudice the rights or interests of existing investors in the Underlying Funds.

Unless otherwise specified above, the above changes will take effect on or the Effective Date.

First Sentier will issue an updated Prospectus (including Supplements of the Underlying Funds) to reflect the changes described in this document.

Additionally, in Hong Kong, the Hong Kong Supplement and the product key facts statements ("KFS") of the Underlying Funds authorised by the SFC will be updated accordingly.

The updated Prospectus, Supplements, any impacted local prospectus supplement (including the Hong Kong Supplement and the KFS of the Underlying Funds authorised by the SFC) will be available on or around the Effective Date and on following website: www.firstsentierinvestors.com[2].

<u>**What does this mean to you?**</u>

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),

[2] This website has not been reviewed or authorised by the SFC.

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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Appendix 1 - Updated investment policy of First Sentier Investors Global Umbrella Fund plc - RQI Global Value Fund

Current description	New description from the Effective Date	What has First Sentier updated?
The Fund invests primarily (at least 85% of its Net Asset Value) in a diverse portfolio of equity securities or equity-related securities which are listed, traded or dealt in on any of the Regulated Markets which have stocks in the MSCI All Country World Index.	The Fund invests primarily (at least 80% of its Net Asset Value) in a diverse portfolio of equity securities or equity-related securities which are listed, traded or dealt in on any of the Regulated Markets which have stocks in the MSCI All Country World Index.	Figure updated from **85%** to **80%** of net asset value
Additionally, the Fund may invest up to 15% of its Net Asset Value in exchange traded market index futures to manage country level exposures in the Fund and for efficient cash management purposes.	Additionally, the Fund may invest up to 20% of its Net Asset Value in exchange traded market index futures to manage country level exposures in the Fund and for efficient cash management purposes.	Linked to the above, figure updated from **15%** to **20%** net asset value
The Investment Manager seeks to produce risk-adjusted returns. A quantitative (or systematic) strategy is utilised, whilst incorporating the Investment Manager's awareness of Environmental, Social and Governance ("ESG") issues. As described below, the quantitative strategy constructs a core portfolio to which a diverse range of Signals assessed against short, medium and long-term time horizons are applied (a "Signal" is investment information that has been calculated using a mathematical model), along with ESG screens and a carbon intensity overlay, each as described below.	~~The Investment Manager seeks to produce risk-adjusted returns.~~ A quantitative (or systematic) strategy is utilised, whilst incorporating the Investment Manager's awareness of Environmental, Social and Governance ("ESG") issues. As described below, the quantitative strategy constructs a core portfolio to which a diverse range of Signals assessed against short, medium and long-term time horizons are applied (a "Signal" is investment information that has been calculated using a mathematical model), along with ESG screens and a carbon intensity overlay, each as described below.	Removal of to the statement that the investment manager seeks to produce "**risk-adjusted returns**".
i. ESG Signals: As noted above, and in addition to the other mispricing Signals, the ESG Signals considered by the Investment Manager will include the following: a. Within its scoring of management quality, the Investment Manager incorporates a governance metric comprising a proprietary selection of the most material governance indicators; b. Carbon intensity is measured (Scope 1 and Scope 2 CO2-equivalent emissions in tonnes per million dollars of sales) and change in carbon intensity is used as an indicator of a company's productivity via their management of variable inputs;	i. ESG Signals: As noted above, and in addition to the other mispricing Signals, the ESG Signals considered by the Investment Manager will include the following: a. Within its scoring of management quality, the Investment Manager incorporates a governance metric comprising a proprietary selection of the most material governance indicators; b. Carbon intensity is measured (Scope 1 and Scope 2 CO2-equivalent emissions in tonnes per million dollars of sales) and change in carbon intensity is used as an indicator of a company's productivity via their management of variable inputs; **and**	Removal of reference to "**severe ESG incidents**" from ESG signals

ZLI-CAN-CAL-03337-ET-0826

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c. Monitoring of the reputational risk of the company by looking at ESG incidents that have occurred. The Investment Manager believes that companies with severe ESG incidents in the prior two years entail higher ESG risk and may underperform due to the high management, legal and opportunity cost of mitigation; and …	c. ~~Monitoring of the reputational risk of the company by looking at ESG incidents that have occurred. The Investment Manager believes that companies with severe ESG incidents in the prior two years entail higher ESG risk and may underperform due to the high management, legal and opportunity cost of mitigation; and~~ …	
Carbon intensity reduction: The Investment Manager considered a model portfolio of the Fund's strategy as at 30 June 2020 and the carbon intensity of that model portfolio set the "Carbon Baseline". The Fund will seek to maintain a maximum carbon intensity equal to (i) 70% of the Carbon Baseline by 31 December 2025 and (ii) 50% of the Carbon Baseline by 31 December 2030 in each case by reducing (including to zero) exposure to companies with relatively higher carbon intensity.	Carbon intensity reduction: The Investment Manager considered a model portfolio of the Fund's strategy as at 30 June 2020 and the carbon intensity of that model portfolio set the "Carbon Baseline". The Fund will seek to maintain a maximum carbon intensity equal to ~~(i) 70% of the Carbon Baseline by 31 December 2025 and (ii)~~ 50% of the Carbon Baseline by 31 December 2030 ~~in each case~~ by reducing (including to zero) exposure to companies with relatively higher carbon intensity.	Removal of obsolete disclosures.

ZLI-CAN-CAL-03337-ET-0826

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（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

有關首源投資環球傘子基金有限公司（「首源」）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。

我們就此函件所轉載資料的準確性承擔全部責任。除另有界定者外，本函件的詞彙與首源日期為 2026 年 3 月 9 日的章程（「**該章程**」）及與該章程相關的任何補充文件以及當地適用的說明文件所使用者具有相同涵義。

親愛的客戶：

我們謹此致函通知您有關首源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」）**
首源投資環球傘子基金有限公司 - 首源亞洲優質債券基金（代碼：NNUSD）	首源投資環球傘子基金有限公司 - 首源亞洲優質債券基金	• 瑞豐投資計劃 • 瑞承投資計劃 • 瑞翔投資計劃
首源投資環球傘子基金有限公司 - 首源全球基建基金（代碼：NPUSD）	首源投資環球傘子基金有限公司 - 首源全球基建基金	
首源投資環球傘子基金有限公司 - 首域盈信亞洲股本優點基金（代碼：BPUSD）	首源投資環球傘子基金有限公司 - 首域盈信亞洲股本優點基金	
首源投資環球傘子基金有限公司 - 首域盈信中國增長基金（代碼：NOUSD）	首源投資環球傘子基金有限公司 - 首域盈信中國增長基金	
首源投資環球傘子基金有限公司 - 首域盈信香港增長基金（代碼：NQUSD）	首源投資環球傘子基金有限公司 - 首域盈信香港增長基金	
首源投資環球傘子基金有限公司 - RQI全球價值基金（代碼：BRUSD）	首源投資環球傘子基金有限公司 - RQI全球價值基金	
首源投資環球傘子基金有限公司 - 首域盈信亞洲股本優點基金 (派息)（代碼：K3USD）	首源投資環球傘子基金有限公司 - 首域盈信亞洲股本優點基金	• 瑞承投資計劃 • 瑞翔投資計劃
首源投資環球傘子基金有限公司 - RQI全球價值基金 (派息)（代碼：K4USD）	首源投資環球傘子基金有限公司 - RQI全球價值基金	
蘇黎世亞洲股本優點基金（代碼：DAUSD）	首源投資環球傘子基金有限公司 - 首域盈信亞洲股本優點基金	• 金尊寶 • 至尊寶 • 狀元寶 • 富歲寶 • 尚富寶 • 盛富寶 • 創富寶 • 匯富寶
蘇黎世中國增長基金（代碼：DKUSD）	首源投資環球傘子基金有限公司 - 首域盈信中國增長基金	

ZLI-CAN-CAL-03337-ET-0826

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該等相關基金修訂事項

首源已通知我們對首源及該等相關基金作出多項變更及更新。除非另有指明，否則該等變更預期將於2026年8月27日（「**生效日期**」）或前後生效。有關更新的詳情載於下文。

A. **更新流通性管理工具**

因應歐盟近期更新相關法例及監管指引，除原有暫停交易能力外，首源亦須增設至少兩項符合若干歐盟規定的適當流通性管理工具。首源選用的兩項流通性管理工具分別為贖回限制及反攤薄調整。該兩項工具為首源現時可用的既有機制，並已載列於該章程之內。儘管如此，首源將更新該章程的披露內容，使其更符合歐盟規定，具體如下：

(ii) 暫停交易

首源已具備暫停計算資產淨值及／或買賣股份的能力。然而，該章程的披露將予更新，以澄清如首源股本中股份(「**股份**」)認購及贖回暫停，股份交換亦將一併暫停。首源亦將更新該章程的披露，以澄清愛爾蘭中央銀行（「**中央銀行**」）可要求暫停股份的銷售、贖回及交換。該章程現時只列明中央銀行可暫停股份贖回。

(iii) 反攤薄調整

有關反攤薄調整的披露將予澄清，反攤薄調整不得超過進行認購或贖回的交易日每股股份資產淨值的2%（而非認購或贖回款項的 2%）。首源已確認，是次更新僅為澄清目的，不會對首源的現有實務操作造成任何改變。

首源已確認，現有該章程中有關「贖回限制」的披露將不予更新。

除上述者外，首源有權透過向投資者轉讓資產而應付贖回要求。儘管這並非首源為符合歐盟規定而選用的兩項流通性管理工具之一，但為符合愛爾蘭當地監管規定，將作出以下變更：

- 該相關基金不再必須進行大額贖回（超過基金資產淨值的 5%），即可透過轉讓資產而非現金方式向贖回投資者兌付款項。
- 資產轉讓須獲得保管人批准、取得贖回投資者同意，且不得對剩餘投資者的利益構成影響。
- 此外，若投資者的贖回要求以轉讓資產而非現金方式完成，該投資者日後不得再要求該相關基金代其出售該等資產並向其兌付現金。

B. 更新有關該等相關債券基金研究費用的披露

該章程將予更新，以澄清自生效日期起，該等相關債券基金可使用First Sentier Investors (Ireland) Limited（「**基金經理**」）、投資經理或副投資經理（各稱「**公司**」）從研究服務供應商獲取的研究資料，該等研究資料可以是無需直接付費提供，或由相關公司以本身資源撥付。倘經判定有關研究可提升相關公司的服務質素，且不會損害公司為相關債券基金的最佳利益而行事之義務，則有關研究將獲准進行。相關公司不得就研究費用向經紀或交易商收取商品或服務（非金錢利益）或現金回扣。

任何涉及直接收費的研究服務仍將繼續由相關公司以本身資源撥付。

C. 首源投資環球傘子基金有限公司 - RQI 全球價值基金的投資政策變更

自生效日期起，首源投資環球傘子基金有限公司 - RQI 全球價值基金的投資政策將作出澄清並更新如下：

- 可投資於交易所買賣市場指數期貨的資產淨值百分比將由資產淨值的 15%上調至20%；
- 須主要投資於股票證券（公司股份）或股票相關證券的資產淨值百分比將由資產淨值的 85%下調至80%；
- 刪除「投資經理尋求帶來經風險調整回報」的陳述；
- 於投資經理考慮的 ESG 訊號中刪除「嚴重 ESG 事件」字眼；
- 刪除有關碳強度披露的過時披露資料；
- 澄清 SFDR 可持續性指標的相關披露；及
- 澄清 SFDR 良好管治實務的相關披露。

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有關該相關基金投資政策變更的進一步詳情，請參閱本函件附錄一。

D. 澄清每月派息股份的分派政策

該章程將予以更新，以澄清就每月派息股份而言，每股股份每月股息率將由基金經理或其獲轉授職能者按首源的股份類別所帶來的估計收入以及預期已變現及未變現損益計算。

E. 委任First Sentier Investors (Australia) IM Ltd擔任香港證券及期貨事務監察委員會（「證監會」）認可該等相關基金的投資經理[1]

基金經理現時一直將該等相關基金的投資管理職能轉授予首源集團（First Sentier Investors (Ireland) Limited所屬的公司集團）旗下的投資經理團隊負責。然而，該章程目前並無允許有關 First Sentier Investors (Australia) IM Ltd（「**FSIAIM**」）及 First Sentier Investors (US) LLC 管理任何證監會認可[1]該等相關基金之委任。

為更充分運用 FSIAIM 的優勢，尤其在澳洲及全球股票、全球上市基建、全球上市物業證券及現金策略方面，基金經理獲允許委任 FSIAIM 擔任投資經理，以管理證監會認可[1]該等相關基金。

是次更新後的安排如下：

- 除 First Sentier Investors (US) LLC 以外，基金經理應始終將任何證監會認可[1]該等相關基金基金的全部或部分資產的全權投資管理職能，轉授予包括 FSIAIM 在內的一名或多名投資經理；
- 基金經理可因應需要，於不同投資經理之間調配該等相關基金的投資管理職責，使投資組合經理可於全球不同地方服務，並確保起用最合適的投資經理；
- 各該等相關基金的管理實體詳情，載於最近期年度或半年度報告；及
- 是次變更所產生的相關費用估計為 40,000 歐元，將由基金經理承擔。

FSIAIM 簡介

FSIAIM（前稱 Colonial First State Asset Management (Australia) Limited）為一間總部設於澳洲悉尼的公眾公司，持有澳洲金融服務牌照（牌照編號：289017），可為零售投資者管理投資計劃。FSIAIM 屬首源集團旗下公司，且與基金經理有關聯。FSIAIM 的註冊辦事處地址為 Level 5, Tower Three International Towers Sydney, 300 Barangaroo Avenue, Barangaroo NSW 2000, Australia。

F. 該章程的其他雜項、優化、澄清、行政、一般監管及改進的更新資料。

首源已確認，就上述變更而言：

- 除上文所披露者外，該等相關基金的營運及／或管理方式將不會出現其他變動；
- 除上文所披露者外，上述變更並無對該等相關基金的現有投資者造成其他影響；該等相關基金適用的特點及風險並無變動；且管理該等相關基金的費用或成本水平不會變動；及
- 有關變更概不會產生可能對該等相關基金現有投資者權利或權益造成嚴重損害的任何影響。

除非上文另有指明，否則上述變更將於生效日期或前後生效。

首源將刊發經更新該章程（包括該等相關基金的補充文件），以反映本函件所述變更。

此外，在香港，香港補充文件及獲證監會認可的該等相關基金的產品資料概要亦將作出相應更新。

經更新章程、補充文件、任何受影響的當地章程補充文件（包括香港補充文件及獲證監會認可的該等相關基金的產品資料概要）將於生效日期或前後提供並載於以下網站：www.firstsentierinvestors.com[2]。

[1] 證監會認可並非對首源的基金作出推薦或認許，亦並非對該等相關基金的商業利弊或表現作出保證，更並非表示該等相關基金適合所有投資者，或認許該等相關基金適合任何個別投資者或類別投資者。

[2] 此網站未經證監會審閱或認可。

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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5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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附錄一 - 首源投資環球傘子基金有限公司 - RQI 全球價值基金的經更新投資政策

當前說明	自生效日期起的新說明	首源更新的內容
基金主要（至少其資產淨值的 **85%**）投資於由在有股票列入 MSCI 所有國家世界指數的全球任何受規管市場上市、買賣或交易的股票證券或股票相關證券組成的一個多元化投資組合。	基金主要（至少其資產淨值的 **80%**）投資於由在有股票列入 MSCI 所有國家世界指數的全球任何受規管市場上市、買賣或交易的股票證券或股票相關證券組成的一個多元化投資組合。	投資比例由資產淨值的 **85%**更新為**80%**
此外，基金可將不超過 **15%**的資產淨值投資於交易所買賣市場指數期貨，以管理基金的國家層面投資比重，及作高效現金管理用途。	此外，基金可將不超過 **20%**的資產淨值投資於交易所買賣市場指數期貨，以管理基金的國家層面投資比重，及作高效現金管理用途。	對應上文，投資比例由資產淨值的 **15%** 更新為**20%**
投資經理尋求帶來經風險調整回報。運用量化（或系統性）策略，同時結合投資經理對環境、社會及管治（「ESG」）問題的了解。如下文所述，量化策略構建一個核心投資組合，對此應用參照短、中及長期時間框架評估的一系列多元訊號（「訊號」指已使用數學模型計算的投資資訊），加上 ESG 篩選及碳強度疊加，詳情分別載於下文。	~~投資經理尋求帶來經風險調整回報。~~運用量化（或系統性）策略，同時結合投資經理對環境、社會及管治（「ESG」）問題的了解。如下文所述，量化策略構建一個核心投資組合，對此應用參照短、中及長期時間框架評估的一系列多元訊號（「訊號」指已使用數學模型計算的投資資訊），加上 ESG 篩選及碳強度疊加，詳情分別載於下文。	刪除投資經理尋求帶來「**經風險調整回報**」的陳述。
i. ESG訊號：如上所述，除其他錯誤定價訊號外，投資經理考慮的 ESG訊號包括下列方面： a) 對管理層質素進行評分時，投資經理納入管治指標，其中包括專門選擇的最重要管治指標； b) 計量碳強度（範圍1和範圍2 二氧化碳當量排放量，單位為噸／百萬美元銷售額），並將碳強度的變化用作透過管理可變投入實現的公司生產力指標； c) 透過調查已發生的ESG事件來監察公司的聲譽風險。投資經理認為，過去兩年發生嚴重ESG事件的公司ESG風險較高，且由於緩解風險的管理、法律及機會成本高，可能導致公司表現欠佳；及 …	i. ESG訊號：如上所述，除其他錯誤定價訊號外，投資經理考慮的 ESG訊號包括下列方面： a) 對管理層質素進行評分時，投資經理納入管治指標，其中包括專門選擇的最重要管治指標； b) 計量碳強度（範圍1和範圍2 二氧化碳當量排放量，單位為噸／百萬美元銷售額），並將碳強度的變化用作透過管理可變投入實現的公司生產力指標；**及** c) ~~透過調查已發生的ESG事件來監察公司的聲譽風險。投資經理認為，過去兩年發生嚴重ESG事件的公司ESG風險較高，且由於緩解風險的管理、法律及機會成本高，可能導致公司表現欠佳；~~ …	刪除 ESG 訊號中對「**嚴重 ESG 事件**」的提述
減少碳強度：投資經理考慮基金策略的投資組合模型（截至2020年6月 30日）以及該投資組合模型的碳強度，從而設定「碳基準」。基金會尋求將最高碳強度於(i)2025年12月 31日之前維持在相當於碳基準70%的水平，並於(ii)2030年12月31日之前維持在相當於碳基準50%的水平，而在任何一種情況下，均透過減少（包括不投資）投資碳強度相對較高的公司來實現。	減少碳強度：投資經理考慮基金策略的投資組合模型（截至2020年6月 30日）以及該投資組合模型的碳強度，從而設定「碳基準」。基金會尋求將最高碳強度於~~**(i)2025年12月 31日之前維持在相當於碳基準70%的水平，並於(ii)**~~2030年12月31日之前維持在相當於碳基準50%的水平~~**，而在任何一種情況下，均**~~透過減少（包括不投資）投資碳強度相對較高的公司來實現。	刪除過時披露資料。