

Your reference
Our reference
Date

September 9, 2026

Changes to Schroder International Selection Fund (“Schroder”) and the Underlying Fund (as defined below)

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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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. Any terms not defined in this document shall have the same meaning as in the Prospectus of Schroder (the “Prospectus”).

Dear valued customer,

We are writing to let you know about the changes to Schroder 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 (the “Investment Choice”)	Name of the corresponding underlying fund (the “Underlying Fund”)	Applicable scheme (Collectively, the “Schemes”)
ZAL Schroder Global Credit Income Fund (Code: ACUSD)	Schroder International Selection Fund - Global Credit Income	• 128 Planner • Asset Planner • Future Planner • Growth Planner • Life Planner • Supreme Planner • Wealth Planner

What is happening to the Underlying Fund?

We have been notified by Schroder of the following changes or updates to the Hong Kong offering documents of Schroder and Underlying Fund, comprising the Prospectus and Hong Kong Covering Document of Schroder and the Product Key Facts Statement of the Underlying Fund (the “**Hong Kong Offering Documents**”). Unless otherwise specified, all changes and updates have been made to the Prospectus with effect from July 17, 2026.

I. Updates to liquidity risk management framework

The Prospectus has been updated to provide that:

- (a) at least two appropriate liquidity management tools have been selected for the Underlying Fund, taking into account the Underlying Fund's investment strategy, liquidity profile and redemption policy. In this context, swing pricing and redemption gates have been selected as the main liquidity management tools for the Underlying Fund;
- (b) in accordance with applicable laws and regulations, Schroder also has the possibility to implement the following liquidity management tools, which are available for the Underlying Fund, in exceptional circumstances and where justified having regard to the interests of the investors of the concerned Underlying Fund:
 - temporary suspension of subscriptions and redemptions;
 - temporary activation of side pockets;
- (c) Schroder may decide to activate liquidity management tools in normal or stressed market conditions, as it considers appropriate, taking into account the best interests of the investors of the Underlying Fund; and
- (d) together with the management company of Schroder, Schroder Investment Management (Europe) S.A. (the "**Management Company**"), the directors of Schroder have established internal policies and procedures detailing the activation, deactivation and calibration of any selected liquidity management tool and the operational and administrative arrangements for the use of such tool.

II. Miscellaneous updates / changes

Additional changes have been made to the Prospectus, including the following:

- (a) update to reflect the change of address of the registered offices of (a) Schroder and the Management Company with effect from May 26, 2026; and (b) Schroder Investment Management Australia Limited (as the investment manager, sub-investment manager / sub-delegates of certain Schroder's Funds) with effect from July 17, 2026;
- (b) updates to reflect changes to the board of directors of the Schroder;
- (c) updates to disclosures on the Benchmark Regulation; and
- (d) other clarifications, miscellaneous updates, changes and editorial amendments.

Save as disclosed above, Schroder confirms that in relation to the amendments or changes set out above:

- there are no changes to how the Underlying Fund is managed;
- the investment style, investment philosophy and risk profile of the Underlying Fund remain the same; and
- the fees chargeable in respect of the Underlying Fund as stated in the Hong Kong Offering Documents remain the same.

The Hong Kong Offering Documents will be updated to reflect the changes set out above and will be available free of charge at www.schroders.com.hk¹.

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,

¹ This website has not been reviewed 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 Assurance Ltd
(a company incorporated in England and Wales 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.

有關施羅德環球基金系列（「施羅德」）及該相關基金（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。本函件中未有界定的任何用詞與施羅德的發行章程（「該發行章程」）的用詞具有相同涵義。

親愛的客戶：

我們謹此致函通知您有關施羅德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 / 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（「該投資選項 / 投資選擇」）的名稱及代碼	相應的相關基金（「該相關基金」）名稱	適用計劃（統稱「計劃」）
蘇黎世施羅德環球收息債券基金 （代碼：ACUSD）	施羅德環球基金系列 - 環球收息債券	• 創富人生 • 智富人生 • 聚富人生 • 尚富人生 • 添富人生 • 盛富人生計劃 • 匯富人生保障計劃

該相關基金修訂事項

施羅德已通知我們，以下對施羅德及該相關基金的香港發售文件（包括該發行章程和香港說明文件及該等相關基金的產品資料概要，合稱為「該等香港發售文件」）作出的更改或更新。除非另有指明，所有對該發行章程作出的更改及更新已自2026年7月17日起生效。

I. 流動性風險管理框架的更新

該發行章程已予更新，以規定以下各項：

- 經考慮該相關基金的投資策略、流動性狀況及贖回政策，已針對該相關基金選定至少兩項適當的流動性管理工具。就此而言，波動定價及贖回門檻已被選定為該相關基金的主要流動性管理工具；
- 根據適用的法律及規例，施羅德亦可能在特殊情況及經考慮相關該相關基金投資者利益後認為有充分理由下，對該相關基金實施以下流動性管理工具：
 - 暫停認購及贖回；
 - 暫時啟動側袋；
- 在正常或受壓市況下，施羅德可在其視為情況適當及經考慮該相關基金投資者最佳利益的前提下，決定啟動流動性管理工具；及
- 施羅德的董事已連同施羅德的管理公司Schroder Investment Management (Europe) S.A.（「該管理公司」）制定內部政策及程序，詳述任何選定流動性管理工具的啟動、停用及校準事宜，以及使用有關工具的操作與行政安排。

II. 雜項更新 / 更改

該發行章程亦已作出額外更改，包括以下各項：

- (a) 更新以反映 (a) 施羅德及該管理公司（自2026年5月26日起生效）及 (b) Schroder Investment Management Australia Limited（作為若干施羅德基金的投資經理、副投資經理 / 副委託人）（自2026年7月17日起生效）之註冊辦事處地址的變更；
- (b) 更新以反映有關施羅德董事會的變更；
- (c) 更新有關基準規例的披露；及
- (d) 其他澄清、雜項更新、更改及編輯修訂。

除上文所披露外，施羅德確認，就上文所載的修訂或更改而言：

- 該相關基金的管理方式並無變更；
- 該相關基金的投資風格、投資理念及風險概況維持不變；及
- 如該等香港發售文件所述就該相關基金收取的費用維持不變。

該等香港發售文件將予更新以反映上文所載的更改，並將可於www.schroders.com.hk¹免費查閱。

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
（於英格蘭及威爾斯註冊成立之有限公司）
2026年9月9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。

¹ 此網站未經證監會審閱。