

Your reference
Our reference
Date

September 30, 2026

Changes to MFS Meridian Funds - Emerging Markets Debt 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.

**Zurich International Life
Limited**

(a company incorporated in
the Isle of Man with limited liability)

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Zurich International Life Limited
provides life assurance, investment
and protection products and is
authorized by the Isle of Man
Financial Services Authority.

Registered in the Isle of Man
number 20126C.

Registered office: Zurich House,
Isle of Man Business Park,
Douglas, Isle of Man, IM2 2QZ,
British Isles

Dear valued customer,

We are writing to let you know about the changes to 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	Applicable scheme (Collectively, the “Schemes”)
MFS Meridian Funds - Emerging Markets Debt Fund (Code: EOUSD)	MFS Meridian Funds - Emerging Markets Debt Fund	• International Wealth Account • IWA • Pacific

What is happening to the Underlying Fund?

We have been notified by the board of directors of MFS Meridian Funds (“**MFS**”) (the “**Directors**”) and MFS Investment Management Company (Lux) S.à r.l. (MFS’s management company) that the following changes will be made to the Hong Kong offering documents of MFS, comprising of the Important Information for Residents of Hong Kong, (the “**HK Covering Document**”), the Prospectus for Hong Kong Investors (the “**Prospectus**”) and the Product Key Facts Statements (“**KFSs**”) of the Underlying Fund. These changes take effect on October 12, 2026 and will be reflected in the next update of the Prospectus.

1. General investment disclosure enhancements

Updated Disclosure related to the EU Benchmarks Regulation

In the section entitled “Investment Policies and Risks”, as well as the section entitled “Index Provider Information,” updated disclosure to the sub-section entitled “Benchmarks Used by the Funds” was included to address the new requirements under Regulation (EU) 2016/1011 on indices used as benchmarks in financial instruments and financial contracts or to measure the performance of investment funds. As confirmed by the Directors, except as otherwise noted herein, no changes to the Underlying Fund’s benchmark is contemplated.

Updated Disclosure on Repurchase Agreements

In the section entitled “Investment Policies and Risks – Specific Factors for Repurchase Agreements,” the following disclosure was added to reflect regulatory changes in the United States that address investments in repurchase agreements: *“The U.S. Securities and Exchange Commission (“SEC”) recently finalized rules that will require certain transactions involving U.S. Treasuries, including repurchase agreements, to be centrally cleared. Compliance with these rules will be required on a rolling basis through the end of June 2027. Although the impact of these rules on a Fund is difficult to predict, they may reduce the availability or increase the costs of such transactions and may adversely affect such Fund’s performance.”*

Updated Disclosure on Securities Lending Factors

In the section entitled “Investment Policies and Risks – Specific Factors for Securities Lending,” the following disclosure was updated to clarify that under normal conditions, it is expected that the Underlying Fund’s lending of portfolio securities will average less than 10% (formerly 5%) of the global valuation of the securities portfolio for the Underlying Fund. The maximum amount of securities that may be lent will remain at 25% of the Underlying Fund’s global valuation of its securities portfolio.

General Risk Disclosure Updates

In addition, disclosure will be added or enhanced with respect to the following items under “Investment Policies and Risks – Risk Factors” in the Prospectus:

- Company Risk
- Credit Risk
- Cybersecurity Risk
- Debt Market Risk
- Derivatives Risk
- Equity Market Risk
- Financial Services Exposure Risk
- Regional or Country Specific Risks
- Inflation Risk
- Interest Rate Risk
- Issuer Focus Risk
- Large Shareholder Risk
- Mortgage Backed Securities Risk
- Real Estate Related Investments Risk
- Technology and Data Risk
- When Issued, Delayed Delivery, and Forward Commitment Transactions Risk

2. Other updates and clarifications relating to the Underlying Fund’s and MFS’s information, operational policies and procedures

Calculation of net asset value – Clarification of valuation time

In the section entitled “Calculation of Net Asset Value”, the Prospectus states that the net asset value of shares of each class of the Underlying Fund is determined once each valuation date as of the close of the New York Stock Exchange (“**NYSE**”), normally 4:00 p.m. New York City time (the “**Valuation Time**”). Disclosure was

added to clarify that if the NYSE is closed on a valuation date, the Valuation Time is normally 4:00 p.m. New York City time.

As confirmed by the Directors, other than as stated above, there are no changes to the Underlying Fund's objectives, investment policies or restrictions. Further, there are no changes to the Underlying Fund's fee structure.

The Underlying Fund's most recent Annual and Interim Reports, KFSs, Hong Kong Covering Document, the Prospectus and Articles of Incorporation are available at meridian.mfs.com for free (N.B.: MFS's and the Underlying Fund's website has not been reviewed by the Securities and Futures Commission and may contain information on funds not authorized by the Securities and Futures Commission).

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.

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 3405 7150 or email us at helppoint.hk@hk.zurich.com and we will be happy to help.

Yours faithfully,

Zurich International Life Limited
(a company incorporated in the Isle of Man 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MFS全盛 (Meridian) 基金 - 新興市場債券基金 (Emerging Markets Debt Fund) (「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。

蘇黎世國際人壽保險有限公司
(於人島註冊成立之有限公司)

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蘇黎世國際人壽保險有限公司是人島
Financial Services Authority所認可，
提供人壽保險、投資及保障產品。

於人島的註冊號碼為20126C。

註冊辦事處：Zurich House,
Isle of Man Business Park,
Douglas, Isle of Man, IM2 2QZ,
British Isles

親愛的客戶：

我們謹此致函通知您有關該相關基金的變更。您已投資於該相關基金相應的投資選擇，其列於下表「受影響的投資選擇」中「投資選擇的名稱及代碼」一欄。

受影響的投資選擇

投資選擇 (「該投資選擇」) 的名稱及代碼	相應的該相關基金名稱	適用計劃 (統稱「計劃」)
MFS全盛基金 - 新興市場債券基金 (代碼：EOUSD)	MFS全盛 (Meridian) 基金 - 新興市場債券基金 (Emerging Markets Debt Fund)	- 國際創富計劃 - 景緻人生 - 翱翔人生

該相關基金修訂事項

MFS全盛基金 (「MFS」) 的董事會 (「該等董事」) 和MFS的管理公司MFS Investment Management Company (Lux) S.à r.l.已通知我們將對MFS的香港發售文件 (包括對香港居民之重要說明 (「香港說明文件」)、香港投資者基金說明書 (「該基金說明書」) 及該相關基金的重要產品資料 (「重要產品資料」)) 作以下變更。該等變更於2026年10月12日生效，並將在該基金說明書下次更新時反映。

1. 一般投資披露資料的補充

與《歐盟基準指標條例》有關的經更新披露資料

在「投資政策及風險」一節及「指數提供者資料」一節中，納入對「基金使用的基準指標」分節的經更新披露資料，以滿足有關用作金融工具及金融合約基準指標或用於量度投資基金績效之指數的第2016/1011號條例 (歐盟) 項下的新規定。該等董事已確認，除本文件另有說明外，不擬對該相關基金的基準指標作出變更。

有關回購協議的經更新披露資料

在「投資政策及風險 - 回購協議的特定因素」一節中，已添加下列披露資料以反映美國針對回購協議投資的監管變化：「美國證券交易委員會近期敲定規則，要求涉及美國國庫券的若干交易 (包括回購協議) 進行中央結算。該等規則將按滾動基準實施，直至二零二七年六月底。儘管該等規則對基金的影響難以預測，但可能降低該等交易的可用性或增加其成本，並對該基金的表現造成不利影響。」

有關證券借貸因素的經更新披露資料

在「投資政策及風險 - 證券借貸的特定因素」一節，以下披露資料已更新，以澄清在正常情況下，預期該相關基金的投資組合證券借貸平均將低於該相關基金證券投資組合總估值的10% (之前為5%)。可借出的最大證券數量將維持在該相關基金證券投資組合總估值的25%。

一般風險披露資料更新

此外，在該基金說明書「投資政策及風險 — 風險因素」項下將增加或補充與下列條目相關的披露資料：

- 公司風險
- 信用風險
- 網路安全風險
- 債務市場風險
- 衍生性商品風險
- 股權市場風險
- 金融服務敞口風險
- 地區或國家特定風險
- 通脹風險
- 利率風險
- 發行人焦點風險
- 大股東風險
- 抵押擔保證券風險
- 不動產相關投資風險
- 科技及數據風險
- 預發行、延期交割和遠期承諾交易風險

2. 與該相關基金及MFS資訊、營運政策及程序相關的其他更新和說明

資產淨值的計算 — 澄清估值時間

該基金說明書「資產淨值的計算」一節載明，該相關基金各類別股份的資產淨值在各估值日期紐約證券交易所（「紐交所」）收市時（通常為紐約市時間下午 4 時正）（「估值時間」）釐定一次。已增加披露資料，以澄清若紐交所在估值日期休市，估值時間通常為紐約市時間下午 4 時正。

該等董事已確認，除以上所述者外，該相關基金之目標、投資政策或限制概無變動。此外，該相關基金的費用結構並無變動。

該相關基金最新版年報和中期報告、該相關基金的重要產品資料、香港說明文件、該基金說明書和公司章程可透過 meridian.mfs.com 網站免費索取（注意：MFS及該相關基金的網站並未經證券及期貨事務監察委員會審閱，並可能包含未經證券及期貨事務監察委員會授權之基金的資訊）。

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，以取得其他投資選擇的建議。有關本公司投資選擇（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 3405 7150或電郵至 helppoint.hk@hk.zurich.com 聯絡客戶服務部，我們將樂意為您效勞。

蘇黎世國際人壽保險有限公司
（於人島註冊成立之有限公司）
2026年9月30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。