

Your reference
Our reference
Date

September 3, 2026

Changes to Allianz Global Investors Fund (“Allianz”) 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)

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

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

Website: www.zurich.com.hk

We accept full responsibility for the accuracy of the content of this document. Unless otherwise defined in this document, capitalized terms used in this document shall have the same meaning as those used in the Allianz’s Hong Kong Prospectus dated April 16, 2026 (the “**HK Prospectus**”).

Dear valued customer,

We are writing to let you know about the changes to Allianz 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”)
Allianz Global Investors Fund - Allianz Food Security (Code: S5USD)	Allianz Global Investors Fund - Allianz Food Security	• Magnitude • Matterhorn • Swiss Elite
Allianz Global Investors Fund - Allianz Oriental Income (Code: PCUSD)	Allianz Global Investors Fund - Allianz Oriental Income	
Allianz Global Investors Fund - Allianz Total Return Asian Equity (Code: PDUSD)	Allianz Global Investors Fund - Allianz Total Return Asian Equity	

What is happening to the Underlying Funds?

We have been notified by the board of directors of Allianz (the “**Board**”) of the following changes to the Underlying Funds, which will become effective on September 22, 2026, unless otherwise specified

Miscellaneous changes of investment restrictions for the Underlying Funds

Name of the Underlying Fund	Changes of Investment Restrictions	
	Present Approach	New Approach
Allianz Global Investors Fund - Allianz Total Return Asian Equity	Max. 30% of Underlying Fund assets may be invested in China A-Shares market	Max. 20% of Underlying Fund assets may be invested into the China A-Shares market
Allianz Global Investors Fund - Allianz Oriental Income	Max. 30% of Underlying Fund assets may be invested in the China A-Shares market	Max. 20% of Underlying Fund assets may be invested into the China A-Shares market and/or PRC Bond Markets
Allianz Global Investors Fund - Allianz Food Security	Taiwan Restriction applies	<i>This restriction no longer applies.</i>

- To enhance transparency and to reflect the existing local registration requirements already applicable to Allianz Global Investors Fund - Allianz Total Return Asian Equity and Allianz Global Investors Fund - Allianz Oriental Income as outlined in the Taiwan-related restrictions in the HK Prospectus, the investment exposure limits on China A-Shares and/or PRC Bond markets are adjusted as detailed in above table.
- Allianz Global Investors Fund - Allianz Food Security will no longer adhere to the Taiwan restrictions.

As confirmed by the Board, the miscellaneous changes as set out above do not constitute any actual or material change in the investment objectives and strategies currently adopted by the relevant Underlying Funds in practice.

As confirmed by the Board, save as otherwise disclosed in this document, the changes detailed in this document will not (i) result in a material change to the features and risks applicable to the Underlying Funds, (ii) result in other changes in the operation and/or manner in which the Underlying Funds are being managed, or (iii) materially prejudice the existing investors' rights or interests. There will be no change in the fee structure, fees and expenses of the Underlying Funds, nor the costs in managing the Underlying Funds following the implementation of the changes as set out in this document. The costs and/or expenses incurred in connection with the changes detailed in this document will be borne by the Allianz Global Investors GmbH.

The Hong Kong offering documents (including the HK Prospectus and product key facts statements of the impacted Underlying Funds) will be updated to reflect the above changes, other miscellaneous, administrative and clarificatory amendments in due course. The updated Hong Kong offering documents will be available on the website (hk.allianzgi.com) in due course. Please note that the website has not been reviewed by the SFC.

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.

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.

有關安聯環球投資基金（「安聯」）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。除本函件另有界定者外，本函件所載詞彙應與安聯日期為2026年4月16日的香港基金章程（「該香港基金章程」）所述者具有相同涵義。

親愛的客戶：

我們謹此致函通知您有關安聯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，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（各稱為「該投資選項」，統稱為「該等投資選項」）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」）
安聯環球投資基金 - 安聯糧食安全基金（代碼：S5USD）	安聯環球投資基金 - 安聯糧食安全基金	- 瑞豐投資計劃 - 瑞承投資計劃 - 瑞翔投資計劃
安聯環球投資基金 - 安聯東方入息基金（代碼：PCUSD）	安聯環球投資基金 - 安聯東方入息基金	
安聯環球投資基金 - 安聯總回報亞洲股票基金（代碼：PDUSD）	安聯環球投資基金 - 安聯總回報亞洲股票基金	

該等相關基金修訂事項

安聯的董事會（「該董事會」）已通知我們以下有關該等相關基金的變動，除另有註明外，以下變動將由2026年9月22日起生效。

該等相關基金投資限制的雜項變動

該相關基金名稱	投資限制的變動	
	現時	新訂
安聯環球投資基金 - 安聯總回報亞洲股票基金	該相關基金最多可將30%的資產投資於中國A股市場	該相關基金最多可將20%的資產投資於中國A股市場
安聯環球投資基金 - 安聯東方入息基金	該相關基金最多可將30%的資產投資於中國A股市場	該相關基金最多可將20%的資產投資於中國A股市場及 / 或中國債券市場
安聯環球投資基金 - 安聯糧食安全基金	台灣限制適用	此限制不再適用

- 為提高透明度並反映該香港基金章程中台灣相關限制條款所載已適用於安聯環球投資基金 - 安聯總回報亞洲股票基金及安聯環球投資基金 - 安聯東方入息基金的現行當地註冊要求，現調整投資於中國A股及 / 或中國債券市場的持倉限額（詳情見上表）。
- 安聯環球投資基金 - 安聯糧食安全基金將不再受台灣限制條款約束。

該董事會已確認，上文列示的雜項變動並不構成相關該等相關基金現時實際採用的投資目標及策略的任何實際或重大變動。

該董事會已確認，除本函件另有披露外，本函件中詳述的變動將不會 (i) 對該等相關基金適用的特點及風險構成重大轉變；(ii) 導致該等相關基金的營運及 / 或管理方式出現其他轉變；或 (iii) 對現有投資者的權利或利益造成重大損害。落實本函件所載變動後，該等相關基金的費用結構、費用及開支，以及管理該等相關基金的成本將不會出現任何轉變。本函件中詳述的變動所招致的成本及 / 或開支將由Allianz Global Investors GmbH承擔。

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）

香港島東華蘭路18號
港島東中心25-26樓

網址: www.zurich.com.hk

香港銷售文件（包括該香港基金章程及受影響該等相關基金的產品資料概要）將在適當時候作出更新，以反映上述變動、其他雜項、行政及澄清修訂。已更新的香港銷售文件將在適當時候上載於網站（hk.allianzgi.com）。請注意，此網站未經證監會審閱。

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，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，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9月3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。