

Your reference
Our reference
Date

September 9, 2026

Changes to Schroder International Selection Fund ("Schroder") 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)

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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 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")
Schroder International Selection Fund - Asian Local Currency Bond (Code: OJUSD)	Schroder International Selection Fund - Asian Local Currency Bond	• Magnitude • Matterhorn • Swiss Elite
Schroder International Selection Fund - BIC (Brazil, India, China) (Code: OKUSD)	Schroder International Selection Fund - BIC (Brazil, India, China)	
Schroder International Selection Fund - China Opportunities (Code: OLUSD)	Schroder International Selection Fund - China Opportunities	
Schroder International Selection Fund - EURO Corporate Bond (Code: OMEUR)	Schroder International Selection Fund - EURO Corporate Bond	
Schroder International Selection Fund - Frontier Markets Equity (Code: SKUSD)	Schroder International Selection Fund - Frontier Markets Equity	
Schroder International Selection Fund - Global Climate Change Equity (Code: ONUSD)	Schroder International Selection Fund - Global Climate Change Equity	

Schroder International Selection Fund - Global Emerging Market Opportunities (Code: OOUUSD)	Schroder International Selection Fund - Global Emerging Market Opportunities	• Magnitude • Matterhorn • Swiss Elite
Schroder International Selection Fund - Global Gold (Code: OPUSD)	Schroder International Selection Fund - Global Gold	
Schroder International Selection Fund - Global Sustainable Food and Water (Code: AOUSD)	Schroder International Selection Fund - Global Sustainable Food and Water	
Schroder International Selection Fund - Greater China (Code: OQUSD)	Schroder International Selection Fund - Greater China	
Schroder International Selection Fund - Healthcare Innovation (Code: APUSD)	Schroder International Selection Fund - Healthcare Innovation	
Schroder International Selection Fund - Latin American (Code: ORUSD)	Schroder International Selection Fund - Latin American	
Schroder International Selection Fund - Multi-Asset Growth and Income (Code: BJEUR)	Schroder International Selection Fund - Multi-Asset Growth and Income	
Schroder International Selection Fund - Taiwanese Equity (Code: OTUSD)	Schroder International Selection Fund - Taiwanese Equity	
Schroder International Selection Fund - US Small & Mid-Cap Equity (Code: P9USD)	Schroder International Selection Fund - US Small & Mid-Cap Equity	
Schroder International Selection Fund - Multi-Asset Growth and Income (Dis) (Code: TYHKD)	Schroder International Selection Fund - Multi-Asset Growth and Income	• Matterhorn • Swiss Elite
Zurich BIC Fund (Code: DPUSD)	Schroder International Selection Fund - BIC (Brazil, India, China)	
Zurich China Opportunities Fund (Code: ZUUSD)	Schroder International Selection Fund - China Opportunities	• Brilliant Link • Deluxe Link • Deluxe Link Junior • Harvest Link • Maxi Link • Smart Link • Treasure Link • Wealth Link
Zurich Global Emerging Market Opportunities Fund (Code: DNUUSD)	Schroder International Selection Fund - Global Emerging Market Opportunities	
Zurich Indian Equity Fund (Code: ZVUSD)	Schroder International Selection Fund - Indian Equity	
Zurich Schroder Frontier Markets Equity Fund (Code: Z6USD)	Schroder International Selection Fund - Frontier Markets Equity	
Zurich Schroder Global Credit Income Fund (Code: Z2USD)	Schroder International Selection Fund - Global Credit Income	
Zurich Taiwanese Equity Fund (Code: ZXUSD)	Schroder International Selection Fund - Taiwanese Equity	

What is happening?

We have been notified by Schroder of the following changes or updates to the Hong Kong offering documents of Schroder and Underlying Funds, comprising the Prospectus and Hong Kong Covering Document of Schroder and the Product Key Facts Statements of the Underlying Funds (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 each Underlying Fund, taking into account the Underlying Funds’ 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 all the Underlying Funds;
- (b) in accordance with applicable laws and regulations, Schroder also has the possibility to implement the following liquidity management tools, which are available for all Underlying Funds, 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 Funds; 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. Clarification to the investment policy of Schroder International Selection Fund - Multi-Asset Growth and Income

The investment policy of the Underlying Fund has been updated to clarify that its investments are subject to any restrictions provided in Appendix I of the Prospectus.

III. 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 Underlying 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 Funds are managed;

- the investment style, investment philosophy and risk profile of the Underlying Funds remain the same; and
- the fees chargeable in respect of the Underlying Funds 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(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.

¹ This website has not been reviewed by the SFC.

有關施羅德環球基金系列（「施羅德」）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 」）
施羅德環球基金系列 - 亞幣債券（代碼：OJUSD）	施羅德環球基金系列 - 亞幣債券	• 瑞豐投資計劃 • 瑞承投資計劃 • 瑞翔投資計劃
施羅德環球基金系列 - 新興三國股票（巴西、印度及中國）（代碼：OKUSD）	施羅德環球基金系列 - 新興三國股票（巴西、印度及中國）	
施羅德環球基金系列 - 中國優勢（代碼：OLUSD）	施羅德環球基金系列 - 中國優勢	
施羅德環球基金系列 - 歐元企業債券（代碼：OMEUR）	施羅德環球基金系列 - 歐元企業債券	
施羅德環球基金系列 - 新領域股票（代碼：SKUSD）	施羅德環球基金系列 - 新領域股票	
施羅德環球基金系列 - 環球氣候變化策略（代碼：ONUSD）	施羅德環球基金系列 - 環球氣候變化策略	
施羅德環球基金系列 - 新興市場優勢（代碼：OOUSD）	施羅德環球基金系列 - 新興市場優勢	
施羅德環球基金系列 - 環球黃金（代碼：OPUSD）	施羅德環球基金系列 - 環球黃金	
施羅德環球基金系列 - 環球可持續食品及水資源（代碼：AOUSD）	施羅德環球基金系列 - 環球可持續食品及水資源	
施羅德環球基金系列 - 大中華（代碼：OQUSD）	施羅德環球基金系列 - 大中華	
施羅德環球基金系列 - 醫療創新股票（代碼：APUSD）	施羅德環球基金系列 - 醫療創新股票	
施羅德環球基金系列 - 拉丁美洲（代碼：ORUSD）	施羅德環球基金系列 - 拉丁美洲	
施羅德環球基金系列 - 環球股債增長收息（代碼：BJEUR）	施羅德環球基金系列 - 環球股債增長收息	
施羅德環球基金系列 - 台灣股票（代碼：OTUSD）	施羅德環球基金系列 - 台灣股票	
施羅德環球基金系列 - 美國中小型股票（代碼：P9USD）	施羅德環球基金系列 - 美國中小型股票	

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

施羅德環球基金系列 - 環球股債增長收息 (派息) (代碼: TYHKD)	施羅德環球基金系列 - 環球股債增長收息	- 瑞承投資計劃 - 瑞翔投資計劃
蘇黎世新興三國股票基金 (代碼: DPUSD)	施羅德環球基金系列 - 新興三國股票 (巴西、印度及中國)	- 金尊寶 - 至尊寶 - 狀元寶 - 富歲寶 - 尚富寶 - 盛富寶 - 創富寶 - 匯富寶
蘇黎世中國優勢基金 (代碼: ZUUSD)	施羅德環球基金系列 - 中國優勢	
蘇黎世新興市場優勢基金 (代碼: DNUSD)	施羅德環球基金系列 - 新興市場優勢	
蘇黎世印度股票基金 (代碼: ZVUSD)	施羅德環球基金系列 - 印度股票	
蘇黎世施羅德新領域股票 (代碼: Z6USD)	施羅德環球基金系列 - 新領域股票	
蘇黎世施羅德環球收息債券基金 (代碼: Z2USD)	施羅德環球基金系列 - 環球收息債券	
蘇黎世台灣股票基金 (代碼: ZXUSD)	施羅德環球基金系列 - 台灣股票	

該等相關基金修訂事項

施羅德已通知我們，以下對施羅德及該等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：

- (a) 經考慮該等相關基金的投資策略、流動性狀況及贖回政策，已針對每隻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所有該等相關基金的主要流動性管理工具；
- (b) 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，對所有該等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；
- (c) 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等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
- (d) 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. 施羅德環球基金系列 - 環球股債增長收息的投資政策的澄清

該相關基金的投資政策已予更新，以澄清其投資受發行章程附件I所規定的任何限制所約束。

III. 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 (作為若干該等相關基金的投資經理、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：

- 該等相關基金的管理方式並無變更;
- 該等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等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。