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Your reference
Our reference
Date October 30, 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)

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.

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: OOUSD)	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)	• Brilliant Link • Deluxe Link • Deluxe Link Junior • Harvest Link • Maxi Link • Smart Link • Treasure Link • Wealth Link
Zurich China Opportunities Fund (Code: ZUUSD)	Schroder International Selection Fund - China Opportunities	
Zurich Global Emerging Market Opportunities Fund (Code: DNUSD)	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	

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What is happening to the Underlying Funds?

We have been notified by Schroder of the following changes to the shareholding structure of Schroder Investment Management (Europe) S.A. ("**SIM EU**"), the Management Company to Schroder, and other companies in the Schroders Group.

The change to the shareholding structure applies to SIM EU, and to the following companies in the Schroders Group acting either as the investment manager, sub-investment manager or sub-delegate of the Underlying Fund(s) of Schroder:

- Schroder Investment Management (Hong Kong) Limited (which is also the Hong Kong Representative of Schroder)
- Schroder Investment Management (Singapore) Ltd
- Schroder Investment Management North America Inc.
- Schroder Investment Management Limited
- Schroder Investment Management Australia Limited
- Schroder Investment Management (Japan) Limited
- Schroder Investment Management (Europe) S.A. – German Branch[1]

(collectively, the "**Relevant Entities**")

Please refer to the Hong Kong offering documents of Schroder and the relevant Underlying Fund(s) for further details on the delegation arrangement.

Nuveen, LLC ("**Nuveen**"), an asset manager and wholly owned subsidiary of Teachers Insurance and Annuity Association of America ("**TIAA**"), has acquired the entire issued share capital of Schroders plc, the ultimate parent company of SIM EU and the Relevant Entities on October 1, 2026 (the "**Transaction**"). Accordingly, the change to the ultimate controlling shareholders of SIM EU and the Relevant Entities from Schroders plc to TIAA has taken effect on the same date.

The Schroders Group includes regulated entities in multiple jurisdictions. The Transaction was subject to regulatory approvals and/or notifications in relevant jurisdictions, including but not limited to the approval of the *Commission de Surveillance du Secteur Financier* in Luxembourg (as SIM EU's principal regulator).

The Transaction has completed, bringing Schroders and Nuveen together as one combined group. As confirmed by Schroder, there is no change to how investor's investments are managed. Schroders will continue to operate separately within Nuveen for the next 12–18 months while Schroders thoughtfully develops the future model. Over time, the combination will give investor access to broader investment capabilities, global reach and local expertise.

As confirmed by Schroder, apart from the changes as described above, all key features of the Underlying Funds, including fee level, fee structure, the way the Underlying Funds are managed and risk profile, remain unchanged. The changes do not have any adverse impact on investor's rights or interests in relation to the Underlying Funds. For the avoidance of doubt, the Transaction is not expected to result in any change to the current delegation arrangement of the SIM EU.

The revised Hong Kong Offering Documents are available free of charge at (www.schroders.com.hk[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), 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

[1] As confirmed by Schroder, the German Branch is a branch of SIM EU and is not a separate legal entity from SIM EU.
[2] This website has not been reviewed by the SFC.

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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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。您如對本函件的內容有任何疑問，請尋求專業意見。

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）

香港港島東華蘭路18號
港島東中心25-26樓

網址: www.zurich.com.hk

我們就此函件所轉載資料的準確性承擔全部責任。

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

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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	

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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，以下關於施羅德的管理公司 Schroder Investment Management (Europe) S.A.（「**SIM EU**」）及施羅德集團其他公司股權架構的變更。

關於SIM EU及施羅德集團以下公司（施羅德旗下的該等相關基金的投資經理、副投資經理或副委託人）的股權架構變更：

- 施羅德投資管理（香港）有限公司（亦為施羅德香港代表人）
- Schroder Investment Management (Singapore) Ltd
- Schroder Investment Management North America Inc.
- Schroder Investment Management Limited
- Schroder Investment Management Australia Limited
- Schroder Investment Management (Japan) Limited
- Schroder Investment Management (Europe) S.A. – German Branch[1]

（統稱「**該等相關實體**」）

請參閱施羅德及該等相關基金的香港發售文件，以了解委託安排的進一步詳情。

資產管理公司Nuveen, LLC（「**Nuveen**」，為美國教師退休基金會（Teachers Insurance and Annuity Association of America）（「**TIAA**」）的全資附屬公司）已於 2026 年 10 月 1 日收購SIM EU 及該等相關實體的最終母公司施羅德集團全部已發行股本（「**該交易**」）。因此， SIM EU 及該等相關實體的最終控股股東由施羅德集團變更為TIAA已於同日生效。

施羅德集團於多個司法管轄區設有受監管實體。該交易須於相關司法管轄區取得監管批准及 / 或提交通知，包括但不限於取得盧森堡金融業管理局（*Commission de Surveillance du Secteur Financier*）（作為 SIM EU 的主要監管機構）的批准。

該交易已告完成，施羅德與 Nuveen 現已合併為同一集團。施羅德已確認，投資者的投資管理安排將維持不變。未來 12 至 18 個月內，施羅德將繼續在 Nuveen 旗下獨立營運；與此同時，施羅德將審慎制定日後的營運模式。長遠而言，是次合併將使投資者可受惠於更廣泛的投資能力、更全面的全球網絡及更深厚的本地專業知識。

[1] 施羅德已確認，German Branch 是 SIM EU 的分公司，並非獨立於 SIM EU 的法律實體。

施羅德已確認，除上文所述變更外，該等相關基金的所有主要特點，包括費用水平、收費結構、該等相關基金的管理方式及風險概況，均維持不變。有關變更不會對投資者就該等相關基金所享有的權利或權益造成任何不利影響。為免生疑問，預期該交易不會導致 SIM EU 的現有委託安排出現任何變更。

經修訂的該等香港發售文件可於(www.schroders.com.hk[2])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。

蘇黎世人壽保險（香港）有限公司
（於香港註冊成立之有限公司）
2026年10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。

[2] 此網站未經證監會審閱。