

**Your reference**  
**Our reference**  
**Date**

January 30, 2024

**Termination and withdrawal of authorization of Columbia Threadneedle Investment Funds (UK) ICVC – CT UK Smaller Companies Fund (Code: VDGBP) and ZI Columbia Threadneedle CT UK Smaller Companies Fund (Code: SCGBP) (Individually, “Investment Choice” and collectively, “Investment Choices”)**

THIS DOCUMENT IS IMPORTANT AND REQUIRES YOUR IMMEDIATE ATTENTION. IF IN DOUBT, PLEASE SEEK PROFESSIONAL ADVICE.

**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,  
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British Isles

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 termination and withdrawal of authorization of the Investment Choices from the Securities and Futures Commission in Hong Kong (“SFC”). You have invested in at least one of the Investment Choices, 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?**

<b>Name and code of the Investment Choice</b>	<b>Name of the corresponding underlying fund (the “Underlying Fund”)</b>	<b>Name and code of default investment choice (Individually, “Default Investment Choice” and collectively, “Default Investment Choices”)</b>	<b>Applicable scheme (the “Schemes”)</b>
Columbia Threadneedle Investment Funds (UK) ICVC – CT UK Smaller Companies Fund (Code: VDGBP)	Columbia Threadneedle Investment Funds (UK) ICVC – CT UK Smaller Companies Fund	Ninety One Global Strategy Fund - Sterling Money Fund (Code: E7GBP)	<ul style="list-style-type: none"> <li>International Wealth Account</li> <li>IWA</li> <li>Pacific</li> </ul>
ZI Columbia Threadneedle CT UK Smaller Companies Fund (Code: SCGBP)		ZI Ninety One GSF Sterling Money Fund (Code: E6GBP)	<ul style="list-style-type: none"> <li>DOMUS</li> <li>Futura II</li> <li>Futura III</li> <li>Elite</li> <li>International Bond</li> <li>SUPRA Savings and Investment Plan</li> <li>Vista</li> <li>Vista Retirement Scheme</li> </ul>

### **What is happening?**

We have been notified by Threadneedle Investment Services Limited on behalf of Columbia Threadneedle Investment Funds (UK) ICVC (“**CTIF**”), that the authorized corporate director of CTIF (the “**ACD**”) have decided to cease marketing the Underlying Fund to the public in Hong Kong in future and to apply to the SFC for the withdrawal of the authorization of the Underlying Fund.

As part of their ongoing review of their fund offerings in Hong Kong, due to a lack of market demand from Hong Kong investors, the ACD is of the view that the Underlying Fund has limited growth potential and has decided to cease the offer of the Underlying Fund. Presently, the Underlying Fund is already not actively marketed to the public in Hong Kong. For these reasons, they intend to apply for the withdrawal of the authorization of the Underlying Fund.

They will no longer market the Underlying Fund to the public in Hong Kong with immediate effect, and the withdrawal of authorization of the Underlying Fund will take effect as of March 20, 2024 (the “**Effective Date**”).

From the Effective Date, the Underlying Fund will no longer be regulated by the SFC and will not be available for public distribution in Hong Kong.

In view of the deauthorization of the Underlying Fund, we have therefore decided, pursuant to “The Investment Choices” section or “The Funds” section of the constitutive documents of the respective Schemes, to terminate the Investment Choices on March 18, 2024 (the “**Termination Date**”). The authorization of the Investment Choices from the SFC will also be withdrawn on the Termination Date.

### **What does this mean to you?**

The Investment Choices will be removed from the range of investment choices available to the respective Schemes on the Termination Date and you will not be allowed to invest into the Investment Choices by way of new instruction for redirecting the future regular premium allocation, top-up premium and switching-in from the date of this notice.

- (1) **For policies with existing instruction for future regular premium allocation to the Investment Choice(s)** – You can redirect your future regular premium allocation from the Investment Choice(s) to other investment choice(s) available under the respective Schemes by submitting an instruction to us at or before 4:00 p.m. (Hong Kong time) on March 8, 2024 (the “**Redirection Deadline**”), free of charge.

If we do not receive your instruction to specify alternative investment choice(s) to be included in your future regular premium allocation in place of the Investment Choice(s) by the Redirection Deadline, we will redirect your future regular premium allocation in the Investment Choice(s) into the respective Default Investment Choice(s) as set out in the table above under the section “Which investment choices are affected?” from March 11, 2024 onwards, free of charge.

- (2) **For policies with existing notional unit holdings of the Investment Choice(s)** – You can switch your existing notional unit holdings from the Investment Choice(s) into other investment choice(s) available under the respective Schemes by submitting an instruction to us at or before 4:00 p.m. (Hong Kong time) on March 12, 2024 (the “**Switching Deadline**”), free of charge.

If we do not receive your instruction to switch your existing notional unit holdings of the Investment Choice(s) to alternative investment choice(s) by the Switching Deadline, we will switch all your existing notional unit holdings of the Investment Choice(s) into the respective Default Investment Choice(s) on March 15, 2024 with the valuation date of March 13, 2024, free of charge.

### **Default Investment Choices**

The underlying fund of the Default Investment Choices is a money market fund and is in the same currency as the Investment Choices.

Please refer to the below summary of the underlying fund corresponding to the Default Investment Choices. For details including, without limitation, the investment objective and policy, risk factors and fees and charges of the underlying fund corresponding to the Default Investment Choices, please read the offering documents of the underlying fund which are available free of charge from us upon request.

<b>Name and code of the Default Investment Choice</b>	<b>Name of the corresponding underlying fund</b>	<b>Name of management company of the corresponding underlying fund</b>	<b>Share class of the corresponding underlying fund</b>	<b>Currency of the Default Investment Choice</b>	<b>Currency of the corresponding underlying fund</b>
Ninety One Global Strategy Fund - Sterling Money Fund (Code: E7GBP)	Ninety One Global Strategy Fund - Sterling Money Fund	Ninety One Luxembourg S.A.	A Acc	GBP	GBP
ZI Ninety One GSF Sterling Money Fund (Code: E6GBP)					

We recommend that you should contact your licensed insurance intermediary, who will be able to advise you of alternative investment choice(s). Please be reminded that different investment choices available under the respective Schemes have different investment objectives and policies, risks profiles and fees and charges. Please read the offering documents of the underlying funds corresponding to the investment choices for details including the investment objectives and policies, risks factors and fees and charges of the underlying funds which are available free of charge from us upon request.

All costs and expenses (if any) arising from the termination and withdrawal of authorization of the Investment Choices will be borne by us. You should seek independent advice from professional tax advisers should you have any questions on your tax position.

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](mailto: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.***

終止天利（英國）投資基金 - 天利英國小型公司基金（代碼：VDGBP）及蘇黎世國際天利英國小型公司基金（代碼：SCGBP）（各稱為「該投資選擇」及統稱為「該等投資選擇」）及撤銷其認可

蘇黎世國際人壽保險有限公司  
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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,  
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British Isles

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。

親愛的客戶：

我們謹此致函通知您有關向證券及期貨事務監察委員會（「證監會」）終止及撤銷對該等投資選擇於香港的認可之事宜。您已投資於至少一個該投資選擇，其列於下表「受影響的投資選擇」中「該投資選擇的名稱及代碼」一欄。

#### 受影響的投資選擇

該投資選擇的名稱及代碼	相應的相關基金名稱（「該相關基金」）	預設投資選擇（各稱為「該預設投資選擇」及統稱為「該等預設投資選擇」）的名稱及代碼	適用計劃（「計劃」）
天利（英國）投資基金 - 天利英國小型公司基金 （代碼：VDGBP）	天利（英國）投資基金 - 天利英國小型公司基金	晉達環球策略基金 - 英鎊存款基金 （代碼：E7GBP）	<ul style="list-style-type: none"> <li>國際創富計劃</li> <li>景緻人生</li> <li>翱翔人生</li> </ul>
蘇黎世國際天利英國小型公司基金 （代碼：SCGBP）		蘇黎世國際晉達英鎊存款基金 （代碼：E6GBP）	<ul style="list-style-type: none"> <li>環球置業國際按揭計劃</li> <li>「樂安閑」計劃</li> <li>「樂安閑」III</li> <li>卓越精英國際投資計劃</li> <li>至尊國際儲蓄投資</li> <li>豐盛人生</li> <li>豐盛人生退休計劃</li> </ul>

#### 修訂事項

天利（英國）投資基金（「CTIF」）的代表Threadneedle Investment Services Limited已通知我們，CTIF的受權公司董事（「受權公司董事」）已決定在日後停止向香港公眾人士進行關於該相關基金的市場推廣，並且向證監會申請撤回該相關基金的認可。

基於他們對在香港提供的基金選擇的持續檢討，由於缺乏來自香港投資者的市場需求，受權公司董事認為該相關基金的增長潛力有限，並已決定停止發售該相關基金。目前，關於該相關基金的市場推廣已不再積極以香港公眾人士為對象。鑑於前述理由，其擬申請撤回該相關基金的認可。

他們從即日起將不再向香港公眾人士進行關於該相關基金的市場推廣，而該相關基金的認可撤回將自2024年3月20日（「生效日期」）起生效。

自生效日期起，該相關基金將不再受證監會規管，並將不可在香港向公眾分銷。

由於該相關基金的認可被撤銷，我們因此決定，根據相應計劃的構成文件中「投資選擇條款」一節或「基金」一節，將於2024年3月18日（「終止日期」）終止該等投資選擇。證監會對該等投資選擇的認可亦將於終止日期撤銷。

### 對您產生的影響

該等投資選擇將於終止日期起從相應的計劃內可供選擇的投資選擇範圍中刪除，且由本函件發出日起，您不可透過發出轉換未來定期保費配置、額外保費及轉入至該等投資選擇的新指示，以投資於該等投資選擇。

- (1) 對於現有指示配置未來定期保費至該等投資選擇的保單 - 您可於2024年3月8日香港時間下午4時（「配置截止時間」）或之前向我們提交指示，以將未來定期保費配置從該等投資選擇重新分配至相應計劃內其他可供選擇的投資選擇，費用全免。

若我們於配置截止時間前仍未收到您將配置至該等投資選擇的未來定期保費重新配置至其他可供選擇的投資選擇的指示，我們將由2024年3月11日起將您該等投資選擇中的未來定期保費重新配置至列於上表「受影響的投資選擇」中相應的該預設投資選擇，費用全免。

- (2) 對於現時名義上持有該等投資選擇單位的保單 - 您可於2024年3月12日香港時間下午4時（「轉換截止時間」）或之前向我們提交指示，以轉出您現時名義上持有的該等投資選擇之單位，並轉入至相應計劃內其他可供選擇的投資選擇，費用全免。

若我們於轉換截止時間前仍未收到您將現時名義上持有的該等投資選擇單位轉換至其他可供選擇的投資選擇的指示，我們將於2024年3月15日（估值日期為2024年3月13日）將您現時名義上所有持有該等投資選擇的單位轉換至相應的該預設投資選擇，費用全免。

### 該等預設投資選擇

該等預設投資選擇相應的相關基金為貨幣市場基金，並與該等投資選擇的貨幣相同。

請參閱以下該等預設投資選擇相應的相關基金概要。如欲了解其他細節，包括但不限於該等預設投資選擇相應的相關基金之投資目標及政策、風險因素和費用及收費，您可向我們免費索取及參閱相關基金之銷售文件。

該預設投資選擇的名稱及代碼	相應的相關基金名稱	相應的相關基金之管理公司名稱	相應的相關基金之股份類別	該預設投資選擇之貨幣	相應的相關基金之貨幣
晉達環球策略基金 - 英鎊存款基金 (代碼: E7GBP)	晉達環球策略基金 - 英鎊存款基金	Ninety One Luxembourg S.A.	A 累積	英鎊	英鎊
蘇黎世國際晉達英鎊存款基金 (代碼: E6GBP)					

我們建議您應諮詢您的持牌保險中介人，以便其就其他投資選擇向您提供建議。請注意，相應的計劃內可供選擇的不同投資選擇分別有不同的投資目標及政策、風險概況和費用及收費。請細閱投資選擇相應的相關基金之銷售文件，詳情包括投資目標及政策、風險因素及相關基金的費用和收費。我們會應要求免費提供上述銷售文件。

因終止及撤銷該等投資選擇之認可而產生的所有成本和費用（如有）將由本公司承擔。如您對您的稅務狀況有任何疑問，應尋求專業稅務顧問的獨立意見。

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](mailto: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)  
2024年1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。**