

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

December 21, 2023

**Changes to Fidelity Funds (the “Fidelity”) and the Underlying funds (as defined below)**

**Zurich International Life Limited**

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

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Website: [www.zurich.com.hk](http://www.zurich.com.hk)

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

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. Any terms not defined herein shall have the same meaning as in the extract overseas prospectus of Fidelity (the “Prospectus”), the Hong Kong covering document and the product key facts statements (“KFSs”) of the Underlying Funds (collectively, the “Hong Kong Offering Documents”).

Dear valued customer,

We are writing to let you know about the changes to the Fidelity 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?**

<b>Name and code of the investment choice (Individually, the “Investment Choice”; Collectively, the “Investment Choices”)</b>	<b>Name of the corresponding underlying fund (Individually, the “Underlying Fund”; Collectively, the “Underlying Funds”)</b>	<b>Applicable scheme (the “Schemes”)</b>
ZI Fidelity Euro Cash Fund (Code: NDEUR)	Fidelity Funds - Euro Cash Fund	<ul style="list-style-type: none"> <li>• DOMUS</li> <li>• Futura II</li> <li>• Futura III</li> <li>• Elite International Bond</li> <li>• SUPRA Savings and Investment Plan</li> <li>• Vista</li> <li>• Vista Retirement Scheme</li> </ul>
ZI Fidelity India Focus Fund (Code: FGUSD)	Fidelity Funds - India Focus Fund	
ZI Fidelity Global Thematic Opportunities Fund (code: FAUSD)	Fidelity Funds - Global Thematic Opportunities Fund	
ZI Fidelity US Dollar Cash Fund (Code: USDKL)	Fidelity Funds – US Dollar Cash Fund	

ZI Fidelity ASEAN Fund (code: DFSGD)	Fidelity Funds - ASEAN Fund	<ul style="list-style-type: none"> <li>• Futura II</li> <li>• Futura III</li> <li>• Elite International Bond</li> <li>• SUPRA Savings and Investment Plan</li> <li>• Vista</li> <li>• Vista Retirement Scheme</li> </ul>
ZI Fidelity China Focus Fund (Code: FKUSD)	Fidelity Funds - China Focus Fund	
ZI Fidelity Emerging Europe, Middle East and Africa Fund (Code: FBEUR)	Fidelity Funds - Emerging Europe, Middle East and Africa Fund	
ZI Fidelity European Growth Fund (Code: FDEUR)	Fidelity Funds - European Growth Fund	
ZI Fidelity Global Bond Fund (Code: FCUSD)	Fidelity Funds - Global Bond Fund	
ZI Fidelity Nordic Fund (Code: FFSEK)	Fidelity Funds - Nordic Fund	
ZI Fidelity Pacific Fund (code: EMUSD)	Fidelity Funds - Pacific Fund	
ZI Fidelity World Fund (code: FFEUR)	Fidelity Funds - World Fund	<ul style="list-style-type: none"> <li>• International Wealth Account</li> <li>• IWA</li> <li>• Pacific</li> </ul>
Fidelity Funds - America Fund (Code: ZUUSD)	Fidelity Funds - America Fund	
Fidelity Funds - ASEAN Fund (code: GUUSD)	Fidelity Funds - ASEAN Fund	
Fidelity Funds - China Focus Fund (code: FDUSD)	Fidelity Funds - China Focus Fund	
Fidelity Funds - Emerging Europe, Middle East and Africa Fund (Code: FAEUR)	Fidelity Funds - Emerging Europe, Middle East and Africa Fund	
Fidelity Funds - European Multi Asset Income Fund (code: QAEUR)	Fidelity Funds - European Multi Asset Income Fund	
Fidelity Funds - Euro Cash Fund (Code: NCEUR)	Fidelity Funds - Euro Cash Fund	
Fidelity Funds - European Growth Fund (Code: ZREUR)	Fidelity Funds - European Growth Fund	
Fidelity Funds - European Smaller Companies Fund (code: ZQEUR)	Fidelity Funds - European Smaller Companies Fund	
Fidelity Funds - Germany Fund (code: ZPEUR)	Fidelity Funds - Germany Fund	
Fidelity Funds - Global Bond Fund (Code: OKUSD)	Fidelity Funds - Global Bond Fund	
Fidelity Funds - Global Technology Fund (Code: PZEUR)	Fidelity Funds - Global Technology Fund	
Fidelity Funds - India Focus Fund (Code: FEUSD)	Fidelity Funds - India Focus Fund	
Fidelity Funds - Global Thematic Opportunities Fund (code: ZOUSD)	Fidelity Funds - Global Thematic Opportunities Fund	
Fidelity Funds - Thailand Fund (code: FYUSD)	Fidelity Funds - Thailand Fund	
Fidelity Funds - US Dollar Bond Fund (Code: PIUSD)	Fidelity Funds - US Dollar Bond Fund	
Fidelity Funds - US Dollar Cash Fund (USDKX)	Fidelity Funds - US Dollar Cash Fund	
Fidelity Funds - World Fund (Code: MXEUR)	Fidelity Funds - World Fund	

### **What is happening?**

Fidelity has notified us of changes that are happening to Fidelity and the Underlying Funds, as further described below.

### **Possibility to reuse and reinvest cash collateral for the Underlying Funds**

With effect on or around January 23, 2024, for efficient portfolio management purposes, all Underlying Funds will be entitled to reuse and reinvest cash collateral within the limits provided for by the Hong Kong Offering Documents.

This change does not amount to a material change to the Underlying Funds; there will be no material change or increase in the overall risk profile of the Underlying Funds following this change; and this change does not have a material adverse impact on investors' rights or interests (including changes that may limit investors' ability in exercising their rights).

### **Costs**

The administrative expenses triggered by the above-mentioned changes, including any legal, audit, mailing and regulatory charges, will be borne by FIL Fund Management Limited, the Investment Manager of Fidelity.

The above-mentioned changes will be reflected in the next update to the Hong Kong Offering Documents.

### **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 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.***

### 有關富達基金（「富達」）及該等相關基金（定義見下文）之變更

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）

香港港島東華蘭路18號  
 港島東中心25-26樓

網址：www.zurich.com.hk

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

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。

我們就此函件所轉載資料的準確性承擔全部責任。除非另有訂明，否則本函件所載詞彙應與富達的海外認購章程摘錄（「認購章程」）、香港說明文件及該等相關基金的產品資料概要（「產品資料概要」）（統稱為「香港發行文件」）所載者具有相同涵義。

親愛的客戶：

我們謹此致函通知您有關富達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（各稱為「該投資選擇」，統稱為「該等投資選擇」）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（「計劃」）
蘇黎世國際富達歐元現金基金 （代碼：NDEUR）	富達基金 - 歐元現金基金	<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>
蘇黎世國際富達印度焦點基金 （代碼：FGUSD）	富達基金 - 印度焦點基金	
蘇黎世國際富達環球主題機遇基金 （代碼：FAUSD）	富達基金 - 環球主題機遇基金	
蘇黎世國際富達美元現金基金 （代碼：USDKL）	富達基金 - 美元現金基金	
蘇黎世國際富達東協基金 （代碼：DFSGD）	富達基金 - 東協基金	
蘇黎世國際富達中國焦點基金 （代碼：FKUSD）	富達基金 - 中國焦點基金	
蘇黎世國際富達基金 - 新興「歐非中東」基金 （代碼：FBEUR）	富達基金 - 新興「歐非中東」基金	
蘇黎世國際富達歐洲增長基金 （代碼：FDEUR）	富達基金 - 歐洲增長基金	
蘇黎世國際富達環球債券基金 （代碼：FCUSD）	富達基金 - 環球債券基金	
蘇黎世國際富達北歐基金 （代碼：FFSEK）	富達基金 - 北歐基金	
蘇黎世國際富達太平洋基金 （代碼：EMUSD）	富達基金 - 太平洋基金	
蘇黎世國際富達世界基金 （代碼：FEEUR）	富達基金 - 世界基金	
富達基金 - 美國基金 （代碼：ZUUSD）	富達基金 - 美國基金	
富達基金 - 東協基金 （代碼：GUUSD）	富達基金 - 東協基金	
富達基金 - 中國焦點基金 （代碼：FDUSD）	富達基金 - 中國焦點基金	
富達基金 - 「新興歐非中東」基金 （代碼：FAEUR）	富達基金 - 「新興歐非中東」基金	
富達基金 - 歐洲多元收益基金 （代碼：QAEUR）	富達基金 - 歐洲多元收益基金	

富達基金 - 歐元現金基金 (代碼：NCEUR)	富達基金 - 歐元現金基金	
富達基金 - 歐洲增長基金 (代碼：ZREUR)	富達基金 - 歐洲增長基金	
富達基金 - 歐洲小型公司基金 (代碼：ZQEUR)	富達基金 - 歐洲小型公司基金	
富達基金 - 德國基金 (代碼：ZPEUR)	富達基金 - 德國基金	
富達基金 - 環球債券基金 (代碼：OKUSD)	富達基金 - 環球債券基金	
富達基金 - 環球科技基金 (代碼：PZEUR)	富達基金 - 環球科技基金	
富達基金 - 印度焦點基金 (代碼：FEUSD)	富達基金 - 印度焦點基金	
富達基金 - 環球主題機遇基金 (代碼：ZOUSD)	富達基金 - 環球主題機遇基金	
富達基金 - 泰國基金 (代碼：FYUSD)	富達基金 - 泰國基金	
富達基金 - 美元債券基金 (代碼：PIUSD)	富達基金 - 美元債券基金	
富達基金 - 美元現金基金 (代碼：USDKX)	富達基金 - 美元現金基金	
富達基金 - 世界基金 (代碼：MXEUR)	富達基金 - 世界基金	

### 修訂事項

富達已通知我們，富達及該等相關基金已作出變更，詳情載於下文。

#### 為該等相關基金再利用及再投資現金抵押品的可能性

於2024年1月23日或前後，為作有效率的投資組合管理用途，所有該等相關基金將有權在香港發行文件規定的限制範圍內，再利用及再投資現金抵押品。

該變更並不構成對該等相關基金的重大變動；該變更將不會導致該等相關基金的整體風險水平出現重大變動或增加；該變更亦不會對投資者的權利或權益造成重大不利影響（包括可能限制投資者行使其權利的能力的變更）。

#### 成本

上述變更引致的行政開支（包括任何法律、審核、郵遞及監管費用）將由富達基金的投資經理FIL Fund Management Limited承擔。

香港發行文件將於下次更新中反映上述變更。

### 對您產生的影響

如您在考慮上述變更後仍繼續投資於該等投資選擇，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問題，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)  
2023年12月21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。*