

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

December 14, 2023

**Change to the investment management structure of the Franklin Templeton Investment Funds - Templeton Global Climate Change Fund (the “Underlying Fund”)**

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.

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Dear valued customer,

We are writing to let you know about the change to the Underlying Fund. You have invested in the investment choice corresponding to the Underlying Fund, 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 (the “Investment Choice”)</b>	<b>Name of the corresponding Underlying Fund</b>	<b>Applicable scheme (Collectively, the “Schemes”)</b>
Franklin Templeton Investment Funds - Templeton Global Climate Change Fund (Code: PVUSD)	Franklin Templeton Investment Funds - Templeton Global Climate Change Fund	<ul style="list-style-type: none"> <li>• Magnitude</li> <li>• Matterhorn</li> <li>• Swiss Elite</li> </ul>

**What is happening?**

We have been notified by Franklin Templeton Investments (Asia) Limited, as the Hong Kong representative of Franklin Templeton Investment Funds (“FTIF”), of the change to the investment management structure of the Underlying Fund which will take effect from December 31, 2023 (the “Effective Date”).

Currently, the management company (Franklin Templeton International Services S.à r.l.) (the “Management Company”) has delegated the portfolio management of the Underlying Fund to Franklin Templeton Investment Management Limited (“FTIML”) as the investment manager and Franklin Templeton Investments Corp. (“FTIC”) as well as Templeton Global Advisors Limited (“TGAL”) as the submanagers.

To reflect an internal reorganization of investment personnel responsible for the investment management of the Underlying Fund, it is proposed that TGAL will be removed from the investment management structure of the Underlying Fund. Please refer to the following table for a summary of the change:

Underlying Fund	Existing investment management structure	Revised investment management structure (with effect from the Effective Date)
Franklin Templeton Investment Funds - Templeton Global Climate Change Fund	<u>Investment manager</u> Franklin Templeton Investment Management Limited (United Kingdom)  <u>Sub-managers</u> Franklin Templeton Investments Corp. (Canada)  and  Templeton Global Advisors Limited (The Bahamas)	<u>Investment manager</u> <sup>1</sup> Franklin Templeton Investment Management Limited <sup>2</sup> (United Kingdom)  <u>Sub-manager</u> <sup>1</sup> Franklin Templeton Investments Corp. <sup>3</sup> (Canada)

<sup>1</sup> Each investment manager or sub-manager under the revised investment management structure currently acts as a discretionary investment manager or sub-manager of other existing funds that are authorized by the Securities and Futures Commission ("SFC"). SFC authorization is not a recommendation or endorsement of a scheme nor does it guarantee the commercial merits of a scheme or its performance. It does not mean the scheme is suitable for all investors nor is it an endorsement of its suitability for any particular investor or class of investors.

<sup>2</sup> FTIML is primarily regulated by the Financial Conduct Authority of the United Kingdom.

<sup>3</sup> FTIC is primarily regulated by the Ontario Securities Commission of Canada.

FTIML and FTIC are wholly-owned subsidiaries of Franklin Resources, Inc.

Rest assured, the change listed above will have no impact on the features and the risks applicable to the Underlying Fund, nor the operation and/or manner in which it is being managed. The change sets out above is not expected to materially prejudice the rights or interests of Investors. The investment team at Franklin Templeton has always managed assets based on a team approach and the Underlying Fund will continue to be managed according to the same principles.

The change sets out above will not give rise to any change in the feel level/cost in managing the Underlying Fund. Any costs and/or expenses arising from the above change will be borne by the Management Company, other than the cost of publishing the letter, which is estimated to be approximately HKD 1,000 and which will be charged to the Underlying Fund.

The Explanatory Memorandum of FTIF and the Product Key Facts Statement of the Underlying Fund will be updated to reflect the above change in due course. An updated version of the Explanatory Memorandum of FTIF and the Product Key Facts Statement of the Underlying Fund will be available for download from the Hong Kong Representative of FTIF's website at <http://www.franklintempleton.com.hk> (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 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, 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/en/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.***

### 有關富蘭克林鄧普頓投資基金 - 鄧普頓環球氣候變化基金（「該相關基金」）的投資管理架構之變更

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。

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該相關基金的變更。您已投資於該相關基金相應的投資選項，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（「該投資選項」）的名稱及代碼	相應的該相關基金名稱	適用計劃（統稱「計劃」）
富蘭克林鄧普頓投資基金 - 鄧普頓環球氣候變化基金 （代碼：PVUSD）	富蘭克林鄧普頓投資基金 - 鄧普頓環球氣候變化基金	<ul style="list-style-type: none"> <li>瑞豐投資計劃</li> <li>瑞承投資計劃</li> <li>瑞翔投資計劃</li> </ul>

#### 修訂事項

富蘭克林鄧普頓投資基金（「FTIF」）的香港代表富蘭克林鄧普頓投資（亞洲）有限公司已通知我們，有關該相關基金的投資管理架構之變更，其將由2023年12月31日起生效（「生效日期」）。

目前，管理公司（Franklin Templeton International Services S.à r.l.）（「管理公司」）把該相關基金的投資組合管理轉授予作為投資經理的Franklin Templeton Investment Management Limited（「FTIML」）及作為分經理的Franklin Templeton Investments Corp.（「FTIC」）及Templeton Global Advisors Limited（「TGAL」）。

為反映負責該相關基金投資管理的投資人員的內部重組，擬將TGAL從該相關基金的投資管理架構中刪除。有關變更的概要，請參閱下表：

該相關基金	現有投資管理架構	經調整的投資管理架構（由生效日期起生效）
富蘭克林鄧普頓投資基金 - 鄧普頓環球氣候變化基金	投資經理 Franklin Templeton Investment Management Limited（英國）  分經理 Franklin Templeton Investments Corp.（加拿大）  及  Templeton Global Advisors Limited（巴哈馬）	投資經理 <sup>1</sup> Franklin Templeton Investment Management Limited <sup>2</sup> （英國）  分經理 <sup>1</sup> Franklin Templeton Investments Corp. <sup>3</sup> （加拿大）

<sup>1</sup>經調整的投資管理架構下的各投資經理或分經理現時擔任其他獲證券及期貨事務監察委員會（「證監會」）認可的現有基金之委託投資經理或分經理。證監會認可並非為對某一計劃作出推介或認許，亦不是對該計劃的商業利弊或表現作出保證。不代表該計劃適合所有投資者，或認許該計劃適合任何個別投資者或任何類別的投資者。

<sup>2</sup> FTIML主要受英國金融行為監管局監管。

<sup>3</sup> FTIC主要受加拿大安大略省證券事務監察委員會監管。

蘇黎世人壽  
（於英格蘭及威爾斯註冊  
成立之有限公司）

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FTIML及FTIC均為Franklin Resources, Inc.的全資附屬公司。

請放心，上述變更將不會影響適用於該相關基金的特徵及風險概況，亦不會影響其營運及 / 或現時的管理方式。上述變更預計不會嚴重損害投資者的權利或利益。富蘭克林鄧普頓的投資團隊素來以團隊策略管理資產，該相關基金將繼續以同樣的原則經營。

上述變更將不會導致該相關基金的收費水平 / 管理該相關基金的成本發生任何變化。上述變更產生的任何費用及 / 或開支將由管理公司承擔（除刊發信件的費用外，預計約為1,000港元，其將由該相關基金承擔。）

FTIF的基金說明書及該相關基金的產品資料概要將適時更新，以反映上述變更。FTIF的基金說明書及該相關基金的產品資料概要的更新版本可於FTIF的香港代表網站<http://www.franklintempleton.com.hk>（網站未經證監會審核）下載。

### **對您產生的影響**

如您在考慮上述變更後仍繼續投資於該投資選項，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）  
2023年12月14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。**