

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

January 2, 2024

**Changes to Invesco Funds - Invesco Euro Corporate Bond Fund and Invesco Funds - Invesco UK Investment Grade Bond Fund (Individually, the “Underlying Fund” and collectively, the “Underlying Funds”)**

**Zurich International Life Limited**

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

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Island East, Hong Kong

Website: 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,  
Douglas, Isle of Man, IM2 2QZ,  
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. Unless otherwise defined, all capitalized terms used herein bear the same meaning as defined in the prospectus (including the Supplement - Additional Information for Hong Kong Investors (“Hong Kong Supplement”)) of Invesco Funds and Appendix A (together the “Prospectus”).

Dear valued customer,

We are writing to let you know about the changes to 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</b>	<b>Applicable scheme (the “Schemes”)</b>
ZI Invesco Euro Corporate Bond Fund (Code: DMEUR)	Invesco Funds - Invesco Euro Corporate Bond 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>
Invesco Funds - Invesco Euro Corporate Bond Fund (Code: CXEUR)		<ul style="list-style-type: none"> <li>• International Wealth Account</li> <li>• IWA</li> <li>• Pacific</li> </ul>
Invesco Funds - Invesco UK Investment Grade Bond Fund (Code: 7KGBP)	Invesco Funds - Invesco UK Investment Grade Bond Fund	

### **What is happening?**

We have been notified by Invesco Funds of several amendments to the Underlying Funds, as further described below, to be included in the Prospectus dated January 18, 2024 (the “**Effective Date**”).

Unless otherwise stated below, all costs associated with the proposed below changes will be borne by the Management Company.

#### **A. Change of the pre-contractual disclosures (Appendix B of the Prospectus) for the Invesco Funds - Invesco Euro Corporate Bond Fund**

From the Effective Date, the pre-contractual disclosures of the Underlying Fund will be updated in order to include a commitment of 10% minimum to sustainable investments. In addition to the existing exclusions applicable, the Underlying Fund intends to make sustainable investments by contributing to environmental objectives (such as climate change, water management, pollution prevention) and to social objectives (such as good health, well-being and gender equality).

The Underlying Fund seeks to achieve those objectives by investing in (i) issuers which contribute positively to selected UN Sustainable Development Goals (SDGs) (generating at least 25% of the issuer’s revenue) that relate to the above objectives, or (ii) green, sustainability-linked and social bonds. The Underlying Fund can also use a best-in-class approach for the debt portion of the Underlying Fund and select companies that score higher (scores of 1 or 2 on either environmental or social factors can be considered as long as the issuer does not lag on the other pillar), when compared to their peers, on environmental or social factors utilizing the Investment Manager’s proprietary scoring methodology. It should be noted that the full weight in the portfolio will count as sustainable investments when meeting the above criteria.

The sustainability-related disclosures of the Underlying Fund will also be updated accordingly. For more information on the ESG-related disclosures of the Underlying Fund, please refer to Appendix B of the Prospectus.

This change will not materially impact the risk profile of the Underlying Fund.

#### **B. Change of the pre-contractual disclosures (Appendix B of the Prospectus) for Invesco Funds - Invesco Euro Corporate Bond Fund and Invesco Funds - Invesco UK Investment Grade Bond Fund**

From the Effective Date, the pre-contractual disclosures of the Underlying Funds will be updated in order to include an additional exclusion on sovereign issuers. Issuers rated E (on the scale of A to E) by the investment managers through a qualitative assessment will be excluded from the Underlying Funds.

The sustainability-related disclosures of the Underlying Funds will also be updated accordingly. For more information on the ESG-related disclosures of the Underlying Funds, please refer to Appendix B of the Prospectus.

Please note that while a significant portion of the rebalancing exercise will be completed on the Effective Date, certain trades may take a number of Business Days to complete. The entire exercise is expected to take up to 5 Business Days. As a result, the Underlying Funds might not comply entirely with their updated pre-contractual disclosures up to January 25, 2024. While it is expected that the entire process can be completed within 5 Business Days, it is possible that certain unforeseen events, such as a lack of market liquidity may impact the said timeline. However, it is expected that any proportion not completed within 5 Business Days will be immaterial.

This change will not materially impact the risk profile of the Underlying Funds.

The updated Prospectus and the updated KFSs are available to Hong Kong investors on the Hong Kong website [www.invesco.com/hk](http://www.invesco.com/hk) (This website has not been reviewed by SFC.).

**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.***

**有關景順盧森堡基金系列 - 景順歐洲企業債券基金及景順盧森堡基金系列 - 景順英國高質債券基金 (各稱為「該相關基金」, 統稱為「該等相關基金」) 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)

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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,  
Isle of Man Business Park,  
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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景順盧森堡基金系列章程 (包括補編 - 香港投資者補充資料 (「香港補編」)) 及附錄A (統稱「章程」) 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	相應的該相關基金名稱	適用計劃 (「計劃」)
蘇黎世國際景順歐洲企業債券基金 (代碼: DMEUR)	景順盧森堡基金系列 - 景順歐洲企業債券基金	<ul style="list-style-type: none"> <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>
景順盧森堡基金系列 - 景順歐洲企業債券基金 (代碼: CXEUR)		<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>
景順盧森堡基金系列 - 景順英國高質債券基金 (代碼: 7KGBP)	景順盧森堡基金系列 - 景順英國高質債券基金	

**修訂事項**

景順盧森堡基金系列已就該等相關基金的若干修訂通知我們, 該等修訂之詳情載於下文, 並將納入日期為2024年1月18日 (「生效日期」) 之章程。

除下文另有註明者外, 下文建議的變動所產生的所有成本將由管理公司承擔。

**A. 更改景順盧森堡基金系列 - 景順歐洲企業債券基金的合約前披露 (章程附錄B)**

自生效日期起, 該相關基金的合約前披露將進行更新, 以納入最少10%用於可持續投資的承諾。除現有適用的排除外, 該相關基金擬透過為環境目標 (例如氣候變化、水資源管理、防止污染) 及社會目標 (例如良好的健康、福祉和性別平等) 作出貢獻而作出可持續投資。

該相關基金力求透過投資於(i)與上述目標相關的選定聯合國可持續發展目標作出正面貢獻 (佔發行機構收入的至少25%) 的發行機構, 或(ii)綠色、可持續性掛鈎及社會債券, 從而達致該等目標。在採用投資經理的專利評分方法在環境或社會因素方面與同業比較時, 該相關基金亦可對該相關基金的債券部分運用同類最佳方法, 並選擇分數較高的公司 (環境或社會因素分數為1或2的公司可予以考慮, 前提是發行人在其他支柱方面表現並不落後)。應注意在達致上述標準時投資組合中的全部權重將作為可持續投資計。

該相關基金的可持續性有關披露亦將相應更新。有關該相關基金ESG相關披露的更多資料, 請參閱章程附錄B。

有關變動將不會對該相關基金的風險狀況造成重大影響。

**B. 更改景順盧森堡基金系列 - 景順歐洲企業債券基金及景順盧森堡基金系列 - 景順英國高質債券基金的合約前披露 (章程附錄B)**

自生效日期起，該等相關基金的合約前披露將更新，以納入關於主權發行人的額外排除情況。投資經理透過質化評估評為E級（等級A至E）的發行人將從該等相關基金中剔除。

該等相關基金的可持續性有關披露亦將相應更新。有關該等相關基金ESG相關披露的更多資料，請參閱章程附錄B。

請注意，雖然再平衡操作的很大部分將於生效日期完成，但若干交易可能需要多個營業日來完成。整個操作預期最多將花費5個營業日。因此，該等相關基金於2024年1月25日之前未必完全符合其經更新的合約前披露。儘管預期整個過程可在5個營業日內完成，然而可能出現若干難以預計的事件，例如市場缺乏流動性，從而可能影響上述時間表。不過，預期未在5個營業日內完成的任何比例將十分有限。

有關變動將不會對該等相關基金的風險狀況造成重大影響。

香港投資者可登入香港網站[www.invesco.com/hk](http://www.invesco.com/hk)（此網站並未經證監會審閱）索取最新的章程及產品資料概要。

**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2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。**