

Your reference
Our reference
Date

January 9, 2023

Changes to Schroder Hong Kong Money Market Fund and Schroder U.S. Dollar Money Fund (Individually, the “Underlying Fund”; collectively, the “Underlying Funds”)

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 stated herein, capitalized terms in this letter shall have the same meaning(s) as defined in the explanatory memorandum of the Underlying Funds dated January 2021, as amended (“Explanatory Memorandum”).

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?

Name and code of the investment choice (Individually, the “Investment Choice”; Collectively, the “Investment Choices”)	Name of the corresponding Underlying Fund	Applicable scheme (the “Schemes”)
Schroder Hong Kong Money Market Fund (Code: OIHKD)	Schroder Hong Kong Money Market Fund	<ul style="list-style-type: none"> • Magnitude • Matterhorn
Schroder US Dollar Money Fund (Code: OUUSD)	Schroder U.S. Dollar Money Fund	<ul style="list-style-type: none"> • Brilliant Link • Deluxe Link • Deluxe Link Junior • Harvest Link • Maxi Link • Smart Link • Treasure Link • Wealth Link
Zurich US Dollar Money Fund (Code: ZDUSD)		

What is happening?

Schroder Investment Management (Hong Kong) Limited has notified us of a change to the Underlying Funds.

A. Appointment of Schroder Investment Management (Singapore) Ltd as the sub-manager of the Underlying Funds

Schroder Investment Management (Hong Kong) Limited is the Manager of the Underlying Funds and currently no sub-manager has been appointed to the Underlying Funds. With effect from January 30, 2023 (the “**Effective Date**”), the Manager will appoint Schroder Investment Management (Singapore) Ltd to act as a sub-manager of the Underlying Funds (“**Appointment**”). The Manager considers that such appointment will enable the Underlying Funds to tap on the strength of Schroder Investment Management (Singapore) Ltd’s investment expertise and utilize the investment management resources available within the Schrodgers group. Accordingly, the Manager considers that the appointment will benefit the investors of the Underlying Funds as a whole.

Schroder Investment Management (Singapore) Ltd was incorporated in Singapore and has been managing collective investment schemes and discretionary funds since 1992. It is part of the Schroder group and is licensed and regulated by the Monetary Authority of Singapore.

B. Implication of Changes

Save as described above, the Appointment will not result in any change to the features and the risk profile of the Underlying Funds, and there is no change in the operation and/or manner in which the Underlying Funds are being managed. The Appointment will not result in any material prejudice to or other effects on the rights or interests of investors of the Underlying Funds.

There will be no increase in the level of fees payable out of the assets of the Underlying Funds following the Appointment. The costs incurred in relation to the implementation of the Appointment including legal costs for amending the Explanatory Memorandum (including Product Key Facts Statement) are estimated to be HK\$75,000 for each Underlying Fund and will be borne by the Underlying Funds.

To reflect the update described above, the Explanatory Memoranda and Products Key Facts Statements of the Underlying Funds will be amended, and the same will be available on or after the Effective Date at their website (www.schrodgers.com.hk)¹.

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 2968 2383 or contact us via <http://www.zurich.com.hk/en/customer-services/contact-us> 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.

¹ This website has not been reviewed by the SFC.

施羅德金融市場基金及施羅德美元金融基金 (各稱為「該相關基金」, 統稱為「該等相關基金」) 之變更

此乃重要函件, 務請閣下即時垂注。閣下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該等相關基金日期為2021年1月的說明書(經修訂)(「說明書」)所載者具有相同涵義。

親愛的客戶:

我們謹此致函通知閣下有關於該等相關基金的變更。閣下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

投資選項/投資選擇的名稱及代碼 (各稱為「該投資選項」, 統稱為「該等投資選項」)	相應的該相關基金名稱	適用計劃(「計劃」)
施羅德金融市場基金 (代碼: OIHKD)	施羅德金融市場基金	<ul style="list-style-type: none"> 瑞豐投資計劃 瑞承投資計劃
施羅德美元金融基金 (代碼: OUUSD)	施羅德美元金融基金	
蘇黎世美元貨幣基金 (代碼: ZDUSD)		<ul style="list-style-type: none"> 金尊寶 至尊寶 狀元寶 富歲寶 尚富寶 盛富寶 創富寶 匯富寶

修訂事項

施羅德投資管理(香港)有限公司已通知我們有關該等相關基金的更改。

A. 委任Schroder Investment Management (Singapore) Ltd為該等相關基金的副經理人

施羅德投資管理(香港)有限公司為該等相關基金的經理人, 該等相關基金目前並無委任副經理人。由2023年1月30日(「生效日」)起, 經理人將委任Schroder Investment Management (Singapore) Ltd擔任該等相關基金的副經理人(「委任」)。經理人認為該委任將有助該等相關基金把握Schroder Investment Management (Singapore) Ltd的投資專業優勢, 並運用施羅德集團內可用的投資管理資源。因此, 經理人認為委任將對該等相關基金的投資者整體而言有利。

Schroder Investment Management (Singapore) Ltd於新加坡註冊成立, 自1992年起一直管理集體投資計劃及全權委託投資基金。其為施羅德集團的一部分, 並獲新加坡金融管理局發牌及受其監管。

B. 變更的影響

除上文所述者外, 委任將不會對該等相關基金的特點及風險概況造成任何變更, 且該等相關基金的營運及/或管理方式不會有任何變更。委任將不會對該等相關基金投資者的權利或權益造成任何重大損害或其他影響。

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)

香港島東華蘭路18號
港島東中心25-26樓

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於委任後從該等相關基金資產中應付的費用水平將不會增加。因實行委任而產生的成本（包括修訂各該相關基金說明書（包括產品資料概要）的法律成本）估計為75,000港元，並將由該等相關基金承擔。

為反映上述更新，說明書及該等相關基金的產品資料概要將作出修訂，並將可於生效日或之後在其網站（www.schroders.com.hk）¹查閱。

對閣下產生的影響

如閣下在考慮上述變更後仍繼續投資於該等投資選項，則無需就此修訂作出任何行動。倘若閣下不欲繼續投資於該等投資選項，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／投資選擇的指示，費用全免。

我們建議閣下首先諮詢閣下的持牌保險中介人，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。

如閣下對本函件或投資選項／投資選擇中的投資有任何疑問，請聯絡閣下的持牌保險中介人。閣下亦可致電+852 2968 2383或經由<http://www.zurich.com.hk/zh-hk/customer-services/contact-us>聯絡我們，我們將樂意為閣下效勞。

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1月9日

註：投資涉及風險，閣下的投資價值及收益可因市場及貨幣波動而下跌，有可能導致閣下不能取回所有投資款項。