

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

May 25, 2023

**Changes to the underlying fund of Fidelity Funds – Emerging Europe, Middle East and Africa Fund (Code: FAEUR) and ZI Fidelity Emerging Europe, Middle East and Africa Fund (Code: FBEUR) (Individually, the “Investment Choice”; Collectively, the “Investment Choices”) – creation of new share class to hold Russian Assets**

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.

**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.

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Dear valued customer,

We refer to our previous notice to you on May 8, 2023 regarding the temporary suspension of subscription of the Investment Choices by way of existing regular premium allocation, new instruction for redirecting the future regular premium allocation, top-up premium and switching-in. We are writing further to let you know about the changes to the Investment Choices and the corresponding underlying fund, namely Fidelity Funds – Emerging Europe, Middle East and Africa Fund (the “**Underlying Fund**”). You have invested in at least one of the Investment Choices 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</b>	<b>Name of the corresponding Underlying Fund</b>	<b>Applicable scheme (the “Schemes”)</b>
Fidelity Funds - Emerging Europe, Middle East and Africa Fund (Code: FAEUR)	Fidelity Funds - Emerging Europe, Middle East and Africa Fund	<ul style="list-style-type: none"> <li>• International Wealth Account</li> <li>• IWA</li> <li>• Pacific</li> </ul>
ZI Fidelity Emerging Europe, Middle East and Africa Fund (Code: FBEUR)		<ul style="list-style-type: none"> <li>• Elite International Bond</li> <li>• Futura II</li> <li>• Futura III</li> <li>• SUPRA Savings and Investment Plan</li> <li>• Vista</li> <li>• Vista Retirement Scheme</li> </ul>

### **What is happening?**

In the context of the unprecedented geo-political situation caused by Russia's invasion of Ukraine and the resultant impact to the Underlying Fund caused by sanctions and the actions of governments and market counterparties on certain Russian issuers and assets, the corporate director of Fidelity Funds has notified us of certain changes to the Underlying Fund as stated below.

These sanctions, combined with the partial closure of the Russian Stock Exchange and the resultant inability of market participants to trade and achieve settlement in Russian equities has prevented the Underlying Fund from being able to dispose of those assets (the "**Russian Assets**").

On February 28, 2022, the management company of the Underlying Fund (the "**Management Company**"), in the best interests of investors in the Underlying Fund, decided to apply a fair valuation<sup>1</sup> to the Russian Assets. On March 1, 2022, the Russian Assets comprising the Russian equities were written down to zero and the value of related American depositary receipts (ADRs) and global depositary receipts (GDRs) was also written down to zero by April 7, 2022.

### **Split of the Underlying Fund to create new side pocket share class for Russian Assets**

The board of directors of the Underlying Fund (the "**Board**") together with FIL Investment Management (Luxembourg) S.A., as Management Company, continue to review any further action which may be taken to ensure the activity of the Underlying Fund and the appropriate treatment of Russian Assets. In accordance with the articles of incorporation of the Fidelity Funds (the "**Articles of Incorporation**"), and prospectus of the Fidelity Funds (the "**Prospectus**") containing the details of the Underlying Fund, the Board has decided to create new share classes within the Underlying Fund to which the Russian Assets will be allocated (the "**New Share Class(es)**") with effect on June 5, 2023 (the "**Effective Date**") which is considered in the best interest of the investors while maintaining fair treatment for all investors of the Underlying Fund. The New Share Classes will only exist for the purpose of holding the Russian Assets and will be liquidated upon the disposal of the Russian Assets. Should value, and normal trading, become available to enable disposal of the Russian Assets, the Russian Assets will be disposed of (and proceeds distributed among the investors of the New Share Classes), in tranches at time or times and at price(s) considered to be in the best interests of investors, and in a manner to ensure fair and equal treatment of investors. For the avoidance of doubt, any such distribution of proceeds will be made available to all investors of the New Share Classes simultaneously. As and when the circumstances change and it becomes feasible to realize value in the Russian Assets, they will update investors of the Underlying Fund with information on their divestment and distribution plans.

The Underlying Fund is primarily invested in liquid assets other than the Russian Assets and will continue to be managed in accordance with its investment objective and policy. The creation of the New Share Classes will enable investors to benefit from the ongoing performance of the Underlying Fund's non-Russian Assets whilst retaining (through the New Share Classes) an interest in the Russian Assets should their value return in the future.

A New Share Class will be created for each existing share class, to which the Russian Assets in the Underlying Fund will be allocated. The New Share Classes will be denominated in the same currency (unhedged) as the corresponding existing share class, and will be closed for subscriptions, switches and redemptions.

New Share Classes will not be charged any annual management fee or charges of the Underlying Fund's central administration. The New Share Classes may be charged class specific charges such as costs of the Underlying Fund's depositary and custodian, legal services, the Luxembourg tax d'abonnement and other costs related to the Underlying Fund where these are to the benefit of all investors in the Underlying Fund. As of May 5, 2023, these ongoing costs (including the establishment costs) are estimated to be USD86,000 for the first 12-month period following the establishment of the New Share Classes. The existing share class will continue to incur the costs as set out in the Prospectus. Such costs allocated and charged to the New Share Classes will first be funded

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<sup>1</sup> See "Asset Valuations" under the section headed "Investing in the Funds" the Prospectus (p.216 - 217) which describes circumstances under which fair valuation will be applied.

by the Management Company, and will be reimbursed in full to the Management Company by the Underlying Fund before distributing the proceeds to investors of the New Share Classes once the Russian Assets are tradable and have value, and will be reflected in the NAV of the New Share Classes. In the event the remaining Russian Assets held by the New Share Classes (after the aforementioned distribution) have value, any ongoing costs incurred will be charged to the New Share Classes and reflected in the NAV of the New Share Classes accordingly. Note that should the costs incurred by the New Share Classes exceed the total value realized from the Russian Assets, no distribution will be made to investors of the New Share Classes. The Management Company will bear the costs allocated to the New Share Classes if their liquidating value is not sufficient to cover them. The Management Company reserves the right, at any time, to review and adjust the basis upon which any costs and charges which would normally be incurred by the Underlying Fund are allocated to the New Share Classes and they will notify investors of the Underlying Fund as and when appropriate.

As at May 5, 2023, the Underlying Fund does not have any unamortized preliminary expenses.

Name of the existing share class of the Underlying Fund	Name of New Share Class from the Effective Date
Fidelity Funds - Emerging Europe, Middle East and Africa Fund A-ACC-EUR	Fidelity Funds - Emerging Europe, Middle East and Africa Fund SP A-ACC-EUR

The creation of the New Share Classes provides the necessary solution to distinguish (including for the purposes of the calculation of the NAV of the Underlying Fund) the Russian Assets from the other investments of the Underlying Fund. Whilst there is no legal segregation of assets and liabilities between share classes, accounting segregation between share classes is in place so that the liabilities which will arise in connection with the operation of the New Share Classes will only be allocated to these classes. The accounting treatment applied will be the same as the methodology used between share classes in other sub-funds of the Fidelity Funds.

On the Effective Date, all investors of the Underlying Fund will receive the relevant allocation of an equivalent number of New Share Classes (fractional to two decimal places) to their existing shares. For example, if the investor currently holds one share in the existing share class, the investor will be allocated one share in the corresponding New Share Class.

The remaining assets (i.e. non-Russian Assets) of the Underlying Fund will be managed in accordance with the existing investment objective and policy on the basis that the value proposition and commercial viability of the investment strategy is considered by the Management Company and the Board of the Underlying Fund to continue to be valid in the medium to long term. The Underlying Fund will not make any further investments in Russian securities until further notice. This aligns the Underlying Fund's investment management with the Underlying Fund's reference Index from which all Russian equities have been removed.

The Underlying Fund's investment objective and policy, its pricing and dealing processes in relation to the existing share classes will not be changed at this stage.

The Russian Assets in the New Share Classes will continue to be valued according to the valuation policy of the Underlying Fund. As at May 5, 2023, the Russian Assets are valued at zero. As at March 31, 2023, the Net Asset Value of the Underlying Fund was USD241,449,065.

### Temporary block to Subscriptions

To implement the operational requirements of the creation of the New Share Classes, the Board has decided that subscriptions or switches into the Underlying Fund will not be accepted after cut-off time at 5:00 p.m. on May 4, 2023 until June 2, 2023 (the "**Suspended Period**"). Subscriptions or switches into the Underlying Fund will resume as normal on the Effective Date. Redemptions and switches out of the Underlying Fund will be available as usual prior to the Effective Date, but if investors have redeemed or switched out of the Underlying Fund prior to the Effective Date, investors will not be entitled to any allocation of new share in the New Share Classes on the Effective Date and would not be entitled to receive any value in respect of the Russian Assets should their value return in the future.

### What does this mean to you?

In view of the creation of New Share Class of the Underlying Fund, new investment choices corresponding to the New Share Class of the Underlying Fund will be added to the respective Schemes accordingly with effect from the Effective Date as listed below:

Existing name and code of the Investment Choice	Name and code of a newly created investment choice from the Effective Date (individually, the “New Investment Choice”; collectively, the “New Investment Choices”)	Applicable Schemes
Fidelity Funds - Emerging Europe, Middle East and Africa Fund (Code: FAEUR)	Fidelity Funds - Emerging Europe, Middle East and Africa Fund (SP) (Code: 3UEUR)	<ul style="list-style-type: none"> <li>• International Wealth Account</li> <li>• IWA</li> <li>• Pacific</li> </ul>
ZI Fidelity Emerging Europe, Middle East and Africa Fund (Code: FBEUR)	ZI Fidelity Emerging Europe, Middle East and Africa Fund (SP) (Code: 3VEUR)	<ul style="list-style-type: none"> <li>• Elite International Bond</li> <li>• Futura II</li> <li>• Futura III</li> <li>• SUPRA Savings and Investment Plan</li> <li>• Vista</li> <li>• Vista Retirement Scheme</li> </ul>

For those held in Fidelity Funds – Emerging Europe, Middle East and Africa Fund (Code: FAEUR), on the Effective Date, you will receive a number of units of the New Investment Choice i.e., Fidelity Funds - Emerging Europe, Middle East and Africa Fund (SP) (Code: 3UEUR), equivalent to your existing holding of the number of units of the Investment Choice. For example, if you currently hold one unit in the Investment Choice, you will be allocated one unit in the corresponding New Investment Choice.

For those held in ZI Fidelity Emerging Europe, Middle East and Africa Fund (Code: FBEUR), on the Effective Date, you will receive a number of units of the New Investment Choice i.e., ZI Fidelity Emerging Europe, Middle East and Africa Fund (SP) (Code: 3VEUR), equivalent to your existing holding of the number of units of the Investment Choice. For example, if you currently hold one unit in the Investment Choice, you will be allocated one unit in the corresponding New Investment Choice. There will be no investment choice management charge for the New Investment Choice until the New Share Class of the Underlying Fund has value. Once the value resumes, the investment choice management charge up to 0.75% p.a. of the net asset value to the New Investment Choice will be applied and reflected in the unit price of the New Investment Choice in accordance with the offering documents of the relevant Schemes.

Please note that you will see your holdings in the New Investment Choice(s) on the annual statement or Zurich International Online (ZIO) but the price of the New Investment Choices will be shown at a notional price of EUR 0.01 even though the New Asset Class is actually valued at zero.

The New Investment Choices will be closed for subscriptions, switches and redemptions.

As per our previous notice dated May 8, 2023, you are not 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 during the Suspended Period. Any regular premiums for the allocation of the Investment Choice(s) received during the Suspended Period are not invested into the Investment Choice(s). The relevant premiums (without interest) will be invested into the Investment Choice(s) on the first available dealing day of the Investment Choices on or after the Effective Date. Any regular premiums for the allocation of the Investment Choice(s) received on or after the Effective Date will be invested into the Investment Choice(s) as usual.

The following tables depict the Investment Choices, the New Investment Choices and their corresponding share class of the Underlying Fund before and after the Effective Date:

#### Before Effective Date

<b>Name and code of Investment Choices</b>	Fidelity Funds - Emerging Europe, Middle East and Africa Fund (Code: FAEUR) ZI Fidelity Emerging Europe, Middle East and Africa Fund (Code: FBEUR)
<b>Currency of the Investment Choices</b>	EUR
<b>Name of the Underlying Fund</b>	Fidelity Funds - Emerging Europe, Middle East and Africa Fund
<b>Currency of the Underlying Fund</b>	EUR
<b>Share class of the Underlying Fund</b>	A-ACC-EUR
<b>Name of Management Company of the Underlying Fund</b>	FIL Investment Management (Luxembourg) S.A.
<b>Asset type</b>	Russian + Non-Russian assets
<b>Remark</b>	During the Suspension Period, open for redemption and switching out, but closed for subscription and switching in.



#### With effect from the Effective Date



<b>Name and code of Investment Choices</b>	Fidelity Funds - Emerging Europe, Middle East and Africa Fund (Code: FAEUR) ZI Fidelity Emerging Europe, Middle East and Africa Fund (Code: FBEUR)	<b>Name and code of New Investment Choices</b>	Fidelity Funds - Emerging Europe, Middle East and Africa Fund (SP) (Code: 3UEUR) ZI Fidelity Emerging Europe, Middle East and Africa Fund (SP) (Code: 3VEUR)
<b>Currency of the Investment Choices</b>	EUR	<b>Currency of the New Investment Choices</b>	EUR
<b>Name of the Underlying Fund</b>	Fidelity Funds - Emerging Europe, Middle East and Africa Fund	<b>Name of the Underlying Fund</b>	Fidelity Funds - Emerging Europe, Middle East and Africa Fund
<b>Currency of the Underlying Fund</b>	EUR	<b>Currency of the Underlying Fund</b>	EUR
<b>Share class of the Underlying Fund</b>	A-ACC-EUR	<b>New Share Class of the Underlying Fund</b>	SP A-ACC-EUR
<b>Name of Management Company of the Underlying Fund</b>	FIL Investment Management (Luxembourg) S.A.	<b>Name of Management Company of the Underlying Fund</b>	FIL Investment Management (Luxembourg) S.A.
<b>Asset type</b>	Non-Russian assets	<b>Asset type</b>	Russian Assets
<b>Remark</b>	Re-open for subscription and switching in after the Suspension Period	<b>Remark</b>	Once the New Investment Choices are created on the Effective Date, the New Investment Choices will be closed for subscriptions, switches and redemptions

#### Actions to be taken

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 out your existing holdings and/or redirect your future premium allocations to alternative investment choice(s) anytime by

submitting an instruction to us, free of charge. Please note that if you have switched out or withdraw existing holding of the Investment Choice(s) prior to the Effective Date, you will not be entitled to any allocation of new units in the New Investment Choice(s) on the Effective Date and would not be entitled to receive any value in respect of the Russian Asset from the corresponding Underlying Fund should their value return in the future.

All costs (if any) associated with the addition of the New Investment Choices to the Schemes will be borne by us.

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.***



富達基金 - 「新興歐非中東」基金 (代碼: FAEUR) 及蘇黎世國際富達基金 - 新興「歐非中東」基金 (代碼: FBEUR) (各稱為「該投資選擇」, 統稱為「該等投資選擇」) 的相關基金之變更 - 增設持有俄羅斯資產的新股份類別

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  
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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,  
Douglas, Isle of Man, IM2 2QZ,  
British Isles

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。

親愛的客戶:

關於我們較早前於2023年5月8日向閣下發出有關暫停認購該等投資選擇透過現有定期保費配置以及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的通知, 我們謹此進一步致函通知閣下有關於該等投資選擇及相應的相關基金, 即富達基金 - 新興「歐非中東」基金 (該相關基金) 之變更。閣下已投資於該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

該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」)
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	<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>
蘇黎世國際富達基金 - 新興「歐非中東」基金 (代碼: FBEUR)		<ul style="list-style-type: none"> <li>卓越精英國際投資計劃</li> <li>「樂安閑」計劃</li> <li>「樂安閑」III</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

鑑於俄烏爆發衝突, 導致前所未有的地緣政治局勢, 多國政府與市場交易對手針對部份俄羅斯發行機構和資產實施制裁和採取行動, 對該相關基金造成衝擊, 富達基金公司的董事已通知我們有關該相關基金的如下若干變更。

上述制裁, 再加上俄羅斯證券交易所部份關閉, 市場參與者因而無法交易以及結算俄羅斯股票, 導致該相關基金亦無法處置有關資產 (「俄羅斯資產」)。

基於該相關基金投資者的最佳利益, 該相關基金的管理公司 (「管理公司」) 於2022年2月28日決定對俄羅斯資產進行公平估值<sup>1</sup>。於2022年3月1日, 由俄羅斯股票組成的俄羅斯資產的價值被撇減至零, 而相關美國預託證券及全球預託證券的價值亦於2022年4月7日撇減至零。

#### 分拆該相關基金以就俄羅斯資產增設全新側袋帳戶股份類別

該相關基金董事會 (「董事會」) 以及作為管理公司 FIL Investment Management (Luxembourg) S.A. 持續審視可能採取的任何進一步行動, 以確保該相關基金活動及俄羅斯資產獲適當處理。根據富達基金的公司組織章程 (「公司組織章程」), 以及載列該相關基金詳情的富達基金認購章程 (「認購章程」), 董事會決定在該相關基金內增設新股份類別 (「新股份類別」), 俄羅斯資產將被分配至此, 生效日期為2023年6月5日 (「生效日期」), 而有關增設被視為符合投資者的最佳利益, 同時維持對該相關基金所有投資者的公平待遇。新股份類別存在之唯一目的是持有俄羅斯資產並在處置俄羅斯資產後變現。若俄羅斯資產的價值與正常交易在未來得以恢復, 則俄羅斯資產將在符合投資者最佳利益的時機與價格點時分批進行處置 (及將所得收益分派予新股份類別投資者), 以確保投資者受到公平與平等待遇。為免生疑

<sup>1</sup>請參閱認購章程「投資基金」一節下的「資產估值」(第216 - 217頁), 當中描述其在哪些情況下會進行公平估值。

問，任何該等所得收益將同時分派予新股份類別所有投資者。一旦情況改變，而且變現俄羅斯資產的價值變得可行，他們將通知該相關基金投資者有關其出售投資及分派計劃的最新資料。

該相關基金主要投資於俄羅斯資產以外的流動資產，並將持續根據投資目標和政策進行管理。增設新股份類別將使投資者能受惠於該相關基金非俄羅斯資產的持續表現，同時（透過新股份類別）保留於俄羅斯資產的權益，從而於其未來重現價值時受惠。

董事會將為每個現有股份類別成立一個新股份類別，該相關基金中的俄羅斯資產將分配至新股份類別。新股份類別將以與相應現有股份類別相同的貨幣（無對沖）進行計價，並將停止認購、轉換和贖回。

新股份類別將不收取任何年度管理費，亦不收取該相關基金集中行政管理費用。新股份類別可能須支付特定類別費用，例如該相關基金保管機構及託管人費用、法律服務費用、盧森堡認購稅以及與該相關基金相關的其他費用。前提是此類費用有利於該相關基金所有投資者。截至2023年5月5日，在成立新股份類別後首12個月期間的上述持續成本（包括成立成本）估計約為86,000美元。現有股份類別將持續產生認購章程所載的成本。該等分配至新股份類別及就其收取的成本將首先由管理公司承擔，而一旦俄羅斯資產恢復交易並產生價值後，將由該相關基金向新股份類別投資者分派所得收益之前全數退還予管理公司，並將反映於新股份類別的資產淨值。若新股份類別所持的餘下俄羅斯資產（在作出上述分派後）具有價值，任何持續產生的成本將由新股份類別支付，並相應反映於新股份類別的資產淨值。請注意，若新股份類別產生的成本超過俄羅斯資產變現的總價值，將不會向新股份類別投資者作出分派。若新股份類別的變現價值不足以支付分配至新股份類別的成本，管理公司將承擔有關成本。管理公司保留相關權利，就該相關基金通常會產生的任何成本及費用，可隨時檢討及調整將其分配予新股份類別的基礎，其將在適當時候通知該相關基金投資者。

截至2023年5月5日，該相關基金並無任何未攤銷初期費用。

該相關基金現有股份類別的名稱	自生效日期起新股份類別的名稱
富達基金 - 新興「歐非中東」基金 A類別股份 - 累積 - 歐元	富達基金 - 新興「歐非中東」基金SP A類別股份 - 累積 - 歐元

新股份類別的增設提供了必要的解決方案，以區分（包括為了計算該相關基金資產淨值）俄羅斯資產與該相關基金的其他投資。雖然股份類別之間並無資產與負債的法律分隔，但股份類別之間具有會計分隔，因此，與新股份類別營運相關的負債將僅分配至此等類別。所採用的會計處理方法將與富達基金其他子基金股份類別之間採用的方法相同。

於生效日期，該相關基金所有投資者將收到相關分配，亦即與現有股份相等數量（小數點後兩個位）的新股份類別。舉例說，若投資者目前持有一股現有股份類別，投資者將獲分配一股相應的新股份類別。

該相關基金的餘下資產（即非俄羅斯資產）將持續根據現行投資目標及政策進行管理，因為基於中長期觀點，管理公司與該相關基金董事會認為投資策略的價值主張與商業可行性仍然有效。該相關基金將不再對俄羅斯證券進行任何投資直至另行通告，故該相關基金的投資管理與該相關基金參考指數（所有俄羅斯股票均已被剔除）保持一致。

就此階段而言，該相關基金的投資目標及政策，以及與現有股份類別相關的定價及交易流程將保持不變。

新股份類別中的俄羅斯資產將持續根據該相關基金的估值政策進行估值。截至2023年5月5日，俄羅斯資產的價值為零。截至2023年3月31日，該相關基金的資產淨值為241,449,065美元。

#### 暫停認購

為執行增設新股份類別的運作規定，董事會決定在2023年5月4日下午5時交易截止時間後直至2023年6月2日（「暫停期間」），將不受理認購或轉換至該相關基金。認購或轉換至該相關基金將於生效日期起恢復正常。在生效日期前，贖回和轉出該相關基金的交易將照常進行，但若投資者在生效日期前贖回或轉出該相關基金，投資者將無權在生效日期獲分配任何新股份類別的新股份，在俄羅斯資產於未來重現價值時亦將無權獲得任何價值。



### 對閣下產生的影響

鑑於該相關基金增設的新股份類別，如下所列，與該相關基金的新股份類別相應的新投資選擇將相應地增設到相應的計劃中。有關變更自生效日期起生效：

現有該投資選擇的名稱及代碼	自生效日期起增設的新投資選擇的名稱及代碼 (各稱為「該新投資選擇」，統稱為「該等新投資選擇」)	適用計劃
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 (SP) (代碼：3UEUR)	<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>
蘇黎世國際富達基金 - 新興「歐非中東」基金 (代碼：FBEUR)	蘇黎世國際富達基金 - 新興「歐非中東」基金 (SP) (代碼：3VEUR)	<ul style="list-style-type: none"> <li>卓越精英國際投資計劃</li> <li>「樂安閑」計劃</li> <li>「樂安閑」III</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>

對於持有富達基金 - 「新興歐非中東」基金 (代碼：FAEUR)，在生效日期當天，閣下將收到數量與閣下目前於該投資選擇的持有量相等的該新投資選擇單位，即富達基金 - 「新興歐非中東」基金 (SP) (代碼：3UEUR)。舉例而言，若閣下目前於該投資選擇持有一個單位，則閣下將獲分配相應的該新投資選擇的一個單位。

對於持有蘇黎世國際富達基金 - 新興「歐非中東」基金 (代碼：FBEUR)，在生效日期當天，閣下將收到數量與閣下目前於該投資選擇的持有量相等的該新投資選擇單位，即蘇黎世國際富達基金 - 新興「歐非中東」基金 (SP) (代碼：3VEUR)。舉例而言，若閣下目前於該投資選擇持有一個單位，則閣下將獲分配相應的該新投資選擇的一個單位。在該相關基金的新股份類別具有價值之前，該新投資選擇將不收取投資選擇管理費用。一旦價值恢復，根據相關計劃的銷售文件，投資選擇管理費用為該新投資選擇的資產淨值的最高每年 0.75% 將應用並反映於該新投資選擇的單位價格中。

請注意，閣下將在年度報表或 Zurich International Online (ZIO) 看到閣下在該等新投資選擇中的持股，但該等新投資選擇的價格將以 0.01 歐元的名義價格顯示，即使新股份類別的價值實際上是零。

該等新投資選擇將不接受認購、轉換或贖回。

根據我們較早前日期為 2023 年 5 月 8 日的通知，閣下於暫停期間不可透過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。在暫停期間內收到的任何定期保費配置予該等投資選擇並不會投資於該等投資選擇。相關保費 (無利息) 將於生效日期當日或之後的首個可用交易日投資於該等投資選擇。在生效日期當日或之後收到並配置予該等投資選擇的任何定期保費，將如常投資於該等投資選擇。

以下表格載列生效日期前後的該等投資選擇、該等新投資選擇以及其相應的該相關基金股份類別：

#### 生效日期前

該等投資選擇之名稱及代碼	富達基金 - 「新興歐非中東」基金 (代碼：FAEUR) 蘇黎世國際富達基金 - 新興「歐非中東」基金 (代碼：FBEUR)
該等投資選擇之貨幣	歐元
該相關基金名稱	富達基金 - 新興「歐非中東」基金
該相關基金之貨幣	歐元
該相關基金之股份類別	A 類別股份 - 累積 - 歐元
該相關基金管理公司之名稱	FIL Investment Management (Luxembourg) S.A.
資產類型	俄羅斯 + 非俄羅斯資產
備註	暫停期間可贖回和轉出，但停止認購和轉入

自生效日期起

該等投資選擇之名稱及代碼	富達基金 - 「新興歐非中東」基金 (代碼: FAEUR)
	蘇黎世國際富達基金 - 新興「歐非中東」基金 (代碼: FBEUR)
該等投資選擇之貨幣	歐元
該相關基金名稱	富達基金 - 新興「歐非中東」基金
該相關基金之貨幣	歐元
該相關基金之股份類別	A類別股份 - 累積 - 歐元
該相關基金管理公司之名稱	FIL Investment Management (Luxembourg) S.A.
資產類型	非俄羅斯資產
備註:	在暫停期間後恢復認購及轉入

該等新投資選擇之名稱及代碼	富達基金 - 新興「歐非中東」基金 (SP) (代碼: 3UEUR)
	蘇黎世國際富達基金 - 新興「歐非中東」基金 (SP) (代碼: 3VEUR)
該等新投資選擇之貨幣	歐元
該相關基金名稱	富達基金 - 新興「歐非中東」基金
該相關基金之貨幣	歐元
該相關基金之新股份類別	SP A類別股份 - 累積 - 歐元
該相關基金管理公司之名稱	FIL Investment Management (Luxembourg) S.A.
資產類型	俄羅斯資產
備註:	當該等新投資選擇在生效日期增設, 該等新投資選擇將不接受認購、轉換及贖回

**應採取之行動**

如閣下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。

倘若閣下不欲繼續投資於該等投資選擇, 可任何時候向本公司遞交轉換現有投資或重新指定未來保費配置至其他投資選擇的指示, 費用全免。請注意, 若閣下在生效日期前已轉出或提取該等投資選擇的現有持有量, 則閣下將無法在生效日期當日獲分配該等新投資選擇的新單位, 而若相應該相關基金的俄羅斯資產於未來重現價值, 則閣下將無權獲得有關俄羅斯資產的任何價值。

新增至相關計劃的該等新投資選擇的所有相關成本 (如有) 將由本公司承擔。

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。

如閣下對本函件或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 3405 7150 或電郵至 [helppoint.hk@hk.zurich.com](mailto:helppoint.hk@hk.zurich.com) 聯絡客戶服務部, 我們將樂意為閣下效勞。

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5月25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。**