

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

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**Changes to HSBC Global Investment Funds (the “HSBC GIF”)**

**Zurich International Life Limited**

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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.

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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. Capitalized terms not defined in this letter will have the same meaning as those defined in the Information for Hong Kong Investors read together with the current prospectus of HSBC GIF (collectively, the “**HK Prospectus**”).

Dear valued customer,

We are writing to let you know about the changes to the Aberdeen and the Underlying Funds (as defined below). 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>
HSBC Global Investment Funds - Thai Equity (Code: MTUSD)	HSBC Global Investment Funds - Thai Equity	<ul style="list-style-type: none"> <li>• International Wealth Account</li> <li>• IWA</li> <li>• Pacific</li> </ul>
HSBC Global Investment Funds - Brazil Equity (Code: V3USD)	HSBC Global Investment Funds - Brazil Equity	
HSBC Global Investment Funds - BRIC Markets Equity (Code: AWUSD)	HSBC Global Investment Funds - BRIC Markets Equity	
HSBC Global Investment Funds - Chinese Equity (Code: OZUSD)	HSBC Global Investment Funds - Chinese Equity	
HSBC Global Investment Funds - Global Emerging Markets Bond (Code: ELUSD)	HSBC Global Investment Funds - Global Emerging Markets Bond	
HSBC Global Investment Funds - Hong Kong Equity (Code: YTUSD)	HSBC Global Investment Funds - Hong Kong Equity	

HSBC Global Investment Funds - Indian Equity (Code: OWUSD)	HSBC Global Investment Funds - Indian Equity	
HSBC Global Investment Funds - Russia Equity (Code: 6SUSD)*	HSBC Global Investment Funds - Russia Equity	

\* This investment choice is currently suspended for subscription, redemption and switching.

### **What is happening?**

We have been notified by the HSBC Investment Funds (Hong Kong) Limited, Hong Kong Distributors of HSBC GIF that the following changes to the HSBC GIF and the Underlying Funds. The changes will be reflected in the HK Prospectus and product key facts statements (“**KFS**”) of the Underlying Funds.

#### **A. Changes relating to HSBC Global Investment Funds - Thai Equity**

HSBC Global Investment Funds - Thai Equity will be repositioned. The changes they are making in relation to the repositioning, as detailed below, include Underlying Fund’s name, investment objective and strategy, the Reference Benchmark, Investment Adviser and Sustainable Finance Disclosure Regulation (“**SFDR**”) classification.

#### **Investment Objective**

From the Effective Date (referred to in the “When will the changes become effective?” sub-section below), the Underlying Fund aims to provide long term total return by investing in a portfolio of ASEAN equities. The Underlying Fund invests in normal market conditions a minimum of 70% of its net assets in equities or equity equivalent securities of companies which are domiciled in, based in, carry out the larger part of their business activities in the Association of South East Asian Nations (“**ASEAN**”) countries. Full details of the changes they are making to the investment objective and strategy are set out in “Changes to the Underlying Fund’s Name, Investment Objective, Strategy and SFDR Classification” sub-section below.

#### **Investment Adviser**

At the same time, the Underlying Fund’s Investment Adviser will be changed from HSBC Global Asset Management (Hong Kong) Limited to HSBC Global Asset Management (Singapore) Limited as a result of an internal reallocation of resources within the HSBC group.

#### **When will the changes become effective?**

The changes will become effective on August 1, 2023 (the “**Effective Date**”). There will be a 7-day transition period (the “**Transition Period**”) for the investment portfolio (described in more detail in the “Do these changes result in any costs to the Underlying Fund?” sub-section below) in advance of the Effective Date. The Transition Period will commence on July 25, 2023.

#### **Why are these changes being made?**

The assets under management (“**AuM**”) of the Underlying Fund have fallen to below US\$40m which creates a risk of the Underlying Fund ceasing to be of a viable operating scale. Rather than liquidate the Underlying Fund, it is considered that transitioning it to an ASEAN equity strategy will provide investors the ability to retain a small investment exposure to Thai equity investments, but with a wider investment scope of South East Asian equities. It is believed that this transition to a broader investment universe will deliver a sub-fund that can meet more investors investment needs, thereby attracting and retaining a higher AuM and providing a more financially viable Underlying Fund.

The change of name and reference performance benchmark is made in order to better reflect change in investment objective and strategy of the Underlying Fund. At the same time as changing the Underlying Fund's name, investment objective and strategy, they are changing its SFDR classification since over recent years ESG factors and sustainability have become an increasingly important part of their investment management decision making. SFDR formalizes the categorization of funds based on their approach to ESG factors and sustainability. There are three categories:

Category	Description
Article 6	these funds may include ESG factors in their investment process however, they do not promote environmental and / or social characteristics or do not have a sustainable investment objective meaning they cannot be classified Article 8 or Article 9.
Article 8	a fund for which ESG factors and sustainability are an integral part of the investment process and which promotes the same
Article 9	a fund that has ESG factors and sustainability as its primary investment objective

HSBC has had the capability to integrate ESG factors and sustainability into its investment process for a considerable time and has a number of long established funds that qualify as SFDR Article 8 funds. The changes in the investment strategy of the Underlying Fund provide a suitable opportunity to enhance the ESG processes of the Underlying Fund. For the purposes of Article 8 too, they have introduced a restriction on investing in companies with exposure to specific excluded activities, such as controversial weapons, the production of tobacco, thermal coal extraction, coal-fired power generation and a consideration of the UNGC Principal. This restriction will apply from the Effective Date.

This enhancement to the Underlying Fund's investment objective reflects HSBC Asset Management's aim of being a world leader in sustainable investing through the continuing development of a sustainable product range which incorporates ESG factors in the investment decision making process.

Notwithstanding the re-categorization of the Underlying Fund as an Article 8 SFDR fund, it will not be marketed as a green or ESG fund in Hong Kong pursuant to the SFC's Circular to management companies of SFC-authorized unit trusts and mutual funds - Green or ESG funds.

Further information on HSBC Asset Management's responsible investment policy is available at <https://www.assetmanagement.hsbc.com.hk/en/individual-investor/about-us/responsible-investing/policies><sup>1</sup>

#### **Do these changes result in any costs to the Underlying Fund?**

There will be a cost of transitioning the portfolio to align Underlying Fund with its new ASEAN investment objective and strategy. This is because the Investment Adviser will need to sell around 90% of assets currently held by the Underlying Fund and buy other assets to meet the Underlying Fund's new objective. The Transition Period will allow the Investment Adviser to re-shape the portfolio in line with the new ASEAN investment objective and strategy in the most cost efficient manner. During the Transition Period, the investment objective of the Underlying Fund may not be met. In addition, for short periods during the Transition Period, the Underlying Fund may hold more cash than usual, in excess of 20% of the Underlying Fund's Net Asset Value. This cost is expected to be approximately 0.10% of AuM of the Underlying Fund and will be borne by the Underlying Fund at the time of the Transition Period. No costs for this transition will be accrued before the Transition Period begins.

The costs associated with the implementation of the changes such as legal or administrative expenses will be paid out of the operating, administrative and servicing expenses applied to the Underlying Fund, the amounts of which are fixed, (please refer to sub-section headed "Fees and Expenses" under section 3.2 Sub-Fund Details: HSBC GLOBAL INVESTMENT FUNDS - THAI EQUITY of the Prospectus and the "Administrative Fee" section of the sub-section headed "Ongoing fees payable by the Fund" under section "What are the fees and charges?" of the Underlying Fund's KFS for the amount) and any excess of expenses would be borne directly by the Management Company or its affiliates.

<sup>1</sup> Investors should note that the website has not been reviewed or authorized by the SFC.

### Changes to the Underlying Fund's Name, Investment Objective, Strategy and SFDR Classification

The current and new Underlying Fund's name, investment objective, strategy, SFDR classification and reference benchmark have been provided below. The changes to the Underlying Fund's name, investment objective and strategy and reference benchmark are underlined.

Current name of the Underlying Fund	New name of the Underlying Fund from the Effective Date
HSBC Global Investment Funds - Thai Equity	HSBC Global Investment Funds <u>Thai</u> -ASEAN Equity

Current Investment Adviser	New Investment Adviser from the Effective Date
HSBC Global Asset Management (Hong Kong) Limited	HSBC Global Asset Management (Singapore) Limited

Current SFDR Classification	New SFDR Classification from the Effective Date
Article 6	Article 8

Current Investment Objective and Strategy	New Objective and Strategy from the Effective Date
<p>The sub-fund aims to provide long term total return by investing in a portfolio of Thai equities. The sub-fund invests in normal market conditions a minimum of 90% of its net assets in equities and equity equivalent securities of companies which are domiciled in, based in, carry out the larger part of their business activities in, or are listed on a Regulated Market in, Thailand. The sub-fund may also invest in eligible closed-ended Real Estate Investment Trusts ("REITs").</p> <p>The sub-fund normally invests across a range of market capitalisations without any capitalisation restriction.</p> <p>The sub-fund may invest up to 10% of its net assets in units or shares of UCITS and/or other Eligible UCIs (including other sub-funds of HSBC Global Investment Funds).</p> <p>The sub-fund will not invest more than 10% of its net assets in REITs.</p> <p>The sub-fund may use financial derivative instruments for hedging and cash flow management (for example, Equitisation). However, the Fund will not use financial derivative instruments extensively for investment purposes. The financial derivative instruments the Fund is permitted to use include, but are not limited to, futures and foreign exchange forwards (including non-deliverable forwards). Financial derivative instruments may also be embedded in other instruments in which the Fund may invest. Financial derivative instruments may also be used for efficient portfolio management purposes.</p>	<p>The sub-fund aims to provide long term total return by investing in a portfolio of <u>Thai</u>ASEAN equities (i.e. <u>member countries of the Association of Southeast Asian Nations, namely Brunei, Cambodia, Indonesia, Myanmar, Laos, Malaysia, the Philippines, Singapore, Thailand and Vietnam</u>).</p> <p>The sub-fund invests in normal market conditions a minimum of <u>90%</u><del>90%</del><u>70%</u> of its net assets in equities and equity equivalent securities of companies which are domiciled in, based in, carry out the larger part of their business activities in, <u>or are listed on a Regulated Market in, Thailand</u> <u>ASEAN countries</u>. The sub-fund may also invest in eligible closed-ended Real Estate Investment Trusts ("REITs").</p> <p>The sub-fund normally invests across a range of market capitalisations without any capitalisation restriction.</p> <p><u>The sub-fund aims to achieve the aforesaid objective, while promoting ESG characteristics within the meaning of Article 8 of SFDR.</u></p> <p>The sub-fund may invest up to 10% of its net assets in units or shares of UCITS and/or other Eligible UCIs (including other sub-funds of HSBC Global Investment Funds).</p> <p><u>The sub-fund will also invest in bank deposits, money market instruments or money market funds for treasury purposes.</u></p> <p>The sub-fund will not invest more than 10% of its net assets in REITs.</p> <p>The sub-fund may use financial derivative instruments for hedging and cash flow management (for example, Equitisation). However, the Fund will not use financial derivative instruments extensively for investment purposes. The financial derivative instruments the Fund is permitted to use include, but are not limited to, futures</p>

<p>The sub-fund can enter into Securities Lending transactions for up to 29% of its net assets, however, it is expected that this will not exceed 25%.</p> <p>The sub-fund is actively managed and does not track a benchmark. The reference benchmark for Fund market comparison purposes is MSCI Thailand 10/40.</p> <p>The Investment Adviser will use its discretion to invest in securities not included in the reference benchmark based on active investment management strategies and specific investment opportunities. It is foreseen that a significant percentage of the Fund's investments will be components of the reference benchmark. However, their weightings may deviate materially from those of the reference benchmark.</p> <p>Any deviations with respect to the benchmark are monitored with a comprehensive risk framework, which includes monitoring at security &amp; sector level.</p> <p>The deviation of the sub-fund's performance relative to the benchmark is also monitored, but not constrained, to a defined range.</p>	<p>and foreign exchange forwards (including non-deliverable forwards). Financial derivative instruments may also be embedded in other instruments in which the Fund may invest. Financial derivative instruments may also be used for efficient portfolio management purposes.</p> <p>The sub-fund can enter into Securities Lending transactions for up to 29% of its net assets, however, it is expected that this will not exceed 25%.</p> <p>The sub-fund is actively managed and does not track a benchmark. The reference benchmark for Fund market comparison purposes is <u>MSCI Thailand 10/40AC ASEAN Index</u>.</p> <p>The Investment Adviser will use its discretion to invest in securities not included in the reference benchmark based on active investment management strategies and specific investment opportunities. It is foreseen that a significant percentage of the Fund's investments will be components of the reference benchmark. However, their weightings may deviate materially from those of the reference benchmark.</p> <p>Any deviations with respect to the benchmark are monitored within a comprehensive risk framework, which includes monitoring at security &amp; sector level.</p> <p>The deviation of the sub-fund's performance relative to the benchmark is also monitored, but not constrained, to a defined range.</p>
<p><b>Current Reference Performance Benchmark</b></p>	<p><b>New Reference Performance Benchmark from the Effective Date</b></p>
<p>MSCI Thailand 10/40</p>	<p>MSCI <del>Thailand 10/40</del>AC ASEAN Index</p>

### Implication of the transition

Save for the changes described in section A above, there is no change in the operation and/or manner in which the Underlying Fund is being managed, there will be no other effect on existing investors as a result of the changes and there will be no impact on the features and risk profile of the Underlying Fund. The changes will not materially prejudice the investors' rights or interests. There will be no change to the fee level / cost in managing the Underlying Fund.

### B. Miscellaneous changes

1. Updates relating to the Underlying Funds' investment in bank deposits, money market instruments or money market funds. The Hong Kong offering documents is updated:
  - a) to reflect that each Underlying Fund may invest in bank deposits (other than bank deposits at sight), money market instruments or money market funds in order to achieve its investment objective, unless otherwise stated in section 3.2 "Sub-Fund Details" of the Prospectus;
  - b) To clarify that each Underlying Fund may at all times invest in bank deposits (other than bank deposits at sight), money market instruments or money market funds for treasury purposes, pursuant to the applicable investment restrictions; and
  - c) To reflect that each Underlying Fund may hold up to 20% of its net assets in ancillary liquid assets as applicable under Luxembourg regulations.

2. Other consequential amendments and miscellaneous updates, drafting and editorial changes have been made to the Hong Kong offering documents.

The Hong Kong offering documents of the HSBC GIF and KFS of the Underlying Funds will be amended to reflect the changes set out above in due course.

**What does this mean to you?**

In view of the changes to the name of HSBC Global Investment Funds - Thai Equity described in section A above, the name of the corresponded Investment Choice will be updated with effect as of the Effective Date as per below:

Current name and code of the Investment Choice	Current name of the Underlying Fund	New name and code of the Investment Choice from Effective Date	New name of the Underlying Fund from Effective Date
HSBC Global Investment Funds - Thai Equity (Code: MTUSD)	HSBC Global Investment Funds - Thai Equity	HSBC Global Investment Funds - ASEAN Equity (Code: MTUSD)	HSBC Global Investment Funds - ASEAN Equity

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 [helpoint.hk@hk.zurich.com](mailto:helpoint.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.***



### 有關匯豐環球投資基金（「HSBC GIF」）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  
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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香港投資者須知連同HSBC GIF現有基金說明書（統稱「香港基金說明書」）所載者具相同涵義。

親愛的客戶：

我們謹此致函通知閣下有關安本及該等相關基金（如下述定義）之變更。閣下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」）
匯豐環球投資基金 - 泰國股票 (代碼：MTUSD)	匯豐環球投資基金 - 泰國股票	<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>
匯豐環球投資基金 - 巴西股票 (代碼：V3USD)	匯豐環球投資基金 - 巴西股票	
匯豐環球投資基金 - 新興四國市場股票 (代碼：AWUSD)	匯豐環球投資基金 - 新興四國市場股票	
匯豐環球投資基金 - 中國股票 (代碼：OZUSD)	匯豐環球投資基金 - 中國股票	
匯豐環球投資基金 - 環球新興市場債券 (代碼：ELUSD)	匯豐環球投資基金 - 環球新興市場債券	
匯豐環球投資基金 - 香港股票 (代碼：YTUSD)	匯豐環球投資基金 - 香港股票	
匯豐環球投資基金 - 印度股票 (代碼：OWUSD)	匯豐環球投資基金 - 印度股票	
匯豐環球投資基金 - 俄羅斯股票 (代碼：6SUSD)*	匯豐環球投資基金 - 俄羅斯股票	

\* 該投資選擇目前暫停認購、贖回和轉換。

#### 修訂事項

HSBC GIF的香港分銷商匯豐投資基金（香港）有限公司已通知我們HSBC GIF及該等相關基金的下列變更。該等變更將於該等相關基金的香港基金說明書及產品資料概要（「產品資料概要」）中反映。

#### A. 與匯豐環球投資基金 - 泰國股票相關的變更

匯豐環球投資基金 - 泰國股票將重新配置。如下文所詳述，其將作出與重新配置相關的變更，包括該相關基金的名稱、投資目標及策略、參考基準、投資顧問及《可持續金融披露規例》（「SFDR」）分類。

#### 投資目標

自生效日期（於下文「變更何時生效？」分節提述）起，該相關基金旨在透過投資東協股票組合，提供長期總回報。該相關基金於正常市況下將其至少70%的淨資產投資於在東南亞國家協會（「東協」）註冊、位於該處、在該處進行大部分商業活動的公司的股票或等同股票的證券。其對投資目標及策略作出的變更的完整詳情載於下文「變更該相關基金的名稱、投資目標、策略及SFDR分類」分節。

## 投資顧問

同時，由於滙豐集團內部的資源重新分配，其會將該相關基金的投資顧問從滙豐環球投資管理（香港）有限公司變更為HSBC Global Asset Management（Singapore）Limited。

## 變更何時生效？

變更將於2023年8月1日（「生效日期」）生效。在生效日期之前投資組合將會有一個7天的過渡期（「過渡期」）（詳見下文「該等變更是否對該相關基金造成任何費用？」分節）。過渡期將從2023年7月25日開始。

## 為什麼作出該等變更？

該相關基金的資產管理規模（「資產管理規模」）已降至4,000萬美元以下，這造成該相關基金面臨不再具有可行經營規模的風險。不將該相關基金清盤，而是將其轉型為東協股票策略，這被認為將令投資者能夠保留小部分的泰國股票投資，同時投資於投資範圍更廣的東南亞股票。相信此次過渡至更廣泛的投資範圍將令附屬基金能夠滿足更多投資者的投資需求，從而吸引和挽留更高的資產管理規模，令該相關基金在財務上更為可行。

名稱和參考業績基準的變更是為了更好地反映該相關基金投資目標及策略的變更。在變更該相關基金的名稱、投資目標及策略的同時，其將變更其SFDR分類，因為近幾年ESG因素及可持續發展已日益成為其投資管理決策的重要組成部分。SFDR根據基金處理ESG因素及可持續發展的方法將其進行正式分類。共設有三個類別：

類別	說明
第6條	此類基金可能將ESG因素納入投資流程，但不促進環境及 / 或社會特點，或不具有可持續投資目標，意味著不能歸類為第8條或第9條。
第8條	ESG因素及可持續發展作為投資流程重要組成部分，並促進ESG因素及可持續發展的基金
第9條	將ESG因素及可持續發展作為其主要投資目標的基金

長期以來，滙豐一直具備將ESG因素及可持續發展融入投資流程的能力，並擁有多隻成立已久且能夠符合SFDR第8條基金資格的基金。該相關基金投資策略的變更提供了改進該相關基金的ESG流程的適當機會。就第8條而言，其亦已引入對涉及特定除外活動，例如爭議性武器、煙草生產、動力煤開採、燃煤發電的公司的投資限制及對聯合國全球契約原則的考量。該限制將自生效日期起實施。

該相關基金的投資目標改進反映滙豐投資管理的目標，即透過持續開發將ESG因素納入投資決策過程的可持續產品系列，成為可持續投資的全球領導者。

儘管將該相關基金重新歸類為SFDR第8條基金，其不會根據證監會的《致認可單位信託及互惠基金的管理公司的通函-綠色基金或環境、社會及管治基金》作為綠色或ESG基金在香港進行銷售。

有關滙豐投資管理的負責任投資政策的更多資料刊登於<https://www.assetmanagement.hsbc.com.hk/en/individual-investor/about-us/responsible-investing/policies><sup>1</sup>

## 該等變更是否對該相關基金造成任何費用？

為使該相關基金符合其新的東協投資目標及策略而對投資組合進行過渡將產生費用。這是因為投資顧問將需要出售該相關基金目前持有的約90%的資產並買入其他資產以符合該相關基金的新目標。過渡期將允許投資顧問以最節約成本的方式重塑投資組合，使其符合新的東協投資目標及策略。在過渡期內，未必能夠滿足該相關基金的投資目標。此外，在過渡期內，該相關基金可能短期持有超過平常的現金（超過該相關基金資產淨值的20%）。在過渡期內該費用預期約為該相關基金資產管理規模的0.10%，將由該相關基金承擔。在過渡期開始之前該過渡不會產生費用。

實施變更所涉及的成本，例如法律或行政管理費用，將自適用於該相關基金的營運、行政管理及服務費用中撥付，相關金額乃固定（請參閱基金說明書第3.2節附屬基金詳情：滙豐環球投資基金 - 泰國股票下的「費用及支出」分節及該相關基金的產品資料概要「基金涉及哪些費用？」章節下「基金持續繳付的費用」分節的「行政費」，獲取金額詳情），並且任何超額支出將由管理公司或其聯屬公司直接承擔。

<sup>1</sup>投資者須留意，網站並未經香港證監會審核或授權。



**變更該相關基金的名稱、投資目標、策略及SFDR分類**

當前及新的該相關基金名稱、投資目標、策略、SFDR分類及參考基準已於下文提供。該相關基金的名稱、投資目標及策略和參考基準的變更以底線顯示。

<b>該相關基金當前的名稱</b>	<b>該相關基金自生效日期起的新名稱</b>
匯豐環球投資基金 - 泰國股票	匯豐環球投資基金 - 泰國東協股票

<b>現有投資顧問</b>	<b>自生效日期起的新投資顧問</b>
匯豐環球投資管理 ( 香港 ) 有限公司	HSBC Global Asset Management ( Singapore ) Limited

<b>當前SFDR分類</b>	<b>自生效日期起的新SFDR分類</b>
第6條	第8條

<b>當前投資目標及策略</b>	<b>自生效日期起的新目標及策略</b>
<p>本附屬基金旨在透過投資泰國股票組合，提供長期總回報。</p> <p>本附屬基金於正常市況下將其至少<b>90%</b>的淨資產投資於在泰國註冊、位於該處、在該處進行大部分商業活動或在泰國受監管市場上市公司的股票及等同股票的證券。本附屬基金亦可投資於合資格封閉式房地產投資信託基金 (「REITs」)。</p> <p>本附屬基金通常投資於不同市值的公司，沒有任何市值限制。</p> <p>本附屬基金可將其最多<b>10%</b>的淨資產投資於UCITS及 / 或其他合資格UCIs ( 包括匯豐環球投資基金的其他附屬基金 ) 的單位或股份。</p> <p>本附屬基金不會將其淨資產多於<b>10%</b>投資於REITS。</p> <p>本附屬基金可使用金融衍生工具作對沖及現金流管理 ( 例如股權化 ) 用途。然而，本基金不會廣泛使用金融衍生工具作投資用途。本基金獲准使用的金融衍生工具包括但不限於期貨及外匯遠期 ( 包括不交收遠期 )。金融衍生工具亦可嵌入於本基金可投資的其他工具。金融衍生工具亦可用作有效投資組合管理。</p> <p>本附屬基金可訂立最多佔其淨資產<b>29%</b>的證券借貸交易，惟預期不會超過<b>25%</b>。</p> <p>本附屬基金進行主動管理，不追蹤基準指數。供本基金市場比較的參考基準為摩根士丹利泰國<b>10/40</b>指數。</p> <p>投資顧問將根據主動投資管理策略及特定投資機會酌情投資於並未納入參考基準的證券。預期本基金的大部分投資將為參考基準的成分。然而，相關權重可能與參考基準的權重存在較大偏離。</p> <p>與基準指數的偏離程度在綜合風險框架內進行監控，包括在證券及行業層面的監控。</p> <p>本附屬基金的表現相對於基準指數的偏離程度亦受到監控，但不限制在界定範圍。</p>	<p>本附屬基金旨在透過投資<u>泰國東協股票組合 ( 即東南亞國家協會成員國，包括文萊、柬埔寨、印尼、緬甸、老撾、馬來西亞、菲律賓、新加坡、泰國及越南 )</u>，提供長期總回報。</p> <p>本附屬基金於正常市況下將其至少<b>90%70%</b>的淨資產投資於在<u>泰國東協</u>國家註冊、位於該處、在該處進行大部分商業活動或在<u>泰國受監管市場</u>上市公司的股票及等同股票的證券。本附屬基金亦可投資於合資格封閉式房地產投資信託基金 (「REITs」)。</p> <p>本附屬基金通常投資於不同市值的公司，沒有任何市值限制。</p> <p><u>本附屬基金旨在實現上述目標，同時促進SFDR第8條界定的ESG特點。</u></p> <p>本附屬基金可將其最多<b>10%</b>的淨資產投資於UCITS及 / 或其他合資格UCIs ( 包括匯豐環球投資基金的其他附屬基金 ) 的單位或股份。</p> <p><u>本附屬基金亦將為財務管理目的投資於銀行存款、貨幣市場工具或貨幣市場基金。</u></p> <p>本附屬基金不會將其淨資產多於<b>10%</b>投資於REITS。</p> <p>本附屬基金可使用金融衍生工具作對沖及現金流管理 ( 例如股權化 ) 用途。然而，本基金不會廣泛使用金融衍生工具作投資用途。本基金獲准使用的金融衍生工具包括但不限於期貨及外匯遠期 ( 包括不交收遠期 )。金融衍生工具亦可嵌入於本基金可投資的其他工具。金融衍生工具亦可用作有效投資組合管理。</p> <p>本附屬基金可訂立最多佔其淨資產<b>29%</b>的證券借貸交易，惟預期不會超過<b>25%</b>。</p> <p><u>本附屬基金進行主動管理，不追蹤基準指數。供本基金市場比較的參考基準為摩根士丹利泰國<b>10/40</b>指數所有國家東協指數。</u></p>

	<p>投資顧問將根據主動投資管理策略及特定投資機會酌情投資於並未納入參考基準的證券。預期本基金的大部分投資將為參考基準的成分。然而，相關權重可能與參考基準的權重存在較大偏離。</p> <p>與基準指數的偏離程度在綜合風險框架內進行監控，包括在證券及行業層面的監控。</p> <p>本附屬基金的表現相對於基準指數的偏離程度亦受到監控，但不限制在界定範圍。</p>
<b>目前參考表現基準</b>	<b>自生效日期起的新參考業績基準</b>
摩根士丹利泰國10/40指數	摩根士丹利泰國10/40指數所有國家東協指數

### 過渡的影響

除上文A節所描述的變更外，該相關基金的營運及 / 或管理方式將不會有任何變更，變更不會對現有投資者造成任何其他影響，並且將不會對該相關基金的特點及風險狀況產生任何影響。該等變更將不會對投資者的權利或權益產生重大損害。管理該相關基金的費用水平 / 成本將不會變動。

### B. 雜項變更

1. 與該等相關基金投資於銀行存款、貨幣市場工具或貨幣市場基金相關的更新。香港發售文件作出更新，從而：
  - a) 反映各該相關基金可投資於銀行存款（活期銀行存款除外）、貨幣市場工具或貨幣市場基金，以實現其投資目標，基金說明書第3.2節「附屬基金詳情」中另有說明的除外；
  - b) 澄清各該相關基金可始終在符合適用投資限制的情況下，出於財資管理目的投資於銀行存款（活期銀行存款除外）、貨幣市場工具或貨幣市場基金；及
  - c) 反映各該相關基金可按照適用盧森堡法規的規定，在其淨資產中持有最高20%的輔助流動性資產。
2. 香港發售文件已作出其他相應修訂及雜項更新、草擬及編輯方面的變更。

HSBC GIF的香港發售文件及該等相關基金的产品資料概要將適時進行修訂以反映上述變更。

### 對閣下產生的影響

鑑於上文A節所描述匯豐環球投資基金 - 泰國股票的名稱變更，相應的該投資選擇之名稱將自生效日期起作出以下更新：

該投資選擇當前的名稱及代碼	該相關基金當前的名稱	該投資選擇自生效日期起的新名稱及代碼	該相關基金自生效日期起的新名稱
匯豐環球投資基金 - 泰國股票 (代碼：MTUSD)	匯豐環球投資基金 - 泰國股票	匯豐環球投資基金 - 東協股票 (代碼：MTUSD)	匯豐環球投資基金 - 東協股票

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問題，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6月12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。**