

Your reference
Our reference
Date

October 26, 2023

Changes to Janus Henderson Horizon Funds (“JHHF”) and the Underlying Funds (as defined below)

Zurich International Life Limited

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

25-26/F, One Island East
18 Westlands Road
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. The terms used but not otherwise defined in this letter shall have the same meanings as those defined in the prospectus of JHHF dated December 29, 2022 (the “Prospectus”), the Hong Kong Covering Document dated January 2023 and the latest relevant product key facts statement(s) (“KFS”) (Collectively the “Hong Kong Offering Documents”).

Dear valued customer,

We are writing to let you know about the changes to JHHF and 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 (Individually, the “Underlying Fund”; Collectively, the “Underlying Funds”)	Applicable scheme (the “Schemes”)
ZI Janus Henderson Horizon Asia-Pacific Property Income Fund (Code: EFUSD)	Janus Henderson Horizon Fund - Asia-Pacific Property Income Fund	<ul style="list-style-type: none"> Futura II Futura III Elite
ZI Janus Henderson Horizon China Opportunities Fund (Code: T2USD)	Janus Henderson Horizon Fund - China Opportunities Fund	<ul style="list-style-type: none"> International Bond SUPRA
ZI Janus Henderson Horizon Global Property Equities Fund (Code: BAUSD)	Janus Henderson Horizon Fund - Global Property Equities Fund	<ul style="list-style-type: none"> Savings and Investment Plan Vista
ZI Janus Henderson Horizon Global Technology Leaders Fund (Code: 9HUSD)	Janus Henderson Horizon Fund - Global Technology Leaders Fund	<ul style="list-style-type: none"> Vista Retirement Scheme

Janus Henderson Horizon Fund - Asia-Pacific Property Income Fund (Code: IXUSD)	Janus Henderson Horizon Fund - Asia-Pacific Property Income Fund	<ul style="list-style-type: none"> • International Wealth Account • IWA • Pacific
Janus Henderson Horizon Fund - Global Property Equities Fund (Code: KTUSD)	Janus Henderson Horizon Fund - Global Property Equities Fund	

What is happening?

We have been notified by JHHF of certain changes they are making to JHHF and the Underlying Funds, which are summarized below and will be effective on November 10, 2023 (the “**Effective Date**”), unless otherwise stated.

1. Update of the SFDR pre-contractual disclosures of all the Underlying Funds qualifying as art. 8 SFDR or 9 SFDR Funds

Article 8 Funds: Janus Henderson Horizon Fund - Asia-Pacific Property Income Fund, Janus Henderson Horizon Fund - Global Property Equities Fund and Janus Henderson Horizon Fund - Global Technology Leaders Fund

Following the publication of the Delegated Regulation (EU) 2023/363 of 31 October 2022 amending and correcting the regulatory technical standards in the Delegated Regulation (EU) 2022/1288 as regards, inter alia, the presentation of information in relation to disclosures in pre-contractual documents, the pre-contractual disclosures annexed in Appendix 1 of the Prospectus will be updated to include a graphic demonstrating the extent to which the Underlying Funds are exposed to gas and nuclear-related activities that are aligned with Regulation (EU) 2019/2088.

2. Updates in relation to Investment Managers

While the Prospectus will be amended to incorporate multi manager flexibility in line with regulatory requirements to provide that Investment Managers belonging to Janus Henderson Group will be permitted to act for all the Underlying Funds and be replaced at any time without prior notice to the investors, the Hong Kong Covering Document will be updated to clarify that, for so long as the Underlying Funds remain authorized by the SFC, prior approval from the SFC shall be obtained in respect of any change to the Investment Manager of the Underlying Funds, and at least one month’s prior notice shall be provided to investors of the Underlying Fund.

Notwithstanding the amendments above, the current investment delegation arrangement with respect to Underlying Funds which are authorized by the SFC remain unchanged.

3. Miscellaneous clarificatory, administrative, and clerical updates

The revised Hong Kong Offering Documents reflecting the changes above will be available in due course. The Hong Kong Offering Documents will also be amended to incorporate various miscellaneous, administrative, clarificatory, editorial, clerical updates, formatting changes and the removal of any unlaunched or closed Funds.

The changes outlined above do not result in any material impact on the Underlying Funds’ investment strategies, portfolio compositions, or risk profiles. Except as otherwise disclosed above, there are no other changes to the features of the Underlying Funds. There are no new fees, charges or increases in existing fees or charges borne by the Underlying Funds because of these changes. There will not be a material adverse impact on the rights or interests of the investors of the Underlying Funds. There will be no material change in the operation and/or manner in which the Underlying Funds are being managed.

The costs and expenses in connection with the changes outlined above will be borne by the relevant Underlying Funds. These costs and expenses will not have a material impact on the fees and expenses incurred by the respective Underlying Funds. The costs incurred in connection with these changes are insignificant by reference to the Underlying Funds’ Net Asset Values.

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 and we will be happy to help.

Yours faithfully,

Zurich International Life Limited
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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.

有關駿利亨德森遠見基金（「JHHF」）及該等相關基金（定義見下文）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
 港島東中心25-26樓

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，務請您即時垂注。您如對本函件的内容有任何疑問，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日期為2022年12月29日的JHHF招股章程（「招股章程」）、日期為2023年1月的香港說明文件及最新的相關產品資料概要（「產品資料概要」）（統稱「香港銷售文件」）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JHHF及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」）
蘇黎世國際駿利亨德森遠見亞太地產收益基金（代碼：EFUSD）	駿利亨德森遠見基金 - 亞太地產收益基金	<ul style="list-style-type: none"> 「樂安閑」計劃 「樂安閑」III
蘇黎世國際駿利亨德森遠見中國機會基金（代碼：T2USD）	駿利亨德森遠見基金 - 中國機會基金	<ul style="list-style-type: none"> 卓越精英國際投資計劃
蘇黎世國際駿利亨德森遠見環球地產股票基金（代碼：BAUSD）	駿利亨德森遠見基金 - 環球地產股票基金	<ul style="list-style-type: none"> 至尊國際儲蓄投資
蘇黎世駿利亨德森遠見環球科技領先基金（代碼：9HUSD）	駿利亨德森遠見基金 - 環球科技領先基金	<ul style="list-style-type: none"> 豐盛人生 豐盛人生退休計劃
駿利亨德森遠見基金 - 亞太地產收益基金（代碼：IXUSD）	駿利亨德森遠見基金 - 亞太地產收益基金	<ul style="list-style-type: none"> 國際創富計劃
駿利亨德森遠見基金 - 環球地產股票基金（代碼：KTUSD）	駿利亨德森遠見基金 - 環球地產股票基金	<ul style="list-style-type: none"> 景緻人生 翱翔人生

修訂事項

JHHF已通知我們其對JHHF及該等相關基金作出若干變更，有關變更概述於下文，及除非另有註明，變更將於2023年11月10日（「生效日期」）生效。

1. 更新所有符合SFDR第8條或SFDR第9條基金資格的該等相關基金的SFDR訂約前披露

SFDR第8條基金：駿利亨德森遠見基金 - 亞太地產收益基金、駿利亨德森遠見基金 - 環球地產股票基金及駿利亨德森遠見基金 - 環球科技領先基金。

繼歐盟2022年10月31日頒佈的授權法規2023/363號（該法規修訂及更正歐盟授權法規2022/1288號的監管技術標準中有關（其中包括）與訂約前文件中的披露相關的資料呈示）後，招股章程附錄一隨附的訂約前披露將作出更新，以包括一個圖表，以顯示該等相關基金參與符合歐盟法規2019/2088號的天然氣及核能相關活動的程度。

2. 有關投資經理的更新

儘管招股章程將作出修訂以載入根據監管要求委任多名投資經理人的靈活性，以訂明隸屬於駿利亨德森集團的投資經理將獲准代表所有該等相關基金行事，並可隨時予以更換而無需事先通知投資者。香港說明文件將作出更新，以澄清只要該等相關基金仍獲證監會認可，則須就該等相關基金投資經理的任何變更取得證監會的事先批准，並向該相關基金投資者提供至少一個月的事先通知。

儘管上述修訂，現時有關證監會認可該等相關基金的投資授權安排維持不變。

3. 雜項澄清、行政及文書方面的更新

反映上述變更的經修訂香港銷售文件將於適當時候提供。香港銷售文件亦將載入多項雜項、行政、澄清、編輯、文書方面的更新及格式更改，以及移除任何未推出或已關閉的基金。

上述的變更並不導致該等相關基金的投資策略、投資組合構成或風險概況產生任何重大影響。除上文另有披露外，該等相關基金的特點並無其他變更。該等相關基金不會因該等變更承擔新的費用、收費或增加現有費用或收費。不會對該等相關基金投資者的權利或利益產生重大不利影響。該等相關基金的運作及 / 或管理方式不會發生重大變更。

與上述變更相關的成本及開支將由該等相關基金承擔。該等成本及開支不會對各該相關基金所招致的費用及開支造成重大影響。與該等相關基金的資產淨值相比，因該等變更而招致的成本微不足道。

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)
2023年10月26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。