

Your reference
Our reference
Date

September 5, 2023

Changes to JPMorgan Funds (Unit Trust Range) and the Underlying Funds (as defined below)

Zurich International Life Limited

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

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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 specified herein, capitalized terms used in this letter shall have the same meaning as in the offering documents of the Underlying Funds under JPMorgan Funds (Unit Trust Range).

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, “Investment Choices”)	Name of the corresponding underlying fund (Individually, the “Underlying Fund”; collectively, “Underlying Funds”)	Applicable scheme (the “Schemes”)
JPMorgan Asia Growth Fund (code: AOUSD)	JPMorgan Asia Growth Fund	<ul style="list-style-type: none"> • International Wealth Account • IWA • Pacific
JPMorgan Indonesia Fund (code: JZUSD)	JPMorgan Indonesia Fund	
JPMorgan Pacific Securities Fund (code: NLUSD)	JPMorgan Pacific Securities Fund	
JPMorgan ASEAN Fund (code: NNUSD)	JPMorgan ASEAN Fund	
JPMorgan Vietnam Opportunities Fund (code: USDTE)	JPMorgan Vietnam Opportunities Fund	
JPMorgan Korea Fund (code: YJUSD)	JPMorgan Korea Fund	

ZI JPMorgan Asia Growth Fund (code: APUSD)	JPMorgan Asia Growth Fund	<ul style="list-style-type: none"> • Futura II • Futura III • Elite International Bond • SUPRA Savings and Investment Plan • Vista • Vista Retirement Scheme
ZI JPMorgan Malaysia Fund (code: DIUSD)	JPMorgan Malaysia Fund	
ZI JPMorgan Pacific Securities Fund (code: JAUSD)	JPMorgan Pacific Securities Fund	
ZI JPMorgan ASEAN Fund (code: JCUSD)	JPMorgan ASEAN Fund	
ZI JPMorgan Korea Fund (code: JEUSD)	JPMorgan Korea Fund	
ZI JPMorgan Indonesia Fund (code: JRUSD)	JPMorgan Indonesia Fund	

What is happening?

We have been notified by the director for and on behalf of JPMorgan Funds (Asia) Limited, of the following certain changes to the Underlying Funds which will be effective on and from October 31, 2023 (the “**Effective Date**”).

1. Amendment to the threshold for termination of the Underlying Funds due to small fund size

As provided in the trust deeds and the offering documents of the Underlying Funds, each Underlying Fund may be terminated by the Manager if the net asset value of all units in issue of the Underlying Fund falls below certain threshold (“**Small Fund Size Threshold**”).

From the Effective Date, the trust deed of each Underlying Fund will be amended by way of an amended and restated trust deed and the offering documents of the Underlying Funds will be amended to provide that the Small Fund Size Threshold for the termination of each Underlying Fund is US\$70,000,000 or its equivalent in another currency.

2. Addition of flexibility for the Manager to merge the Underlying Funds with other collective investment schemes

From the Effective Date, the trust deed of each Underlying Fund will be amended by way of an amended and restated trust deed and the offering documents of the Underlying Funds will be amended to provide that the Manager may merge the Underlying Funds with one or more collective investment schemes (“**Merger**”), in consultation with the Trustee, in any of the following events:

1. if the Manager (with the approval of the Trustee) considers the Merger of the Underlying Fund to be in the best interest of the investors; or
2. if at any time the net asset value of all units in issue of the Underlying Fund shall be less than US\$70,000,000 or its equivalent in another currency.

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.

有關摩根基金（單位信託系列）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摩根基金（單位信託系列）內該等相關基金的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	對應的相關基金（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」）
摩根亞洲增長基金 （代碼：AOUSD）	摩根亞洲增長基金	<ul style="list-style-type: none"> 國際創富計劃 景緻人生 翱翔人生
摩根印尼基金 （代碼：JZUSD）	摩根印尼基金	
摩根太平洋證券基金 （代碼：NLUSD）	摩根太平洋證券基金	
摩根東協基金 （代碼：NNUSD）	摩根東協基金	
摩根越南機會基金 （代碼：USDTE）	摩根越南機會基金	
摩根南韓基金 （代碼：YJUSD）	摩根南韓基金	
蘇黎世國際摩根亞洲增長基金 （代碼：APUSD）	摩根亞洲增長基金	
蘇黎世國際摩根馬來西亞基金 （代碼：DIUSD）	摩根馬來西亞基金	
蘇黎世國際摩根太平洋證券基金 （代碼：JAUSD）	摩根太平洋證券基金	
蘇黎世國際摩根東協基金 （代碼：JCUSD）	摩根東協基金	
蘇黎世國際摩根南韓基金 （代碼：JEUSD）	摩根南韓基金	
蘇黎世國際摩根印尼基金 （代碼：JRUSD）	摩根印尼基金	

修訂事項

代表摩根基金（亞洲）有限公司的董事已通知我們有關該等相關基金的以下若干變更，將由2023年10月31日（「生效日期」）（包括該日在內）起生效。

1. 修訂因較小基金規模而終止該等相關基金的門檻

誠如該等相關基金的信託契約及銷售文件所規定，倘若各該相關基金的全部已發行單位之資產淨值下降至低於若干門檻（「較小基金規模門檻」），經理人可終止該相關基金。

由生效日期起，各該相關基金的信託契約將以經修訂及重述信託契約的方式作出修訂以及該等相關基金的銷售文件將作出修訂，以規定終止各該相關基金的較小基金規模門檻為70,000,000美元或其以另一種貨幣計價之等值金額。

2. 增加經理人將該等相關基金與其他集體投資計劃合併的靈活性

由生效日期起，各該相關基金的信託契約將以經修訂及重述信託契約的方式作出修訂以及該等相關基金的銷售文件將作出修訂，以規定經理人可在以下任何情況下經諮詢信託管理人後，將該等相關基金與一項或多項集體投資計劃合併（「合併」）：

1. 如經理人（獲信託管理人批准後）認為該相關基金的合併乃符合投資者的最佳利益；或
2. 如在任何時間該相關基金的全部已發行單位之資產淨值少於70,000,000美元或其以另一種貨幣計價之等值金額。

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問題，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9月5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。