

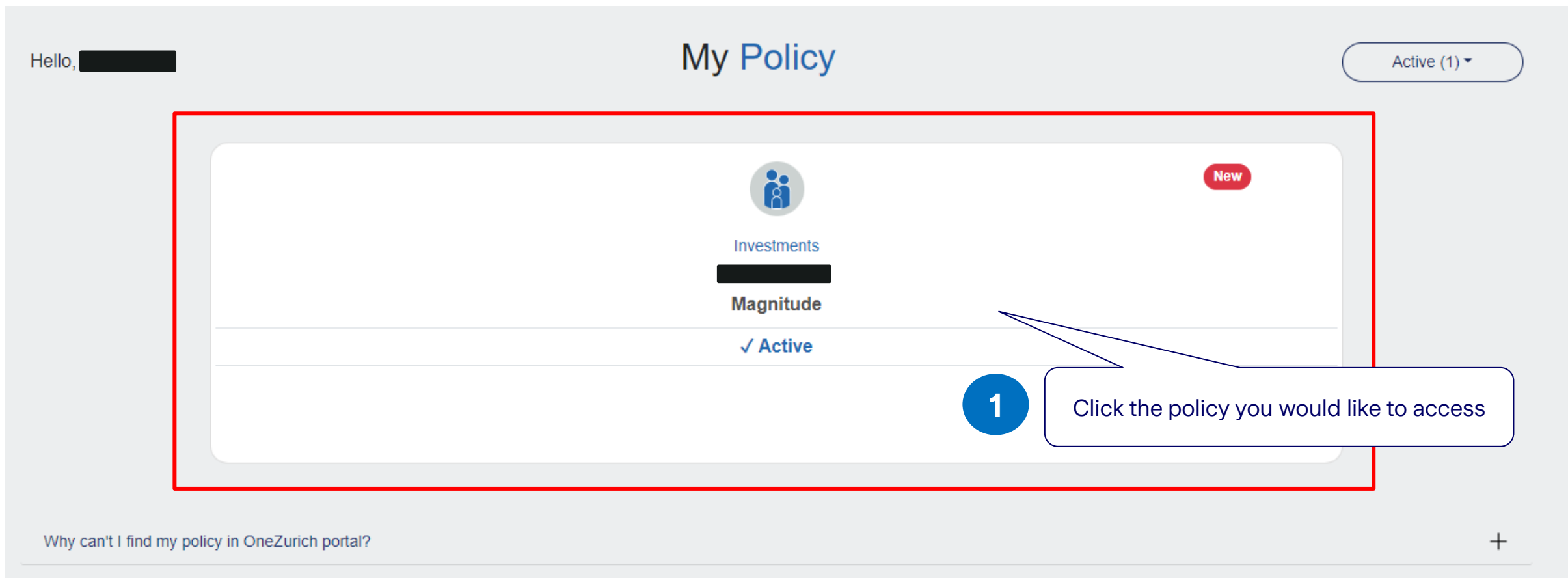
Fund service:

Fund change request

- Access your fund service (p. 2-5)
- (a) Whole portfolio switching (p. 7-12)
- (b) Fund to fund switching (p. 14-20)



Go to 'My Policy'




Hello, [redacted]

My Policy

Active (1) ▾

New


Investments
[redacted]
Magnitude
✓ Active

1 Click the policy you would like to access

Why can't I find my policy in OneZurich portal? +

Proceed with your one-time password (OTP)

Policy overview & benefits Payments Investment portfolio **Fund services**

Under 'Fund services'

← Back to My Policy

Transaction records **Fund change request**

2 Click 'Fund change request'

One-time password authentication

To submit request, you must enter the one-time password ("OTP") for verification.

Please choose a method to receive the OTP.

By email By SMS ⓘ

We will send the OTP to below registered email address of the

██████████@hk.zurich.com

3 Choose between email and SMS text to receive your one-time password

Next

4 Click 'Next'

Check your phone/email for the password



親愛的客戶：

根據您的指示，請用此一次性密碼 [REDACTED] 以完成您的網上申請。基於安全理由，此密碼將於 5 分鐘後失效。如逾時失效，請透過我們的客戶網上服務重新索取一次性密碼。

如需協助，請[按此](#)聯絡我們

此電郵乃電腦自動發送，請勿回覆。

蘇黎世人壽保險（香港）有限公司

Dear customer,

As per your instruction, please use this One-Time Password(OTP) [REDACTED] to complete your online request. This OTP will be expired after 5 minutes for security reasons. If this OTP is expired, please request for an OTP again via our Customer eService.

For any assistance, please click [here](#) to contact us.

Please do not reply this email as it is sent by automated system.

Zurich Life Insurance (Hong Kong) Limited

[Zurich]: 請輸入一次性密碼 [REDACTED] 以進行網上申請。此密碼於索取 5 分鐘後失效。Please input this One-Time Password: 095050 for your online transaction. it will expire after 5 minutes.

Email

SMS



One-time password authentication

To submit request, you must enter the one-time password ("OTP") for verification.

Your OTP has been sent to [REDACTED]@hk.zurich.com

It will expire after 5 minutes upon request.

Please enter your OTP:

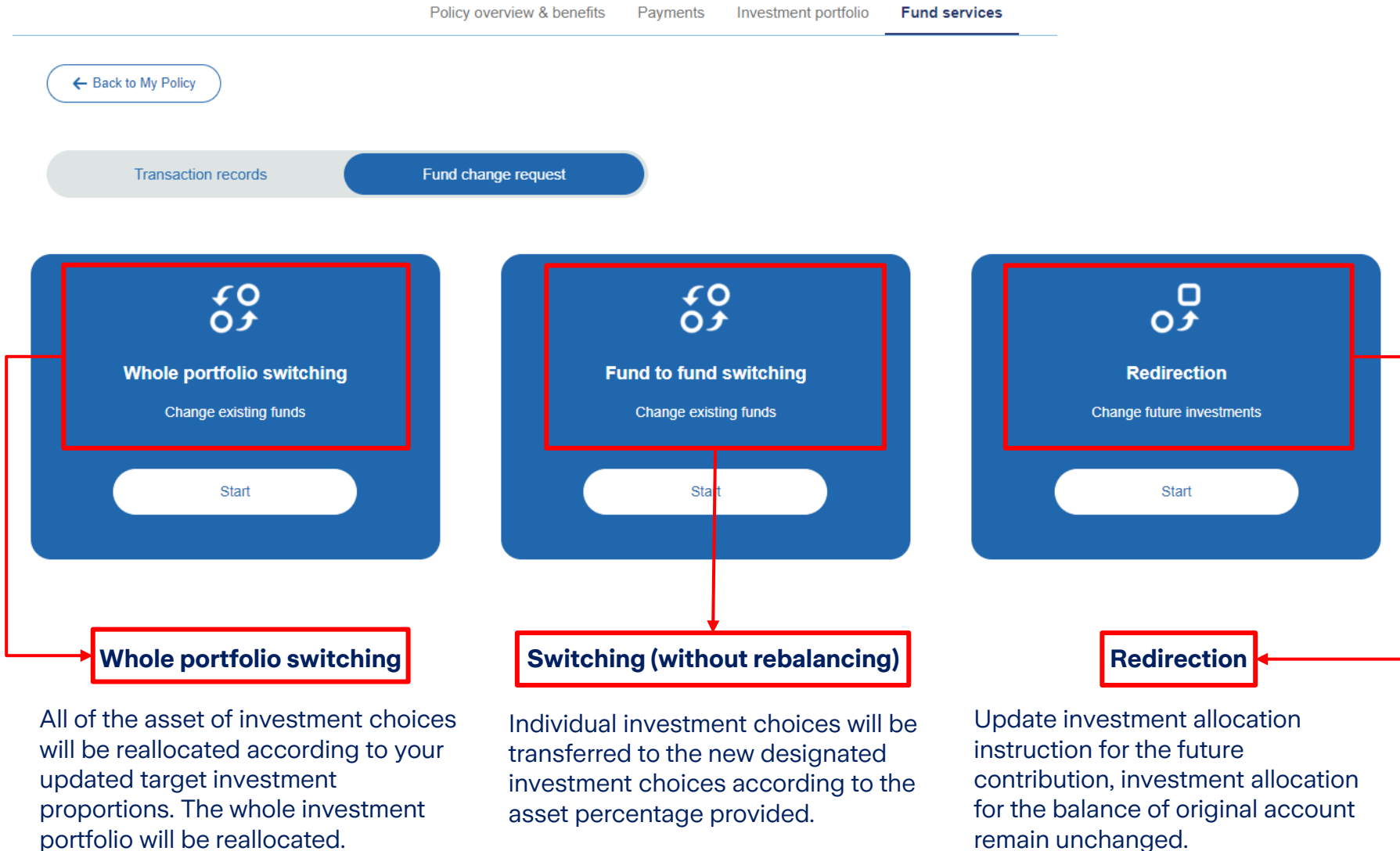
Haven't received OTP? [Resend OTP](#)

5 Enter your password

6 Click 'Submit'

Choose your fund service

After completing OTP verification , you'll have access to three fund change services below.




(a) Whole portfolio switching

Policy overview & benefits Payments Investment portfolio **Fund services**


[← Back to My Policy](#)

Transaction records **Fund change request**




Whole portfolio switching
Change existing funds

Start



Fund to fund switching
Change existing funds

Start



Redirection
Change future investments

Start

Choose 'Whole portfolio switching' and click 'Start'

Step 1: Review your current fund holdings

1

Input

2

Review

3

End

Existing fund holdings

The values shown may be an estimate and could differ if there are current transactions in process.

Investment choice	Valuation date	Unit	Bid price ²	Value in investment choice currency	Exchange rate ³ (as of Aug 17, 2023)	Value in policy currency	Existing investment account value %
First Sentier Investors Global Umbrella Fund plc - Stewart Investors Worldwide Leaders Sustainability Fund (Code: AJUSD, Risk level ¹ : 4)	Aug 17, 2023	██████	USD 1.2128	USD ██████	7.812422	HKD ██████	100.00%
Total							100.00%

Review your existing fund holding information before making any changes.

Investment choice

Select the investment choice(s) to switch to and the percentage(s) of the investment account value to be allocated to the

1

Click here to add investment choice(s)

Add Investment choice

Step 2: Change/add your investment choice(s)

Add Investment choice

Search by code or keywords

Risk level

Fund currency

Search

Clear

Filter your search results by keywords, code, risk level, or fund currency.

Code	Investment choice	Risk level ¹	Fund currency	Alternative fund
<input type="checkbox"/> A3USD	abrnd SICAV I - Climate Transition Bond Fund	2	USD	No
<input type="checkbox"/> A4USD	abrnd SICAV I - Diversified Income Fund	3	USD	No
<input type="checkbox"/> A6USD	abrnd SICAV I - Frontier Markets Bond Fund	3	USD	No
<input type="checkbox"/> A8JPY	abrnd SICAV I - Japanese Sustainable Equity Fund	4	JPY	No
<input type="checkbox"/> A9EUR	Allianz Global Investors Fund - Allianz Emerging Markets SRI Corporate Bond	3	EUR	No
<input type="checkbox"/> AHEUR	BlackRock Global Funds - ESG Multi-Asset Fund	3	EUR	No
<input type="checkbox"/> AJUSD	First Sentier Investors Global Umbrella Fund plc - Stewart Investors Worldwide Leaders Sustainability Fund	4	USD	No
<input type="checkbox"/> AKUSD	Franklin Templeton Investment Funds - Franklin Income Fund	3	USD	No

2

Click 'Search'

3

Choose your desired investment choice(s)

4

Click 'Add'

Add

Step 3: Change the allocation percentage of your investment choice(s)

Investment choice

Select the investment choice(s) to switch to and the percentage(s) of the investment account value to be allocated to the selected investment choice(s).

Note(s)

- i. If there is any instruction in progress for this policy, you may not submit instruction for switching / re-direction of future regular premium allocation.
- ii. For written request that has been submitted to us directly or via licensed insurance intermediary before, please do not re-submit online and vice versa.
- iii. Instruction that submitted after 23:59 (Hong Kong time) will deem to be received on the next working day.

Remark:

If there is any mis-match between investment choice and risk appetite, you may click 'Reset' to reselect investment choice(s) or submit your risk profile questionnaire.

Your selected investment choice(s) does(do) not match with your risk appetite.

Unless the following confirmation is specified, any request for investing in an investment choice that carries a risk level higher than your risk tolerance will not be accepted.

Despite the fact that the investment choice(s) that I intend to invest in may not be suitable for me based on my disclosed current needs and risk profile, etc. as indicated in my financial needs analysis and risk profile questionnaire, I confirm that it is my intention and desire to proceed with my request herein. I understand that I may be exposed to higher risks and subject to greater investment loss.

Cancel

OK

Step 4: Confirm your changes

Please review your request.

Investment choice	Allocation %
Allianz Global Investors Fund - Allianz Emerging Markets SRI Corporate Bond (Code: A9EUR, Risk level ¹ : 3)	70%
Pictet - Timber (Code: SXUSD, Risk level ¹ : 5)	30%
Total	100%

Remark(s)

1. Zurich Life Insurance (Hong Kong) Limited assigns the risk level to each investment choice in accordance with several factors such as historical volatility and investment policies of the corresponding underlying fund. Risk level has a scale of 1 to 5. A higher risk level indicates that the return may be relatively more sensitive to changes of market conditions and is more volatile, while a low risk level indicates that the return may be relatively less sensitive to changes of market conditions and is less volatile. However, you should note that the lowest risk level does not mean the investment choice is risk-free. Zurich reviews the risk level at least annually.
2. Provided by Zurich Life Insurance (Hong Kong) Limited.
3. The amount of the policy currency per one dollar of fund currency.
4. Corresponding underlying funds of these investment choices are derivative funds where the net derivative exposure may be more than 50% but up to 100% of its net asset value. They may only be suitable for investors who understand the complicated structure of derivative products and their associate risk. You may incur significant loss if you invest in these investment choices. You are strongly advised to exercise caution in relation to these investment choices.
5. Corresponding underlying funds of these investment choices are derivative funds where the net derivative exposure may be exceeding 100% of its net asset value. They may only be suitable for investors who understand the complicated structure of derivative products and their associate risk. Such high leverage exposure of over 100% of the net asset value to derivative may further magnify any potential negative impact of any change in the value of the underlying asset of the underlying fund and also increase the volatility of the underlying fund's price. Therefore, you may incur significant loss if you invest in these investment choices. You are strongly advised to exercise caution in relation to these investment choices.

Review your request content, remarks and important notes, you could click “Back ” to make changes.

Note(s)

- i. If there is any instruction in progress for this policy, you may not submit instruction for switching / re-direction of future regular premium allocation.
- ii. For written request that has been submitted to us directly or via licensed insurance intermediary before, please do not re-submit online and vice versa.
- iii. Instruction that submitted after 23:59 (Hong Kong time) will deem to be received on the next working day.

have reviewed and confirm to submit the request. For details, please refer to the Terms and Conditions of OneZurich.

7

Agree to terms and conditions then click 'Submit'.

Back

Submit

Step 5: All set!

Input

Review

End

Your request has been submitted successfully.

[Done](#)

You can check the request status at "Transaction record".

Transaction records

Fund change request

Pending online transactions

Request date	Transaction type	Status	
May 31, 2023	Switching	Pending	>

(b) Fund to fund switching

Policy overview & benefits Payments Investment portfolio **Fund services**

← Back to My Policy

Transaction records

Fund change request



Whole portfolio switching

Change existing funds

Start



Fund to fund switching

Change existing funds

Start



Redirection

Change future investments

Start

Choose 'Fund to fund switching' and click 'Start'

Step 2: Select the investment choice(s) to switch out from

Switch out from (x)

Switch out from

Search by code or keywords Risk level Fund currency

Code	Investment choice	Risk level ¹	Fund currency	Derivative fund
<input checked="" type="checkbox"/> AJUSD	First Sentier Investors Global Umbrella Fund plc - Stewart Investors Worldwide Leaders Sustainability Fund	4	USD	No

2

Select the investment choice(s) you'd like to switch out from

Add

3

Click 'Add to continue'

Step 3: Select the investment choice(s) to switch out to

Investment choice

Select the investment choice(s) to switch out from and the percentage of account value to be switched out from this investment choice. Please also select the investment choice(s) you wish to switch to.

The interface shows a 'Switch out from' section with a list of investment choices. The first choice is 'First Sentier Investors Global Umbrella Fund plc - Stewart Investors Worldwide Leaders Sustainability Fund (Code: AJUSD, Risk level¹: 4)'. A percentage input field next to it is set to 30%. A callout '4' points to this field with the text 'Choose the percentage of account value you'd like to switch out from'. Below this is a '+ Switch to' button, highlighted with a red box and a callout '5' with the text 'Click 'Switch to''. Below the '+ Switch to' button are 'Delete', 'Reset', and '+ Add' buttons. Below the main interface is a search section for 'Switch to' with a search bar and filters for 'Risk level' and 'Fund currency'. A callout '6' points to the search bar with the text 'Select the investment choice(s) you would like to switch to'. Below the search bar is a table of investment choices:

Code	Investment choice	Risk level ¹	Fund currency	Derivative fund
<input type="checkbox"/> A3USD	abrdn SICAV I - Climate Transition Bond Fund	2	USD	No
<input type="checkbox"/> A4USD	abrdn SICAV I - Diversified Income Fund			No
<input type="checkbox"/> A6USD	abrdn SICAV I - Frontier Markets Bond Fund	3	USD	No

A callout '7' points to the '+ Add' button at the bottom right of the table with the text 'Click 'Add' to continue'.

Step 4: Make sure your changes match your risk appetite

Fund to fund switching



+ Switch out from

Schroder Hong Kong Money Market Fund (Code: OIHKD, Risk level¹: 1)

Switch out % %

+ Switch to

abrdn SICAV I - Japanese Sustainable Equity Fund (Code: A8JPY, Risk level¹: 4)

Delete

Reset Add

⚠ Your selected investment choice(s) does(do) not match with your risk appetite. You may reselect investment choice, submit your risk profile questionnaire or click "Next" and proceed the request with declaration.

⚠ **Your selected investment choice(s) does(do) not match with your risk appetite.**

Unless the following confirmation is specified, any request for investing in an investment choice that carries a risk level higher than your risk tolerance will not be accepted.

Despite the fact that the investment choice(s) that I intend to invest in may not be suitable for me based on my disclosed current needs and risk profile, etc. as indicated in my financial needs analysis and risk profile questionnaire, I confirm that it is my intention and desire to proceed with my request herein. I understand that I may be exposed to higher risks and subject to greater investment loss.

Cancel

OK

Remark:
If there is any mis-match between investment choice and risk appetite, you may click 'Reset' to reselect investment choice(s) or submit your risk profile questionnaire.

Remark(s)

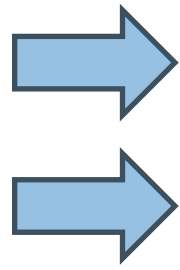
1. Zurich Life Insurance (Hong Kong) Limited assigns the risk level to each investment choice in accordance with several factors such as historical volatility and investment policies of the corresponding underlying fund. Risk level has a scale of 1 to 5. A higher risk level indicates that the return may be relatively more sensitive to changes of market conditions and is more volatile, while a low risk level indicates that the return may be relatively less sensitive to changes of market conditions and is less volatile. However, you should note that the lowest risk level does not mean the investment choice is risk-free. Zurich reviews the risk level at least annually.
2. Provided by Zurich Life Insurance (Hong Kong) Limited.
3. The amount of the policy currency per one dollar of fund currency.
4. Corresponding underlying funds of these investment choices are derivative funds where the net derivative exposure may be more than 50% but up to 100% of its net asset value. They may only be suitable for investors who understand the complicated structure of derivative products and their associate risk. You may incur significant loss if you invest in these investment choices. You are strongly advised to exercise caution in relation to these investment choices.
5. Corresponding underlying funds of these investment choices are derivative funds where the net derivative exposure may be exceeding 100% of its net asset value. They may only be suitable for investors who understand the complicated structure of derivative products and their associate risk. Such high leverage exposure of over 100% of the net asset value to derivative may further magnify any potential negative impact of any change in the value of the underlying asset of the underlying fund and also increase the volatility of the underlying fund's price. Therefore, you may incur significant loss if you invest in these investment choices. You are strongly advised to exercise caution in relation to these investment choices.

Note(s)

- i. If there is any instruction in progress for this policy, you may not submit instruction for this policy.
- ii. For written request that has been submitted to us directly or via licensed insurance intermediary before, please submit online and vice versa.
- iii. Instruction that submitted after 23:59 (Hong Kong time) will deem to be received on the next working day.

8

Click 'Next' to continue



Back

Next

Step 5: Confirm your changes

Fund to fund switching



Please review your request.

Switch out from	Switch out %	Switch to
First Sentier Investors Global Umbrella Fund plc - Stewart Investors Worldwide Leaders Sustainability Fund (Code: AJUSD, Risk level ¹ : 4)	30%	abrdn SICAV I - Japanese Sustainable Equity Fund (Code: A8JPY, Risk level ¹ : 4)

Remark(s)

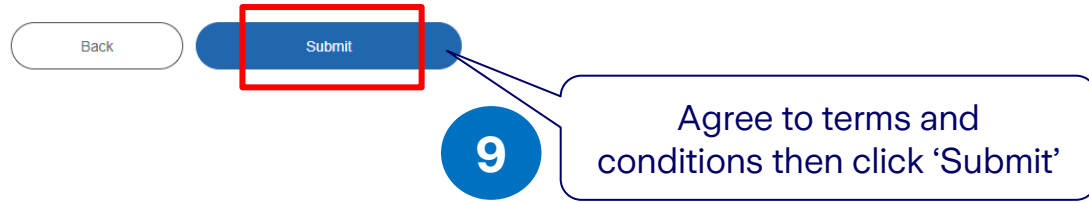
1. Zurich Life Insurance (Hong Kong) Limited assigns the risk level to each investment choice in accordance with several factors such as historical volatility and investment policies of the corresponding underlying fund. Risk level has a scale of 1 to 5. A higher risk level indicates that the return may be relatively more sensitive to changes of market conditions and is more volatile, while a low risk level indicates that the return may be relatively less sensitive to changes of market conditions and is less volatile. However, you should note that the lowest risk level does not mean the investment choice is risk-free. Zurich reviews the risk level at least annually.
2. Provided by Zurich Life Insurance (Hong Kong) Limited.
3. The amount of the policy currency per one dollar of fund currency.
4. Corresponding underlying funds of these investment choices are derivative funds where the net derivative exposure may be more than 50% but up to 100% of its net asset value. They may only be suitable for investors who understand the complicated structure of derivative products and their associate risk. You may incur significant loss if you invest in these investment choices. You are strongly advised to exercise caution in relation to these investment choices.
5. Corresponding underlying funds of these investment choices are derivative funds where the net derivative exposure may be exceeding 100% of its net asset value. They may only be suitable for investors who understand the complicated structure of derivative products and their associate risk. Such high leverage exposure of over 100% of the net asset value to derivative may further magnify any potential negative impact of any change in the value of the underlying asset of the underlying fund and also increase the volatility of the underlying fund's price. Therefore, you may incur significant loss if you invest in these investment choices. You are strongly advised to exercise caution in relation to these investment choices.

Note(s)

- i. If there is any instruction in progress for this policy, you may not submit instruction for switching / re-direction of future regular premium allocation.
- ii. For written request that has been submitted to us directly or via licensed insurance intermediary before, please do not re-submit online and vice versa.
- iii. Instruction that submitted after 23:59 (Hong Kong time) will deem to be received on the next working day.

Review your request content, remarks and important note.
You could click "Back" to make changes.

have reviewed and confirm to submit the request. For details, please refer to the Terms and Conditions of OneZurich.



Step 6: All set!

✓ Input ✓ Review ✓ End

Your request has been submitted successfully.

Done

You can check the request status at "Transaction record".

Transaction records Fund change request

Pending online transactions

Request date	Transaction type	Status
May 31, 2023	Switching	Pending