



ZURICH

February 2005

Dear Valued Customer,

Re: Zurich Euro Cash Fund Closure – 7th March, 2005

Thank you for choosing Zurich Life as your lifelong partner in mastering your challenges ahead in life. To meet your diversified insurance and investment needs, we always strive to provide you, our most valued customer, the best quality insurance services and wealth management solution.

We constantly review our range of funds under Active Insurance Series* for you. Limited demand for the Zurich Euro Cash Fund and its underlying fund, Threadneedle Euro Money Securities Fund, has resulted in its falling below the size at which Threadneedle Asset Management Limited (Threadneedle), the fund manager, is able to offer investors a cost efficient investment vehicle. As a result, Threadneedle has obtained permission from the Financial Services Authority in the UK to close the Fund on 7th March, 2005.

The underlying funds of Active Insurance Series are managed by Threadneedle, Baring Asset Management (Asia) Limited and DWS Investment S.A.. Our wide range of funds in multi-manager approach, not only reflects the diversified investment expertise of different managers, but also helps to gain access to most of the developed and emerging markets in the world. In the future, we seek every opportunity to enrich our quality funds pool to offer you supreme lifelong financial solution. For detail information, please refer to Investment Details and Product Brochures.

Should you have any queries on the Zurich Euro Cash Fund closure, or want to know more about our Active Insurance Series, please feel free to contact your professional insurance consultant, or call our Customer Service Hotline at 2535 3500.

Wish you a prosperous and fruitful Year of the Rooster!

Yours sincerely,
For and on behalf of
Zurich Life Insurance Company Limited

Director, Life Business
Denny Chan

*The series currently consists of Wealth Link, Treasure Link, Smart Link, Maxi Link and Deluxe Link.

2005年2月

致尊貴的客戶：

蘇黎世歐元現金基金將於2005年3月7日結束

感謝閣下選擇蘇黎世人壽作為您籌劃未來人生的終身夥伴。為了滿足閣下多元化的保險及投資需要，我們矢志不斷為尊貴的您提供市場上極為優質的保險服務及財富管理方案。

我們不斷為您細察「自主理財保障系列」*所提供的多元化基金選擇。由於「蘇黎世歐元現金基金」的相關基金—Threadneedle Euro Money Security Fund的需求有限及基金總值下降，令基金經理—Threadneedle Asset Management Limited (Threadneedle)，未能為投資者提供具成本效益的投資工具。因此，Threadneedle將於2005年3月7日結束該基金，並已獲英國監管機構Financial Services Authority批准。

我們多元化的基金系列不但融匯各家基金經理之投資所長，更有助客戶掌握全球大部分成熟及新興市場之投資良機。將來，我們亦會不斷提升「自主理財保障系列」旗下的精選基金選擇，帶給您終身卓越理財方案。詳情可參閱投資資料綜覽及產品冊子。

倘若閣下對蘇黎世歐元現金基金之結束有任何疑問，或擬更詳盡了解蘇黎世人壽的「自主理財保障系列」，請隨時聯絡您的專業保險顧問，或致電客戶服務熱線2535 3500查詢。

最後謹祝閣下雞年順景，萬事亨通。

蘇黎世人壽



人壽業務董事
陳用樑 謹啓

*本系列現時包括「滙富寶」、「創富寶」、「盛富寶」、「尚富寶」及「至尊寶」理財保障計劃。