

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

March 18, 2024

**Changes to Franklin Templeton Investment Funds (“FTIF”) and the Underlying Funds (as defined below)**

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 meanings assigned to such terms in the Explanatory Memorandum of FTIF dated April 2023, as amended from time to time (the “**Explanatory Memorandum**”).

Dear valued customer,

We are writing to let you know about the changes to FTIF 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?**

<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>
ZI Franklin US Government Fund (Code: TCUSD)	Franklin Templeton Investment Funds - Franklin U.S. Government Fund	<ul style="list-style-type: none"> <li>• DOMUS</li> <li>• Futura II</li> <li>• Futura III</li> <li>• Elite International Bond</li> <li>• SUPRA Savings and Investment Plan</li> <li>• Vista</li> <li>• Vista Retirement Scheme</li> </ul>
ZI Templeton BRIC Fund (Code: TFUSD)	Franklin Templeton Investment Funds - Templeton BRIC Fund	
ZI Templeton Emerging Markets Fund (Code: TBUSD)	Franklin Templeton Investment Funds - Templeton Emerging Markets Fund	
ZI Templeton Global Smaller Companies Fund (Code: TAUSD)	Franklin Templeton Investment Funds - Templeton Global Smaller Companies Fund	
ZI Templeton Global Total Return Fund (Code: TDUSD)	Franklin Templeton Investment Funds - Templeton Global Total Return Fund	

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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.

Registered in the Isle of Man number 20126C.

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Douglas, Isle of Man, IM2 2QZ,  
British Isles

ZI Franklin Gold and Precious Metals Fund (Code: 6CUSD)	Franklin Templeton Investment Funds - Franklin Gold and Precious Metals Fund	<ul style="list-style-type: none"> <li>• Futura II</li> <li>• Futura III</li> <li>• Elite International Bond</li> <li>• SUPRA Savings and Investment Plan</li> <li>• Vista</li> <li>• Vista Retirement Scheme</li> </ul>
ZI Franklin MENA USD Fund (Code: GCUSD)	Franklin Templeton Investment Funds - Franklin MENA Fund	
ZI Franklin Mutual Global Discovery Fund (Code: R2USD)	Franklin Templeton Investment Funds - Franklin Mutual Global Discovery Fund	
ZI Templeton Asian Bond Fund (Code: 4QUSD)	Franklin Templeton Investment Funds - Templeton Asian Bond Fund	
ZI Templeton Global Bond fund (Code: TEUSD)	Franklin Templeton Investment Funds - Templeton Global Bond Fund	
Franklin Templeton Investment Funds - Franklin Biotechnology Discovery Fund (Code: USDTC)	Franklin Templeton Investment Funds - Franklin Biotechnology Discovery Fund	<ul style="list-style-type: none"> <li>• International Wealth Account</li> <li>• IWA</li> <li>• Pacific</li> </ul>
Franklin Templeton Investment Funds - Franklin Gold and Precious Metals Fund EUR (Code: HSEUR)	Franklin Templeton Investment Funds - Franklin Gold and Precious Metals Fund	
Franklin Templeton Investment Funds - Franklin Gold and Precious Metals Fund USD (Code: 6BUSD)		
Franklin Templeton Investment Funds - Franklin India Fund (Code: FWUSD)	Franklin Templeton Investment Funds - Franklin India Fund	
Franklin Templeton Investment Funds - Franklin MENA Fund USD (Code: GDUSD)	Franklin Templeton Investment Funds - Franklin MENA Fund	
Franklin Templeton Investment Funds - Franklin Mutual European Fund (Code: FVUSD)	Franklin Templeton Investment Funds - Franklin Mutual European Fund	
Franklin Templeton Investment Funds - Franklin Mutual Global Discovery Fund (Code: Q2USD)	Franklin Templeton Investment Funds - Franklin Mutual Global Discovery Fund	
Franklin Templeton Investment Funds - Franklin Mutual U.S. Value Fund (Code: KYUSD)	Franklin Templeton Investment Funds - Franklin Mutual U.S. Value Fund	
Franklin Templeton Investment Funds - Franklin U.S. Government Fund (Code: ZVUSD)	Franklin Templeton Investment Funds - Franklin U.S. Government Fund	
Franklin Templeton Investment Funds - Templeton Asian Bond Fund (Code: 4PUSD)	Franklin Templeton Investment Funds - Templeton Asian Bond Fund	
Franklin Templeton Investment Funds - Templeton Asian Growth Fund USD (Code: KOUSD)	Franklin Templeton Investment Funds - Templeton Asian Growth Fund	

Franklin Templeton Investment Funds - Templeton Emerging Markets Fund (Code: MMUSD)	Franklin Templeton Investment Funds - Templeton Emerging Markets Fund	
Franklin Templeton Investment Funds - Templeton Global Smaller Companies Fund (Code: MLUSD)	Franklin Templeton Investment Funds - Templeton Global Smaller Companies Fund	
Franklin Templeton Investment Funds - Templeton Global Total Return Fund (Code: PDUUSD)	Franklin Templeton Investment Funds - Templeton Global Total Return Fund	

### What is happening?

We have been notified by Franklin Templeton Investments (Asia) Limited, as the Hong Kong Representative of FTIF, of the changes set out below.

#### **1. Amendments to the investment policies of the Franklin Templeton Investment Funds - Franklin U.S. Government Fund**

The Board of Directors has decided to amend the investment policy of the Underlying Fund to introduce investments into “to-be-announced” (“TBA”) market. A majority of mortgage-backed securities are traded in the TBA market, which is the most liquid mortgage market, and having access to these securities provides liquidity and price benefits.

As a consequence of the above, the following changes shall be made to the Explanatory Memorandum:

- (i) The following paragraph shall be added immediately after the first paragraph in the sub-section headed “Investment Policy” in the profile of the Underlying Fund:

*“In addition, the Fund may also purchase or sell mortgage-backed securities (issued by GNMA, Freddie Mac and FNMA) on a delayed delivery or forward commitment basis through the “to-be-announced” (“TBA”) market. With TBA transactions, the particular securities to be delivered are not identified at the trade date but the delivered securities must meet specified terms and standards (such as yield, duration, and credit quality) and comply with the Fund’s investment objectives and policy. Investments in TBA securities will not exceed 20% of the Fund’s net assets. The Fund may only enter into TBA sale trades or TBA roll transactions with respect to securities which it owns.”*

- (ii) “TBA transaction risk” shall be added to the sub-section headed “Risks of Investing in the Fund” in the profile of the Underlying Fund as a risk pertaining to the Underlying Fund. The risk factor headed “TBA transaction risk” shall therefore be added immediately after the risk factor headed “System Failure risks for the Bond Connect” in the section headed “RISK CONSIDERATIONS”:

#### **“TBA Transaction risk”**

*TBA transactions are forward-settling mortgage-backed securities (“MBS”) trades where the particular securities to be delivered are not identified at the trade date but the delivered securities must meet specified terms and standards (such as issuer, maturity, coupon, price, par amount, and settlement date). Forward settling securities, such as TBA transactions, involve leverage which may magnify investment risks. TBA transactions are also subject to market risk, counterparty risk and liquidity risk.*

*TBA transactions are exposed to changes in the value of the underlying investments during the term of the agreement. The obligation to purchase securities on a specified future date involves the risk that the market value of the securities that the Fund is obligated to purchase may decline below the purchase price.*

*Funds may enter into TBA sale commitments to hedge their portfolio positions or to sell securities they own under delayed delivery arrangements. In entering TBA sale commitments, a Fund will bear the risk that the price of the MBS to be delivered increases before the settlement date. This could result in a reduction of the potential for realising gains on the concerned security.*

*Funds may enter into TBA roll transactions where the buyer agrees to sell an MBS and repurchase another MBS with similar characteristics at a later date. The buyer of a TBA roll bears the risk to be bound to buy a similar security at a higher price if the concerned pool of assets increases in price over the time of the roll.”*

The above changes shall become effective as of May 27, 2024.

The above changes will have no material impact on the way the Underlying Fund is being managed and its portfolios' composition. There will be no material change or increase in the overall risk profile of the Underlying Fund following the above changes. Further, the above changes will not give rise to any change in the fee level or cost in managing the Underlying Fund. The above changes do not have a material adverse impact on the investors' rights or interests.

Any costs and/or expenses that will be incurred in connection with the above changes will be borne by the Management Company, other than the cost of publishing letters, which is estimated to be approximately HKD30,000 and which will be charged and allocated to the Underlying Fund based on the pro rata share of the net asset value of the Underlying Fund.

## **2. SFDR reclassification of the Franklin Templeton Investment Funds - Franklin Mutual European Fund and Franklin Templeton Investment Funds - Franklin Mutual Global Discovery Fund**

The Board of Directors has decided, in light of Investors' demand, to have the Underlying Funds reclassified from Article 6 to Article 8 under the Regulation (EU) 2019/2088 of the European Parliament and of the Council of 27 November 2019 on sustainability-related disclosures in the financial services sector (“SFDR”) and to create their SFDR related disclosures, in order to better reflect the ESG considerations that have already been part of the investment process with binding commitments to sustainability that are objective and data-driven, while maintaining its focus on value investing.

As a consequence of the above, the following changes shall be made to the Explanatory Memorandum:

- (i) The SFDR pre-contractual disclosures for the Underlying Funds shall be added to the section “SFDR PRE-CONTRACTUAL DISCLOSURE ANNEXES”. On or around March 27, 2024, the bilingual SFDR pre-contractual disclosures for the Underlying Funds will be available for download from the Hong Kong Representative of FTIF's website at [https://franklintempletonprod.widen.net/s/jqdp5bk5xt/ftif-sfdr-pre-contractual-disclosure-annexes\\_hk\\_en<sup>1</sup>](https://franklintempletonprod.widen.net/s/jqdp5bk5xt/ftif-sfdr-pre-contractual-disclosure-annexes_hk_en<sup>1</sup>) (English version) and [https://franklintempletonprod.widen.net/s/hv85nxn6tb/ftif-sfdr-pre-contractual-disclosure-annexes\\_hk\\_cn<sup>1</sup>](https://franklintempletonprod.widen.net/s/hv85nxn6tb/ftif-sfdr-pre-contractual-disclosure-annexes_hk_cn<sup>1</sup>) (traditional Chinese version), and they will also be made available at the office of the Hong Kong Representative of FTIF.
- (ii) To make reference to the Underlying Funds' SFDR pre-contractual disclosures, the second paragraph in the sub-section headed “Investment Policy” in the profile of each of the Underlying Funds shall be deleted in its entirety and replaced with the following:

*“The Investment Manager also considers ESG factors as an integral component of its fundamental investment research and decision process. The Environmental and/or Social characteristics (within the meaning of Article 8 of the SFDR) promoted by the Fund are detailed in the section “SFDR PRE-CONTRACTUAL DISCLOSURE ANNEXES”. For the avoidance of doubt, the Fund is not classified as an ESG fund, pursuant to the “Circular to management companies of SFC authorized unit trusts and mutual funds - ESG funds” issued by the SFC on 29 June 2021.”*

<sup>1</sup> The website has not been reviewed by the Securities and Futures Commission (“SFC”).

- (iii) To state that the Underlying Funds may appeal to investors looking to invest in funds compliant with Article 8 of the SFDR, the sub-section headed “Investor’s Profile” in the profile for the Underlying Funds shall be amended, as further detailed in the Appendix of this letter.
- (iv) “Sustainability risk” shall be added to the sub-section headed “Risks of Investing in the Fund” in the profile of each of the Underlying Funds as a risk pertaining to the Underlying Funds.

The changes shall be effective as of March 27, 2024.

The above changes do not amount to material changes to the Underlying Funds and are made solely to respond to the disclosure obligations resulting from the SFDR. While the portfolio’s composition and investment universe will be modestly impacted by the changes detailed above, ESG considerations were already part of the investment research and process of the Underlying Funds. Therefore, the above changes will have no material impact on the investment philosophy and process. There will be no material change or increase in the overall risk profile of the Underlying Funds following the above changes. Further, the above changes will not give rise to any change in the fee level or cost in managing the Underlying Funds. The above changes do not have a material adverse impact on the Investors’ rights or interests.

Any costs and/or expenses that will be incurred in connection with the above changes will be borne by the Management Company, other than the cost of publishing letter, which is estimated to be approximately HKD15,000 and which will be charged and allocated to the Underlying Funds based on the pro rata share of the Net Asset Value of the Underlying Funds.

### 3. Amendments in relation to Franklin Templeton Investment Funds - Franklin India Fund

The Board of Directors has decided to make the following changes to the Underlying Fund:

#### (1) SFDR reclassification

In light of Investors’ demand, it was decided to have the Underlying Fund reclassified from Article 6 to Article 8 under the Regulation (EU) 2019/2088 of the European Parliament and of the Council of 27 November 2019 on SFDR and to create their SFDR related disclosures, in order to reflect the ESG methodology applied to the Underlying Fund and to translate the pre-existing process into the Explanatory Memorandum in a methodical and systematic manner.

As a consequence of the above, the following changes shall be made to the Explanatory Memorandum:

- (i) The SFDR pre-contractual disclosures for the Underlying Fund shall be added to the section “SFDR PRE-CONTRACTUAL DISCLOSURE ANNEXES”. On or around March 28, 2024, the bilingual SFDR pre-contractual disclosures for the Underlying Fund will be available for download from the Hong Kong Representative of FTIF’s website at [https://franklintempletonprod.widen.net/s/jqdp5bk5xt/ftif-sfdr-pre-contractual-disclosure-annexes\\_hk\\_en](https://franklintempletonprod.widen.net/s/jqdp5bk5xt/ftif-sfdr-pre-contractual-disclosure-annexes_hk_en)<sup>1</sup> (English version) and [https://franklintempletonprod.widen.net/s/hv85nrxn6tb/ftif-sfdr-pre-contractual-disclosure-annexes\\_hk\\_cn](https://franklintempletonprod.widen.net/s/hv85nrxn6tb/ftif-sfdr-pre-contractual-disclosure-annexes_hk_cn)<sup>1</sup> (traditional Chinese version), and they will also be made available at the office of the Hong Kong Representative of FTIF.
- (ii) To make reference to the Underlying Fund’s SFDR pre-contractual disclosures, the following paragraph shall be added immediately after the first paragraph under the sub-section headed “Investment Policy” in the profile of the Underlying Fund:

*“The Investment Manager also considers ESG factors as an integral component of its fundamental investment research and decision process. The Environmental and/or Social characteristics (within the meaning of Article 8 of the SFDR) promoted by the Fund are detailed in the section “SFDR PRE-CONTRACTUAL DISCLOSURE ANNEXES”. For the avoidance of doubt, the Fund is not classified as an ESG fund, pursuant to the “Circular to management companies of SFC authorized unit trusts and mutual funds - ESG funds” issued by the SFC on 29 June 2021.”*

<sup>1</sup> The website has not been reviewed by the SFC.

- (iii) To state that the Underlying Fund may appeal to investors looking to invest in funds compliant with Article 8 of the SFDR, the sub-section headed “Investor’s Profile” in the profile for the Underlying Fund shall be amended, as further detailed in the Appendix of this letter.
- (iv) “Sustainability risk” shall be added to the sub-section headed “Risks of Investing in the Fund” in the profile of the Underlying Fund as a risk pertaining to the Underlying Fund.

The changes detailed above will become effective as from March 28, 2024.

The above changes do not amount to material changes to the Underlying Fund and are made solely to respond to the disclosure obligations resulting from the SFDR. Since the ESG considerations were already part of the investment research and process of the Underlying Fund, the above changes will have no material impact on the way the Underlying Fund is being managed and their portfolios’ composition. There will be no material change or increase in the overall risk profile of the Underlying Fund following the above changes. Further, the above changes will not give rise to any change in the fee level or cost in managing the Underlying Fund. The above changes do not have a material adverse impact on the Investors’ rights or interests.

## **(2) Use of financial derivative instruments (“FDIs”)**

The section headed “FUND INFORMATION, OBJECTIVES AND INVESTMENT POLICIES” of the Explanatory Memorandum currently states that subject to the limits set forth in the investment restrictions, FTIF may, with respect to each sub-fund of FTIF, invest in FDIs for the purpose of efficient portfolio management (except for Money Market Funds) or hedging.

To clarify that the Investment Manager may use FDIs for hedging and/or efficient portfolio management purposes, in line with other sub-funds of FTIF that are managed by the same investment management team, the following paragraph shall be added immediately before the last paragraph under the sub-section headed “Investment Policy” in the profile of the Underlying Fund:

*“The Fund may further utilise financial derivative instruments for hedging and/or efficient portfolio management. These financial derivative instruments may be dealt in either on Regulated Markets or over-the-counter, and may include, inter alia, swaps, forwards and futures contracts (including those on equity indices) as well as options (including warrants).”*

Since the use of FDIs for hedging and/or efficient portfolio management purposes was already permitted in the Explanatory Memorandum, the above changes are made for clarification purpose only and do not amount to material changes to the Underlying Fund. The above changes will have no material impact on the way the Underlying Fund is being managed and their portfolios’ composition. There will be no material change or increase in the overall risk profile of the Underlying Fund following the above changes. Further, the above changes will not give rise to any change in the fee level or cost in managing the Underlying Fund. The above changes do not have a material adverse impact on the Investors’ rights or interests.

Any costs and/or expenses that will be incurred in connection with the above changes will be borne by the Management Company, other than the cost of publishing letter, which is estimated to be approximately HKD10,000 and which will be charged and allocated to the Underlying Fund based on the pro rata share of the Net Asset Value of the Underlying Fund.

## **4. Other updates**

The Explanatory Memorandum shall be updated to reflect the below. (Unless otherwise stated, the changes set out below took effect as of December 31, 2023.)

- (a) In relation to the pre-contractual disclosures of the Franklin Templeton Investment Funds - Templeton Asian Bond Fund and Franklin Templeton Investment Funds - Templeton Global Bond Fund, the disclosure relating to good governance shall be updated to clarify that while good governance requirement is technically not applicable to sovereign, the investment team will try to engage with governments on that subject when possible. As a result, the fifth paragraph under the question headed “*What is the policy to assess good governance practices of the investee companies?*” in the pre-contractual disclosures of the Franklin Templeton

Investment Funds - Templeton Asian Bond Fund and Franklin Templeton Investment Funds - Templeton Global Bond Fund shall be amended as follows (with revisions in markups):

*"Sovereign governance is regularly assessed and monitored as part of the process. ~~The~~ From time to time, the Investment Manager maintains contacts has discussions with governments, central banks and other institutions at various levels. ~~On a frequent basis, Certain of these discussions are held particularly around~~ may include governance and economic best practices, and ~~in these meetings~~ the Investment Manager ~~shares~~ may share its views while also trying to better understand government stances on economic policies and governance, as well as sustainability and social topics to facilitate the investment decision making."*

- (b) The first paragraph under the sub-section headed "SUSPENSION AND TERMINATION" in the section headed "ADDITIONAL INFORMATION" shall be amended as follows (with revisions in mark-up):

*"The Company may, after consultation with the Depositary, having regard to the best interests of Shareholders, suspend the determination of the Net Asset Value of Shares of any Fund and hence the issue, redemption or switching of Shares in the Funds when: (a) there is a closure or suspension of trading on any market on which a substantial portion of that Fund's investments are normally quoted, listed, or dealt in; (b) the existence of any state of affairs which constitutes an emergency as a result of which the disposal or valuation of investments attributable to that Fund is impracticable; (c) when there is a breakdown or restriction in the means of communication normally employed in determining the price or value of any of that Fund's investments or the current price or values on any stock exchange or market; (d) the value of that Fund's investments cannot, in the opinion of the Board of Directors, be transferred or repatriated at normal rates of exchange; (e) any period when the Net Asset Value of Shares of any Fund may not be determined accurately; (f) during any period when in the opinion of the Board of Directors there exists unusual circumstances where it would be impractical or unfair towards the investors to continue dealing in the Shares of any Fund or circumstances where a failure to do so might result in the investors or a Fund incurring any liability to taxation or suffering other pecuniary disadvantage or other detriment which the investors or a Fund might not otherwise have suffered; (g) if the Company or a Fund is being or may be wound-up, on or following the date on which such decision is taken by the Board of Directors or notice is given to Shareholders of a general meeting at which a resolution to wind-up the Company or a Fund is to be proposed; (h) in the case of a merger, if the Board of Directors deems this to be justified for the protection of the Shareholders; or (i) in the case of a suspension of the calculation of the net asset value of one or several underlying investment funds in which a Fund has invested a substantial portion of assets. In accordance with the Law of 17 December 2010, the issue and redemption of Shares shall be prohibited: (a) during the period where the Company has no depositary; and (b) where the Depositary is put into liquidation or declared bankrupt or seeks an arrangement with the creditors, a suspension of payment or a controlled management or is the subject of similar proceedings."*

- (c) The third paragraph under the sub-section headed "ANTI-MONEY LAUNDERING AND COUNTER-TERRORIST FINANCING LEGISLATION" in the section headed "ADDITIONAL INFORMATION" shall be amended as follows (with revisions in markup):

*"The Management Company reserves the right to ask at any time for additional information and documentary evidence, such as updated identity documentation, source of funds and origin of wealth, as may be required in higher risk scenarios or to comply with any applicable laws and regulations, including applicable Luxembourg regulations on the prevention of the use of the financial sector for money laundering purposes. In case of delay or failure to provide such information and/or documentary evidence, the Management Company may delay or reject the processing of purchase or sale instructions, or any other transaction. The Management Company may also delay or suspend the payment of dividends until relevant and satisfactory information and/or documentation is received. In addition, the Management Company reserves the right to stop the payment of any commissions, to block further transactions in the Company's Funds and/or to ultimately terminate the business relationship with subdistributors, intermediaries, brokers/dealers and/or professional investors after reasonable attempts from the Management Company to reach agreement on updated terms and conditions or contractual arrangements, obtain the missing or updated documentation (including underlying clients' documentation) requested from such subdistributors, intermediaries, brokers/dealers and/or professional investors in line with applicable laws and regulations, thus preventing the Management Company from fulfilling its anti-money laundering and counter-terrorism financing obligations. Neither the Company nor the Management Company have any liability for delays or*

*failure to process deals as a result of sub-distributors, intermediaries, brokers/dealers, professional investors and/or the Investors providing no or only incomplete information and/or documentary evidence.”*

- (d) Updates to the information relating to the board of directors of FTIF, as well as the board of managers and conducting officers of the Management Company.
- (e) Other taxation, administrative, clarificatory and/or editorial updates.

The changes set out above do not amount to a material change to the Underlying Funds. There is no material change or increase in the overall risk profiles of any of the Underlying Funds following the above changes. Further, the above changes do not have a material adverse impact on Investors' rights or interests (including changes that may limit Investors' ability in exercising their rights), and the above changes are not expected to give rise to any change in the fee level or fee structure of any of the Underlying Funds.

Any costs and/or expenses incurred in connection with the above changes shall be borne by the Management Company, other than the cost of publishing letter, which is estimated to be approximately HKD120,000 and which shall be charged and allocated to the Underlying Funds based on the pro rata share of the Net Asset Value of the Underlying Funds.

The Explanatory Memorandum and the product key facts statements of the Underlying Funds will be updated to reflect the above changes in due course. An updated version of the Hong Kong offering documents of FTIF will be available for download from the Hong Kong Representative of FTIF's website at [www.franklintempleton.com.hk](http://www.franklintempleton.com.hk)<sup>1</sup>.

#### **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](mailto:helppoint.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.***

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<sup>1</sup> The website has not been reviewed by the SFC.



### Appendix

Enhanced disclosures shall be made to the sub-section headed “Investor’s Profile” in the profile for each of the below Underlying Funds:

Underlying Fund	Enhanced disclosures
Franklin Templeton Investment Funds - Franklin Mutual European Fund	<p><b>Investor’s Profile</b>  <u>The Fund is suitable for investors: Considering the investment objectives, as stated above, the Fund may appeal to investors looking to:</u></p> <ul style="list-style-type: none"> <li>• <u>invest in a Fund compliant with Article 8 of the SFDR;</u></li> <li>• <u>seeking achieve capital appreciation, which may occasionally be short term and to a lesser extent, income by investing in undervalued companies of any European country; and</u></li> <li>• <del>seeking investment in undervalued companies of any European country; and</del></li> <li>• <u>planning to hold their investments invest for the medium to long term.</u></li> </ul>
Franklin Templeton Investment Funds - Franklin Mutual Global Discovery Fund	<p><b>Investor’s Profile</b>  <u>The Fund may appeal to investors looking to: Considering the investment objectives, as stated above, the Fund may appeal to investors looking to:</u></p> <ul style="list-style-type: none"> <li>• <u>invest in a Fund compliant with Article 8 of the SFDR;</u></li> <li>• <u>seeking achieve capital appreciation by investing in undervalued companies worldwide; and</u></li> <li>• <u>planning to hold their investments invest for the medium to long term.</u></li> </ul>
Franklin Templeton Investment Funds - Franklin India Fund	<p><b>Investor’s Profile</b>  <u>The Fund is suitable for investors: Considering the investment objectives, as stated above, the Fund may appeal to investors looking to:</u></p> <ul style="list-style-type: none"> <li>• <u>invest in a Fund compliant with Article 8 of the SFDR;</u></li> <li>• <u>seeking achieve capital appreciation by investing in equity securities of companies located in India; and</u></li> <li>• <u>planning to hold their investments invest for the medium to long term.</u></li> </ul>



**ZURICH**  
蘇黎世

### 有關富蘭克林鄧普頓投資基金（「FTIF」）及該等相關基金（定義見下文）之變更

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FTIF日期為2023年4月的基金說明書（經不時修訂）（「基金說明書」）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FTIF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」）
蘇黎世國際富蘭克林美國政府基金（代碼：TCUSD）	富蘭克林鄧普頓投資基金 - 富蘭克林美國政府基金	<ul style="list-style-type: none"> <li>環球置業國際按揭計劃</li> <li>「樂安閑」計劃</li> <li>「樂安閑」III</li> <li>卓越精英國際投資計劃</li> <li>至尊國際儲蓄投資</li> <li>豐盛人生</li> <li>豐盛人生退休計劃</li> </ul>
蘇黎世國際鄧普頓新興四強基金（代碼：TFUSD）	富蘭克林鄧普頓投資基金 - 鄧普頓新興四強基金	
蘇黎世國際鄧普頓新興市場基金（代碼：TBUSD）	富蘭克林鄧普頓投資基金 - 鄧普頓新興市場基金	
蘇黎世國際鄧普頓環球小型公司基金（代碼：TAUSD）	富蘭克林鄧普頓投資基金 - 鄧普頓環球小型公司基金	
蘇黎世國際鄧普頓環球總收益基金（代碼：TDUSD）	富蘭克林鄧普頓投資基金 - 鄧普頓環球總收益基金	
蘇黎世國際富蘭克林黃金及貴金屬基金（代碼：6CUSD）	富蘭克林鄧普頓投資基金 - 富蘭克林黃金及貴金屬基金	<ul style="list-style-type: none"> <li>「樂安閑」計劃</li> <li>「樂安閑」III</li> <li>卓越精英國際投資計劃</li> <li>至尊國際儲蓄投資</li> <li>豐盛人生</li> <li>豐盛人生退休計劃</li> </ul>
蘇黎世國際富蘭克林中東北非美元基金（代碼：GCUSD）	富蘭克林鄧普頓投資基金 - 富蘭克林中東北非基金	
蘇黎世國際富蘭克林互惠環球探索基金（代碼：R2USD）	富蘭克林鄧普頓投資基金 - 富蘭克林互惠環球探索基金	
蘇黎世國際鄧普頓亞洲債券基金（代碼：4QUSD）	富蘭克林鄧普頓投資基金 - 鄧普頓亞洲債券基金	
蘇黎世國際鄧普頓環球債券基金（代碼：TEUSD）	富蘭克林鄧普頓投資基金 - 鄧普頓環球債券基金	
富蘭克林鄧普頓投資基金 - 富蘭克林生物科技新領域基金（代碼：USDTC）	富蘭克林鄧普頓投資基金 - 富蘭克林生物科技新領域基金	<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>
富蘭克林鄧普頓投資基金 - 富蘭克林黃金及貴金屬基金（歐元）（代碼：HSEUR）	富蘭克林鄧普頓投資基金 - 富蘭克林黃金及貴金屬基金	
富蘭克林鄧普頓投資基金 - 富蘭克林黃金及貴金屬基金（美元）（代碼：6BUSD）		
富蘭克林鄧普頓投資基金 - 富蘭克林印度基金（代碼：FWUSD）	富蘭克林鄧普頓投資基金 - 富蘭克林印度基金	
富蘭克林鄧普頓投資基金 - 富蘭克林中東北非基金（美元）（代碼：GDUSD）	富蘭克林鄧普頓投資基金 - 富蘭克林中東北非基金	
富蘭克林鄧普頓投資基金 - 富蘭克林互惠歐洲基金（代碼：FVUSD）	富蘭克林鄧普頓投資基金 - 富蘭克林互惠歐洲基金	

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）

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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,  
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Douglas, Isle of Man, IM2 2QZ,  
British Isles

富蘭克林鄧普頓投資基金 - 富蘭克林互惠環球探索基金 (代碼: Q2USD)	富蘭克林鄧普頓投資基金 - 富蘭克林互惠環球探索基金
富蘭克林鄧普頓投資基金 - 富蘭克林互惠美國價值基金 (代碼: KYUSD)	富蘭克林鄧普頓投資基金 - 富蘭克林互惠美國價值基金
富蘭克林鄧普頓投資基金 - 富蘭克林美國政府基金 (代碼: ZVUSD)	富蘭克林鄧普頓投資基金 - 富蘭克林美國政府基金
富蘭克林鄧普頓投資基金 - 鄧普頓亞洲債券基金 (代碼: 4PUSD)	富蘭克林鄧普頓投資基金 - 鄧普頓亞洲債券基金
富蘭克林鄧普頓投資基金 - 鄧普頓亞洲增長基金 (美元) (代碼: KOUSD)	富蘭克林鄧普頓投資基金 - 鄧普頓亞洲增長基金
富蘭克林鄧普頓投資基金 - 鄧普頓新興市場基金 (代碼: MMUSD)	富蘭克林鄧普頓投資基金 - 鄧普頓新興市場基金
富蘭克林鄧普頓投資基金 - 鄧普頓環球小型公司基金 (代碼: MLUSD)	富蘭克林鄧普頓投資基金 - 鄧普頓環球小型公司基金
富蘭克林鄧普頓投資基金 - 鄧普頓環球總收益基金 (代碼: PDUSD)	富蘭克林鄧普頓投資基金 - 鄧普頓環球總收益基金

### 修訂事項

FTIF的香港代表富蘭克林鄧普頓投資(亞洲)有限公司已通知我們以下變更。

#### 1. 有關富蘭克林鄧普頓投資基金 - 富蘭克林美國政府基金的投資政策之修訂

董事局已決定修訂該相關基金的投資政策，以將投資引入「待宣佈」(「TBA」)市場。大多數按揭抵押證券在TBA市場交易，這是流動性最強的抵押市場，投資於此等證券可提供流動性及價格優勢。

由於上述情況，基金說明書應作出以下變更：

- (i) 以下段落應加插於該相關基金的概況中標題為「投資政策」一分節的第一段之後：

「此外，本基金亦可透過「待宣佈」(「TBA」)市場以延遲交割或遠期承諾方式購買或出售按揭抵押證券(由政府國民抵押貸款協會(GNMA)、聯邦住房貸款抵押公司(Freddie Mac)及聯邦國民抵押貸款協會(FNMA)發行)。對於TBA交易，待交付的特定證券在交易日並未確定，但交付的證券必須符合指定的條款及標準(例如收益率、期限及信用質素)，並符合本基金的投資目標及政策。TBA證券的投資不會超過本基金資產淨值的20%。本基金僅可就其擁有的證券進行TBA銷售交易或TBA滾動交易。」

- (ii) 「TBA交易風險」應新增至該相關基金的概況中標題為「投資於本基金的風險」一分節，作為與該相關基金相關的風險。因此，標題為「TBA交易風險」的風險因素應加插於標題為「風險考慮」一節中的「債券通系統故障的風險」之後：

#### 「TBA交易風險

TBA交易是遠期結算按揭抵押證券(「MBS」)交易，其中待交付的特定證券在交易日尚未確定，但交付的證券必須符合規定的條款及標準(例如發行人、期限、票息、價格、面額及結算日期)。遠期結算證券，例如TBA交易，涉及槓桿，可能放大投資風險。TBA交易亦面臨市場風險、交易對手風險及流動性風險。

TBA交易在協議期限內會受到相關投資價值變動的影響。在指定的未來日期購買證券的義務涉及基金有義務購買的證券的市值可能跌至購買價格以下的風險。

基金可訂立TBA銷售承諾，以對沖其投資組合持倉或根據延遲交割安排出售其擁有的證券。在訂立TBA銷售承諾時，基金將承擔待交付的MBS的價格在結算日之前上漲的風險。這可能會導致相關證券的收益潛力降低。

基金可訂立TBA滾動交易，即買方同意出售一項MBS並在日後回購另一項具有類似特徵的MBS。如果相關資產池的價格於交易買賣期內上漲，TBA滾動交易的買方將承擔以更高價格購買類似證券的風險。」

上述變更將自2024年5月27日起生效。

上述變更將不會對該相關基金的管理方式及其投資組合的構成產生重大影響。在上述變更後，該相關基金的整體風險概況將不會出現重大變化或上升。此外，上述變更將不會導致費用水平或管理該相關基金的成本發生任何變化。上述變更不會對投資者的權利或利益產生重大不利影響。

與上述變更相關的任何費用及 / 或開支將由管理公司承擔（刊發信件的費用除外，該費用預計約為30,000港元，將由該相關基金按該相關基金股份的資產淨值比例承擔）。

## 2. 富蘭克林鄧普頓投資基金 - 富蘭克林互惠歐洲基金及富蘭克林鄧普頓投資基金 - 富蘭克林互惠環球探索基金的SFDR重新分類

董事局已決定根據投資者的要求，將該等相關基金由2019年11月27日歐洲議會及理事會第2019/2088號條例有關金融服務業在可持續性相關的披露規定（「SFDR」）第6條重新分類為第8條，並作出其SFDR相關披露，以更好地反映已成為投資流程一部分的ESG考慮因素及對可持續性作出的具有約束力、客觀及數據驅動的承諾，同時保持對價值投資的關注。

由於上述情況，基金說明書應作出以下變更：

- (i) 該等相關基金的SFDR合約前披露應新增至「SFDR合約前披露附件」一節。於2024年3月27日或前後，該等相關基金的雙語SFDR合約前披露將可於FTIF香港代表的網站下載 [https://franklintempletonprod.widen.net/s/jqdp5bk5xt/ftif-sfdr-pre-contractual-disclosure-annexes\\_hk\\_en](https://franklintempletonprod.widen.net/s/jqdp5bk5xt/ftif-sfdr-pre-contractual-disclosure-annexes_hk_en)<sup>1</sup>（英文版本）及[https://franklintempletonprod.widen.net/s/hv85nxn6tb/ftif-sfdr-pre-contractual-disclosure-annexes\\_hk\\_cn](https://franklintempletonprod.widen.net/s/hv85nxn6tb/ftif-sfdr-pre-contractual-disclosure-annexes_hk_cn)<sup>1</sup>（繁體中文版本），及其亦可於FTIF香港代表辦事處查閱。
- (ii) 為提述該等相關基金的SFDR合約前披露，該等相關基金的概況中標題為「投資政策」一分節的第二段應全部刪除，並由以下取代：
 

「投資經理亦將ESG因素視為其基本投資研究及決策過程的一個組成部分。本基金所促進的環境及 / 或社會特徵（符合SFDR第8條的定義）於「SFDR合約前披露附件」一節有詳細說明。為免存疑，根據證監會2021年6月29日發出的《致證監會認可單位信託及互惠基金的管理公司的通函 - 環境、社會及管治基金》，本基金不會被歸類為ESG基金。」
- (iii) 為說明該等相關基金可能會吸引尋求投資於符合SFDR第8條的基金之投資者，該等相關基金的概況中標題為「投資者的概況」一分節應作出修訂，如本信件的附錄所進一步詳細描述。
- (iv) 「可持續性風險」應新增至該等相關基金的概況中標題為「投資於本基金的風險」一分節，作為與該等相關基金相關的風險。

上述變更將自2024年3月27日起生效。

上述變更並不構成該等相關基金的重大變更，僅為回應SFDR引致的披露義務。儘管投資組合的組成及投資範圍將受到上述變化的適度影響，但ESG考慮因素已經成為該等相關基金投資研究及過程的一部分。因此，上述變更將不會對投資理念及流程構成產生重大影響。在上述變更後，該等相關基金的整體風險概況將不會出現重大變化或上升。此外，上述變更將不會導致費用水平或管理該等相關基金的成本發生任何變化。上述變更不會對投資者的權利或利益產生重大不利影響。

<sup>1</sup>本網站未經證券及期貨事務監察委員會（「證監會」）審核。

與上述變更相關的任何費用及 / 或開支將由管理公司承擔 ( 刊發信件之費用除外，該費用預計約為15,000港元，將由該等相關基金按該等相關基金股份的資產淨值比例承擔 ) 。

### 3. 有關富蘭克林鄧普頓投資基金 - 富蘭克林印度基金之修訂

董事局已決定對該相關基金作出以下變更：

#### (1) SFDR重新分類

根據投資者的要求，決定將該相關基金由2019年11月27日歐洲議會及理事會第2019/2088號條例有關SFDR第6條重新分類為第8條，並作出其SFDR相關披露，以反映適用於該相關基金的ESG方法，並將預設流程有條理及系統地反映於基金說明書。

由於上述情況，基金說明書應作出以下變更：

- (i) 該相關基金的SFDR合約前披露應新增至「SFDR合約前披露附件」一節。於2024年3月28日或前後，該相關基金的雙語SFDR合約前披露將可於FTIF香港代表的網站下載 [https://franklintempletonprod.widen.net/s/jqdp5bk5xt/ftif-sfdr-pre-contractual-disclosure-annexes\\_hk\\_en](https://franklintempletonprod.widen.net/s/jqdp5bk5xt/ftif-sfdr-pre-contractual-disclosure-annexes_hk_en)<sup>1</sup> ( 英文版本 ) 及 [https://franklintempletonprod.widen.net/s/hv85nxxn6tb/ftif-sfdr-pre-contractual-disclosure-annexes\\_hk\\_cn](https://franklintempletonprod.widen.net/s/hv85nxxn6tb/ftif-sfdr-pre-contractual-disclosure-annexes_hk_cn)<sup>1</sup> ( 繁體中文版本 )，及其亦可於FTIF香港代表辦事處查閱。
- (ii) 為提述該相關基金的SFDR合約前披露，以下段落應加插於該相關基金的概況中標題為「投資政策」一分節之後：
 

「投資經理亦將ESG因素視為其基本投資研究及決策過程的一個組成部分。本基金所促進的環境及 / 或社會特徵 ( 符合SFDR第8條的定義 ) 於「SFDR合約前披露附件」一節有詳細說明。為免存疑，根據證監會2021年6月29日發出的《致證監會認可單位信託及互惠基金的管理公司的通函 - 環境、社會及管治基金》，本基金不會被歸類為ESG基金。」
- (iii) 為說明該相關基金可能會吸引尋求投資於符合SFDR第8條的基金之投資者，該相關基金的概況中標題為「投資者的概況」一分節應作出修訂，如本信件的附錄所進一步詳細描述。
- (iv) 「可持續性風險」應新增至該相關基金的概況中標題為「投資於本基金的風險」一分節，作為與該相關基金相關的風險。

上述變更將於2024年3月28日起生效。

上述變更並不構成該相關基金的重大變更，僅為回應SFDR引致的披露義務。由於ESG考慮因素已經成為該相關基金投資研究及過程的一部分，因此上述變更將不會對該相關基金的管理方式及其投資組合的構成產生重大影響。在上述變更後，該相關基金的整體風險概況將不會出現重大變化或上升。此外，上述變更將不會導致費用水平或管理該相關基金的成本發生任何變化。上述變更不會對投資者的權利或利益產生重大不利影響。

#### (2) 有關金融衍生工具 ( 「 FDI 」 ) 的使用

基金說明書標題為「基金資料、目標及投資政策」一節現時訂明，在不超越投資限制所載的範圍，FTIF可將其各子基金投資於金融衍生工具，以作為有效管理投資組合 ( 貨幣市場基金除外 ) 或對沖作用。

為澄清投資經理可使用金融衍生工具，作對沖及 / 或有效管理投資組合用途，與FTIF由同一投資管理團隊管理的其他子基金一致，以下段落應新增至(a)該相關基金的概況中標題為「投資政策」一分節的末段之前：

「本基金可進一步使用金融衍生工具，以作對沖及 / 或有效管理投資組合用途。此等金融衍生工具可於受監管市場或場外交易市場買賣，及除了其他外，可包括掉期、遠期及期貨合約 ( 包括該等有關於股票指數的期貨合約 )，以及期權 ( 包括認股權證 ) 。」

由於基金說明書已允許使用金融衍生工具，作對沖及 / 或有效管理投資組合用途，因此上述變更僅為澄清目的，並不構成該相關基金的重大變更。上述變更將不會對該相關基金的管理方式及其投資組合的構成產生重大影響。

<sup>1</sup>本網站未經證監會審核。

在上述變更後，該相關基金的整體風險概況將不會出現重大變化或上升。此外，上述變更將不會導致費用水平或管理該相關基金的成本發生任何變化。上述變更不會對投資者的權利或利益產生重大不利影響。

與上述變更相關的任何費用及 / 或開支將由管理公司承擔（刊發信件的费用除外，該費用預計約為10,000港元，將由該相關基金按該相關基金股份的資產淨值比例承擔）。

#### 4. 其他更新

基金說明書應作出更新，以反映以下變更。（除非另有說明，以下變更自2023年12月31日起生效。）

- (a) 關於富蘭克林鄧普頓投資基金 - 鄧普頓亞洲債券基金及富蘭克林鄧普頓投資基金 - 鄧普頓環球債券基金的合約前披露，與良好管治相關的披露應作出更新，以澄清儘管良好管治要求理論上不適用於主權國家，但投資團隊將盡可能就該問題與政府接觸。因此，富蘭克林鄧普頓投資基金 - 鄧普頓亞洲債券基金及富蘭克林鄧普頓投資基金 - 鄧普頓環球債券基金的合約前披露中標題為「評估被投資公司良好管治實踐的政策是什麼？」問題下第五段將作出以下修訂（修訂已標明）：

「作為流程的一部分，主權管治會被定期評估和監測。投資經理不時與各級政府、中央銀行和其他機構進行討論保持聯繫。部分此等討論頻繁進行，特別是圍繞可包括管治和經濟最佳實踐。在該等會議上，且投資經理可分享其觀點，同時亦試圖更好地了解政府在經濟政策和管治以及可持續性和社會主題方面的立場，以促進投資決策。」

- (b) 標題為「其他資料」一節內「暫停及終止基金運作」的一分節的第一段將作出以下修訂（修訂已標明）：

「在下列情況下，本公司在與存管人協商並考慮股東的最佳利益後，可暫停估計任何基金股份的資產淨值，因而亦可暫停發行、贖回或轉換基金股份：即(a)該項基金大部份的資產已投資在停市或暫停買賣的市場上，以致不能買賣或報價；(b)因國家事件而造成緊急狀況，導致歸屬於該項基金的投資之出售或估價變得不可行；(c)通常用以決定任何該項基金的投資價格或價值或任何證券交易所或市場的目前價格或價值的通訊設施中斷或受限制；(d)董事局認為，該項基金投資的價值未能按正常合理匯率轉換或匯回；或(e)不能準確地釐定任何基金股份之資產淨值的任何期間；或(f)在任何期間若董事會認為存在特殊情況，以致繼續買賣任何基金的股份變得不可行或對投資者不公平，或急於行動可能導致投資者或基金承擔任何稅務責任或遭受其他金錢上的損害或投資者或基金本來無須遭受的其他損害；(g)如在董事會作出該等決定或向股份持有人發出有關提出將本公司或基金清盤的議案的股東大會通知之日或該日之後，本公司或基金正在或可能進行清盤；(h)如屬合併，董事會有充分理由認為此暫停是為了保障股份持有人；或(i)如基金大部份資產所投資的一項或多項相關投資基金的資產淨值的計算遭暫停。根據2010年12月17日法律，以下情況的股份發行及贖回將會被禁止：(a)在本公司無存管人的期間；及(b)當存管人進入清算或宣告破產或尋求與債權人達成協議、暫停付款或受管控處理或處於類似程序的情況下。」

- (c) 標題為「其他資料」一節下的「反洗錢及反恐怖主義融資法律」一分節的第三段應作出以下修訂（修訂已標明）：

「在較高風險情況下或為遵守任何適用的法律法規（包括適用的盧森堡關於防止將金融部門用於洗錢目的之法規），管理公司保留隨時要求提供額外資料及文件證明的權利，例如更新的身份證明文件、資金來源及財富來源。如果延遲或未能提供該等資料及 / 或文件證明，管理公司可能會延遲或拒絕處理認購或出售指令或任何其他交易。管理公司也可以延遲或暫停支付股息，直至收到相關足以符合要求的資料及 / 或文件。此外，在管理公司根據適用的法律及法規合理嘗試就更新的條款及條件或合約安排達成協議，向次級分銷商、中介人、經紀 / 交易商及 / 或專業投資者獲取缺失或更新資料（包括相關客戶的文件）後，因此妨礙管理公司履行其反洗錢及反恐融資義務，管理公司保留權利停止支付任何佣金、阻止本公司基金進一步交易及 / 或最終終止與該等次級分銷商、中介人、經紀 / 交易商及 / 或專業投資者的業務關係。對於因次級分銷商、中介人、經紀 / 交易商、專業投資者及 / 或投資者未能提供或僅提供不完整的資料及 / 或文件證明而導致的延遲或未能處理交易，本公司及管理公司均不承擔任何責任。」

- (d) 有關FTIF董事局以及管理公司的理事會與營運總監的資料更新。

- (e) 其他稅務、行政、澄清及 / 或編輯更新。

上述變更並不構成對該等相關基金的重大變更。上述變更之後，任何該等相關基金的整體風險概況並無重大變更或增加。此外，上述變更不會對投資者的權利或利益產生重大不利影響（包括可能限制投資者行使其權利的變更），且上述變更預計不會導致任何該等相關基金的收費水平或收費結構發生任何變化。

與上述變更相關的任何費用及 / 或開支應由管理公司承擔 ( 刊發信件的費用除外，該費用預計約為120,000港元，應由該等相關基金按該等相關基金股份的資產淨值比例承擔 ) 。

基金說明書及該等相關基金的產品資料概要將適時更新，以反映上述變更。FTIF香港發售文件的更新版本可於FTIF香港代表的網站[www.franklintempleton.com.hk](http://www.franklintempleton.com.hk)<sup>1</sup>下載。

### **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](mailto: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 )  
2024年3月18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。**

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<sup>1</sup>本網站未經證監會審核。

## 附錄

以下各該等相關基金的概況中標題為「投資者的概況」一分節應作出加強披露：

該相關基金	加強披露
富蘭克林鄧普頓投資基金 - 富蘭克林互惠歐洲基金	<p><b>投資者的概況</b>  <u>本基金適合以下投資者：考慮到上述投資目標，本基金可能吸引尋求以下目標的投資者：</u></p> <ul style="list-style-type: none"> <li>• 投資於符合SFDR第8條的基金；</li> <li>• 透過投資於歐洲國家價格偏低的公司以謀求實現資本增值間或短期資本增值及較小程度上謀求收入；及</li> <li>• 謀求投資於歐洲國家價格偏低的公司；及</li> <li>• 計劃以此為中線至長線持有投資。</li> </ul>
富蘭克林鄧普頓投資基金 - 富蘭克林互惠環球探索基金	<p><b>投資者的概況</b>  <u>本基金適合以下投資者：考慮到上述投資目標，本基金可能吸引尋求以下目標的投資者：</u></p> <ul style="list-style-type: none"> <li>• 投資於符合SFDR第8條的基金；</li> <li>• 透過投資於世界各地價格偏低的公司以謀求實現資本增值；及</li> <li>• 計劃以此為中線至長線持有投資。</li> </ul>
富蘭克林鄧普頓投資基金 - 富蘭克林印度基金	<p><b>投資者的概況</b>  <u>本基金適合以下投資者：考慮到上述投資目標，本基金可能吸引尋求以下目標的投資者：</u></p> <ul style="list-style-type: none"> <li>• 投資於符合SFDR第8條的基金；</li> <li>• 透過投資在位於印度的公司的股票證券以謀求實現資本增值；及</li> <li>• 計劃以此為中線至長線持有投資。</li> </ul>