

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 Fund. You have invested in the investment choice corresponding to the Underlying Fund, 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 (Collectively, the “Schemes”)
Franklin Templeton Investment Funds - Franklin Biotechnology Discovery Fund (Code: PTUSD)	Franklin Templeton Investment Funds - Franklin Biotechnology Discovery Fund	<ul style="list-style-type: none"> • Magnitude • Matterhorn • Swiss Elite
Franklin Templeton Investment Funds - Franklin Income Fund (Code: AKUSD)	Franklin Templeton Investment Funds - Franklin Income Fund	
Franklin Templeton Investment Funds - Franklin Innovation Fund (Code: SMUSD)	Franklin Templeton Investment Funds - Franklin Innovation Fund	
Franklin Templeton Investment Funds - Franklin Technology Fund (Code: NSUSD)	Franklin Templeton Investment Funds - Franklin Technology Fund	
Franklin Templeton Investment Funds - Franklin U.S. Opportunities Fund (Code: NTUSD)	Franklin Templeton Investment Funds - Franklin U.S. Opportunities Fund	

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Island East, Hong Kong

Website: www.zurich.com.hk

Franklin Templeton Investment Funds - Templeton BRIC Fund (Code: NUUSD)	Franklin Templeton Investment Funds - Templeton BRIC Fund	
Franklin Templeton Investment Funds - Templeton Emerging Markets Dynamic Income Fund (Code: NVUSD)	Franklin Templeton Investment Funds - Templeton Emerging Markets Dynamic Income Fund	
Franklin Templeton Investment Funds - Templeton Global Climate Change Fund (Code: PVUSD)	Franklin Templeton Investment Funds - Templeton Global Climate Change Fund	
Franklin Templeton Investment Funds - Templeton Global Total Return Fund (Code: NWUSD)	Franklin Templeton Investment Funds - Templeton Global Total Return Fund	
Franklin Templeton Investment Funds - Templeton Global Total Return Fund (Dis) (Code: TKHKD)		<ul style="list-style-type: none"> • Matterhorn • Swiss Elite
Franklin Templeton Investment Funds - Franklin Income Fund (Dis) (Code: T4HKD)	Franklin Templeton Investment Funds - Franklin Income Fund	
Franklin Templeton Investment Funds - Templeton Emerging Markets Dynamic Income Fund (Dis) (Code: TJHKD)	Franklin Templeton Investment Funds - Templeton Emerging Markets Dynamic Income Fund	
Franklin Templeton Investment Funds - Templeton Eastern Europe Fund (Code: PUUSD)	Franklin Templeton Investment Funds - Templeton Eastern Europe Fund	Magnitude

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. Unless otherwise stated, the changes set out below took effect as of December 31, 2023.

1. Update to the means of dissemination of the distribution frequency and the target distribution yield for distribution share classes with “pc” in its name - Franklin Templeton Investment Funds - Templeton Emerging Markets Dynamic Income Fund

The distribution frequency as well as the target distribution yield for share classes with “pc” in its name shall no longer be disclosed in the Product Key Facts Statement of the Underlying Fund. Such information shall continue to be disclosed in the “Dividend Schedule” available on the Hong Kong Representative of FTIF’s website at www.franklintempleton.com.hk or upon request from the Hong Kong Representative of FTIF.

As a result, the first paragraph under the sub-section headed “DIVIDENDS - Share Classes with suffix “pc”” under the section headed “DIVIDENDS AND ACCOUNTS” in the Explanatory Memorandum shall be amended as follows (with revisions in mark-ups):

“Share classes with “pc” in their names (e.g. Class A (Mdis-pc)) are distribution share classes designed to offer, under normal market conditions, dividend distribution at a fixed percentage of the Net Asset Value per Share. This may result in such share classes either paying out both income and capital in distribution payments, or not substantially distributing all the investment income which a share class has earned. The dividends, which are not dependent on the level of income or capital gains actually received or generated by the Fund may be paid out of capital and further reduce the relevant Fund’s and share classes’ Net Asset Value. Dividends paid out of capital could be taxed as income in certain jurisdictions. The distribution frequency, as well as the respective

* The website has not been reviewed by the Securities and Futures Commission (“SFC”).

~~target distribution yield for such share classes will be disclosed in the Product Key Facts Statement of the relevant Fund as well as in the “Dividend Schedule” available on the Hong Kong Representative’s website at www.franklintempleton.com.hk* or upon request from the Hong Kong Representative.~~

The Board of Directors reserves the right to change the fixed percentage of the “pc” distribution share classes at any time, subject to one month’s prior notification to the relevant Shareholders. For example, if it is believed after review of the market and Fund circumstances that the estimated level of income that the Fund is reasonably in a position to generate does not correspond to the declared fixed distribution target of the share class. In such a case, a lower amount of dividend to be distributed may be declared and the new target distribution yield will be disclosed ~~in the Product Key Facts Statement of the relevant Fund as well as in the “Dividend Schedule” as mentioned above.~~ The Shareholders are therefore invited to regularly consult this website. Equally, the Board of Directors may deem appropriate to declare a dividend higher than the target fixed distribution if it is envisaged that the level of income of the Fund is greater than the target fixed distribution of the share class.”

2. Other updates

The Explanatory Memorandum shall be updated to reflect the below:

- (a) 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.”

- (b) 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

* The website has not been reviewed by the SFC.

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.

- (c) 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.
- (d) 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 shall be updated to reflect the above changes in due course. An updated version of the Explanatory Memorandum shall be available for download from the Hong Kong Representative of FTIF's website at www.franklintempleton.com.hk, and it will also be made available at the office of the Hong Kong Representative of FTIF in due course.

3. ESG-related updates of the Franklin Templeton Investment Funds - Templeton Global Climate Change Fund

Franklin Templeton Investments (Asia) Limited, as the Hong Kong Representative of FTIF has informed us that effective March 28, 2024 (the "**Effective Date**"), the following ESG-related updates will be made to the Underlying Fund:

- (a) Update of the investment strategy of the Underlying Fund, including the removal of the resilient companies;
- (b) Update of the binding commitment, as further described in the SFDR pre-contractual disclosures of the Underlying Fund, to include reduction of the investment universe by at least 20%, by excluding companies with the worst climate scores according to the Investment Manager's proprietary methodology;
- (c) Removal of the Net Zero Asset Managers Initiative wording throughout the SFDR pre-contractual disclosures of the Underlying Fund; and
- (d) Update to the SFDR pre-contractual disclosures of the Underlying Fund to clarify the minimum share of sustainable investments with an environmental objective that are not aligned with the EU Taxonomy if the Underlying Fund's share of sustainable investments with an environmental objective aligned with the EU Taxonomy exceeds its minimum commitment.

On or around the Effective Date, the updated SFDR pre-contractual disclosures for the Underlying Fund shall 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 (English version) and <https://franklintempletonprod.widen.net/s/hv85nxn6tb/ftif-sfdr-pre-contractual-disclosure->

* The website has not been reviewed by the SFC.

annexes_hk_cn* (traditional Chinese version), and they shall also be made available at the office of the Hong Kong Representative of FTIF.

Other than the changes above, all other features of the Underlying Fund remain the same and there will be no impact on the asset allocation, risk profile and fee level or fee structure of the Underlying Fund. The above changes will also not have a material adverse impact on Investors' rights or interests (including changes that may limit holders' ability in exercising their rights).

The Explanatory Memorandum and the Product Key Facts Statement of the Underlying Fund shall be updated to reflect the above changes in due course. An updated version of the Explanatory Memorandum and the Product Key Facts Statement of the Underlying Fund shall be available for download from the Hong Kong Representative's website at www.franklintempleton.com.hk*, and they shall also be made available at the office of the Hong Kong Representative of FTIF in due course.

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 2968 2383 or contact us via <https://www.zurich.com.hk/zh-hk/customer-services/contact-us/e-form/life-general> and we will be happy to help.

Yours faithfully,

Zurich Life Insurance (Hong Kong) Limited
(a company incorporated in Hong Kong 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.

* The website has not been reviewed by the SFC.

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及該相關基金的變更。您已投資於該相關基金相應的投資選項，其列於下表「受影響的投資選項」中「投資選項的名稱及代碼」一欄。

受影響的投資選項

投資選項（各稱為「該投資選項」，統稱為「該等投資選項」）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（統稱「計劃」）
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：PTUSD）	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"> 瑞豐投資計劃 瑞承投資計劃 瑞翔投資計劃
富蘭克林鄧普頓投資基金 - 富蘭克林入息基金（代碼：AKUSD）	富蘭克林鄧普頓投資基金 - 富蘭克林入息基金	
富蘭克林鄧普頓投資基金 - 富蘭克林創新領域基金（代碼：SMUSD）	富蘭克林鄧普頓投資基金 - 富蘭克林創新領域基金	
富蘭克林鄧普頓投資基金 - 富蘭克林科技基金（代碼：NSUSD）	富蘭克林鄧普頓投資基金 - 富蘭克林科技基金	
富蘭克林鄧普頓投資基金 - 富蘭克林美國機會基金（代碼：NTUSD）	富蘭克林鄧普頓投資基金 - 富蘭克林美國機會基金	
富蘭克林鄧普頓投資基金 - 鄧普頓新興四強基金（代碼：NUUSD）	富蘭克林鄧普頓投資基金 - 鄧普頓新興四強基金	
富蘭克林鄧普頓投資基金 - 鄧普頓新興市場動力入息基金（代碼：NVUSD）	富蘭克林鄧普頓投資基金 - 鄧普頓新興市場動力入息基金	
富蘭克林鄧普頓投資基金 - 鄧普頓環球氣候變化基金（代碼：PVUSD）	富蘭克林鄧普頓投資基金 - 鄧普頓環球氣候變化基金	
富蘭克林鄧普頓投資基金 - 鄧普頓環球總收益基金（代碼：NWUSD）	富蘭克林鄧普頓投資基金 - 鄧普頓環球總收益基金	
富蘭克林鄧普頓投資基金 - 鄧普頓環球總收益基金（派息）（代碼：TKHKD）		<ul style="list-style-type: none"> 瑞承投資計劃 瑞翔投資計劃
富蘭克林鄧普頓投資基金 - 富蘭克林入息基金（派息）（代碼：T4HKD）	富蘭克林鄧普頓投資基金 - 富蘭克林入息基金	
富蘭克林鄧普頓投資基金 - 鄧普頓新興市場動力入息基金（派息）（代碼：TJHKD）	富蘭克林鄧普頓投資基金 - 鄧普頓新興市場動力入息基金	
富蘭克林鄧普頓投資基金 - 鄧普頓東歐基金（代碼：PUUSD）	富蘭克林鄧普頓投資基金 - 鄧普頓東歐基金	瑞豐投資計劃

蘇黎世人壽
（於英格蘭及威爾斯註冊
成立之有限公司）

蘇黎世人壽保險（香港）有限公司
（於香港註冊成立之有限公司）

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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。除非另有說明，相關變更自2023年12月31日起生效。

1. 名稱中帶有「pc」的派息股份類別的派息次數及目標派息收益率的公佈方式之更新 - 富蘭克林鄧普頓投資基金 - 鄧普頓新興市場動力入息基金

該相關基金的產品資料概要中不再披露名稱中帶有「pc」的股份類別的派息次數以及目標派息收益率。該等資料應繼續於FTIF香港代表網站www.franklintempleton.com.hk提供的「派息一覽表」中披露，或可向FTIF香港代表索取。

因此，基金說明書中標題為「股息及賬目」一節下「股息 - 標示「pc」的股份類別」的一分節的第一段將作出以下修訂（修訂已標明）：

「名稱中帶有「pc」的股份類別（如A（每月派息 - pc））是派息股份類別，旨在正常市況下以每股淨資產值的固定百分比提供派息。因此，該等股份類別的股息款項可能同時由收入及資本中支付，或未必將股份類別賺到的全部投資收入大量派發。該等股息，並非取決於收入水平或基金實際收到或產生的資本收益，其可從資本中支付，因而進一步減少相關基金及股份類別的資產淨值。在某些司法管轄區，從資本中支付的股息可能以收入形式課稅。派息次數及該等股份類別各自的目標派息收益率將於相關基金的產品資料概要及「派息一覽表」中披露，該「派息一覽表」可於香港代表網站www.franklintempleton.com.hk查閱或向香港代表索取。董事局保留權利隨時更改「pc」派息股份類別的固定百分比，惟須向相關股份持有人發出一個月的事先通知。例如，經檢討市場及經濟情況後，認為基金在合理情況下可產生的估計收入水平與股份類別宣佈的固定派息目標不符。在該等情況下，可以宣佈派發較低的股息金額，並且新的目標派息收益率將在相關基金的產品資料概要及上述「派息一覽表」中披露。因此，敬請股份持有人定期查閱該網站。同樣地，若董事局預計基金的收入水平較有關股份類別的目標固定派息高，董事局如認為合適，可宣佈派發較目標固定派息為高的股息。」

2. 其他更新

基金說明書應作出更新，以反映以下變更：

(a) 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、暫停付款或受管控制處理或處於類似程序的情況下。」

(b) 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

* 本網站未經證券及期貨事務監察委員會（「證監會」）審核。

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。」

- (c) 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。
- (d) 其他稅務、行政、澄清及/或編輯更新。

上述所載之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）。

基金說明書應適時更新，以反映上述變更。基金說明書的更新版本可於FTIF的香港代表網站 www.franklintempleton.com.hk 下載，並適時於FTIF的香港代表辦事處提供。

3. 富蘭克林鄧普頓投資基金 - 鄧普頓環球氣候變化基金的ESG相關更新

FTIF的香港代表富蘭克林鄧普頓投資（亞洲）有限公司現通知我們，自2024年3月28日（「生效日期」）起，該相關基金將作出以下ESG相關更新：

- (a) 更新該相關基金的投資策略，包括剔除適應性強的公司；
- (b) 更新具有約束力的承諾，如該相關基金的 SFDR 合約前披露所進一步描述，包括通過根據投資經理的專有方法排除氣候得分最差的公司，將投資範圍減少至少20%；
- (c) 在該相關基金的 SFDR 合約前披露中刪除淨零排放資產管理公司倡議的措辭；及
- (d) 更新該相關基金的 SFDR 合約前披露，以澄清環境目標不符合歐盟分類條例的可持續投資的最低份額，如果該相關基金具有符合歐盟分類條例的環境目標的可持續投資份額超過其最低承諾。

於生效日期或前後，該相關基金經更新的 SFDR 合約前披露可於 FTIF 香港代表的網站下載 https://franklintempletonprod.widen.net/s/jqdp5bk5xt/ftif-sfdr-pre-contractual-disclosure-annexes_hk_en（英文版本）及 https://franklintempletonprod.widen.net/s/hv85nxxn6tb/ftif-sfdr-pre-contractual-disclosure-annexes_hk_cn（繁體中文版本），及其亦可於FTIF香港代表辦事處查閱。

除上述變更外，該相關基金的所有其他特徵保持不變，不會對該相關基金的資產配置、風險概況以及費用水平或費用結構產生影響。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）。

基金說明書及該相關基金的产品資料概要應適時更新，以反映上述變更。基金說明書及該相關基金的产品資料概要的更新版本可於FTIF香港代表網站 www.franklintempleton.com.hk 下載，並亦適時可於FTIF香港代表辦事處提供。

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項，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項，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項的指示，費用全免。

我們建議您首先諮詢您的持牌保險中介人，以取得其他投資選項的建議。有關本公司投資選項（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項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 2968 2383或經由<https://www.zurich.com.hk/zh-hk/customer-services/contact-us/e-form/life-general>聯絡我們，我們將樂意為您效勞。

蘇黎世人壽保險（香港）有限公司
（於香港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。