

Your reference
Our reference
Date

February 7, 2024

Changes to JPMorgan Funds (SICAV Range) 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. Capitalized terms in this letter have the same meaning as in the Prospectus and the additional information for Hong Kong investors (together, the “**Hong Kong Offering Documents**”) of JPMorgan Funds (“**JPM**”) unless otherwise specified.

Dear valued customer,

We are writing to let you know about the changes to JPM 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?

Name and code of the investment choice (individually, the “Investment Choice”; collectively, the “Investment Choices”)	Name and code of the underlying fund (Individually, the “Underlying Fund”; collectively, the “Underlying Funds”)	Applicable scheme (the “Schemes”)
JPMorgan Funds - Global Natural Resources Fund EUR (Code: IGEUR)	JPMorgan Funds - Global Natural Resources Fund	<ul style="list-style-type: none"> • International Wealth Account • IWA • Pacific
JPMorgan Funds - Global Natural Resources Fund USD (Code: BIUSD)		
JPMorgan Funds - India Fund (Code: JWUSD)	JPMorgan Funds - India Fund	
JPMorgan Funds - Middle East, Africa and Emerging Europe Opportunities Fund (Code: USDN9)	JPMorgan Funds - Middle East, Africa and Emerging Europe Opportunities Fund	

Zurich International Life Limited
(a company incorporated in the Isle of Man with limited liability)

25-26/F, One Island East
18 Westlands Road
Island East, Hong Kong

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

ZI JPMorgan Funds - India Fund (Code: JIUSD)	JPMorgan Funds - India Fund	<ul style="list-style-type: none"> • DOMUS • Elite International Bond • Futura II • Futura III • SUPRA Savings and Investment Plan • Vista • Vista Retirement Scheme
ZI JPMorgan Middle East, Africa and Emerging Europe Opportunities Fund (Code: USDN7)	JPMorgan Funds - Middle East, Africa and Emerging Europe Opportunities Fund	
ZI JPMorgan Global Natural Resources EUR Fund (Code: ILEUR)	JPMorgan Funds - Global Natural Resources Fund	<ul style="list-style-type: none"> • Elite International Bond • Futura II • Futura III • SUPRA Savings and Investment Plan • Vista • Vista Retirement Scheme
ZI JPMorgan Global Natural Resources USD Fund (Code: CIUSD)		

What is happening?

We have been notified by JPMorgan Funds (Asia) Limited, as Hong Kong Representative of JPM, of certain changes to JPM and the Underlying Funds as below.

1. Categorization of JPMorgan Funds - India Fund as Article 8 under SFDR

The Prospectus of JPM has been updated to reflect that JPMorgan Funds - India Fund has been re-categorized from Article 6 to Article 8 under SFDR.

The Underlying Fund has been classified as “ESG Promote” and the Sub-Fund Description in the Prospectus has been updated to reflect this categorization.

These updates clarify how the Underlying Fund is currently being managed and do not affect its risk profile.

2. Enhancement of disclosure and general updates

The Hong Kong Offering Documents have been updated to reflect the below:

- enhancement of benchmark disclosure of JPMorgan Funds - Global Natural Resources Fund and JPMorgan Funds - Middle East, Africa and Emerging Europe Opportunities Fund; and
- other general updates.

The Hong Kong Offering Document of JPM and the Product Key Facts Statements of the relevant Underlying Funds have been revised to reflect the above updates and are available on their website am.jpmorgan.com/hk¹.

¹ The website has not been reviewed by the Securities and Futures Commission.

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 helpoint.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.

有關摩根基金 (SICAV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 (「JPM」) 的章程及致香港投資者額外資料 (統稱「香港銷售文件」) 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JPM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「該投資選項」，統稱為「該等投資選項」) 的名稱及代碼	相關基金 (各稱為「該相關基金」，統稱為「該等相關基金」) 的名稱及代碼	適用計劃 (「計劃」)
摩根富林明環球天然資源基金 (歐元) (代碼：IGEUR) 摩根基金 - 環球天然資源基金 (美元) (代碼：BIUSD)	摩根基金 - 環球天然資源基金 摩根基金 - 印度股票基金	<ul style="list-style-type: none"> ● 國際創富計劃 ● 景緻人生 ● 翱翔人生
JPM印度股票基金 (代碼：JWUSD)	摩根基金 - 印度股票基金	
摩根基金 - 中東、非洲及新興歐洲機會基金 (代碼：USDN9) 蘇黎世國際摩根印度基金 (代碼：JIUSD)	摩根基金 - 中東、非洲及新興歐洲機會基金 摩根基金 - 印度股票基金	<ul style="list-style-type: none"> ● 環球置業國際按揭計劃 ● 卓越精英國際投資計劃
蘇黎世國際摩根中東、非洲及新興歐洲機會基金 (代碼：USDN7) 蘇黎世國際摩根環球天然資源歐元基金 (代碼：ILEUR) 蘇黎世國際摩根環球天然資源美元基金 (代碼：CIUSD)	摩根基金 - 中東、非洲及新興歐洲機會基金 摩根基金 - 環球天然資源基金	<ul style="list-style-type: none"> ● 「樂安閑」計劃 ● 「樂安閑」III ● 至尊國際儲蓄投資 ● 豐盛人生 ● 豐盛人生退休計劃

修訂事項

我們已接獲JPM的香港代表摩根基金（亞洲）有限公司的通知，JPM及該等相關基金將作出以下若干變更。

1. 摩根基金 - 印度股票基金被劃分為可持續金融披露規例下的第8條子基金

JPM之章程已作出更新，以反映摩根基金 - 印度股票基金已由可持續金融披露規例下的第6條子基金被重新劃分為第8條子基金。

該相關基金已被分類為「推動ESG」及章程內的子基金說明已作出更新，以反映此項分類。

該等更新乃澄清該相關基金現時獲管理的方式且不會對其風險取向造成影響。

2. 加強披露及一般更新

香港銷售文件已作出更新，以反映以下各項：

- 加強摩根基金 - 環球天然資源基金及摩根基金 - 中東、非洲及新興歐洲機會基金的基準指數披露；及
- 其他一般更新。

JPM的香港銷售文件及該等相關基金的產品資料概要已作出修改，以反映上述更新，您可瀏覽該公司網頁 am.jpmorgan.com/hk¹ 索取上述文件。

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 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2月7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。

¹此網頁並未經證券及期貨事務監察委員會審閱。