

Your reference
Our reference
Date

February 7, 2024

Changes to JPMorgan Funds - Middle East, Africa and Emerging Europe Opportunities Fund (the “Underlying Fund”)

Zurich Assurance Ltd
(a company incorporated in England and Wales with limited liability)

THIS DOCUMENT IS IMPORTANT AND REQUIRES YOUR IMMEDIATE ATTENTION. IF IN DOUBT, PLEASE SEEK PROFESSIONAL ADVICE.

Zurich Life Insurance (Hong Kong) Limited
(a company incorporated in Hong Kong with limited liability)

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.

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

Dear valued customer,

Website: www.zurich.com.hk

We are writing to let you know about the changes to JPM 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 (the “Investment Choice”)	Name of the corresponding Underlying Fund	Applicable scheme (the “Schemes”)
JPMorgan Funds - Middle East, Africa and Emerging Europe Opportunities Fund (Code: NRUSD)	JPMorgan Funds - Middle East, Africa and Emerging Europe Opportunities Fund	<ul style="list-style-type: none"> • Magnitude • Matterhorn • Swiss Elite

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 Fund as below.

Enhancement of disclosure and general updates

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

- enhancement of benchmark disclosure of the Underlying Fund; and
- other general updates.

The Hong Kong Offering Document of JPM and the Product Key Facts Statements of the relevant Underlying Fund 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 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, 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.

摩根基金 - 中東、非洲及新興歐洲機會基金 (「該相關基金」) 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及該相關基金之變更。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 (「該投資選項」) 的名稱及代碼	相應的相關基金名稱	適用計劃 (「計劃」)
摩根基金 - 中東、非洲及新興歐洲機會基金 (代碼: NRUSD)	摩根基金 - 中東、非洲及新興歐洲機會基金	<ul style="list-style-type: none"> • 瑞豐投資計劃 • 瑞承投資計劃 • 瑞翔投資計劃

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及該相關基金將作出以下若干變更。

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：

- 加強該相關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。

¹此網頁並未經證券及期貨事務監察委員會審閱。

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)

香港港島東華蘭路18號
港島東中心25-26樓

網址: www.zurich.com.hk

對您產生的影響

如您在考慮上述變更後仍繼續投資於該投資選項，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。