

Your reference
Our reference
Date

August 15, 2022

Changes to Capital International Fund - Capital Group New Perspective Fund (LUX) (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 used herein not otherwise defined have the meaning ascribed to those terms in Capital International Fund (“CIF”) Hong Kong offering documents of the CIF (comprising the Luxembourg Prospectus, the Hong Kong Covering Document and Product Key Facts Statement of the Underlying Fund) (“Hong Kong Offering Documents”).

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 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 (Collectively, the “Schemes”)
Capital International Fund - Capital Group New Perspective Fund (LUX) (code: PRUSD)	Capital International Fund - Capital Group New Perspective Fund (LUX)	<ul style="list-style-type: none"> Magnitude Matterhorn

What is happening?

We have been notified by Capital International Management Company Sàrl that the Board of Directors of CIF has taken the following decision with regards to the Underlying Fund:

Integration of ESG binding criteria in the Underlying Fund, which currently qualifies as a financial product falling under Article 6 under the Sustainable Finance Disclosure Regulation (“SFDR”). This will result in the Underlying Fund becoming subject to the requirements of Article 8 under SFDR on December 1, 2023.

The Hong Kong Offering Documents has been updated to reflect that the Underlying Fund will integrate ESG features and will adopt additional binding ESG criteria to promote environmental and/or social characteristics. These updates will be effective on December 1, 2023 (the “Adoption Date”).

With effect from the Adoption Date, the Underlying Fund will:

- adopt ESG and norms-based negative screening criteria; and
- be managed to a carbon target¹.

Saved as disclosed above, the Underlying Fund will keep the same investment objective investment strategy and investment team, and its risk profile will not be affected.

The costs and expenses related to the change of classification of the Underlying Fund under the SFDR from Article 6 to Article 8 will be borne by the Underlying Fund.

The changes above do not amount to material changes of the Underlying Fund. Capital International Management Company Sàrl does not expect that the changes will affect the risks applicable to the Underlying Fund and does not expect the changes to (i) result in any change in the operation and/or manner in which the Underlying Fund is being managed (ii) result in changes in the fee level/cost in managing the Underlying Fund and (iii) materially prejudice the existing investors' rights or interests.

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 <http://www.zurich.com.hk/en/customer-services/contact-us> 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.

¹ Weighted average carbon intensity. Generally, at least 30% lower than the selected index level.

有關Capital International 基金 - 資本集團新視野基金 (盧森堡) (「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Capital International基金(「CIF」)的香港發售文件(包括盧森堡發行章程、香港說明文件及該相關基金的产品資料概要)(「香港發售文件」)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(「該投資選項」)的名稱及代碼	相應的該相關基金名稱	適用計劃(統稱「計劃」)
Capital International 基金 - 資本集團新視野基金(盧森堡) (代碼: PRUSD)	Capital International 基金 - 資本集團新視野基金(盧森堡)	<ul style="list-style-type: none"> 瑞豐投資計劃 瑞承投資計劃

修訂事項

Capital International Management Company Sàrl 已通知我們，CIF的董事會已就該相關基金作出以下決定：

於目前符合資格屬於《可持續金融資訊披露條例》(「SFDR」)第6條項下金融產品的該相關基金納入具約束力的ESG標準。此將導致該相關基金自2023年12月1日起須遵守SFDR第8條的規定。

香港發售文件已更新，以反映該相關基金將納入ESG特性，並將採納額外具約束力的ESG標準以推動環境及/或社會特徵。該等更新將於2023年12月1日(「採納日期」)生效。

自採納日期起，該相關基金將：

- 採納ESG和規範為本負面篩選標準；及
- 依據某碳目標管理¹。

除上文所披露者外，該相關基金將維持相同投資目標、投資策略及投資團隊，而其風險概況將不受影響。

與該相關基金於SFDR項下的分類從第6條更改為第8條相關的成本及開支將由該相關基金承擔。

上述變更不會對該相關基金構成重大變化。Capital International Management Company Sàrl 並不預期變更會影響適用於該相關基金的風險，而且並不預期變更會(i)導致該相關基金的營運及/或管理方式有任何轉變；(ii)導致管理該相關基金的費用水平/成本改變及(iii)對現有投資者的權利或利益構成重大損害。

¹加權平均碳密度。一般而言，最少較所選指數水平低30%。

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<http://www.zurich.com.hk/zh-hk/customer-services/contact-us>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）
2023年8月15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。