

Your reference
Our reference
Date

August 30, 2023

Changes to Janus Henderson Capital Funds plc - Janus Henderson Global Life Sciences Fund (the “Underlying Fund”)

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

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

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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 stated, the terms used but not otherwise defined in this letter shall have the same meanings as those defined in the Janus Henderson Capital Funds plc (“JHCF”)’s latest Hong Kong offering documents (comprising the prospectus for the JHCF and/or supplements for the Underlying Fund as amended from time to time (the “Prospectus”), the Important Notice to Residents of Hong Kong (“INRHK”) and the relevant Product Key Fact Statements (“KFS”), collectively the “Hong Kong Offering Documents”).

Dear valued customer,

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”)
Janus Henderson Capital Funds plc - Janus Henderson Global Life Sciences Fund (code: O4USD)	Janus Henderson Capital Funds plc - Janus Henderson Global Life Sciences Fund	<ul style="list-style-type: none"> • Magnitude • Matterhorn

What is happening?

We have been notified by JHCF of certain changes to the Underlying Fund.

Unless otherwise specified below, these changes will be reflected in an amended supplement for the Underlying Fund to be dated on or around September 11, 2023 (the “Effective Date”). The Hong Kong Offering Documents will be updated accordingly to reflect these changes.

Changes applicable to the Underlying Fund in relation to its classification under the EU Sustainable Finance Disclosure Regulation (“SFDR”)

Update to the Sustainability Approach of the Underlying Fund

The supplement for the Underlying Fund will be updated from the Effective Date to reflect that it promotes environmental and / or social characteristics as defined under Article 8 of SFDR.

An Article 8 fund under SFDR is classified as a fund that:

“Promotes, among other characteristics, environmental or social characteristics, or a combination of those characteristics, provided that the companies in which the investments are made follow good governance practices”

From the Effective Date the Underlying Fund will introduce new binding criteria to its investment strategy.

The Underlying Fund will exclude investment in companies deemed to have failed to comply with the UN Global Compact principles, and in addition, the Sub-Investment Adviser will apply screens to ensure at least 80% of the portfolio is invested in companies with an ESG risk rating of BB or higher by MSCI or equivalent.

Details of the environmental and/or social characteristics promoted by the Underlying Fund and how the Underlying Fund seeks to achieve the promotion of such characteristics will be disclosed in “Annex II Template pre-contractual disclosure” appended to the Prospectus from the Effective Date.

The changes outlined above will not have a material impact on the Underlying Fund’s investment strategy, portfolio composition, or risk profile. There are no new fees, charges or increases in existing fees or charges borne by the Underlying Fund because of this change. There will not be a material adverse impact on the rights or interests of the investors of the Underlying Fund. There will be no material change in the operation and/or manner in which the Underlying Fund is being managed.

For the avoidance of doubt, the Underlying Fund will not be authorized by the SFC as an ESG fund in Hong Kong following the changes above.

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.

有關駿利亨德森資產管理基金 - 駿利亨德森環球生命科技基金 (「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駿利亨德森資產管理基金 (「JHCF」) 最新的香港銷售文件 (包括JHCF的招股說明書及 / 或該相關基金的補充文件 (經不時修訂) (「招股說明書」)、致香港居民重要通告 (「致香港居民重要通告」) 及相關產品資料概要 (「產品資料概要」)，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」)
駿利亨德森資產管理基金 - 駿利亨德森環球生命科技基金 (代碼：O4USD)	駿利亨德森資產管理基金 - 駿利亨德森環球生命科技基金	<ul style="list-style-type: none"> 瑞豐投資計劃 瑞承投資計劃

修訂事項

JHCF已通知我們有關該相關基金作出的若干變更。

除非下文另有註明，否則該等變更將反映於日期將為2023年9月11日 (「生效日期」) 或前後的該相關基金經修訂補充文件。香港銷售文件將作出更新，以反映該等變更。

該相關基金有關其根據歐盟可持續金融披露規例 (「SFDR」) 的分類之適用變更

更新該相關基金的可持續發展方針

該相關基金的補充文件將自生效日期起作出更新，以反映其推廣SFDR第8條定義的環境及 / 或社會特點。

SFDR項下第8條基金被歸類為以下基金：

「推廣 (其中包括其他特點) 環境或社會特點，或該等特點的組合，前提是所投資的公司遵循良好管治實踐」

自生效日期起，該相關基金將在其投資策略引入新的約束性準則。

該相關基金將排除投資於被視為未能遵守聯合國全球契約原則的公司，此外，副投資顧問將應用篩選，以確保投資組合至少80%投資於具有由MSCI評為BB級或以上的ESG風險評級或同等評級之公司。

有關該相關基金所推廣的環境及 / 或社會特點的詳情，以及該相關基金如何尋求達致推廣該等特點，將自生效日期起在招股說明書隨附的「附件II訂約前披露範本」中披露。

上述變更將不會對該相關基金的投資策略、投資組合構成或風險概況產生重大影響。該相關基金不會因此項變更而承擔新的費用、收費或增加的現有費用或收費。將不會對該相關基金投資者的權利或利益造成重大不利影響。該相關基金的運作及 / 或管理方式將不會發生重大變更。

為免生疑問，作出上述變更後，該相關基金將不會獲證監會認可為香港ESG基金。

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<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30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。