

**Your reference**  
**Our reference**  
**Date**

June 6, 2022

**Changes to BlackRock Global Funds (the "BGF")**

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. Terms not defined herein shall have the same meaning as set out in the prospectus currently in force (available at [www.blackrock.com/hk](http://www.blackrock.com/hk)<sup>1</sup>) (the "**Prospectus**").

Dear valued customer,

We are writing to let you know about the changes to the BGF and Underlying Funds (as defined below). 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?**

<b>Name and code of the investment choice (Individually, the "Investment Choice"; Collectively, the "Investment Choices")</b>	<b>Name of the corresponding underlying fund (Individually, the "Underlying Fund"; Collectively, the "Underlying Funds")</b>	<b>Applicable scheme (the "Scheme")</b>
BlackRock Global Funds - Emerging Europe Fund GBP (Code: BSGBP)	BlackRock Global Funds - Emerging Europe Fund	<ul style="list-style-type: none"> <li>• International Wealth Account</li> <li>• IWA</li> <li>• Pacific</li> </ul>
BlackRock Global Funds - Emerging Europe Fund USD (Code: LXUSD)		
BlackRock Global Funds - European Value Fund EUR (Code: EZEUR)	BlackRock Global Funds - European Value Fund	
BlackRock Global Funds - European Value Fund USD (Code: PUUSD)		
BlackRock Global Funds - Global Allocation Fund (Code: USUSD)	BlackRock Global Funds - Global Allocation Fund	
BlackRock Global Funds - Global Government Bond Fund Hedged (EUR) (Code: ABEUR)	BlackRock Global Funds - Global Government Bond Fund	

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

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Website: [www.zurich.com.hk](http://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

BlackRock Global Funds - Global Government Bond Fund USD (Code: AIUSD)		
BlackRock Global Funds - Japan Small & MidCap Opportunities Fund (Code: NPUSD)	BlackRock Global Funds - Japan Small & MidCap Opportunities Fund	
BlackRock Global Funds - Latin American Fund GBP (Code: BTGBP)	BlackRock Global Funds - Latin American Fund	
BlackRock Global Funds - Latin American Fund USD (Code: MPUSD)		
BlackRock Global Funds - Sustainable Energy Fund (Code: MOUSD)	BlackRock Global Funds - Sustainable Energy Fund	
BlackRock Global Funds - United Kingdom Fund (Code: JTGBP)	BlackRock Global Funds - United Kingdom Fund	
BlackRock Global Funds - US Basic Value Fund (Code: PRUSD)	BlackRock Global Funds - US Basic Value Fund	
BlackRock Global Funds - US Dollar Bond Fund (Code: PJUSD)	BlackRock Global Funds - US Dollar Bond Fund	
BlackRock Global Funds - US Flexible Equity Fund (Code: HOUSD)	BlackRock Global Funds - US Flexible Equity Fund	
BlackRock Global Funds - World Energy Fund (Code: UUUSD)	BlackRock Global Funds - World Energy Fund	
BlackRock Global Funds - World Financials Fund (Code: IIUSD)	BlackRock Global Funds - World Financials Fund	
BlackRock Global Funds - World Gold Fund (Code: PPUUSD)	BlackRock Global Funds - World Gold Fund	
BlackRock Global Funds - World Healthscience Fund EUR (Code: FMEUR)	BlackRock Global Funds - World Healthscience Fund	
BlackRock Global Funds - World Healthscience Fund USD (Code: L2USD)		
BlackRock Global Funds - World Mining Fund GBP (Code: BRGBP)	BlackRock Global Funds - World Mining Fund	
BlackRock Global Funds - World Mining Fund USD (Code: ZAUSD)		
BlackRock Global Funds - World Technology Fund EUR (Code: FKEUR)	BlackRock Global Funds - World Technology Fund	
BlackRock Global Funds - World Technology Fund USD (Code: A2USD)		
ZI BlackRock Global Funds Emerging Europe (Code: MKUSD)	BlackRock Global Funds - Emerging Europe Fund	<ul style="list-style-type: none"> <li>• Elite International Bond</li> <li>• Futura II</li> <li>• Futura III</li> <li>• SUPRA Savings and Investment Plan</li> <li>• Vista</li> <li>• Vista Retirement Scheme</li> </ul>
ZI BlackRock Global Funds Global Allocation EUR (Code: BHEUR)	BlackRock Global Funds - Global Allocation Fund	
ZI BlackRock Global Funds Global Allocation USD (Code: ERUSD)		
ZI BlackRock Global Funds Systematic Global Equity High Income Fund (Code: FIUSD)	BlackRock Global Funds - Systematic Global Equity High Income Fund	
ZI BlackRock Global Funds Global Government Bond EUR (Code: ALEUR)	BlackRock Global Funds - Global Government Bond Fund	

ZI BlackRock Global Funds Global Government Bond USD (Code: BPUSD)		
ZI BlackRock Global Funds Japan Small and MidCap Opportunities (Code: MCUSD)	BlackRock Global Funds - Japan Small & MidCap Opportunities Fund	
ZI BlackRock Global Funds United Kingdom (Code: CHGBP)	BlackRock Global Funds - United Kingdom Fund	
ZI BlackRock Global Funds US Flexible Equity (Code: MAUSD)	BlackRock Global Funds - US Flexible Equity Fund	
ZI BlackRock Global Funds World Financials (Code: MJUSD)	BlackRock Global Funds - World Financials Fund	
ZI BlackRock Global Funds World Gold SGD (Code: AOSGD)	BlackRock Global Funds - World Gold Fund	
ZI BlackRock Global Funds World Healthscience (Code: ONUSD)	BlackRock Global Funds - World Healthscience Fund	
ZI BlackRock Global Funds World Mining (Code: MGUSD)	BlackRock Global Funds - World Mining Fund	
ZI BlackRock Global Funds World Technology EUR (Code: FLEUR)	BlackRock Global Funds - World Technology Fund	
ZI BlackRock Global Funds World Technology USD (Code: K2USD)		<ul style="list-style-type: none"> <li>• DOMUS</li> <li>• Elite International Bond</li> <li>• Futura II</li> <li>• Futura III</li> <li>• SUPRA Savings and Investment Plan</li> <li>• Vista</li> <li>• Vista Retirement Scheme</li> </ul>
ZI BlackRock Global Funds Latin American (Code: MIUSD)	BlackRock Global Funds - Latin American Fund	
ZI BlackRock Global Funds Sustainable Energy Fund (Code: MEUSD)	BlackRock Global Funds - Sustainable Energy Fund	
ZI BlackRock Global Funds World Energy (Code: MHUSD)	BlackRock Global Funds - World Energy Fund	
ZI BlackRock Global Funds World Gold USD (Code: MDUSD)	BlackRock Global Funds - World Gold Fund	

### What is happening?

BlackRock Asset Management North Asia Limited, as Hong Kong Representative of BGF has notified us of changes that the board of directors (the "**Directors**") proposes to make to the Underlying Funds.

The changes set out below will take effect from June 29, 2022 (the "**Effective Date**"), unless otherwise stated herein. Unless otherwise stated, the changes will have no impact on the Underlying Funds' investment objectives and policies, and no material change to the Underlying Funds' existing risk limits.

#### **1. BlackRock Global Funds - Latin American Fund – Change of benchmark index**

The Underlying Fund invests at least 70% of its total assets in the equity securities of companies domiciled in, or exercising the predominant part of their economic activity in, Latin America.

The Underlying Fund is actively managed and its current risk benchmark, MSCI Emerging Markets Latin America Index (the "**Current Index**"), is representative of the Underlying Fund's investable universe and is designed to ensure UCITS compliance. However, the Current Index makes it difficult to actively manage the securities invested in and creates a risk of breaching UCITS rules and therefore the need for an extraordinary rebalance to restore UCITS compliance. This has created a need for the Investment Manager to reassess the level of active risk taken by the Underlying Fund (i.e. degree of deviation from the Current Index).

The Directors are of the view that it is in the best interests of investors to change the Underlying Fund's benchmark to a custom version of the Current Index which is designed to ensure UCITS compliance: "MSCI EM Latin America 10/40 Index" (the "**New Index**") from the Effective Date. The design of the New Index means it has a lower likelihood of breaching the UCITS rules.

In addition to better reflecting the Underlying Fund's investable universe, the New Index will replace the Current Index as a means of measuring the performance of the Underlying Fund, from the Effective Date.

## **2. BlackRock Global Funds - Global Government Bond Fund - Leverage and Asset-backed Securities ("ABS")/Mortgage-backed Securities ("MBS")**

### *(i) Increase in expected level of leverage*

The expected level of leverage of the Underlying Fund will increase from 300% to 400% of its Net Asset Value. This increase is required to allow an increased use of derivatives for the purposes of managing interest rate risk. For the avoidance of doubt, the increase of the expected level of leverage of the Underlying Fund does not portend any change in its risk profile.

### *(ii) Increase in exposure in ABS and MBS*

Currently, as part of its investment objective, the Underlying Fund may invest up to 20% of its total assets in ABS and MBS whether investment grade or not. From the Effective Date this limit will be increased to 30% to allow for additional investment flexibility and to take advantage of investment opportunities arising in this asset class. The change will not result in any material change to the current investment strategy of the Underlying Fund, the operation and/or manner in which the Underlying Fund is being managed or any effects on existing investors.

Apart from the increased level of risks associated with investment in ABS and MBS, there will be no change to the overall risk profile of the Underlying Fund. Please refer to the risks associated with investment in ABS and MBS as described below and also detailed in the Prospectus. The change will not materially prejudice the rights or interests of the existing investors of the Underlying Fund.

### *Risks associated with investment in ABS / MBS*

In simple terms, ABS and MBS are debt securities backed or collateralized by the income stream from an underlying pool of assets or mortgage loans respectively. The obligations associated with these securities may be subject to greater credit, liquidity and interest rate risk compared to other fixed income securities such as government issued bonds. Please refer to "**Asset-backed Securities ("ABS") and Mortgage-backed Securities ("MBS")**" in the "**Risk Considerations**" section of the Prospectus for further information regarding the risks associated with investment in ABS and MBS.

## **3. All Underlying Funds - Securities Financing Transaction Disclosures**

Securities Financing Transactions (SFTs) such as securities lending, repurchase transactions, total return swaps (TRS) and contracts for difference (CFDs) may be used by all the Underlying Funds (subject to their investment objective and policy) either to help meet the investment objective of an Underlying Fund and/or as part of efficient portfolio management.

The SFT related disclosures in Appendix G of the Prospectus have been modified to provide better transparency for investors regarding the use of SFTs.

### **Costs**

The changes described above will not result in any change in the fees and expenses borne by the Underlying Funds and/or their investors. The Management Company will be responsible for meeting the costs and/or expenses incurred in connection with the change described above (e.g. producing and posting the letter and amending the documentation of the Underlying Funds).

### **General Information**

Updated versions of the Prospectus, Information for Residents of Hong Kong and Product Key Facts Statements of the Underlying Funds will be available to download from BGF's website ([www.blackrock.com/hk](http://www.blackrock.com/hk)<sup>2</sup>).

### **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 [helppoint.hk@hk.zurich.com](mailto:helppoint.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.***

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<sup>2</sup> Investors should note that the website has not been authorized or reviewed by the Securities and Futures Commission.

### 貝萊德全球基金（「貝萊德」）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）

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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,  
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此乃重要函件，務請閣下即時垂注。閣下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。本函件未予界定的詞彙與現行有效的章程（可於[www.blackrock.com/hk](http://www.blackrock.com/hk)<sup>1</sup>閱覽）（「章程」）所載者具有相同涵義。

親愛的客戶：

我們謹此致函通知閣下有關貝萊德及該等相關基金（定義見下文）的變更。閣下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「該投資選擇」，統稱為「該等投資選擇」）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」）的名稱	適用計劃（「相關計劃」）
貝萊德全球基金 - 新興歐洲基金（英鎊）（代碼：BSGBP）	貝萊德全球基金 - 新興歐洲基金	<ul style="list-style-type: none"> <li>國際創富計劃</li> <li>景緻人生</li> <li>翱翔人生</li> </ul>
貝萊德全球基金 - 新興歐洲基金（美元）（代碼：LXUSD）		
貝萊德全球基金 - 歐洲價值型基金（歐元）（代碼：EZEUR）	貝萊德全球基金 - 歐洲價值型基金	
貝萊德全球基金 - 歐洲價值型基金（美元）（代碼：PUUSD）		
貝萊德全球基金 - 環球資產配置基金（代碼：USUSD）	貝萊德全球基金 - 環球資產配置基金	
貝萊德全球基金 - 環球政府債券基金（歐元對沖）（代碼：ABEUR）	貝萊德全球基金 - 環球政府債券基金	
貝萊德全球基金 - 環球政府債券基金（美元）（代碼：AIUSD）		
貝萊德全球基金 - 日本中小型企業特別時機基金（代碼：NPUSD）	貝萊德全球基金 - 日本中小型企業特別時機基金	
貝萊德全球基金 - 拉丁美洲基金（英鎊）（代碼：BTGBP）	貝萊德全球基金 - 拉丁美洲基金	
貝萊德全球基金 - 拉丁美洲基金（美元）（代碼：MPUSD）		
貝萊德全球基金 - 可持續能源基金（代碼：MOUSD）	貝萊德全球基金 - 可持續能源基金	
貝萊德全球基金 - 英國基金（代碼：JTGBP）	貝萊德全球基金 - 英國基金	
貝萊德全球基金 - 美國價值型基金（代碼：PRUSD）	貝萊德全球基金 - 美國價值型基金	
貝萊德全球基金 - 美元債券基金（代碼：PJUSD）	貝萊德全球基金 - 美元債券基金	
貝萊德全球基金 - 美國靈活股票基金（代碼：HOUSD）	貝萊德全球基金 - 美國靈活股票基金	
貝萊德全球基金 - 世界能源基金（代碼：UUUSD）	貝萊德全球基金 - 世界能源基金	

<sup>1</sup> 投資者請注意，此網站並未經證券及期貨事務監察委員會認可或審閱。

貝萊德全球基金 - 世界金融基金 (代碼: IIUSD)	貝萊德全球基金 - 世界金融基金		
貝萊德全球基金 - 世界黃金基金 (代碼: PPUUSD)	貝萊德全球基金 - 世界黃金基金		
貝萊德全球基金 - 世界健康科學基金 (歐元) (代碼: FMEUR)	貝萊德全球基金 - 世界健康科學基金		
貝萊德全球基金 - 世界健康科學基金 (美元) (代碼: L2USD)			
貝萊德全球基金 - 世界礦業基金 (英鎊) (代碼: BRGBP)	貝萊德全球基金 - 世界礦業基金		
貝萊德全球基金 - 世界礦業基金 (美元) (代碼: ZAUSD)			
貝萊德全球基金 - 世界科技基金 (歐元) (代碼: FKEUR)	貝萊德全球基金 - 世界科技基金		
貝萊德全球基金 - 世界科技基金 (美元) (代碼: A2USD)			
蘇黎世國際貝萊德新興歐洲基金 (代碼: MKUSD)	貝萊德全球基金 - 新興歐洲基金		<ul style="list-style-type: none"> <li>• 卓越精英國際投資計劃</li> <li>• 「樂安閑」計劃</li> <li>• 「樂安閑」III</li> <li>• 至尊國際儲蓄投資</li> <li>• 豐盛人生</li> <li>• 豐盛人生退休計劃</li> </ul>
蘇黎世國際貝萊德環球資產配置歐元基金 (代碼: BHEUR)	貝萊德全球基金 - 環球資產配置基金		
蘇黎世國際貝萊德環球資產配置美元基金 (代碼: ERUSD)			
蘇黎世國際貝萊德系統分析環球股票高息基金 (代碼: FIUSD)	貝萊德全球基金 - 系統分析環球股票高息基金		
蘇黎世國際貝萊德環球政府債券歐元基金 (代碼: ALEUR)	貝萊德全球基金 - 環球政府債券基金		
蘇黎世國際貝萊德環球政府債券美元基金 (代碼: BPUUSD)			
蘇黎世國際貝萊德日本中小型企業特別時機基金 (代碼: MCUSD)	貝萊德全球基金 - 日本中小型企業特別時機基金		
蘇黎世國際貝萊德英國基金 (代碼: CHGBP)	貝萊德全球基金 - 英國基金		
蘇黎世國際貝萊德美國靈活股票基金 (代碼: MAUSD)	貝萊德全球基金 - 美國靈活股票基金		
蘇黎世國際貝萊德世界金融基金 (代碼: MJUSD)	貝萊德全球基金 - 世界金融基金		
蘇黎世國際貝萊德世界黃金新加坡元基金 (代碼: AOSGD)	貝萊德全球基金 - 世界黃金基金		
蘇黎世國際貝萊德世界健康科學基金 (代碼: ONUUSD)	貝萊德全球基金 - 世界健康科學基金		
蘇黎世國際貝萊德世界礦業基金 (代碼: MGUSD)	貝萊德全球基金 - 世界礦業基金		
蘇黎世國際貝萊德世界科技歐元基金 (代碼: FLEUR)	貝萊德全球基金 - 世界科技基金		
蘇黎世國際貝萊德世界科技美元基金 (代碼: K2USD)			
蘇黎世國際貝萊德拉丁美洲基金 (代碼: MIUSD)	貝萊德全球基金 - 拉丁美洲基金	<ul style="list-style-type: none"> <li>• DOMUS</li> <li>• 卓越精英國際投資計劃</li> <li>• 「樂安閑」計劃</li> <li>• 「樂安閑」III</li> <li>• 至尊國際儲蓄投資</li> <li>• 豐盛人生</li> <li>• 豐盛人生退休計劃</li> </ul>	
蘇黎世國際貝萊德可持續能源基金 (代碼: MEUSD)	貝萊德全球基金 - 可持續能源基金		
蘇黎世國際貝萊德世界能源基金 (代碼: MHUSD)	貝萊德全球基金 - 世界能源基金		
蘇黎世國際貝萊德世界黃金基金 (代碼: MDUSD)	貝萊德全球基金 - 世界黃金基金		

### 修訂事項

我們已接獲貝萊德的香港代表貝萊德資產管理北亞有限公司的通知，其董事會（「董事」）建議對該等相關基金作出變更。

除非本函另有訂明，否則下列變更將由2022年6月29日起生效（「生效日期」）。除非另有說明，否則下列變更並不會影響該等相關基金的投資目標及政策，亦不會對該等相關基金的現有風險限額產生重大變更。

#### **1. 貝萊德全球基金 - 拉丁美洲基金—更改基準指數**

該相關基金將不少於70%的總資產投資於在拉丁美洲註冊或從事大部分經濟活動的公司的股本證券。

該相關基金屬主動式管理基金，其現行風險基準摩根士丹利新興市場拉丁美洲指數(MSCI Emerging Markets Latin America Index)（「現行指數」）代表該相關基金的可投資範圍，是為確保UCITS合規而設計。然而，現行指數令該相關基金難以主動管理所投資的證券，並造成違反UCITS規則的風險，因此有需要進行特別的重新調整以回復UCITS合規。為此，投資顧問需要重新評估該相關基金承擔的主動風險水平（即偏離於現行指數的程度）。

董事認為從生效日期起，將該相關基金的基準更改為旨在確保UCITS合規的現行指數的定製版本：「摩根士丹利新興市場拉丁美洲10/40指數」(MSCI EM Latin America 10/40 Index)（「新指數」）符合投資者的最佳利益。新指數的設計意味著它違反UCITS規則的可能性較低。

除了更能反映該相關基金的可投資範圍外，新指數將自生效日期起取代現行指數，作為衡量該相關基金表現的方法。

#### **2. 貝萊德全球基金 - 環球政府債券基金 - 槓桿及資產抵押證券（「ABS」）/ 按揭抵押證券（「MBS」）**

##### *(i) 預計槓桿比率增加*

該相關基金的預計槓桿比率將從其資產淨值的300%增至400%。此增加是為了允許增加使用衍生工具來管理利率風險。為免生疑問，該相關基金的預計槓桿比率增加並不預示其風險概況會發生任何變化。

##### *(ii) 於資產抵押證券及按揭抵押證券的投資增加*

目前，作為其投資目標的一部分，該相關基金最多可以其總資產的20%投資於資產抵押證券及按揭抵押證券，不論是否屬投資級。自生效日期起，此限額將增至30%，以允許額外的投資靈活性並受惠於此資產類別產生的投資機遇。此變更不會對該相關基金現行的投資策略、該相關基金的營運及/或管理方式造成任何重大改變，亦不會對現有投資者造成任何影響。

除了與投資於資產抵押證券及按揭抵押證券有關的風險程度增加外，該相關基金的整體風險概況將不會有任何改變。請參閱下文所述及章程詳述的與投資於資產抵押證券及按揭抵押證券有關的風險。此項變更將不會對該相關基金現有投資者的權利或權益造成重大損害。

##### *與投資於資產抵押證券/按揭抵押證券有關的風險*

簡單來說，資產抵押證券及按揭抵押證券是以分別來自相關匯集資產或按揭貸款的收入流所擔保或抵押的債務證券。這些證券所涉債務與其他定息證券（例如政府發行的債券）相比，或須承受較大的信貸、流動性及利率風險。關於與投資於資產抵押證券及按揭抵押證券有關的風險的進一步資料，請參閱章程中「風險考慮因素」一節內「資產抵押證券（「ABS」）」及「按揭抵押證券（「MBS」）」的內容。



### 3. 所有該等相關基金—證券融資交易披露資料

所有該等相關基金可（在其投資目標及政策的規限下）運用證券融資交易，例如證券借貸、回購交易、總回報掉期及差價合約，以助達到某該相關基金的投資目標及 / 或作為有效投資組合管理的一部分。

章程附錄庚的證券融資交易相關披露資料已作出修訂，以便就證券融資交易的運用為投資者提供更高的透明度。

#### 費用

本函所述各項變更將不會導致該等相關基金及 / 或其投資者承擔的費用及支出有任何改變。管理公司將負責支付就上文所述變更招致的費用及 / 或開支（例如製作及發佈函件及修改該等相關基金文件）。

#### 一般資料

章程、致香港居民的資料及該等相關基金的產品資料概要的更新版本，將可從貝萊德的網址 ([www.blackrock.com/hk](http://www.blackrock.com/hk)<sup>2</sup>) 下載。

#### 對閣下產生的影響

如閣下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。倘若閣下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。

我們建議閣下首先諮詢閣下的持牌保險中介人，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。

如閣下對本函件或投資選擇中的投資有任何疑問，請聯絡閣下的持牌保險中介人。閣下亦可致電+852 3405 7150或電郵至[helppoint.hk@hk.zurich.com](mailto:helppoint.hk@hk.zurich.com)聯絡客戶服務部，我們將樂意為閣下效勞。

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）  
2022年6月6日

**註：投資涉及風險，閣下的投資價值及收益可因市場及貨幣波動而下跌，有可能導致閣下不能取回所有投資款項。**