

This Product Highlights Sheet is an important document.

- It highlights the key terms and risks of the ILP sub-fund and complements the Product Summary.
- It is important to read the Product Summary before deciding whether to purchase the ILP sub-fund. If you do not have a copy, please contact us to ask for one.
- You should not invest in the ILP sub-fund if you do not understand it or are not comfortable with the accompanying risks.

First Sentier Bridge Fund
(invests in First Sentier Bridge Fund A (H Dist SGD))

Product Type	ILP sub-fund ¹	Launch Date	14 March 2022
Units in the ILP sub-fund are Excluded Investment Products ²	No	Custodian	The Hong Kong and Shanghai Banking Corporation Limited
Manager	First Sentier Investors (Singapore)	Dealing Frequency	Every Dealing Day
Capital Guaranteed	No	Expense Ratio as at 30 June 2025	1.43%
Name of Guarantor	N.A.		
SUB-FUND SUITABILITY			
WHO IS THE SUB-FUND SUITABLE FOR? The ILP sub-fund is <u>only</u> suitable for investors who: <ul style="list-style-type: none">• seek income and medium term capital stability;• want exposure to both equity and fixed income securities focused in the Asia Pacific ex-Japan region.			<u>Further information</u> Refer to Appendix 5 of the Underlying Fund’s Prospectus for further information on sub-fund suitability.
KEY FEATURES OF THE SUB-FUND			
WHAT ARE YOU INVESTING IN? <ul style="list-style-type: none">• You are investing in a ILP sub-fund that feeds 100% into First Sentier Bridge Fund, a unit trust constituted in Singapore that aims to provide income and medium term capital stability from investments focused in the Asia Pacific ex Japan region.• The Manager currently intends to make semi-annual distributions on 28 February and 31 August each year for Class A (Semi-Annually Distributing) Units and to make monthly distributions on the last Business Day of each month for Class A (Monthly Distributing) Units. However, distributions are not guaranteed. The Manager has the sole discretion to determine whether a distribution will be made as well as the rate and frequency of distributions to be made.• Dividends paid out from the Underlying Fund will be allocated to You by allocating additional Units of the relevant distribution class Fund to the Policy. Units of the relevant ILP sub-fund will be allocated by the reinvestment of the dividends, as and when paid by that Underlying Fund, into the same Underlying Fund at the Unit Price. The additional Units will be allocated to Your Policy.			Refer to Appendix 5 of the Underlying Fund’s Prospectus for further information on features of the sub-fund.

¹ For ILP sub-fund that feed 100% into an underlying CIS fund, some of the information provided below could be similar to the underlying CIS fund.

² In order for units in the ILP sub-fund to be classified as Excluded Investment Products, the investment objectives and investment focus of the ILP sub-fund, and investment approach of the manager have to be stated in the product summary:

(a) to invest only in deposits or other Excluded Investment Products; and

(b) not to engage in securities lending or repurchase transactions for the ILP sub-fund.

The definition of "Excluded Investment Product" can be found in Annex 1 to the Notice on Recommendations on Investment Products [Notice No. FAA-N16] at <https://www.mas.gov.sg/regulation/notices/notice-faa-n16>

Investment Strategy	
<ul style="list-style-type: none"> The Underlying Fund will invest all or substantially all of its assets in the FSSA Asian Equity Plus Fund (for equities) (the “Equity Underlying Sub-Fund”) and the First Sentier Asian Quality Bond Fund (for fixed income) (the “Bond Underlying Sub-Fund”) (collectively the “Underlying Sub-Funds”) which are both sub-funds under the Dublin registered umbrella fund known as First Sentier Investors Global Umbrella Fund plc. For equities: The Equity Underlying Sub-Fund invests primarily (at least 70% of its net asset value) in equity securities or equity-related securities of companies that are listed, or have their registered offices in, or conduct a majority of their economic activity in the Asia Pacific region (excluding Japan). Such companies will be selected on the basis of their potential dividend growth and long term capital appreciation. For fixed income: The Bond Underlying Sub-Fund invests primarily (at least 70% of its net asset value) in debt securities of governments or quasi-government organisation issuers in Asia and/or issuers organised, headquartered or having their primary business operations in Asia. The Bond Underlying Sub-Fund invests at least 70% of its net asset value in investment grade debt securities and convertible securities (rated as Baa3 or above by Moody’s or BBB- or above by S&P or other recognised rating agencies) or if unrated, of comparable quality as determined by the investment manager of the Bond Underlying Sub-Fund. The Underlying Fund’s target asset allocation will be 50% equity and 50% fixed income. The Manager will rebalance to the target allocation so that the exposure to each asset class does not exceed 60% at any time. The Underlying Fund and the Underlying Sub-Fund may use financial derivative instruments for the purposes of hedging or for efficient portfolio management. 	Refer to Appendix 5 of the Underlying Fund’s Prospectus for further information on investment strategy of sub-fund.
Parties Involved	
WHO ARE YOU INVESTING WITH? <ul style="list-style-type: none"> The Underlying Fund is a sub-fund of the Singapore constituted umbrella fund First Sentier Investors Global Growth Funds (the “Scheme”). The Manager of the Underlying Fund is First Sentier Investors (Singapore). The Custodian of the Underlying Fund is The Hongkong and Shanghai Banking Corporation Limited. 	Refer to “Management”, “The Trustee and the Custodian” and “Other Parties” sections in Paragraphs 2, 3 and 4 of the Underlying Fund’s Prospectus for further information on the role and responsibilities of these entities and what happens if they become insolvent.
KEY RISKS	
WHAT ARE THE KEY RISKS OF THIS INVESTMENT? The value of the ILP sub-fund may rise or fall. The following key risk factors may cause you to lose some or all of your investment:	Refer to Schedule 2 of the Underlying Fund’s Prospectus for further information on risks of the sub-fund.
Market and Credit Risks	
You are exposed to market risk in the Asia Pacific ex Japan region <ul style="list-style-type: none"> Certain situations may have a negative effect on the price of shares within a particular market. These may include regulatory changes, political changes, economic changes, technological changes and changes in the social environment. You are also exposed to credit risk and currency risk.	
Liquidity Risks	
The ILP sub-fund is not listed on the Singapore Exchange and you can redeem only on Business Days through Singapore Life Ltd. In respect of Singapore investors, there is no secondary market for the ILP sub-fund.	

Product-Specific Risks

You are exposed to investment risk

- Investment in the Underlying Fund involves risk and you may not get back the full amount you invested. Past performance is no guarantee of future performance.

You are exposed to emerging market risk

- Investing in emerging markets may involve a greater risk than investing in developed markets.

You are exposed to interest rate risk

- Investing in fixed income securities will expose the
- to movements in interest rates. If rates go up, the value of securities fall and if rates go down, the value of securities rise.

You are also exposed to below investment grade and unrated debt securities risk, convertible bond risk, risk associated with collateralised and/or securitised products, risk associated with instruments with loss-absorption features, risk of distributions out of capital, risks of the reliability of credit rating / downgrading risk, China market risk, RMB currency and conversion risk, risks associated with the ChiNext market and/or the Science and Technology Innovation Board (STAR Board), “Dim Sum” bond market risk, single country / specific region risk, single sector risk, small capitalisation / mid-capitalisation companies risk, charges against capital risk, equity linked notes risk, concentration risk, sovereign debt risk, risks of investing in China A Shares and other eligible PRC securities and futures via QFI, risks specific to investment in eligible China A Shares via the Stock Connects, risks associated with Bond Connect and LIBOR risk.

- The Underlying Sub-Fund will be subject to risks associated with its investment into other collective investment schemes.

FEES AND CHARGES

WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?

Payable directly by you

There is currently no Switching Fee for fund switching. Sales and/or Surrender Charges may be applicable as described in the relevant Product Summary. However, Singapore Life Ltd. reserves the right to review and amend the Fees and Charges.

Payable by the Underlying Fund from invested proceeds

The Underlying Fund will pay the following fees and charges to the Manager, the Trustee and other parties:

Annual Management Fee (AMF) (a) Retained by Manager (b) Paid by Manager to distributors (trailer fee)	Current 1.25%; Maximum 2% (a) 40% to 88% of AMF (b) 12% to 60% of AMF, Median = 40% of AMF
Annual Trustee's Fee	Current 0.075%; Maximum 0.25% and subject always to a minimum of S\$15,000
Performance Fee	None
Initial Service Charge (on investments into the Underlying Sub-Funds)	Currently NIL; Maximum 5%
Anti-Dilution Adjustment	Up to 2% of the subscription or redemption monies as the case may be, as determined by the investment manager of the Underlying Sub-Fund

Other fees and charges may be payable by the Underlying Fund, as described in the Prospectus.

Refer to the Fees and Charges Section of the Product Summary for further information of the Fees and Charges of this investment.

VALUATIONS AND EXITING FROM THIS INVESTMENT

HOW OFTEN ARE VALUATIONS AVAILABLE?

All ILP sub-funds will be priced based on the frequency of the fund manager's pricing. The fund prices are updated daily and are available at Singapore Life Ltd.'s website at www.singlife.com.

HOW CAN YOU EXIT FROM THIS INVESTMENT AND WHAT ARE THE RISKS AND COSTS IN DOING SO?

- You can exit the ILP sub-fund by submitting a request for withdrawal or fund switching (i.e. switches) to Singapore Life Ltd.
- If your Policy is newly inceptioned, you may cancel the Policy by giving us written notice of cancellation provided that such notice of cancellation is received by Singapore Life Ltd. at its Registered Office within the free-look period, which is fourteen (14) days from the date on which you receive the Policy.
- Upon cancellation of the Policy, Singapore Life Ltd. will refund the premiums you paid (without interest) after deducting the expenses incurred in issuing the Policy. The refund will be made after we receive the original Policy for cancellation.
- If there has been a decline in the market value, we will deduct the amount necessary to reflect the change in market value. If there has been an increase in the market value following the date Singapore Life Ltd. accepts your request to cancel the Policy, we will not pay you for such increase or any gain.
- For subsequent withdrawal/surrender or fund switching, transaction requests will need to be received and accepted by Singapore Life Ltd.:
 - (a) before 12 noon (Singapore time) on a Business Day will be processed according to the Unit Prices of the relevant Funds and the exchange rates (if applicable) prevailing on the next appropriate Fund Valuation Date following the day Singapore Life Ltd. has accepted the request.
 - (b) after 12 noon (Singapore time) on a Business Day or on a non-business day will be considered as if received before 12 noon (Singapore time) on the following business day.
- The ILP sub-fund will have a single "dealing" price used for all switches and withdrawals/surrenders. There is no bid/offer spread.
- All ILP sub-funds will be priced based on the frequency of the fund manager's pricing policy. As Units are cancelled using a forward price, the unit price for all switching and withdrawal of units will not be available at the time of receiving your application.
- This cut-off time stated is correct as at the time of print. Singapore Life Ltd. reserves the right to change the cut-off time by giving you thirty (30) days' prior notice or any such shorter period of notice as Singapore Life Ltd. may agree with the relevant authorities.
- The Withdrawal Amount you will receive as part of a subsequent withdrawal is illustrated as follows:

For a partial withdrawal request of 1000 units of an investment-linked fund.

 - Assuming the unit price of the fund is S\$1.50:
The amount payable to the policyholder will be S\$1500, which is calculated as 1000 units x S\$1.50.

Refer to the Pricing of Units & Dealing Deadline, Fund Switching, Withdrawal/ Surrender and Free Look sections of the Product Summary for further information.

CONTACT INFORMATION

HOW DO YOU CONTACT US?

Singapore Life Ltd.

4 Shenton Way, #01-01 SGX Centre 2, Singapore 068807

New address w.e.f. 29 Dec 2025:

5 Straits View, #01-18/19, Marina One The Heart, Singapore 018935

Email: cs_life@singlife.com

Website: www.singlife.com

Hotline: 6827 9933

APPENDIX: GLOSSARY OF TERMS

Anti-Dilution Adjustment:	<p>A percentage charge determined by the manager of the Underlying Sub-Fund that is charged:-</p> <p>a) on a Dealing Day where there are net subscriptions into the Underlying Sub-Fund and which will be included in the net asset value per share of the Underlying Sub-Fund which is the subscription price. This charge reflects the costs incurred by the Underlying Sub-Fund in purchasing additional portfolio securities upon the subscription for shares in the Underlying Sub-Fund; or</p> <p>b) on a Dealing Day where there are net redemptions from the Underlying Sub-Fund and which will be included in the net asset value per share of the Underlying Sub-Fund which is the redemption price. This charge reflects the costs incurred by the Underlying Sub-Fund in disposing of portfolio securities to meet the redemption requests.</p> <p>The charge shall not exceed in any event 2% of the subscription or redemption monies, as the case may be, and in both cases the charge shall be paid into or retained by the Underlying Sub-Fund, as the case may be, in order to discharge the typical costs of dealing in the underlying investments of the Underlying Sub-Fund, such as dealing spreads, dealing charges, fees and taxes.</p>
Business Day:	Any day other than a Saturday, Sunday, or gazetted public holiday on which commercial banks in Singapore are generally open for business, or where the context expressly requires, any day other than Saturday or Sunday on which commercial banks in Singapore or elsewhere are generally open for business or any other day that the Manager and the Trustee agree in writing.
CSRC:	The China Securities Regulatory Commission of the PRC, the government agency responsible for matters relating to securities regulation.
Dealing Day:	<p>Such day or days as the Manager may from time to time with the approval of the Trustee determine, but so that</p> <p>a) unless and until the Manager (with the approval of the Trustee) otherwise determines, each Business Day after the commencement date of the Underlying Fund shall be a Dealing Day in relation to the Underlying Fund; and</p> <p>b) without prejudice to the generality of the foregoing, if on any day which would otherwise be a Dealing Day in relation to Units of the Underlying Fund the recognised market on which investments or other property comprised in, and having in aggregate values amounting to at least 50% of the net asset value (as of the immediately preceding valuation point) of the Underlying Fund are quoted, listed or dealt in is or are not open for normal trading, or (ii) on any day where any of the Underlying Sub-Funds is not normally traded, the Manager may determine that day shall not be a Dealing Day in relation to Units of the Underlying Fund.</p>
QFI:	A qualified foreign investor which has been approved by the CSRC to invest in China's securities and futures with funds (in foreign currencies and/or offshore Renminbi) overseas or, as the context may require, the qualified foreign investor regime (including the qualified foreign institutional investor programme ("QFII") and the RMB qualified foreign institutional investor programme ("RQFII"), as may be promulgated and/or amended from time to time).
Underlying Fund	First Sentier Bridge Fund A (H Dist SGD)