Singlife

Prepared on 25 June 2026

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.**

LionGlobal Singapore Fixed Income Investment Fund
(invests in LionGlobal Singapore Fixed Income Investment Fund Class A)

PRODUCT HIGHLIGHTS SHEET

Product Type	ILP sub-fund[1]	**Launch Date[3]**	2 Apr 2012
Units in the ILP sub-fund are Excluded Investment Products[2]	Yes	**Custodian**	The Hongkong and Shanghai Banking Corporation Limited
Manager	Lion Global Investors Limited	**Dealing Frequency**	Every Business Day
Capital Guaranteed	No	**Expense Ratio for the financial year ended 31 December 2025**	0.62%
Name of Guarantor	N.A.		

SUB-FUND SUITABILITY

WHO IS THE SUB-FUND SUITABLE FOR?

The ILP sub-fund is only suitable for investors who:

- are looking for liquidity;
- are seeking a steady return over time.

Please note your investment in the ILP sub-fund is at risk and you may not get back the principal sum invested.

Further Information
Refer to Section 8 of the Underlying Fund's Prospectus for further information on sub-fund suitability.

KEY FEATURES OF THE SUB-FUND

WHAT ARE YOU INVESTING IN?

- You are investing in an ILP sub-fund that feeds 100% into an Underlying Fund, a unit trust constituted in Singapore that aims to provide you with steady returns over time by investing primarily in bonds and other debt securities denominated in Singapore Dollars.
- You should note that the Units are Excluded Investment Products and prescribed capital markets products, and that the Underlying Fund is subject to the investment restrictions prescribed under the Notice on the Sale of Investment Products and Notice on Recommendations on Investment Products issued by the MAS and the Securities and Futures (Capital Markets Products) Regulations 2018.

Refer to Sections 8 and 22 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.

[3] Launch date is based on Zurich launch date on 02 April 2012.

PRODUCT HIGHLIGHTS SHEET

Investment Strategy	
• The Underlying Fund may invest in bonds and other debt securities in currencies other than the Singapore Dollar. It is the Manager's current intention to invest this Underlying Fund as a direct investment portfolio investing primarily in bonds and other debt securities denominated in Singapore Dollars. In addition, the Underlying Fund may also gain exposure to bonds through investing into other bond funds.	Refer to Section 8 of the Underlying Fund's Prospectus for further information on features of the sub-fund.
Parties Involved	
WHO ARE YOU INVESTING WITH? • The Managers of the Underlying Fund is Lion Global Investors Limited. • The Trustee of the Underlying Fund is HSBC Institutional Trust Services (Singapore) Limited. • The Custodian of the Underlying Fund is The Hongkong and Shanghai Banking Corporation Limited. • The Registrar of the Underlying Fund is HSBC Institutional Trust Services (Singapore) Limited. • The Auditors of the Underlying Fund is PricewaterhouseCoopers LLP.	Refer to Sections 2, 3, 4, 5 & 22.12 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 Section 11 of the Underlying Fund's Prospectus for further information on risks of the sub-fund.
Market and Currency Risks	
You may be exposed to Market Risks • Prices of securities may go up or down in response to changes in economic conditions, interest rates and the market's perception of securities. These may cause the price of Units in the Underlying Fund to go up or down as the price of Units in the Underlying Fund is based on the current market value of the investments of the Underlying Fund. **You may be exposed to Currency Risks** • As the investments of the Underlying Fund will be denominated in base currency (i.e. Singapore Dollars). The base currency value of the investments of an Underlying Fund designated in another currency may rise and fall due to exchangeable fluctuations in respect of the relevant currencies. Adverse movements in currency exchange rates can result in a decrease in return and a loss of capital.	
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 may be exposed to Derivatives Risks • The Underlying Fund may invest in financial derivative instruments such as futures, options, warrants, forwards and swaps for hedging purposes or for the purpose of efficient portfolio management. While the judicious use of derivatives by professional investment managers can be beneficial, derivatives involve risks different from, and, in some cases, greater than, the risks presented by more traditional securities investments. **You may be exposed to Default Risks** • Investments in debt securities are subject to adverse changes in the financial condition of the issuer, or in general economic conditions, or both, or an unanticipated rise in interest rates, which may impair the ability of the issuer to make payments of interest and principal.	

You may be exposed to Interest Rate Risks

- Investments in debt securities are also subject to the risk of interest rate fluctuations, and the prices of debt securities may go up or down in response to such fluctuations in interest rates.

FEES AND CHARGES

WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?

Refer to the Fees and Charges Section of the Product Summary for further information of 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 Managers, Trustee and other parties. Other fees and charges may be payable by the Underlying Fund, as described in the Underlying Fund's Prospectus.

Annual Management Fee **(a) Retained by Management Company** **(b) Paid by Management Company to financial advisers/distributors (trailer fee)**	Currently 0.5% p.a. Maximum 2% p.a. (a) 0% to 60% of annual management fee (b) 40% to 100% of annual management fee
Median Trailer Fee (derived based on trailer fees payable to Singapore distributors of CPF and non-CPF trailer-bearing of the Underlying Fund)	50% of Annual Management Fee
Annual Trustee Fee	Currently 0.02% p.a. on the first S$100 million of the net asset value and 0.018% p.a. (or any lower rate agreed with the Trustee) on the balance above S$100 million of the net asset value. Maximum of 0.25% p.a. Subject always to a minimum of S$8,000 p.a.
Annual Administration Fee	Currently 0.02% p.a. Maximum of 0.1% p.a. Subject always to a minimum of S$8,000 p.a.

^ You should note that the fees and charges applicable to the Underlying Fund (including fees based on the Net Asset Value of the Underlying Fund) will be based on the Net Asset Value before Swing Pricing adjustment (if any) is applied.

VALUATIONS AND EXITING FROM THIS INVESTMENT

HOW OFTEN ARE VALUATIONS AVAILABLE?

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

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 incepted, 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.

CONTACT INFORMATION

HOW DO YOU CONTACT US?

Singapore Life Ltd.
5 Straits View, #01-18/19, Marina One The Heart, Singapore 018935
Email: cs_life@singlife.com
Website: www.singlife.com
Hotline: 6827 9933

PRODUCT HIGHLIGHTS SHEET

APPENDIX: GLOSSARY OF TERMS

Business Day:	Any day (other than Saturday, Sunday or a gazetted public holiday) on which commercial banks are open for business in any particular place or any other day as we and the Trustee may agree in writing.
Dealing Day:	Any Business Day in Singapore.
Excluded Investment Products:	Any capital markets products that belong to a class of capital markets products listed in the Schedule to the Securities and Futures (Capital Markets Products) Regulations 2018.
Net Asset Value:	The value of all assets of the Underlying Fund less liabilities.
Swing Pricing	Involves making upward or downward adjustments in the calculation of the Net Asset Value per Unit of the Underlying Fund or Class on a particular Dealing Day so that such transaction costs and dealing spreads in respect of the Authorised Investments are, as far as practicable, passed on to the investors who are subscribing, realising, switching and/or exchanging Units on that Dealing Day.
Underlying Fund:	LionGlobal Singapore Fixed Income Investment Fund Class A