

Fidelity Funds

This Fund Summary is for the following ILP sub-funds and should be read in conjunction with the Product Summary

Fund Code	ILP Sub-Funds	Underlying Funds
E161	Fidelity Funds - ASEAN Fund	Fidelity Funds - ASEAN A Fund SGD
E210	Fidelity Funds - Asia Equity ESG Fund ¹	Fidelity Funds - Asia Equity ESG Fund A-SGD
E012	Fidelity Funds - Asian Special Situations Fund	Fidelity Funds - Asian Special Situations Fund A USD
E013	Fidelity Funds - Europe Equity ESG Fund ¹	Fidelity Funds - Europe Equity ESG Fund A EUR
D017	Fidelity Funds - European High Yield Fund	Fidelity Funds - European High Yield Fund A EUR
E120	Fidelity Funds - Global Financial Services Fund	Fidelity Funds - Global Financial Services Fund A EUR
E003	Fidelity Funds - Global Multi Asset Dynamic Fund	Fidelity Funds - Global Multi Asset Dynamic Fund A USD
E041	Fidelity Funds - Global Multiple Opportunities Fund ^{1,2}	Fidelity Funds - Global Multiple Opportunities Fund A USD
E271	Fidelity Funds - Global Technology Fund	Fidelity Funds - Global Technology Fund A Acc SGD
E043	Fidelity Funds - Global Technology Fund	Fidelity Funds - Global Technology Fund A EUR
D016	Fidelity Funds - US Dollar Bond Fund	Fidelity Funds - US Dollar Bond Fund A USD

¹ Prior to 28 March 2025, Fidelity Funds - Asia Equity ESG Fund was known as Fidelity Funds - Sustainable Asia Equity Fund.

¹ Prior to 28 March 2025, Fidelity Funds - Europe Equity ESG Fund was known as Fidelity Funds - Sustainable Europe Equity Fund.

¹ Prior to 28 March 2025, Fidelity Funds - Multi Asset Income ESG Fund was known as Fidelity Funds - Sustainable Multi Asset Income Fund.

² Prior to 3 November 2025, Fidelity Funds - Global Multiple Opportunities Fund was known as Fidelity Funds - Multi Asset Income ESG Fund.

Structure of ILP sub-funds

The ILP sub-funds are feeder funds that invest 100% into the sub-funds (the “Underlying Funds”) of Fidelity Funds, an open-ended investment scheme incorporated on 15 June 1990 in Luxembourg as a SICAV (société d’investissement à capital variable). The SICAV qualifies as an Undertakings for the Collective Investment in Transferable Securities (“UCITS”) under Part 1 of the 2010 Law and is registered as such with Commission de Surveillance du Secteur Financier (“CSSF”).

The units in the ILP sub-fund are not classified as Excluded Investment Products.

Information on the Manager

Management Company of the Underlying Funds

FIL Investment Management (Luxembourg) S.à r.l. is the management company of the SICAV (“Management Company”). The Management Company is incorporated in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (“CSSF”). It has managed collective investment schemes or discretionary funds since 2002. The Management Company has delegated the investment management of the funds to the Investment Manager.

Investment Manager of the Underlying Funds

FIL Fund Management Limited is the investment manager of the Underlying Funds (“Investment Manager”). The Investment Manager is incorporated in Bermuda and regulated by the Bermuda Monetary Authority. It has been managing collective investment schemes or discretionary funds since 2005.

As of 2 October 2025, the Investment Manager may sub-delegate investment management of the Underlying Funds to the following entities (including their branches):

Underlying Funds	Sub-Investment Manager
Fidelity Funds - ASEAN A Fund SGD	FIL Investment Management (Singapore) Limited
Fidelity Funds - Asia Equity ESG Fund A-SGD	FIL Investment Management (Singapore) Limited
Fidelity Funds - Asian Special Situations Fund A USD	FIL Investment Management (Hong Kong) Limited
Fidelity Funds - Europe Equity ESG Fund A EUR	FIL Investments International
Fidelity Funds - European High Yield Fund A EUR	FIL Investments International Fidelity Investments Canada ULC
Fidelity Funds - Global Financial Services Fund A EUR	FIL Investments International
Fidelity Funds - Global Multi Asset Dynamic Fund A USD	FIL (Luxembourg) S.A. - Ireland Branch FIL (Luxembourg) S.A. - Italy Branch FIL Gestion FIL Investment Management (Hong Kong) Limited FIL Investment Management (Singapore) Limited FIL Investments (Japan) Limited FIL Investments International Fidelity Investments Canada ULC
Fidelity Funds - Global Multiple Opportunities Fund A USD	FIL Investment Management (Australia) Limited FIL Investment Management (Hong Kong) Limited FIL Investment Management (Singapore) Limited FIL Investments International
Fidelity Funds - Global Technology Fund A Acc SGD	FIL Investments International
Fidelity Funds - Global Technology Fund A EUR	
Fidelity Funds - US Dollar Bond Fund A USD	FIL (Luxembourg) S.A. - Ireland Branch FIL Investments International

FIL Gestion (domiciled in France) has managed collective investment schemes or discretionary funds since 2003. Its regulatory authority is the French Autorité des Marchés Financiers.

FIL Investment Management (Australia) Limited (domiciled in Australia) has managed collective investment schemes or discretionary funds since 2004. Its regulatory authority is the Australian Securities and Investments Commission.

FIL Investment Management (Hong Kong) Limited (domiciled in Hong Kong SAR) has managed collective investment schemes or discretionary funds since 1981. Its regulatory authority is the Securities and Futures Commission of Hong Kong.

FIL Investment Management (Singapore) Limited (domiciled in Singapore) has managed collective investment schemes or discretionary funds since 2003. Its regulatory authority is the Monetary Authority of Singapore.

FIL Investments International (domiciled in the United Kingdom) has managed collective investment schemes or discretionary funds since 1979. Its regulatory authority is the Financial Conduct Authority of the United Kingdom.

FIL Investments (Japan) Limited (domiciled in Japan) has managed collective investment schemes or discretionary funds since 1987. Its regulatory authorities are the Japanese Financial Services Agency and the Investment Trusts Association, Japan.

FIL (Luxembourg) S.A. (domiciled in Luxembourg) has managed collective investment schemes or discretionary funds since 2019. Its regulatory authority is the CSSF.

Fidelity Investments Canada ULC (domiciled in Canada) has managed collective investment schemes or discretionary funds since 2004. Its principal regulatory authority is the Ontario Securities Commission. It is also registered as an advisor (portfolio manager) with the securities regulatory authority in each province and territory of Canada.

In addition, Geode Capital Management, LLC may also manage any of the assets of Fidelity Funds – Global Multi Asset Dynamic Fund and Fidelity Funds - Global Multiple Opportunities Fund.

Geode Capital Management, LLC (domiciled in the United States of America) has managed collective investment schemes or discretionary funds in the United States of America since 2002. Its regulatory authority is the United States Securities and Exchange Commission. It is also registered with the United States Commodity Futures Trading Commission as a commodity pool operator and commodity trading advisor and is a member of the United States National Futures Association.

Please refer to “Sub-investment managers” of the Underlying Funds’ Singapore Prospectus for more information on the sub-investment managers.

Other Parties

The Custodian (which is the Depository) of the Underlying Funds is Brown Brothers Harriman (Luxembourg) S.C.A.. The Singapore representative of the Underlying Funds is FIL Investment Management (Singapore) Limited.

Please refer to “Management and administration” in the Underlying Funds’ Singapore Prospectus for details of other parties involved in the Underlying Funds.

Investment Objectives, Focus & Approach

Underlying Funds	Investment Objectives, Focus & Approach
Fidelity Funds - ASEAN A Fund SGD	<p>The Underlying Fund aims to achieve capital growth over time.</p> <p>The Underlying Fund invests at least 70% (and normally 75%) of its assets, in equities of companies that are listed or traded in the South East Asian Nations (ASEAN) region, including countries such as Singapore, Malaysia, Thailand, the Philippines and Indonesia, as well as other emerging markets. The Underlying Fund may also invest in money market instruments on an ancillary basis.</p> <p>The Underlying Fund may invest in the following assets according to the percentages indicated: SPACs: less than 5%.</p>
Fidelity Funds - Asia Equity ESG Fund A-SGD	<p>The Underlying Fund aims to achieve capital growth over the long term.</p> <p>The Underlying Fund invests at least 70% of its assets, in equities of companies that are listed, headquartered, or do most of their business in Asia (excluding Japan). This region includes countries that are considered as emerging markets. The Underlying Fund may also invest in money market instruments on an ancillary basis. The Underlying Fund may invest in the following assets according to the percentages indicated:</p> <ul style="list-style-type: none"> ● less than 30% of its assets (directly and/or indirectly) in China A or B shares (in aggregate) ● SPACs: less than 5%. <p>The Underlying Fund's largest ten holdings may account for 50% or more of its assets, resulting in portfolio concentration.</p>
Fidelity Funds - Asian Special Situations Fund A USD	<p>The Underlying Fund aims to achieve capital growth long term.</p> <p>The Underlying Fund invests at least 70% (and normally 75%) of its assets, in equities of companies that are listed, headquartered or do most of their business in Asia (excluding Japan) including emerging markets. The Underlying Fund will have a mixture of</p>

	<p>investments in larger, medium and smaller sized companies. The Underlying Fund will seek opportunities in special situations equities which are shares in companies that generally have attractive valuations in relation to net assets or earning potential and/or companies which are undervalued and whose recovery potential is not recognised by the market.</p> <p>The Underlying Fund may also invest in money market instruments on an ancillary basis.</p> <p>The Underlying Fund may invest in the following assets according to the percentages indicated:</p> <ul style="list-style-type: none"> ● China A and B shares (directly and/or indirectly): less than 30% (in aggregate) ● SPACs: less than 5%.
Fidelity Funds - Europe Equity ESG Fund A EUR	<p>The Underlying Fund aims to achieve capital growth over the long term.</p> <p>The Underlying Fund invests at least 70% of its assets, in equities of companies that are listed, headquartered, or do most of their business in Europe. The Underlying Fund may also invest in money market instruments on an ancillary basis.</p>
Fidelity Funds - European High Yield Fund A EUR	<p>The Underlying Fund aims to achieve capital growth over time and provide a high level of income.</p> <p>The Underlying Fund invests at least 70% of its assets, in high-yielding below investment grade debt securities of issuers that are headquartered, or do most of their business, in Western, Central and Eastern Europe (including Russia), including emerging markets. These securities will be subject to high risk, will not be required to meet a minimum rating standard, although, most, but not all, will be rated for creditworthiness by an internationally recognised rating agency. The Underlying Fund may also invest in money market instruments on an ancillary basis.</p> <p>The Underlying Fund may invest in the following assets according to the percentages indicated:</p> <ul style="list-style-type: none"> ● hybrids and contingent convertible (CoCo) bonds: less than 30%, with CoCos less than 20%. <p>The Underlying Fund may invest in other subordinated financial debt and preference shares.</p> <p>The Underlying Fund's exposure to distressed securities is limited to 10% of its assets.</p>
Fidelity Funds - Global Financial Services Fund A EUR	<p>The Underlying Fund aims to achieve capital growth over the long term.</p> <p>The Underlying Fund invests at least 70% (and normally 75%) in equities of companies from anywhere in the world, including emerging markets, that provide financial services to consumers and industry. The Underlying Fund may also invest in money market instruments on an ancillary basis.</p>
Fidelity Funds - Global Multi Asset Dynamic Fund A USD	<p>The Underlying Fund aims to achieve capital growth over the long term.</p>

	<p>The Underlying Fund invests in a range of asset classes including equities, corporate and government bonds, commodities, money market instruments and REITs from anywhere in the world, including emerging markets.</p> <p>The Underlying Fund may invest in the following assets according to the percentages indicated:</p> <ul style="list-style-type: none"> ● bonds of any type: up to 100% ● investment grade bonds: up to 50% ● below investment grade and unrated bonds: up to 75% ● emerging markets bonds: up to 75% ● emerging markets equities: up to 75% ● equities: up to 100% ● Russian securities: up to 15% ● eligible commodity exposure: up to 50% ● China A and B shares and listed onshore bonds (directly and/or indirectly): less than 30% (in aggregate) ● REITs: up to 30% ● hybrids and contingent convertible (CoCo) bonds: less than 30%, with less than 20% in CoCos ● SPACs: less than 5%. <p>The Underlying Fund may also invest in other subordinated financial debt and preference shares.</p> <p>The Underlying Fund's exposure to distressed securities is limited to 10% of its assets.</p>
Fidelity Funds - Global Multiple Opportunities Fund A USD	<p>The Underlying Fund aims to achieve capital growth over the long term.</p> <p>The Underlying Fund invests in a range of asset classes, including debt securities, equities, real estate, infrastructure, commodities and cash from anywhere in the world, including emerging markets.</p> <p>The Underlying Fund may invest in the following assets according to the percentages indicated:</p> <ul style="list-style-type: none"> ● debt securities of any type: up to 60% ● below investment grade debt securities: up to 50% ● emerging market debt securities and equities: up to 30% ● equities: up to 90% ● government debt securities: up to 60% ● China A and B shares and listed onshore bonds (directly and/or indirectly): less than 20% (in aggregate) ● REITs: up to 20% ● China offshore bonds (including dim sum bonds): less than 10% ● equity-linked securities: up to 10% ● eligible commodity exposure: up to 20% ● hybrids and contingent convertible (CoCo) bonds: less than 30%, with less than 20% in CoCos ● collateralised and securitised debt instruments: up to 20% <p>The Underlying Fund may also invest in other subordinated financial debt and preference shares.</p>

	The Underlying Fund's exposure to distressed securities is limited to 10% of its assets.
Fidelity Funds - Global Technology Fund A Acc SGD Fidelity Funds - Global Technology Fund A EUR	The Underlying Fund aims to achieve capital growth over the long term. The Underlying Fund invests at least 70% (and normally 75%) of its assets, in equities of companies throughout the world, including emerging markets that develop or will develop products, process or services providing or benefiting from technological advances or improvements. The Underlying Fund may also invest in money market instruments on an ancillary basis.
Fidelity Funds - US Dollar Bond Fund A USD	The Underlying Fund aims to achieve capital growth over time and provide income. The Underlying Fund invests at least 70% (and normally 75%) of its assets, in US dollar denominated debt securities. The Underlying Fund may also invest in money market instruments on an ancillary basis.

Distribution Policy

Please refer to the section on “Distribution of Dividends” (if applicable) in the relevant Investment Linked Product (ILP) - Product Summary for further details.

Risks

The ILP sub-funds are 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-funds. The value of the Underlying Funds may rise or fall. Investments in the Underlying Funds are subjected to various risks, as elaborated below.

Concentration risk

Focusing on any company, industry, sector, country, region, type of stock, type of economy, etc. makes some of the Underlying Funds more sensitive to the factors that determine market value for the area of focus, which may result in higher volatility and a greater risk of loss.

Counterparty and collateral risk

A counterparty could be unwilling or unable to meet its obligations to the Underlying Funds. The value of collateral might not cover the full value of a transaction, or any fees or returns owed to the Underlying Funds.

Credit risk

A bond or money market instrument could fall in price, and become more volatile and less liquid, if the credit quality of the issuer or the security declines. In extreme cases, a debt investment could go into default.

Currency risk

Any changes in currency exchange rates could significantly reduce investment gains or income, or increase investment losses.

Derivatives risk

The value of derivatives can be volatile. Small movements in an underlying asset's value can create large changes in the derivative's value and expose the Underlying Funds to losses that could be greater than the cost of the derivative itself.

Emerging Markets risk

Emerging markets are less established, and more volatile, than developed markets. They involve higher risks, particularly market, credit, illiquid security, legal, custody, valuation and currency risks.

Equities risk

Equities can lose value rapidly, and typically involve higher market risks than bonds or money market instruments.

Hedging risk

Hedging may not work as intended and involves costs, which reduce investment performance.

Investment Fund risk

Investing in an Underlying Fund involves certain risks an investor would not face if investing in markets directly, such as large outflows, valuation error and investment limitations.

Market risk

Prices and yields of securities can change frequently with significant volatility based on a wide variety of factors, such as political and economic news, government policy and climate patterns.

Operational risk

The Underlying Funds could suffer losses due to errors, service disruptions or other failures, fraud, corruption, cyber crime, instability, terrorism or other irregular events.

Sustainable Investing risk

The Underlying Fund may underperform the market or other funds that do not apply sustainability criteria.

Volatility risk

Some of the Underlying Funds' NAV has potential for high volatility due to its investment policy or portfolio management techniques.

Please refer to 'Fund descriptions – Main risks' in the Underlying Funds' Luxembourg Prospectus for the specific risks of each Underlying Fund, and to 'Risk descriptions' for further information on the risks of each Underlying Fund.

The above should not be considered to be an exhaustive list of the risks which you should consider before investing into the Underlying Funds. You should be aware that an investment in the Underlying Funds may be exposed to other risks of an exceptional nature from time to time.

Fees and Charges

In addition to the fees and charges shown in the Product Summary, the following fees are also payable through deduction from the asset value of the Underlying Funds. The Annual Management Charges (AMC) of the Underlying Funds are:

Underlying Funds	AMC
Fidelity Funds - ASEAN A Fund SGD	1.50%
Fidelity Funds - Asia Equity ESG Fund A-SGD	1.50%
Fidelity Funds - Asian Special Situations Fund A USD	1.50%
Fidelity Funds - Europe Equity ESG Fund A EUR	1.50%
Fidelity Funds - European High Yield Fund A EUR	1.00%
Fidelity Funds - Global Financial Services Fund A EUR	1.50%
Fidelity Funds - Global Multi Asset Dynamic Fund A USD	1.25%
Fidelity Funds - Global Multiple Opportunities Fund A USD	1.25%
Fidelity Funds - Global Technology Fund A Acc SGD	1.50%
Fidelity Funds - Global Technology Fund A EUR	1.50%
Fidelity Funds - US Dollar Bond Fund A USD	0.75%

Past Performance¹ as at 30 June 2025

NOTE: PAST PERFORMANCE IS NOT NECESSARILY INDICATIVE OF FUTURE PERFORMANCE.

¹ Performance shown in fund currency and calculated before sales charges are deducted. Fees and charges payable through deduction of premium or cancellation of units are excluded in deriving the performance. Performance is calculated on the assumption that all dividends and distributions are reinvested, taking into account all charges which would have been payable upon such reinvestment.

* Annualised Performance

Fund / Benchmark	3 Months	6 Months	1 Year	3 Years*	5 Years*	10 Years*	Since Inception* (1 Feb 2011)
Fidelity Funds - ASEAN Fund	1.48%	-3.53%	5.52%	3.71%	4.75%	2.39%	2.84%
Benchmark: MSCI AC ASEAN Index (Net)	1.80%	-1.18%	12.16%	5.56%	3.68%	1.67%	2.48%

Fund / Benchmark	3 Months	6 Months	1 Year	3 Years*	5 Years*	10 Years*	Since Inception* (14 March 2022)
Fidelity Funds - Asia Equity ESG Fund	2.34%	3.57%	3.25%	0.06%	NA	NA	0.70%
Benchmark: MSCI AC Asia ex-Japan Index (Net)	6.57%	6.90%	9.78%	6.06%	NA	NA	5.58%

Fund / Benchmark	3 Months	6 Months	1 Year	3 Years*	5 Years*	10 Years*	Since Inception* (1 Jan 2004)
Fidelity Funds - Asian Special Situations Fund	9.71%	11.63%	9.53%	5.26%	3.52%	4.05%	8.14%
Benchmark: MSCI AC Asia ex Japan Index (Net)	12.46%	14.50%	16.81%	9.24%	6.42%	5.41%	7.87%

Fund / Benchmark	3 Months	6 Months	1 Year	3 Years*	5 Years*	10 Years*	Since Inception* (1 Jan 2004)
Fidelity Funds - Europe Equity ESG Fund	5.60%	6.61%	5.88%	10.96%	6.45%	3.20%	5.36%
Benchmark: MSCI Europe Index (Net)	2.49%	8.55%	8.08%	12.77%	11.55%	6.60%	6.31%

Fund / Benchmark	3 Months	6 Months	1 Year	3 Years*	5 Years*	10 Years*	Since Inception* (4 Jul 2005)
Fidelity Funds - European High Yield Fund	2.32%	3.26%	9.16%	8.52%	3.96%	3.30%	4.91%
Benchmark: ICE BofA Q639 Custom Index Hedged to EUR	2.21%	3.15%	8.37%	8.96%	3.51%	3.55%	5.87%

Fund / Benchmark	3 Months	6 Months	1 Year	3 Years*	5 Years*	10 Years*	Since Inception* (2 Jun 2009)
Fidelity Funds - Global Financial Services Fund	-0.51%	1.41%	17.42%	17.18%	15.70%	8.46%	10.69%
Benchmark: MSCI ACWI Financials Index (Net)	1.61%	3.27%	21.44%	17.24%	17.81%	8.36%	10.39%

Fund / Benchmark	3 Months	6 Months	1 Year	3 Years*	5 Years*	10 Years*	Since Inception* (1 Jan 2004)

Fidelity Funds - Global Multi Asset Dynamic Fund	6.86%	3.61%	6.98%	7.78%	3.50%	2.08%	4.14%
Benchmark: 75% MSCI ACWI Index (Net); 25% Bloomberg Global Aggregate Index Hedged to USD	9.01%	8.26%	13.67%	13.89%	9.34%	7.13%	6.92%

Fund / Benchmark [^]	3 Months	6 Months	1 Year	3 Years*	5 Years*	10 Years*	Since Inception* (4 Jul 2005)
Fidelity Funds - Global Multiple Opportunities Fund	3.62%	5.41%	6.48%	5.06%	2.17%	2.71%	3.46%

[^]There is no benchmark for Fidelity Funds - Global Multiple Opportunities Fund as the fund is actively managed without reference to an index.

Fund / Benchmark	3 Months	6 Months	1 Year	3 Years*	5 Years*	10 Years*	Since Inception* (4 Jul 2005)
Fidelity Funds - Global Technology Fund (EUR)	6.78%	-2.11%	5.60%	18.38%	17.16%	18.32%	13.87%
Benchmark: MSCI ACWI Information Technology Index (Net)	13.45%	-3.91%	4.87%	23.66%	18.73%	19.34%	14.28%

Fund / Benchmark	3 Months	6 Months	1 Year	3 Years*	5 Years*	10 Years*	Since Inception* (6 May 2025)
Fidelity Funds - Global Technology Fund (SGD)	NA	NA	NA	NA	NA	NA	10.98%
Benchmark: MSCI ACWI Information Technology Index (Net)	NA	NA	NA	NA	NA	NA	16.88%

Fund / Benchmark	3 Months	6 Months	1 Year	3 Years*	5 Years*	10 Years*	Since Inception* (4 Jul 2005)
Fidelity Funds - US Dollar Bond Fund	1.29%	4.04%	5.00%	2.29%	-1.08%	1.93%	3.07%
Benchmark: ICE BofA Q4AR Custom Index	1.25%	3.98%	5.97%	2.72%	-0.78%	1.92%	3.15%

Source: Fidelity

Expense Ratio and Turnover Ratio

Underlying Funds	Expense Ratio	Turnover Ratio
Fidelity Funds - ASEAN Fund A SGD	1.94%	51.4%
Fidelity Funds - Asia Equity ESG Fund A-SGD	1.92%	93.66%
Fidelity Funds - Asian Special Situations Fund A USD	1.93%	14.42%
Fidelity Funds - Europe Equity ESG Fund A EUR	1.92%	82.90%
Fidelity Funds - European High Yield Fund A EUR	1.40%	55.16%
Fidelity Funds - Global Financial Services Fund A EUR	1.90%	45.95%
Fidelity Funds - Global Multi Asset Dynamic Fund A USD	1.70%	131.36%
Fidelity Funds - Global Multiple Opportunities Fund A USD	1.74%	129.61%
Fidelity Funds - Global Technology Fund A Acc SGD	1.89%	61.38%

Fidelity Funds - Global Technology Fund A EUR	1.89%	61.38%
Fidelity Funds - US Dollar Bond Fund A USD	1.04%	168.51%

The expense ratios and turnover ratios are as at 30 April 2025.

The expense ratio does not include (where applicable) charges for insurance coverage, brokerage and other transaction costs, performance fee, foreign exchange gains or losses, front or back-end loads arising from the purchase or sale of collective investment schemes and tax deducted at source or arising out of income received.

The turnover ratio is calculated based on the lower of purchases and sales expressed as a percentage of the daily average net asset value.

Soft Dollar Commissions or Arrangements

We do not receive any soft dollar commissions in respect of the Underlying Funds.

Conflicts of Interest

We do not have any conflict of interests which may exist or arise in relation to the Underlying Funds and its management.

Suspension of dealings

We reserve the right to suspend immediately any issue, withdrawal, exchange or other dealing in relation to the Underlying Funds if the fund manager, or any government or regulatory body of competent jurisdiction, or we (at our reasonable discretion) decide to suspend the issue, withdrawal, exchange or other dealing in the units or shares of the Underlying Funds.

Reports

The financial year-end of the ILP sub-funds is 30 June. Singapore Life Ltd. will make available semi-annual report and annual audited report of the ILP sub-funds within 2 months and 3 months respectively from the relevant reporting periods.

In addition, Singapore Life Ltd. will make available financial reports of the Underlying Funds as they become available from the Investment Manager. Policyholders can access these reports via the website at www.singlife.com.

Specialised ILP sub-funds

The ILP sub-funds are not specialised sub-funds as set out in MAS Notice 307 on Investment-Linked Policies issued by the Monetary Authority of Singapore.