

## 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 <sup>1</sup>	Fidelity Funds - Asia Equity ESG Fund A-SGD
E012	Fidelity Funds - Asian Special Situations Fund	Fidelity Funds - Asian Special Situations Fund A USD
E188	Fidelity Funds - Emerging Markets Fund	Fidelity Funds - Emerging Markets Fund A SGD
E013	Fidelity Funds - Europe Equity ESG Fund <sup>1</sup>	Fidelity Funds - Europe Equity ESG Fund A EUR
D017	Fidelity Funds - European High Yield Fund	Fidelity Funds - European High Yield Fund A EUR
D006	Fidelity Funds - Flexible Bond Fund	Fidelity Funds - Flexible Bond Fund A GBP
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 <sup>1,2</sup>	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
E189	Fidelity Funds - Japan Equity ESG Fund <sup>1</sup>	Fidelity Funds - Japan Equity ESG Fund SGD
E042	Fidelity Funds - Pacific Fund	Fidelity Funds - Pacific Fund A USD
D016	Fidelity Funds - US Dollar Bond Fund	Fidelity Funds - US Dollar Bond Fund A USD

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

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

<sup>1</sup> Prior to 28 March 2025, Fidelity Funds - Japan Equity ESG Fund was known as Fidelity Funds - Sustainable Japan Equity Fund.

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

<sup>2</sup> 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 company established on 15 June 1990 in Luxembourg as a SICAV (*société d’investissement à capital variable*) and registered under Part I of the Luxembourg law of 17 December 2010 (the “Law of 2010”). Please refer to the section on “Part I: Fund Information; 1.1 The Fund” in the Fidelity Funds Luxembourg Prospectus for further information on the structure of Fidelity Funds.

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

### Information on the Manager

**Singapore Life Ltd.** 4 Shenton Way #01-01 SGX Centre 2 Singapore 068807 [www.singlife.com](http://www.singlife.com)  
 Company Reg. No.:196900499K GST Reg No: MR-8500166-8  
 New address w.e.f. 29 Dec 2025:  
 5 Straits View, #01-18/19, Marina One The Heart, Singapore 018935

Management Company of the Underlying Funds

FIL Investment Management (Luxembourg) S.A., ("Management Company") a société anonyme with its registered office at 2a Rue Albert Borschette, BP 2174, L-1246 Luxembourg, which has been appointed by the Underlying Funds as Management Company to provide investment management, administration and marketing functions to the Fund with the possibility to delegate part or all of such functions to third parties. The Management Company also acts as Registrar, Transfer Agent, Administrative Service Agent and Domiciliary Agent of the the Underlying Funds.

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.

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 - Emerging Markets Fund A SGD	FIL Investment Management (Singapore) Limited FIL Investments International
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 - Flexible Bond Fund A GBP	FIL Investments International
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 - Japan Equity ESG Fund SGD	FIL Investments (Japan) Limited
Fidelity Funds - Pacific Fund A USD	FIL Investment Management (Hong Kong) Limited
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.

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 section “Investment sub-managers” of the Underlying Fund’s Prospectus for more information on the Sub-Investment Manager.

## Other Parties

The Custodian (which is the Depositary) 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 the section on “Other Parties” in the Fidelity Funds 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. 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:</p> <ul style="list-style-type: none"> <li>SPACs: less than 5%.</li> </ul>
Fidelity Funds - Asia Equity ESG Fund A-SGD	<p>The Underlying Fund aims to achieve capital growth over the long term. 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"> <li>less than 30% of its assets (directly and/or indirectly) in China</li> </ul>

	<p>A or B shares (in aggregate)</p> <ul style="list-style-type: none"> <li>• SPACs: less than 5%.</li> </ul> <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. 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 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"> <li>• China A and B shares (directly and/or indirectly): less than 30% (in aggregate)</li> <li>• SPACs: less than 5%.</li> </ul>
Fidelity Funds - Emerging Markets Fund A SGD	<p>The Underlying Fund aims to achieve capital growth over time. The Underlying Fund invests at least 70% (and normally 75%) of its assets, in equities of companies with activities in areas experiencing rapid economic growth including countries and emerging markets in Latin America, South East Asia, Africa, Eastern Europe (including Russia) and the Middle East. The Underlying Fund may also invest in money market instruments on an ancillary basis. The Underlying Fund will invest less than 30% of its assets (directly and/or indirectly) in China A and B shares (in aggregate).</p>
Fidelity Funds - Europe Equity ESG Fund A EUR	<p>The Underlying Fund aims to achieve capital growth over the long term. 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"> <li>• hybrids and contingent convertible (CoCo) bonds: less than 30%, with CoCos less than 20%.</li> <li>• The Underlying Fund may invest in other subordinated financial debt and preference shares. The Underlying Fund's exposure to distressed securities is limited to 10% of its assets.</li> </ul>
Fidelity Funds - Flexible Bond Fund A-GBP	<p>The Underlying Fund aims to achieve capital growth over time and provide income. The Underlying Fund invests at least 70% of its assets, in a broad range of debt securities from anywhere in the world, including emerging markets denominated in GBP or other currencies. 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 classes according to the percentages indicated:</p> <ul style="list-style-type: none"> <li>• below investment grade or unrated bonds: up to 50%</li> <li>• Listed China onshore bonds (directly and/or indirectly): less than 30% (in aggregate)</li> <li>• hybrids and contingent convertible bonds (CoCo): less than 30%, with less than 20% in CoCos.</li> </ul> <p>The Underlying Fund's exposure to distressed securities is limited to 10% of its assets.</p> <p>Exposure to non-GBP investments will be largely hedged back to GBP.</p> <p>The Underlying Fund may invest in subordinated financial debt and preference shares.</p>
Fidelity Funds - Global Financial Services Fund A EUR	<p>The Underlying Fund aims to achieve capital growth over the long term. 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. The Underlying Fund invests in a range of asset classes including equities, corporate and government bonds, commodities, money market instruments and eligible 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"> <li>• bonds of any type: up to 100%</li> <li>• investment grade bonds: up to 50%</li> <li>• below investment grade and unrated bonds: up to 75%</li> <li>• emerging markets bonds: up to 75%</li> <li>• emerging markets equities: up to 75%</li> <li>• equities: up to 100%</li> <li>• Russian securities: up to 15%</li> <li>• eligible commodity exposure: up to 50%</li> <li>• China A and B shares and listed onshore bonds (directly and/or indirectly): less than 30% (in aggregate)</li> <li>• eligible REITs: up to 30%</li> <li>• hybrids and contingent convertible (CoCo) bonds: less than 30%</li> </ul>

	<p>30%, with less than 20% in CoCos</p> <ul style="list-style-type: none"> <li>SPACs: less than 5%.</li> </ul> <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 moderate capital growth over the medium to long term and provide income.</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"> <li>debt securities of any type: up to 100%</li> <li>below investment grade debt securities: up to 60%</li> <li>emerging market debt securities and equities: up to 50%</li> <li>equities: up to 50%</li> <li>government debt securities: up to 50%</li> <li>China A and B shares and listed onshore bonds (directly and/or indirectly): less than 30% (in aggregate)</li> <li>eligible REITs: up to 30%</li> <li>infrastructure securities (excluding real estate investment trusts): up to 30%</li> <li>China offshore bonds (including dim sum bonds): less than 10%</li> <li>credit-linked and equity-linked securities: up to 10%</li> <li>Russian debt securities and equities: up to 10% in aggregate</li> <li>eligible commodity exposure: up to 5%</li> <li>hybrids and contingent convertible (CoCo) bonds: less than 30%, with less than 20% in CoCos</li> <li>money market instruments: up to 25%</li> <li>SPACs: less than 5%.</li> </ul>
Fidelity Funds - Global Technology Fund A Acc SGD	
Fidelity Funds - Global Technology Fund A EUR	
Fidelity Funds - Japan Equity ESG Fund SGD	<p>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.</p>
Fidelity Funds - Pacific Fund A USD	<p>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 that are listed, headquartered, or do most of their business in Japan. The Underlying Fund may also invest in money market instruments on an ancillary basis. The Investment Manager will exclude investment in issuers with a Fidelity ESG Rating of 'C' or below.</p>
	<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, headquartered, or do most of their business in the Asia Pacific region, including,</p>

	<p>but not limited to, Japan, Australia, China, Hong Kong, India, Indonesia, Korea, Malaysia, New Zealand, Philippines, Singapore, Taiwan and Thailand. Some of the countries in this region are considered to be emerging markets.</p> <p>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"> <li>• less than 30% of its assets (directly and/or indirectly) in China A and B shares (in aggregate)</li> <li>• SPACs: less than 5%.</li> </ul>
Fidelity Funds - US Dollar Bond Fund A USD	<p>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.</p>

## **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-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.

Please refer to the section on “Risk Factors” in the Fidelity Funds Singapore Prospectus for a description of the risk factors associated with investing in the Underlying Funds. The risks may include:

### General risks

Investment in a collective investment scheme is meant to produce returns over the long-term. You should not expect to obtain short-term gains from such investment. You should be aware that the price of shares in a fund, and the income from them, may fall or rise. You may not get back your original investment. There is no guarantee that any fund will meet its objectives or achieve any particular level of performance.

### Concentration risk

Focusing on any company, industry, sector, country, region, type of stock, type of economy, etc. makes the Underlying Fund 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.

### Convertible securities risk

Convertible securities carry both equity risk and the credit and default risks typical of bonds.

### Counterparty and collateral risk

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

### 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 Fund 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.

### High yield risk

High yield securities are speculative. Compared to investment grade bonds, such securities are more volatile, more sensitive to economic events, less liquid and carry greater default risk.

### Interest rate risk

When interest rates rise, bond values generally fall. This risk is greater the longer a bond investment's duration.

### 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 Fund 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

The Underlying Fund's NAV has potential for high volatility due to its investment policy or portfolio management techniques.

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:

<b>Underlying Funds</b>	<b>AMC</b>
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 - Emerging Markets Fund A SGD	1.50%
Fidelity Funds - Europe Equity ESG Fund A EUR	1.50%
Fidelity Funds - European High Yield Fund A EUR	1.00%
Fidelity Funds - Flexible Bond Fund A GBP	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 - Japan Equity ESG Fund A SGD	1.50%
Fidelity Funds - Pacific Fund A USD	1.50%
Fidelity Funds - US Dollar Bond Fund A USD	0.75%

### Past Performance<sup>1</sup> as at 30 June 2025

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

<sup>1</sup> 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* (31 Oct 2017)
Fidelity Funds - Emerging Markets Fund	7.83%	6.67%	2.56%	3.41%	1.78%	NA	0.68%
Benchmark: MSCI Emerging Markets Index (Net)	6.12%	7.62%	8.34%	6.51%	4.88%	NA	2.75%

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* (1 Jan 2004)
Fidelity Funds - Flexible Bond Fund	3.56%	4.63%	6.80%	3.88%	-0.27%	2.00%	3.64%
Benchmark: ICE BofA Q880 Custom Index Hedged to GBP	2.41%	3.83%	7.58%	5.16%	1.31%	2.27%	3.99%

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%

<sup>^</sup>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* (31 Oct 2017)
Fidelity Funds - Japan Equity ESG Fund	3.56%	1.92%	3.33%	5.84%	2.43%	NA	3.01%
Benchmark: TOPIX Total Return Index	5.48%	5.47%	8.95%	12.25%	7.06%	NA	4.73%

Fund / Benchmark	3 Months	6 Months	1 Year	3 Years*	5 Years*	10 Years*	Since Inception* (4 Jul 2005)
Fidelity Funds - Pacific Fund	13.93%	15.78%	20.59%	7.27%	5.19%	3.75%	6.33%
Benchmark: MSCI AC Pacific Index (Net)	12.80%	14.39%	17.43%	11.07%	6.89%	5.53%	5.92%

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 - Emerging Markets Fund A SGD	1.93%	94.37%
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 - Flexible Bond Fund A GBP	1.42%	224.56%
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 - Japan Equity ESG Fund SGD	1.92%	21.61%

Fidelity Funds - Pacific Fund A USD	1.93%	33.81%
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](http://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.