

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.

**Jupiter Global Fund - Jupiter European Growth
(invests in Jupiter Global Fund - Jupiter European Growth L EUR ACC)**

Product Type	ILP sub-fund ¹	Launch Date	1 April 2010*
Units in the ILP sub-fund are Excluded Investment Products²	No	Custodian	Citibank Europe plc, Luxembourg Branch.
		Trustee	Not Applicable
Manager	Jupiter Asset Management Limited	Dealing Frequency	Every Business Day
Capital Guaranteed	No	Expense Ratio for the financial year ended 31 December 2021	1.72%
Name of Guarantor	N.A.		

SUB-FUND SUITABILITY

WHO IS THE SUB-FUND SUITABLE FOR?

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

- with a broad attitude to risk;
- who are looking for a long term investment;
- who are experienced in making equity investments; and
- who has the resources to withstand the risks associated with them.

Further Information

Refer to Page 108 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 open-ended investment company incorporated under the laws of the Grand Duchy of Luxembourg as a société d'investissement à capital variable (SICAV) with an umbrella structure.
- The Company is an open-ended investment company which qualifies as an Undertaking for Collective Investment in Transferable Securities (UCITS) under Part I of the 2002 Law.
- The investment objective of the Underlying Fund is to achieve long term capital growth by exploiting special investment opportunities in Europe.

Refer to Page 13 of the Underlying Fund's Prospectus for further information on features of the sub-fund.

Investment Strategy

- The Underlying Fund will invest primarily in equity and equity related securities (including listed preference shares, listed convertible unsecured loan stock, listed warrants and other similar securities) of issuers which have their registered office in Europe or exercise the predominant part of their economic activities in Europe (including UK) and which are considered by the Investment Manager to be undervalued or

Refer to the Underlying Fund's Prospectus for further information on the investment strategy 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>.

* 1 April 2010 is the launch date of the ILP sub-fund. Previously known as 17 August 2001, which was the Underlying Fund's launch date. On 14 March 2022, this ILP sub-fund was made available for investment under Singlife Savvy Invest.

<p>otherwise to offer good prospects for capital growth. The Investment Manager will adopt a primarily bottom-up approach to selecting investments for the Underlying Fund.</p> <ul style="list-style-type: none"> • Subject to the limits set out in the Investment Restrictions, the Underlying Fund will have the ability: to hedge against directional risk using index futures and/or cash; to hold bonds and warrants on transferable securities; to use options and futures; to enter into portfolio swaps; to use forward currency contracts; and to hold liquid assets (cash, deposits, money market instruments and money market funds) on an ancillary basis in order to achieve its investment goals, for treasury purposes and in case of unfavourable market conditions. • The Underlying Fund will not invest in collective investment schemes that utilize financial derivatives instruments for investment purposes. • The Underlying Fund takes sustainability risk and ESG Characteristics into account as part of its selection process. 	
Parties Involved	
<p>WHO ARE YOU INVESTING WITH?</p> <ul style="list-style-type: none"> • The Management Company of the Underlying Fund is Jupiter Asset Management International S.A. • The Investment Manager of the Underlying Fund is Jupiter Asset Management Limited • The Underlying Investment Adviser of the Underlying Fund is Jupiter Asset Management Limited. • The Custodian of the Underlying Fund is Citibank Europe plc, Luxembourg Branch. 	<p>Refer to Page 4 of the Underlying Fund's Prospectus for further information on these entities.</p>
KEY RISKS	
<p>WHAT ARE THE KEY RISKS OF THIS INVESTMENT?</p> <p>The Underlying Fund is exposed to stock markets fluctuations and depends on the financial performance of the companies in which it invests its assets. There can be no guarantee that any appreciation in the value of the Underlying Fund's investments will occur and investors may not get back the full value of their investment. Set out below are further key risks.</p>	<p>Refer to Pages 46-74 of the Underlying Fund's Prospectus for further information on the risks of the sub-fund.</p>
Market and Credit Risks	
<p>You are exposed to general investment risks</p> <ul style="list-style-type: none"> • Factors affecting the value of securities in some markets and under certain situations cannot easily be determined and the value of such investments may decline or be reduced to zero. 	
Liquidity Risks	
<p>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.</p>	
Product-Specific Risks	
<p>You are exposed to risks related to investments in equities (including ordinary and preference shares)</p> <ul style="list-style-type: none"> • Share prices are influenced above all by the profits or otherwise of individual enterprises and sectors as well as macro-economic developments and political perspectives which determine the expectations of the securities markets and thus the movement of prices. 	
FEES AND CHARGES	
<p>WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT? <u>Payable directly by you</u></p> <p>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.</p>	<p>Refer to the Fees and Charges Section of the Product Summary for further information of the Fees and Charges of this investment.</p>

Payable by the Underlying Fund from invested proceeds

Management Fee: Up to 1.50%

Administrator, Custodian and Management Company costs: Up to 0.155%

In addition to the fees and charges identified herein, the Underlying Fund will be subject to normal banking and brokerage fees and commissions on transactions relating to the assets and liabilities of the Underlying Fund and any reasonable out of pocket expenses incurred in connection with the Underlying Fund and chargeable to the Underlying Fund.

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 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.

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

Email: cs_life@singlife.com

Website: www.singlife.com

Hotline: 6827 9933

APPENDIX: GLOSSARY OF TERMS

Business Day:	refers to any day other than a Saturday, Sunday and gazetted public holiday on which commercial banks are generally open for business in Singapore.
Class:	Each Class of Shares within the Underlying Fund corresponding either to a specific fee structure or some other differentiating factor as may be determined by the Directors.
Company:	The Jupiter Global Fund which term shall include any Funds from time to time.
ILP sub-fund:	Investment-Linked Policy sub-fund
NAV or Net Asset Value:	The net asset value of each Fund, Class or Share, as determined in accordance with the Articles.
Transferable Securities:	shares and other securities equivalent to shares; (ii) bonds and other debt instruments; and (iii) any other negotiable securities which carry the right to acquire any such transferable securities by subscription or exchanges.
Underlying Fund:	Jupiter Global Fund - Jupiter European Growth L EUR ACC