

## Artemis Global Income Fund Class R Acc GBP

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

Fund code	ILP sub-fund	Underlying Fund
E277	Artemis Global Income Fund Class R Acc GBP	Artemis Global Income Fund Class R Acc GBP

### **Structure of ILP sub-fund**

The ILP sub-fund is a feeder fund investing 100% into the Underlying Fund Artemis Global Income Fund Class R Acc GBP.

The units in the ILP sub-fund are classified as Specified Investment Products.

### **Information on the Manager**

#### Management Company and Investment Manager

##### **Manager/Management Company**

The Manager is Artemis Fund Managers Limited, a private limited company incorporated in England on 11th February 1986. It is a subsidiary of Artemis Investment Management LLP, which is incorporated in England. It is regulated by the Financial Conduct Authority (FCA) in the United Kingdom and has been managing collective investment schemes since 1997.

##### **Investment Manager**

Artemis Investment Management LLP is authorised and regulated in the UK by the Financial Conduct Authority. It has been managing collective investment schemes since 1997.

### **Other Parties**

The Custodian of the Underlying Fund is The Northern Trust Company.

Please refer to the Underlying Fund's Prospectus for details of other parties involved in the Underlying Fund.

### **Investment Objective, Focus & Approach**

Underlying Fund	Investment Objective, Focus & Approach
Artemis Global Income Fund Class R Acc GBP	<p><b>Focus and Approach</b></p> <ul style="list-style-type: none"> <li>• The Underlying Fund is actively managed.</li> <li>• The manager favors companies which exhibit strong levels of free cashflow generation (cash that is left over after a company pays for its operating and capital expenditures which can be returned to investors through dividends and share buybacks) relative to other companies in the market, dividend distribution and dividend growth.</li> <li>• Detailed financial review of companies and wider economic analysis is also undertaken.</li> </ul> <p>The Underlying Fund may employ the various techniques and instruments set out in the section of the Prospectus titled "Efficient Portfolio Management".</p> <p><b>Investment Objectives</b></p> <p>The Underlying Fund aims to grow both income and capital over a five year period. The Underlying Fund invests 80%-100% in company shares and up to 20% in bonds, cash and near</p>

cash, other transferable securities, other funds (up to 10%) managed by Artemis and third party funds, money market instruments, and derivatives. The Underlying Fund may use derivatives for efficient portfolio management purposes to reduce risk and manage the Underlying Fund efficiently.

**Any income or dividends generated is automatically reinvested back into the Underlying Fund, it will not be paid out.**

#### **Benchmarks**

- MSCI AC World NR GBP**

A widely-used indicator of the performance of global stock markets, in which the Underlying Fund invests. It acts as a 'comparator benchmark' against which the Underlying Fund's performance can be compared. Management of the Underlying Fund is not restricted by this benchmark.

- IA Global Equity Income NR**

A group of other asset managers' funds that invest in similar asset types as this fund, collated by the Investment Association. It acts as a 'comparator benchmark' against which the Underlying Fund's performance can be compared. Management of the Underlying Fund is not restricted by this benchmark.

#### **Market volatility risk**

The value of the Underlying Fund and any income from it can fall or rise because of movements in stock markets, currencies and interest rates, each of which can move irrationally and be affected unpredictably by diverse factors, including political and economic events.

#### **Currency risk**

The Underlying Fund's assets may be priced in currencies other than the Fund base currency. Changes in currency exchange rates can therefore affect the Underlying Fund's value.

#### **Income risk**

The payment of income and its level is not guaranteed.

#### **Emerging markets risk**

Compared to more established economies, investments in emerging markets may be subject to greater volatility due to differences in generally accepted accounting principles, less governed standards or from economic or political instability. Under certain market conditions assets may be difficult to sell.

#### **Charges from capital risk**

Where charges are taken wholly or partly out of the Underlying Fund's capital, distributable income may be increased at the expense of capital, which may constrain or erode capital growth

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

Management Fee:	Currently 1.59% p.a.
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#### **Past Performance<sup>1</sup>: as at 30 Sep 2025**

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

Performance of the Underlying Fund as at 30 Sep 2025

Fund / Benchmark <sup>^</sup>	3 Months	6 Months	1 Year	3 Years*	5 Years*	10 Years*	Since Inception (19 July 2010)*
Artemis Global Income Fund Class R Acc GBP	13.1%	26%	42.8%	24.2%	20.5%	12.4%	12.7%
Benchmark: MSCI AC World Index NR GBP	9.5%	15.1%	16.8%	15.7%	12.6%	13.2%	11.6%

Source: Lipper Limited from 19 July 2010 to 30 September 2025. All figures show total returns with dividends and/or income reinvested, net of all charges. Performance does not take account of any costs incurred when investors buy or sell the sub-fund.

\* Annualised performance

<sup>1</sup> Performance shown in the 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.

**Expense Ratio and Turnover Ratio as at 30 Sep 2025**

Underlying Fund	Expense Ratio	Turnover Ratio
Artemis Global Income Fund Class R Acc GBP	1.59%	122.1%

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.

**Soft Dollar Commissions or Arrangements**

We do not receive any soft dollar commissions in respect of the Underlying Fund(s).

**Conflicts of Interest**

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

**Suspension of dealings**

We reserve the right to suspend immediately any issue, withdrawal, exchange or other dealing in relation to the ILP sub-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 ILP sub-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-fund**

The Underlying Fund is a non-specialised sub-fund as set out in MAS Notice 307 on Investment-Linked Policies issued by the Monetary Authority of Singapore.