

Prepared on 4 Feb 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 Trust SGD Acc**  
(invests in LionGlobal Singapore Trust SGD Acc)

<b>Product Type</b>	ILP sub-fund <sup>1</sup>	<b>Launch Date</b>	4 Feb 2026
<b>Units in the ILP sub-fund are Excluded Investment Products<sup>2</sup></b>	Yes	<b>Custodian</b>	The Hongkong and Shanghai Banking Corporation Limited
<b>Manager</b>	Lion Global Investors Limited	<b>Dealing Frequency</b>	Every Dealing Day
<b>Capital Guaranteed</b>	No	<b>Expense Ratio for the financial year ended 31 December 2024</b>	1.66%
<b>Name of Guarantor</b>	N.A.		

**SUB-FUND SUITABILITY**

**WHO IS THE SUB-FUND SUITABLE FOR?**

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

- seek regular distributions and/or capital growth over the long term ;
- are comfortable with the greater volatility and risks of an equity fund.

Please note your investment in the Underlying Fund is at risk and you may not get back the principal sum invested.

Further Information Refer to “Investment Objective and Approach” (Section 7) of the Prospectus for further information on suitability of sub-fund.

**KEY FEATURES OF THE SUB-FUND**

**WHAT ARE YOU INVESTING IN?**

You are investing in an ILP sub-fund that feeds 100% into the Underlying Fund, a unit trust constituted in Singapore that aims to provide you with long term capital appreciation by investing primarily in securities of companies incorporated in, operating principally from, or deriving significant business presence or risk exposure from, Singapore.

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 “Investment Objective and Approach” (Section 7) of the Prospectus for further information on features of sub-fund.

**Investment Strategy**

<sup>1</sup> For ILP sub-funds that feed 100% into an underlying CIS fund, some of the information provided below could be similar to the underlying CIS fund.

<sup>2</sup> 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:

- to invest only in deposits or other Excluded Investment Products; and
- 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>.

<p>The Underlying Fund will invest primarily in securities of companies incorporated in, operating principally from, or deriving significant business presence or risk exposure from, Singapore. The investments of the Underlying Fund shall be diversified among various sectors.</p> <p>LionGlobal believe that Asian equity markets are structurally inefficient and this inefficiency provides the opportunity for us to add value through a disciplined investment process. We believe that consistent long term returns can be achieved through in -depth fundamental research, a disciplined focus on valuations, understanding what is “priced in” by the market and what the key stock catalysts are.</p> <p>The investment process comprises research and portfolio construction. They construct the portfolio in a manner consistent with the Underlying Fund’s objective as well as taking into account the prevailing macro directions and sector/thematic considerations.</p>	<p>Refer to “Investment Objective and Approach” (Section 7) of the Prospectus for further information on investment strategy.</p>
<b>Parties Involved</b>	
<p><b>WHO ARE YOU INVESTING WITH?</b></p> <ul style="list-style-type: none"> <li>• The Managers are Lion Global Investors Limited.</li> <li>• The Trustee is The Hongkong and Shanghai Banking Corporation Limited.</li> <li>• The Custodian is The Hongkong and Shanghai Banking Corporation Limited.</li> </ul>	<p>Refer to “The Managers” and “The Trustee and the Custodian” (Sections 2 and 3) of the Prospectus for further information on the role and responsibilities of these entities and what happens if they become insolvent.</p>
<b>KEY RISKS</b>	
<p><b>WHAT ARE THE KEY RISKS OF THIS INVESTMENT?</b></p> <p>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:</p>	<p>Refer to Risks (Section 9) of the Underlying Fund’s Prospectus for further information on risks of sub-fund.</p>
<b>Market and Credit Risks</b>	
<p><b>You may be exposed to Market Risks in Singapore</b></p> <p>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.</p> <p><b>You are exposed to Currency Risks</b></p> <p>As the investments of the Underlying Fund may be denominated in foreign currencies, fluctuations of the exchange rates of foreign currencies against the base currency of the Underlying Fund (i.e. the Singapore Dollar) may affect the value of Units.</p>	
<b>Liquidity Risks</b>	
<p><b>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.</b></p>	

### 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 are exposed to Concentration Risks

The Underlying Fund may be subject to concentration risks as it invests primarily in securities of companies incorporated in, operating principally from, or deriving significant business presence or risk exposure from, Singapore. This could result in a higher risk to the investments of the Underlying Fund due to lack of diversification.

The Underlying Fund could experience concentration risks as the Underlying Fund may, in certain circumstances, exceed the single entity limited specified in paragraph 2.1(a) of Appendix 1 of the Code. To address the concentration risk and to comply with regulatory limits governing single stock cum group exposure, LionGlobal will cap the single entity limit and overall group limit at 22% and 25% respectively.

### FEES AND CHARGES

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

Refer to the Fees and Charges Section of the Product Summary for further information of the Fees and Charges of this investment.

##### **Annual Management Fee**

Currently 1.25% p.a. Maximum 1.25% p.a.

##### **(a) Retained by Management Company**

##### **(b) Paid by Management Company to financial adviser**

##### **(trailer fee)**

(a) 0% to 60% of the Annual Management Fee  
(b) 40% to 100 %<sup>4</sup> of the Annual Management Fee

##### **Annual Trustee Fee**

Currently 0.02% p.a. on the first S\$100 million of the Net Asset Value and 0.015% p.a. on the next S\$400 million of the net asset value and 0.01% p.a. on the balance above S\$ 500 million of the Net Asset Value. Maximum 0.1% p.a., subject always to a minimum of S\$ 8,000 p.a.

### 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](http://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

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

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

Hotline: 6827 9933

Email: [cs\\_life@singlife.com](mailto:cs_life@singlife.com)

Website: [www.singlife.com](http://www.singlife.com)

Hotline: 6827 9933

## APPENDIX: GLOSSARY OF TERMS

Business Day:	Any day (other than a Saturday, Sunday or gazetted public holiday) on which commercial banks are open for business in Singapore or any other day as we and the Trustee may agree in writing.
Code	Code on Collective Investment Schemes issued by the MAS pursuant to the Securities and Futures Act 2001 of Singapore, as the same may be modified, amended, re-enacted or reconstituted from time to time.
Dealing Day	In connection with the issuance and realisation of Units in the Sub -Fund means every Business Day (other than the eve of each Lunar New Year) and on which the London bullion market is open for a full day of business or such Business Day or Business Days at such intervals as we may from time to time determine provided that reasonable notice of any such determination shall be given by us to all Holders at such time and in such manner as the Trustee may approve.
Excluded Investment Product	Is as defined in the Notice on the Sale of Investment Products and the Notice on Recommendations on Investment Products issued by the MAS.
Net Asset Value	The value of all assets of the Underlying Fund less liabilities.
Prescribed Capital Markets Product	Is as defined in the Securities and Futures (Capital Markets Products) Regulations 2018.