Prepared on 26 Aug 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.**

Allspring (Lux) Worldwide Fund - Global Equity Enhanced Income Class A Hedged Dist SGD (invests in Allspring (Lux) Worldwide Fund - Global Equity Enhanced Income Class A Hedged Dist SGD)

Product Type	ILP sub-fund[1]	**Launch Date**	26 Aug 2026
Units in the ILP sub-fund are Excluded Investment Products[2]	Yes	**Custodian**	Brown Brothers Harriman (Luxembourg) S.C.A.
Manager	Allspring Global Investments Luxembourg S.A	**Dealing Frequency**	Every Dealing Day
Capital Guaranteed	No	**Expense Ratio for the financial year ended 31 March 2026**	1.40%
Name of Guarantor	N.A.		

SUB-FUND SUITABILITY

WHO IS THE SUB-FUND SUITABLE FOR? The ILP sub-fund is <u>only</u> suitable for investors who: • seek a high level of current income and long-term capital appreciation. • are prepared to experience higher levels of volatility in pursuit of higher returns. 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 paragraph 6 of "Investment Objective, Policy and Strategy" of the Prospectus for further information on product suitability.

KEY FEATURES OF THE SUB-FUND

WHAT ARE YOU INVESTING IN? • You are investing in a sub-fund of Allspring (Lux) Worldwide Fund (the "Company"), an open-ended investment company with the legal status of a SICAV incorporated in Luxembourg and qualifying as a UCITS under the Luxembourg law concerning undertakings for collective investment dated 17 December 2010. • The Underlying Fund seeks a high level of current income and long-term capital appreciation. The Underlying Fund promotes environmental and/or social characteristics but does not have a sustainable investment objective. • Under normal circumstances, the Board of Directors intends to make distributions at least annually, or at other time(s) to be determined by the Board of Directors, with respect to the net investment income, if any, attributable to the Distributing Classes. A Fund will reinvest all distributions in additional Shares of the same Class of Shares of The Underlying Fund giving rise to the distribution, and not distribute cash to	Refer to paragraph 1 of "The Underlying Fund" and paragraph 2 of "The Sub-Funds" of the Prospectus for further information on features of the product.

[1] 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.
[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.

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• Shareholders in connection with any distributions, unless otherwise expressly requested by the relevant Shareholder. Distributions made by Gross Distributing Classes of The Underlying Fund may also include net realised gains and be paid out of capital in seeking to pay a targeted yield. Payment of distributions out of capital amounts to a return of part of a Shareholder's investment in The Underlying Fund. **For Gross Distributing Classes, since fees and expenses are applied to capital rather than to income, the potential for future appreciation of NAV of such shares may be eroded, and, under normal circumstances, the NAV of a gross income Distributing Class will typically be smaller than a net income Distributing Class.** • The Underlying Fund also uses equalisation, by which a portion of the proceeds from the subscription of Shares, conversion of Shares and the costs from redemption of Shares, equivalent on a per Share basis to the amount of undistributed net investment income and also net realised gains on the date of the transaction, is credited or charged to undistributed net income and net realised gains. As a result, issues, conversions and redemptions of Shares do not impact undistributed net investment income and net realised gains per Share.	
Investment Strategy	
• The Underlying Fund will invest primarily in equity securities broadly diversified among major economic sectors and global geographic regions and under normal market conditions, at least 90% of its net assets in equity securities of companies located worldwide of which at least 90% will be invested in dividend-paying equity securities. • The Underlying Fund invests in equity securities of issuers located in at least five different countries, including the U.S., and expects to maintain an allocation to U.S. securities within 10% of The Underlying Fund's benchmark allocation in U.S. securities. • The Investment Manager seeks to provide a targeted yield for the Underlying Fund based on prevailing market conditions, although there is no guarantee that the Underlying Fund will generate the targeted yield, or any other level of income or returns. • The Underlying Fund will also employ a strategy of writing call options on a variety of U.S. and non U.S.-based eligible securities indices, on exchange-traded funds (qualifying as UCITS or UCIs) providing returns based on certain indices, countries, or market sectors, and, to a lesser extent, on futures contracts and individual securities, and may write call options with an aggregate net notional amount of up to 100% of The Underlying Fund's net assets. • The Underlying Fund may invest in derivatives, for hedging, efficient portfolio management or investment purposes.	Refer to paragraph 6 of "Investment Objective, Policy and Strategy" and paragraph 18 of "Use of Derivatives" of the Prospectus for details of the investment strategy of The Underlying Fund.
Parties Involved	
WHO ARE YOU INVESTING WITH? • The Underlying Fund is a sub-fund of the Company. • The Management Company is Allspring Global Investments Luxembourg S.A. and the Investment Managers are Allspring Global Investments, LLC and Allspring Global Investments (UK) Limited • The Depositary Bank of The Underlying Fund's assets is Brown Brothers Harriman (Luxembourg) S.C.A.	Refer to paragraph 1 of "The Underlying Fund", paragraph 3 of "Management" and paragraph 4 of "Other Parties" of the Prospectus for further information on the roles and responsibilities of these entities and what happens if they become insolvent.
KEY RISKS	
WHAT ARE THE KEY RISKS OF THIS INVESTMENT? 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. **Please note that in respect of each Distributing Class, dividends made will reduce the NAV of that Share Class. These risk factors may cause you to lose some or all of your investment. The Underlying Fund may be exposed to:**	Refer to paragraph 8 of "Risk Factors" of the Prospectus for further information on risks of the product.

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Market and Credit Risks	
• **You are exposed to Market Risk.** The market price of securities owned by The Underlying Fund may go up or down, sometimes rapidly or unpredictably. The value of a security may decline for a number of reasons which directly relate to the issuer. • **You are exposed to Emerging Markets Risk.** Emerging markets may be under-capitalised, have less developed legal and financial systems or have less stable currencies than markets in the developed world. Emerging markets may have obsolete financial systems and volatile currencies, and may be more sensitive than more mature markets. Emerging market securities also may be less liquid and are also subject to settlement risks, political risks and litigation risks. • **You are exposed to Global Investment Risk.** Securities of certain jurisdictions may experience more rapid and extreme changes in value.	

Liquidity 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.	

Product-Specific Risks	
• **You are exposed to Equity Securities Risk.** The values of equity securities may experience periods of substantial price volatility and may decline significantly over short time periods. Equity securities that are considered "growth" or "value" stocks may perform differently than the market as a whole and other types of stocks. • **You are exposed to ESG Risk.** The Underlying Fund may have ESG information that is incomplete, inaccurate or unavailable and/or may apply it incorrectly. • **You are exposed to Geographic Concentration Risk.** The Underlying Fund may invest in specific geographic regions and markets. Therefore, the performance of The Underlying Fund may be affected by economic downturns and other factors affecting the specific geographic regions in which The Underlying Fund invests. • **You are exposed to Leverage Risk.** The use of leverage may cause The Underlying Fund to liquidate portfolio positions when it may not be advantageous to do so, and may increase NAV per share volatility. • **You are exposed to Smaller Company Securities Risk.** Securities of companies with smaller market capitalisations tend to be more volatile and less liquid than securities of larger companies. • **You are exposed to Currency Risk.** The Underlying Fund may be exposed to currency exchange risk. Changes in exchange rates between currencies or the conversion from one currency to another may cause the value of The Underlying Fund's investments to diminish or increase.	

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. **Management Company Fee:** Up to 0.04% p.a., subject to a minimum monthly fee of Euro 1,700. **Annual Management Fee:** Currently up to 1.20 %p.a. Retained by Management Company (a) Paid by Management (b) (a) 40% to 60% of the Annual Management Fee (b) 40% to 60 % [4] of the Annual Management Fee To the extent that the total expense ratio per class exceeds 1.40% for Class A Shares during any financial year, such excess amount shall be paid by the Management Company.	Refer to paragraph 7 of "Fees, Charges and Expenses" of the Prospectus for further information on fees and charges.

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Depositary Bank Fee	Up to 2% p.a.
Administration Fee	Up to 2% p.a.
Singapore Representative Fee	US$ 5,312 p.a. per 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 Underlying Fund manager's pricing. The Underlying 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 Underlying 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 Underlying 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.
5 Straits View, #01-18/19, Marina One The Heart, Singapore 018935
Hotline: 6827 9933
Email: cs_life@singlife.com Website: www.singlife.com Hotline: 6827 9933

APPENDIX: GLOSSARY OF TERMS

Board of Directors:	means the board of directors of the Company.
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 Deadline	means 5 p.m. (Singapore time) on a Singapore business day which is also valuation day.
"Distributing Classes"	means classes of a Fund which typically make distributions at least annually as at the end of the financial year, or at other time(s) to be determined by the Board of Directors, with respect to the net investment income or to gross investment income, if any, attributable to this type of share class. The classes which distribute net income may be represented with the suffix "distr." The classes which distribute gross income may be represented with the suffix "gross distr."
"Equity securities of U.S. companies"	means securities issued by companies with their principal office in the United States or exercising a predominant part of their economic activities in the United States.
"ESG"	means the environmental, social and governance criteria used to evaluate the sustainability and ethical impact of an investment in an issuer.
"NAV"	means the net asset value of the Underlying Fund.
"Valuation day"	means each Singapore business day on which banks in Luxembourg are also open for business, subject to the Directors' discretion to determine otherwise.
Underlying Fund	Allspring (Lux) Worldwide Fund - Global Equity Enhanced Income Class A Hedged Dist SGD

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