Singlife

Prepared on 26 August 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.**

Robeco Smart Energy D USD
(invests in Robeco Smart Energy D USD)

Product Type	ILP sub-fund[1]	**Launch Date**	26 August 2026
Units in the ILP sub-fund are Excluded Investment Products[2]	No	**Custodian**	J.P. Morgan SE, Luxembourg Branch
Manager	Robeco Institutional Asset Management B.V	**Dealing Frequency**	Every Business Day
Capital Guaranteed	No	**Expense Ratio for the financial year ended 31 December 2025**	1.50%
Name of Guarantor	N.A.		

SUB-FUND SUITABILITY

WHO IS THE UNDERLYING FUND SUITABLE FOR?

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

- have a medium-to-long-term investment horizon (ideally five years or more)
- want their investment to fully contribute to a sustainable investment objective.
- experienced Investors wishing to attain defined investment objectives.
- are able to accept volatility.
- can afford to set aside the capital for at least 5-7 years.
- have an investment objective of capital growth, income and/or portfolio diversification.

Further Information
Refer to “Fund Descriptions”, “Profile of the Typical Investor” Page 249 of the Underlying Fund’s Prospectus for further information on features of sub-fund

KEY FEATURES OF THE UNDERLYING FUND

WHAT ARE YOU INVESTING IN?

You are investing in an ILP sub-fund that feeds 100% into the Underlying Fund (Robeco Smart Energy D USD), a sub-fund of Robeco Capital Growth Funds as an open-ended investment company, a société d'investissement à capital variable, based in Luxembourg, issuing and redeeming its shares on demand at prices based on the respective Net Asset Values.

Refer to “Fund Descriptions”, “Investment Policy” Page 248 of the Underlying Fund’s Prospectus for further information on features of sub-fund.

[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.

PRODUCT HIGHLIGHTS SHEET

The Underlying fund has as its sustainable investment objective to further the transformation of the global energy sector through investments in clean energy production sources, energy efficient products and infrastructure as well as technologies supporting the electrification of the industrial, transportation and heating sectors. The foregoing is implemented by mainly investing in companies that advance the following United Nations Sustainable Development Goals (UN SDGs): Affordable and clean energy goal (SDG 7), Decent work and economic growth (SDG 8), Industry, innovation and infrastructure (SDG 9), Sustainable cities and communities (SDG 11) and Climate action (SDG 13). In addition to pursuing the sustainable investment objective, The Underlying Fund at the same time aims to provide long term capital growth.	
Investment Strategy	
The Underlying Fund will take exposure of at least two thirds of its total assets to equities of companies all over the world with high growth potential providing technologies for clean energy production, distribution, power management infrastructure and energy efficiency, which are at the very core of the Smart Energy investment case. This includes companies incorporated or having the major part of their business activities in mature economies (developed markets) as well as in developing economies (emerging markets) and which show an elevated degree of sustainability. The Underlying Fund has sustainable investment as its objective, within the meaning of Article 9 of the Regulation (EU) 2019/2088 of 27 November 2019 on sustainability-related disclosures in the financial sector. The Underlying Fund strives for economic results, while at the same time pursuing sustainable investment objectives which are further explained in Appendix VIII. The strategy integrates sustainability criteria as part of the stock picking process and through a theme specific sustainability assessment. The thematic portfolio is built on the basis of the eligible investment universe of the underlying investment theme and an internally developed framework about which more information can be obtained via the website https://www.robeco.com/en-int/sustainable-investing/sdgs. Smart refers to actively-managed Sub-funds investing in a selection of high-quality, attractively-priced securities of companies contributing to the transformation of their sector or which provide efficient or innovative alternatives. The securities selected for The Underlying Fund's investment universe may be components of the benchmark, but securities outside the benchmark may be selected too. The investment policy is not constrained by a benchmark but The Underlying Fund uses a benchmark for comparison purposes. The Portfolio Manager has discretion over the composition of the portfolio subject to the investment objectives. The Underlying Fund can deviate substantially from the issuer, country and sector weightings of the benchmark. The benchmark is a broad market weighted index that is not consistent with the sustainable objective of The Underlying Fund.	Refer to "Fund Descriptions", "Investment Policy" Page 248 of the Underlying Fund's Prospectus for further information on features of sub-fund.
Parties Involved	
WHO ARE YOU INVESTING WITH? • The Managers are Robeco Institutional Asset Management B.V. • The Investment Managers are Robeco Institutional Asset Management B.V. • The Custodian (which is the Depositary) is J.P. Morgan SE, Luxembourg Branch • The Singapore representative is Robeco Singapore Private Ltd.	Refer to "General Information", Page 44 of the Underlying Fund's Prospectus for further information on features of sub-fund.
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:	Refer to "Fund Descriptions", "Risk Profile of The Underlying Fund" Page 249 of the Underlying Fund's Prospectus for further information on features of sub-fund.

PRODUCT HIGHLIGHTS SHEET

PRODUCT HIGHLIGHTS SHEET

Market and Credit Risks

Market Risk
The Underlying Fund's investments are subject to market fluctuations. No assurance can, therefore, be given that The Underlying Fund's investment objective will be achieved. It cannot be guaranteed either that the value of a Share in The Underlying Fund will not fall below its value at the time of acquisition.

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.

Liquidity Risk
The Underlying Fund invests in assets that could become less liquid in certain market conditions, which may affect their 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 Climate Risk
Climate risk change leads to extreme weather events that may have a negative economic impact on investments. This Sub-fund's primary physical risks are (1) Extreme Heat, (2) Coastal Flooding, and (3) Tropical Cyclone.

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 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.

You are exposed to Emerging Markets Risk
Emerging markets may be under-capitalized, in emerging and less developed markets the legal, judicial and regulatory infrastructure is still developing and there may be legal uncertainty both for local market participants and their overseas counterparts.

You are exposed to Financial Derivatives Risk
The Underlying Fund may use derivatives for efficient portfolio management- and hedging purposes. Such investments are inherently volatile and The Underlying Fund could potentially be exposed to additional risks and costs should the market move against

FEES AND CHARGES

WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?

<u>Payable directly by you</u>
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.

<u>Payable by the Underlying Fund from invested proceeds</u>
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 Fee	Currently 1.50% p.a.
Operating and Administrative Fee	0.16% p.a.

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

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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 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 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

PRODUCT HIGHLIGHTS SHEET

Singlife

PRODUCT HIGHLIGHTS SHEET

APPENDIX: GLOSSARY OF TERMS

Business Day:	refers to any day other than Saturday, Sunday or a gazetted public holiday on which commercial banks in Singapore are open for business, or any other day as the Managers and the Trustee may agree in writing;
Valuation/ Dealing Day:	refers to every Business Day or such other day as the Managers may determine from time to time with the approval of the Trustee;
Underlying Fund:	Means Robeco Smart Energy D USD