

Prepared on 31 May 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.

Jupiter Global Fund - Jupiter European Select[^]
(invests in Jupiter Global Fund - Jupiter European Select L EUR ACC)

Product Type	ILP sub-fund ¹	Launch Date	1 April 2010*
Units in the ILP sub-fund are Excluded Investment Products ²	No	Custodian	The Bank Of New York Mellon SA/NV, Luxembourg Branch
Manager	Jupiter Asset Management Limited	Dealing Frequency	Every Business Day
Capital Guaranteed	No	Expense Ratio for the financial year ended 31 December 2025	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: • have a broad attitude to risk looking for a long-term investment opportunity; and • aren't solely seeking an index linked return on their investment			<u>Further Information</u> Refer to the “Profile of the typical investor” section in the Appendix of Underlying Fund’s Prospectus for more 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 Jupiter European Select L EUR ACC (“the Underlying Fund”). The Underlying Fund is a sub-fund of a SICAV, an open-ended investment company incorporated in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (CSSF). • The Underlying Fund seeks to achieve long term capital growth by exploiting special investment opportunities in Europe.			Refer to the “Investment Objective” section in the Appendix of the Underlying Fund’s Prospectus for more information on features of the sub-fund.
Investment Strategy			
• The Underlying Fund will invest primarily in equity and equity related 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			Refer to the “Investment Policy” section in the Appendix of the

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.

[^] Prior to 9 December 2025, Jupiter Global Fund - Jupiter European Select was known as Jupiter Global Fund - Jupiter European Growth.

Investment Manager to be undervalued or otherwise to offer good prospects for capital growth. - 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 (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 may invest up to: 20% of its NAV in bank deposits. 10% of its NAV in other collective investment schemes (including ETFs). - The Underlying Fund will not invest in collective investment schemes that utilize financial derivatives instruments for investment purposes. - The Underlying Fund's benchmark is the MSCI Europe Net Total Return Index. The Underlying Fund is actively managed and uses the benchmark for index performance comparison purposes only.	Underlying Fund's Prospectus for more information on the investment strategy of the Underlying Fund.
Parties Involved	
WHO ARE YOU INVESTING WITH? - 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 Custodian of the Underlying Fund is The Bank Of New York Mellon SA/NV, Luxembourg Branch. - The Singapore Representative of the Underlying Fund is Jupiter Asset Management (Asia) Private Limited.	Refer to paragraphs 1 to 5 of the Underlying Fund's Prospectus for more information on the roles and responsibilities of these entities and paragraph 21A on what happens if they become insolvent.
KEY RISKS	
WHAT ARE THE KEY RISKS OF THIS INVESTMENT? The value of the Underlying Fund and its distributions (if any) may rise or fall. These risk factors may cause you to lose some or all of your investment.	Refer to paragraph 10 of the Underlying Fund's Prospectus for more information on risks of the sub-fund.
Market and Credit Risks	
You are exposed to market risks as the Underlying Fund invests primarily in Equities The prices of equity securities may decline in response to certain events, including but not limited to those directly affecting the companies whose securities are owned by the Underlying Fund; conditions affecting the general economy; overall market changes; local, regional or global political, social or economic instability; and currency fluctuations.	
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 Share Class Hedging risks - The share class hedging process can cause the value of investments to fall due to market movements, rebalancing considerations and, in extreme circumstances, default by the counterparty providing the hedging contract. You are exposed to Currency (FX) risks - The Underlying Fund can be exposed to different currencies and movements in foreign exchange rates can cause the value of investments to fall as well as rise. You are exposed to Pricing risks - Price movements in financial assets mean the value of assets can fall as well as rise, with this risk typically amplified in more volatile market conditions.	

You are exposed to Market Concentration risks - Investing in a particular country or geographic region can cause the value of this investment to rise or fall more relative to investments whose focus is spread more globally in nature. You are exposed to Derivative risks - The Underlying Fund may use derivatives to hedge against directional risk of the Underlying Fund. Using derivatives can involve a high level of risk. A small movement in the price of an underlying investment may result in a disproportionately large movement in the price of the derivative instrument. You are exposed to Counterparty Default risks - The risk of losses due to the default of a counterparty e.g. on a derivatives contract or a custodian that is safeguarding the Underlying Fund's assets.										
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 to the Management Company and other parties (including the Custodian): <table><tr><td>Investment Management Fee</td><td>Up to 1.50% p.a.</td></tr><tr><td>(a) Retained by Management Company</td><td>(a) 50% of the Investment Management Fee</td></tr><tr><td>(b) Paid by Management Company to the Singapore Distributors</td><td>(b) 50% of the Investment Management Fee</td></tr><tr><td>Aggregate Operating Fee</td><td>0.22% p.a.</td></tr></table>		Investment Management Fee	Up to 1.50% p.a.	(a) Retained by Management Company	(a) 50% of the Investment Management Fee	(b) Paid by Management Company to the Singapore Distributors	(b) 50% of the Investment Management Fee	Aggregate Operating Fee	0.22% p.a.	Refer to the Fees and Charges Section of the Product Summary for further information of the Fees and Charges of this investment.
Investment Management Fee	Up to 1.50% p.a.									
(a) Retained by Management Company	(a) 50% of the Investment Management Fee									
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Aggregate Operating Fee	0.22% 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. 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.:		Refer to the Pricing of Units & Dealing Deadline, Fund Switching, Withdrawal/ Surrender and Free Look sections of the Product Summary for further information.								

(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

Email: cs_life@singlife.com

Website: www.singlife.com

Hotline: 6827 9933

APPENDIX: GLOSSARY OF TERMS

Aggregate Operating Fee:	The aggregate rate of operational fee paid by the Company to the Management Company, as further described at paragraph 9.1.3 of the Singapore Prospectus.
Business Day:	A full day on which banks in Luxembourg and the UK are open for business. The Company may declare any day that is a public holiday in a country in which a Fund holds a material level of investments as not being a Business Day with respect to that Fund ("Specific Non-Business Days"). A list of all Specific Non-Business Days is available on www.jupiteram.com .
Company:	The Jupiter Global Fund, which term shall include any Funds from time to time thereof.
Directors:	The board of directors of the Company.
ETF:	An exchange traded fund.
Net Asset Value or NAV:	The net asset value of each Fund, Class or Share (as applicable), as determined in accordance with the Articles.
Prospectus:	Singapore prospectus of The Jupiter Global Fund.
Redemption Price:	The NAV per Share of the relevant Class (less, where applicable, the redemption charge).
SGD:	All references to SGD or Singapore Dollars are to the legal currency of Singapore.
Share:	A share of no par value in a Class of a Fund, representing a participation in the capital of the Company.
Share Class:	Each class of Shares within a Fund corresponding either to a specific fee structure or some other differentiating factor, as may be determined by the Directors.
Shareholder(s):	Registered holder(s) of Shares.
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 Select L EUR ACC
Valuation Day:	The day on which a NAV is calculated, which refers to every Business Day.
Valuation Point:	1.00pm (Luxembourg time) on a Valuation Day, being the time as of which the NAV is calculated for each Class.