

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 Financial Innovation
(invests in Jupiter Global Fund - Jupiter Financial Innovation L USD 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: • with a broad attitude to risk; • who are looking for a long term investment; • who are experienced in making equity investments; and • who has the resources to withstand the risks associated with them.			<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 Financial Innovation L USD 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 investment objective of the Underlying Fund is to achieve capital growth in the long term by investing in equity and equity related securities linked to financial innovation.			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 at least 70% of its Net Asset Value in a global portfolio consisting of: (i) equity and equity related securities (including preference shares, warrants, participation notices and depositary receipts) which may be issued by issuers located in any country (including Emerging Markets) and which the Investment Manager believes drive			Refer to the “Investment Policy” section in the Appendix of the Underlying Fund’s Prospectus for more

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 10 July 2007, 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.

or benefit from (or have the potential to drive or benefit from) financial innovation, including but not limited to payments technology, digital financial services, mobile banking and blockchain; (ii) and financial derivative instruments. The companies in which the Underlying Fund invests are considered by the Investment Manager to be undervalued and exhibit favourable growth prospects arising from characteristics such as proven management or strong products or services. • Subject to the limits set out in the Investment Restrictions, 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 for hedging purposes and for Efficient Portfolio Management; 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 will not take positions in cryptocurrencies. However, the Underlying Fund may invest in companies which provide cryptocurrency-related services. • The Underlying Fund has wider investment powers than most of the other Funds within the Company in relation to its use of financial derivative instruments. In particular it has the power to use financial derivative instruments for investment purposes and/or for hedging or Efficient Portfolio Management. While the purpose behind these wider investment powers is designed to enable the Investment Manager to achieve positive returns across varying market conditions, there are specific risks associated with the strategy and the instruments to be used as outlined in the section headed “Risk Factors” on page 48 of the Underlying Fund’s Prospectus. • In particular, the Underlying Fund may use futures and options and enter into portfolio swaps in order to gain both long and short exposures to indices, sectors, baskets or individual securities for investment purposes and/or for hedging or Efficient Portfolio Management. For example, core long positions within the portfolio may be wholly or partially hedged from time to time, at the Investment Manager’s discretion, using futures, options or portfolio swaps. • To the extent that financial derivative instruments are used (whether for investment purposes, hedging or Efficient Portfolio Management), the Underlying Fund’s gross exposure to the market will not exceed 150% of its net assets at any time. A large gross exposure in the Underlying Fund will commonly be indicative of increased hedging using financial derivative instruments such as futures, rather than a large directional weighting using financial derivative instruments for investment purposes. The Underlying Fund’s maximum long exposure to the market shall be 130% of its net assets and its maximum short exposure shall not exceed 20% of its net assets. • There are no sustainability risk-related limits or ESG investment restrictions applicable to the Underlying Fund, save for such restrictions as may arise in line with regulatory requirements.	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 general investment risks - Factors affecting the value of securities in some markets and under certain situations cannot easily be determined and the value of such investments may decline or be reduced to zero. You are exposed to credit and counterparty risks - The value of the Underlying Fund may be adversely affected if any of the institutions with whom the assets of the Underlying Fund are invested or deposited suffers insolvency or other financial difficulties. - The Underlying Fund may invest in derivative financial instruments, comprising options, futures, index futures and currency forward contracts for hedging and efficient portfolio management. There is a risk that the use of such instruments will not achieve the goals aimed at. Also, the use of swaps, contracts for differences and other derivative contracts entered into by private agreements may create a counterparty risk for the Underlying Fund concerned. - In the event of failure of the counterparty the Company may only rank as an unsecured creditor in respect of sums due from the issuer or broker in question, meaning that the Company may be unable to recover part or all of the assets exposed to that counterparty and any such recovery may be significantly delayed. Such delay or loss would be to the detriment of the Net Asset Value of Shares in the Underlying Fund.				
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 risks related to investments in warrants - When warrants are held, the Net Asset Value per Share may fluctuate more than would otherwise be the case because of the greater volatility of warrant prices. You are exposed to risks related to investments in equity-related securities - Equity related securities may not be listed and are subject to the terms and conditions imposed by their issuers. There may be no active market in equity related securities and therefore investments in equity related securities can be illiquid. There is a risk that the issuers of equity-related securities will not settle a transaction due to a credit or liquidity problem and the Underlying Fund may suffer a loss (including a total loss). Investments in equity related securities do not entitle the investors to a beneficial interest in the underlying securities nor to make any claim against the company issuing the securities.				
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 (a) Retained by Management Company (b) Paid by Management Company to the Singapore Distributors </td><td> Up to 1.50% p.a. (a) 50% of the Investment Management Fee (a) 50% of the Investment Management Fee </td></tr></table>		Investment Management Fee (a) Retained by Management Company (b) Paid by Management Company to the Singapore Distributors	Up to 1.50% p.a. (a) 50% of the Investment Management Fee (a) 50% of the Investment Management Fee	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 (a) Retained by Management Company (b) Paid by Management Company to the Singapore Distributors	Up to 1.50% p.a. (a) 50% of the Investment Management Fee (a) 50% of the Investment Management Fee			

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 inceptioned, 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 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 Email: cs_life@singlife.com Website: www.singlife.com Hotline: 6827 9933		

APPENDIX: GLOSSARY OF TERMS

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.
Net Asset Value or NAV:	The net asset value of each Fund, Class or Share (as applicable), as determined in accordance with the Articles.
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 Financial Innovation L USD ACC