

This Product Highlights Sheet is an important document.

- It highlights the key terms and risks of this ILP sub-fund and complements the Prospectus¹ and Product Summary.
- It is important to read the Product Summary and Prospectus before deciding whether to purchase units in 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.

BlackRock Global Funds (“BGF”) World Technology Fund – Class A2 Hedged

Product Type	ILP sub-fund ²	Launch Date	20 June 2022
ILP sub-fund manager	BlackRock (Luxembourg) S.A.	Custodian	The Bank of New York Mellon SA/NV, Luxembourg Branch
Trustee	Not applicable	Dealing Frequency	Generally every business day in Luxembourg
Capital Guaranteed	No	Expense Ratio as at 31 August 2023	Class A2 Hedged: 1.81%
Name of guarantor	Not applicable		
ILP SUB-FUND SUITABILITY			
WHO IS THE ILP SUB-FUND SUITABLE FOR? <ul style="list-style-type: none">The ILP sub-fund is <u>only</u> suitable for investors who:<ul style="list-style-type: none">Seek to maximise total return.Seek to invest in stocks of companies whose predominant economic activity is in the technology sector.Are informed investors willing to adopt capital and income risk. <p>An investment in the ILP sub-fund should not constitute a substantial proportion of an investment portfolio.</p>			<u>Further Information</u> Refer to “Investment Objective, Policy and Strategy” of the Singapore Prospectus for further information on product suitability.
KEY FEATURES OF THE ILP SUB-FUND			
WHAT ARE YOU INVESTING IN? <ul style="list-style-type: none">You are investing in a sub-fund of BlackRock Global Funds (“BGF”).BGF is an open-ended investment company incorporated in Luxembourg and its home regulator is the Commission de Surveillance du Secteur Financier (“CSSF”).			Refer to “The Company” and “The Funds” of the Singapore Prospectus for further information on features of the product.
Investment Strategy			
<ul style="list-style-type: none">The ILP sub-fund invests globally at least 70% of its total assets in the equity securities of companies whose predominant economic activity is in the technology sector.The ILP sub-fund may invest directly up to 20% of its total assets in the PRC by investing via the Shanghai-Hong Kong Stock Connect and the Shenzhen-Hong Kong Stock Connect.The ILP sub-fund may use derivatives for investment purposes and for the purposes of efficient portfolio management.			Refer to “Investment Objective, Policy and Strategy” and “Use of Derivatives and Securities Lending” of the Singapore Prospectus for further information on investment strategy.

¹ The Prospectus is available from the Manager (whose operating address is Twenty Anson, #18-01, 20 Anson Road, Singapore 079912), through Us or through their authorised agents or distributors during their respective business hours, or through the Manager’s website at www.blackrock.com/sg.

² For ILP sub-fund that feeds 100% into an underlying CIS fund, some of the information provided below could be similar to the underlying CIS fund.

Parties Involved	
WHO ARE YOU INVESTING WITH? <ul style="list-style-type: none"> Investment-Linked Plan Provider is Etiqa Insurance Pte. Ltd. The ILP sub-fund manager is BlackRock (Luxembourg) S.A. The ILP sub-fund manager has delegated its investment management function of the sub-fund to one or more investment advisers within the BlackRock Group who may sub-delegate some of its/their functions to one or more sub-advisers within the BlackRock Group (each as listed in paragraph 3.2 of the Singapore Prospectus). The Depositary is The Bank of New York Mellon SA/NV, Luxembourg Branch. The Singapore Representative is BlackRock (Singapore) Limited. 	Refer to “The Company”, “Management and Administration” and “Other Parties” of the Singapore Prospectus for further information on the role and responsibilities of these entities and what happens if they become insolvent.
KEY RISKS	
WHAT ARE THE KEY RISKS OF THIS INVESTMENT? The price of Shares of the ILP sub-fund and any income from them may fall as well as rise. These risk factors may cause you to lose some or all of your investment.	Refer to “Risk Factors” of the Singapore Prospectus for further information on risks of the product.
Market and Credit Risks	
<ul style="list-style-type: none"> The ILP sub-fund may be subject to Currency Risks <ul style="list-style-type: none"> Foreign currency exchange rate movements are likely to influence the returns to investors in Singapore, hence investors may be exposed to exchange rate risks. For Hedged Share Classes, while the ILP sub-fund attempts to hedge currency risks, there can be no guarantee that it will be successful in doing so. The ILP sub-fund may be subject to Emerging Market Risks <ul style="list-style-type: none"> The ILP sub-fund may invest in one or more emerging markets and may be subject to a higher than average volatility than investing in more developed markets due to greater political, tax, economic, social, foreign exchange, custodial, liquidity, regulatory or other risks. The ILP sub-fund may be subject to Foreign Investment Restrictions Risks <ul style="list-style-type: none"> Some countries prohibit or restrict investment, or the repatriation of income, capital or the proceeds from sale of securities. The ILP sub-fund may incur higher costs investing in these countries. Such restrictions may delay the investment or repatriation of capital of the ILP sub-fund. The ILP sub-fund may be subject to Limited Market Sectors Risks <ul style="list-style-type: none"> The ILP sub-fund’s investments are concentrated in the technology sector. This may subject the ILP sub-fund to greater volatility and more rapid cyclical changes than more broad-based investments. The ILP sub-fund may be subject to Equity Risks <ul style="list-style-type: none"> The values of equities fluctuate daily and can be influenced by many factors including issuer-specific factors and broader economic and political developments. 	
Liquidity Risks	
<ul style="list-style-type: none"> Redemptions may be suspended in certain circumstances detailed in the Prospectus. 	
Product-Specific Risks	
<ul style="list-style-type: none"> The ILP sub-fund may be subject to Derivatives Risks <ul style="list-style-type: none"> The use of derivatives may expose the ILP sub-fund to a higher degree of risk. Derivative contracts can be highly volatile and a relatively small market movement may have a potentially larger impact on derivatives than on standard bonds or equities. Leveraged derivative positions can hence increase the Fund’s volatility. The ILP sub-fund may sustain loss as a result of the failure of a derivatives counterparty to comply with the terms of the derivatives contract. 	

<ul style="list-style-type: none"> • The ILP sub-fund may be subject to the risks of Securities Lending <ul style="list-style-type: none"> ○ The ILP sub-fund may engage in securities lending. As such, the ILP sub-fund will have a credit risk exposure to the counterparties to any securities lending contract. The ILP sub-fund's investments can be lent to counterparties over a period of time. A default by the counterparty combined with a fall in the value of the collateral below that of the value of the securities lent may result in a reduction in the value of the ILP sub-fund. • The ILP sub-fund may be subject to Smaller Capitalisation Companies Risk <ul style="list-style-type: none"> ○ The ILP sub-fund may invest in small cap companies. Such investments may have higher than average volatility and liquidity risks. 			
FEES AND CHARGES			
<p>WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT? You will need to pay the following fees and charges.</p> <p><u>Payable directly by You</u></p> <p>There are no ILP sub-fund charges which are directly payable. For the full charges of the investment-linked policy you are invested in, please refer to the relevant product summary which will be made available to you. We may introduce new fees or charges; or increase or decrease existing fees and charges by providing you with at least 30 days' notice.</p> <p><u>Payable by the ILP sub-fund from invested proceeds</u></p> <p>The ILP sub-fund will pay the following fees and charges to the fund manager, ILP sub-fund manager, Trustee and other parties:</p> <table border="1" data-bbox="247 1025 1093 1064"> <tr> <td>Management Fee</td><td>1.50% per annum</td></tr> </table> <p>These fees and charges are not guaranteed. We may change the fees and charges or introduce new fees and charges as long as they will not exceed the maximum limit stated in the Product Summary or Fund Factsheet. We will give You written notification thirty (30) days before We make the change.</p>	Management Fee	1.50% per annum	<p>Refer to "Fees, Charges and Expenses" and Appendix 1 of the Singapore Prospectus for further information on fees and charges.</p>
Management Fee	1.50% per annum		
VALUATIONS AND EXITING FROM THIS INVESTMENT			
<p>HOW OFTEN ARE VALUATIONS AVAILABLE? Valuations are available on each Business Day. The subscription and redemption prices are published in www.etiqa.com.sg.</p> <p>HOW CAN YOU EXIT FROM THIS INVESTMENT AND WHAT ARE THE RISKS AND COSTS IN DOING SO?</p> <ul style="list-style-type: none"> • You may exit ("realise") your units wholly or in part by submitting a realization form to the relevant financial adviser or Us. Partial realisations are subject to minimum holding requirements. • You may return this policy for cancellation within fourteen (14) days after You receive the policy document, for any reason. We will refund You the Premiums You have paid less any change in the unit price(s) of the Portfolio Fund / ILP Sub-Fund and any costs incurred by Us in assessing the risk under the policy, such as payments for medical check-up and other expenses. Any partial withdrawal(s) previously paid to You under this policy will also be deducted. • Should the free look and/or redemption request be received and processed before 3 p.m. (Singapore time), the request will be taken to have been received on that Business Day and we will place your order on the next Business Day, subject to the ILP sub-fund manager's pricing policy. If you miss the cut-off time or on a day which is not a Business Day, the request will be taken to have been received on the next Business Day and we will place your order two Business Day later, subject to the ILP sub-fund manager's pricing policy. 	<p>Refer to "Obtaining Price Information" and "Redemptions" of the Singapore Prospectus for further information on valuation and exiting from the product.</p>		

- The following example illustrates the amount of redemption proceeds You will receive based on a redemption of 1,000 units and a notional redemption price of S\$0.95*:

Number of units to be Redeemed	Redemption Price	Gross Redemption Proceeds	Net Redemption Proceeds
1,000	X S\$0.95	= S\$950	= S\$950

* The actual redemption price of the units will fluctuate according to the net asset value of the units.

CONTACT INFORMATION

HOW DO YOU CONTACT US?

You may email Us at customer.service@etiq.com.sg or contact Our Etiqa Customer Care Hotline +65 6887 8777

Customer Service Centre: 23 Church Street, #01-01, Capital Square, Singapore 049481
Monday – Friday, 8.30am – 5.30pm (excluding Public Holidays)

APPENDIX: GLOSSARY OF TERMS

Business Day	: Means any day normally treated by the banks in Luxembourg as a business day (except for Christmas Eve) and such other days as the Directors may decide. The Management Company may also take into account whether relevant local exchanges are open for Funds that invest a substantial amount in assets outside the Eurozone, and/or whether relevant currency exchange vendors are open for Funds that have substantial exposure to a currency other than their respective Base Currency, and may elect to treat such closures as non-business days. Information regarding closures of local exchanges or currency exchange vendors treated by the Management Company as non-business days will be available before such a non-business day and can be obtained from the registered office of the Company and from the local Investor Servicing team.
Fund	: Means a segregated compartment established and maintained by the Company in respect of one or more Share Classes to which assets, liabilities, income and expenditure attributable to each such Class or Share Classes will be applied or charged, as further described in this Prospectus.
Share Class	: Means any class of Shares attributable to a particular Fund, and carrying rights to participate in the assets and liabilities of such Fund as further described in section “Classes and Form of Shares”.
ILP	: Means investment linked policy.
We / Our / Us	: Etiqa Insurance Pte. Ltd. (Company Registration No. 201331905K).
You / Your	: Policy owner