

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.

First Sentier Bridge Fund A SGD-H Dist (“the Fund”)

Product Type	ILP sub-fund ²	Launch Date	20 April 2023
ILP sub-fund manager	First Sentier Investors (Singapore)	Custodian	The Hongkong and Shanghai Banking Corporation Limited.
Capital Guaranteed	No	Dealing Frequency	Daily
Name of guarantor	Not applicable	Expense Ratio as at 31 December 2023	1.39%
ILP SUB-FUND SUITABILITY			
WHO IS THE ILP SUB-FUND SUITABLE FOR? <ul style="list-style-type: none"> • The ILP sub-fund is actively managed and <u>only</u> suitable for investors who: <ul style="list-style-type: none"> • seek income and medium term capital stability; • want exposure to both equity and fixed income securities focused in the Asia Pacific ex-Japan region. <p>An investment in the ILP sub-fund should not constitute a substantial proportion of an investment portfolio.</p>			Further Information Refer to Appendix 5 of the Prospectus ¹ 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 an ILP Sub-Fund which feeds 100% into Class A SGD Hedged Distribution class of the First Sentier Bridge Fund (“the Underlying Fund”), a sub-fund of First Sentier Investors Global Growth Funds. • The Underlying Fund is a unit trust constituted in Singapore that aims to provide income and medium term capital stability from investments focused in the Asia Pacific ex Japan region. • The ILP Sub-Fund Manager currently intends to make monthly distributions each year. However distributions are not guaranteed. The ILP Sub-Fund Manager has the sole discretion to determine whether a distribution will be made as well as the rate and frequency of distributions to be made. 			Refer to Appendix 5 of the Prospectus for further information on features of the product.
Investment Strategy			
<ul style="list-style-type: none"> • The ILP Sub-Fund will invest all or substantially all of its assets in the FSSA Asian Equity Plus Fund (for equities) (the “Equity Underlying Sub-Fund”) and the First Sentier Asian Quality Bond Fund (for fixed income) (the “Bond Underlying Sub-Fund”) (collectively the “Underlying Sub-Funds”) which are both sub-funds under the Dublin registered umbrella fund known as First Sentier Investors Global Umbrella Fund plc. • For equities: The Equity Underlying Sub-Fund invests primarily (at least 70% of its net asset value) in equity securities or equity-related securities of companies that are listed, or have their registered offices in, or conduct a majority of their economic activity in the Asia Region region (excluding Japan). Such companies will be selected on the basis of their potential dividend growth and long term capital appreciation. 			Refer to Appendix 5 of the Prospectus for further information on the investment strategy

¹ The Singapore Prospectus for the Fund are accessible at www.firstsentierinvestors.com

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.

<ul style="list-style-type: none"> For fixed income: The Bond Underlying Sub-Fund invests primarily (at least 70% of its net asset value) in debt securities of governments or quasi-government organisation issuers in Asia and/or issuers organised, headquartered or having their primary business operations in Asia. The Bond Underlying Sub-Fund invests at least 70% of its net asset value in investment grade debt securities and convertible securities (rated as Baa3 or above by Moody's or BBB- or above by S&P or other recognised rating agencies) or if unrated, of comparable quality as determined by the investment manager of the Bond Underlying Sub-Fund. The ILP Sub-Fund's target asset allocation will be 50% equity and 50% fixed income. The ILP Sub-Fund Manager will rebalance to the target allocation so that the exposure to each asset class does not exceed 60% at any time. The ILP Sub-Fund and the Underlying Sub-Funds may use financial derivative instruments for the purposes of hedging or for efficient portfolio management. 	
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 First Sentier Investors (Singapore). The Underlying Sub-Fund Manager is First Sentier Investors (Hong Kong) Limited. The Trustee of the ILP Sub-Fund is HSBC Institutional Trust Services (Singapore). The custodian of the ILP Sub-Fund is The Hongkong and Shanghai Banking Corporation Limited. 	Refer to "Management", "The Trustee and the Custodian" and "Other Parties" in the Prospectus
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 Schedule 2 of the Prospectus for further information on the key risks.
Market and Credit Risks	
<ul style="list-style-type: none"> You are exposed to market risks in the Asia Pacific ex Japan region. <p>Certain situations may have a negative effect on the price of shares within a particular market. These may include regulatory changes, political changes, economic changes, technological changes and changes in the social environment.</p> <ul style="list-style-type: none"> You are exposed to credit risk and currency risk. 	
Liquidity Risks	
<ul style="list-style-type: none"> The Fund is not listed and you can redeem the Shares only on each Valuation Date. <p>There is no secondary market for the Fund. The redemption requests may be made to Etiqa Insurance Pte. Ltd.</p> <p>Note that The ILP Sub-Fund and its Underlying Sub-Funds may not be able to sell their assets in a timely manner and/or at a reasonable price. If this is the case, you may not be able to get your money back when you want it. Also, the Fund may have a 10% limit on the number of units that can be redeemed on any Valuation Date.</p>	
Product-Specific Risks	
<ul style="list-style-type: none"> You are exposed to investment risk <p>Investment in the ILP SubFund involves risk and you may not get back the full amount you invested. Past performance is no guarantee of future performance.</p> <ul style="list-style-type: none"> You are exposed to emerging markets risk. <p>Investing in emerging markets may involve a greater risk than investing in developed markets.</p>	

<p>• You are exposed to interest rate risk. Investing in fixed income securities will expose the Bond Underlying Sub-Fund to movements in interest rates. If rates go up, the value of securities fall and if rates go down, the value of securities rise.</p> <p>• You are also exposed to below investment grade and unrated debt securities risk, convertible bond risk, risk associated with collateralised and/or securitised products, risk associated with instruments with loss-absorption features, risk of distributions out of capital, risks of the reliability of credit rating / downgrading risk, China market risk, RMB currency and conversion risk, risks associated with the ChiNext market and/or the Science and Technology Innovation Board (STAR Board), “Dim Sum” bond market risk, single country / specific region risk, single sector risk, small capitalisation / mid-capitalisation companies risk, charges against capital risk, equity linked notes risk, concentration risk, sovereign debt risk, risks of investing in China A Shares and other eligible PRC securities and futures via QFII/RQFII, risks specific to investment in eligible China A Shares via the Stock Connects, risks associated with Bond Connect and LIBOR risk.</p> <p>Note that the Underlying Sub-Funds will be subject to risks associated with their investment into other collective investment schemes.</p>			
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 1346 1093 1384"> <tr> <td>Management Fee</td><td>1.25% 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	1.25% per annum	<p>Refer to “Fees and Charges” and Appendix 5 of the Prospectus for further information on fees and charges.</p>
Management Fee	1.25% per annum		
VALUATIONS AND EXITING FROM THIS INVESTMENT			
<p>HOW OFTEN ARE VALUATIONS AVAILABLE? Valuations are available on each Valuation 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.

- 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	
Baa / BBB	: Means a credit rating representing a relatively low-risk bond or investment. Note that Baa / BBB is lowest investment grade bond ratings.
Bond Connect	: Means a Mutual Market Access programme through which investors in the Mainland China and Hong Kong can trade and settle in each other's bond markets through a market infrastructure linkage in Hong Kong
Business Day	: Means any day normally treated by the banks in Luxembourg, Singapore and USA as a business day (except for Christmas Eve) and such other days as the Directors may decide.
China A Shares	: Means shares issued by Chinese companies incorporated in China, listed in the domestic stock market and open to foreign investors via the Qualified Foreign Institutional Investor (QFII), RMB Qualified Foreign Institutional Investor (RQFII), or the Stock Connect programs.
“Dim Sum” Bond	Means bonds denominated in Chinese renminbi (“RMB”) and issued in Hong Kong.
FSSA	: Means First State Stewart Asia
LIBOR	: Means London Interbank Offer Rate
QFII	: Means Qualified Foreign Institutional Investors that is allowed to invest in Mainland China's capital market directly.
RQFII :	: Means Renminbi Qualified Foreign Institutional Investor that is allowed to invest in Mainland China's capital market directly using offshore RMB.
Stock Connect	: Means a Mutual Market Access programme through which investors in the Mainland China and Hong Kong can trade and settle shares listed on the other market via the stock exchanges and clearing houses in their home market.
ILP	: Means investment linked policy.
We / Our / Us	: Etiqa Insurance Pte. Ltd. (Company Registration No. 201331905K).
You / Your	: Policy owner