

Prepared on: 27 February 2025

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.

Product Type	ILP sub-fund ²	Launch Date	21 Dece	ember 2023
ILP sub-fund	Pictet Asset Management SA	Custodian /		c Cie (Europe) S.A
manager		Depositary		· · · · · · · · · · · · · · · · · · ·
Capital	No	Dealing	Daily	
Guaranteed		Frequency		
Name of	Not applicable	Expense Ratio	2.04%	
guarantor	11	as at 31		
0		December 2023		
	ILP SUB-FUND	SUITABILITY		
 The ILP sub-fur Wish to inversion of the high-end progression of the good govern Willing to the aversion to r An investment in an investment port Investors should product is suitable which is a fund/ winsingapore. You 	the ILP sub-fund should not constitu	of companies that spec t from broad recognit octial characteristics su t value and thus, have ute a substantial prope- ters if in doubt whet eds into a restricted t others, accredited in risks stated in this do	ion and bject to e a low rtion of her this scheme, ivestors cument	Further Information Refer to "Annex 2 (37)" of the Prospectus for further information
	KEY FEATURES OF	THE ILP SUB-FUNI)	
• You are invest domiciled in Lu Secteur Financi by investing at companies oper-	U INVESTING IN? ing in an ILP Sub-Fund which fee xembourg and its home regulator is C er (CSSF). This ILP Sub-Fund will a least two-thirds of its total assets or ating in the premium brands sector, w ividends are reinvested.	Commission de Surveill apply a capital growth r wealth in equities is	ance du strategy sued by	Refer to "Legal Status", "Investment Objectives and Fund Structure" and "Annex 2 (37)" in the Prospectus for further information

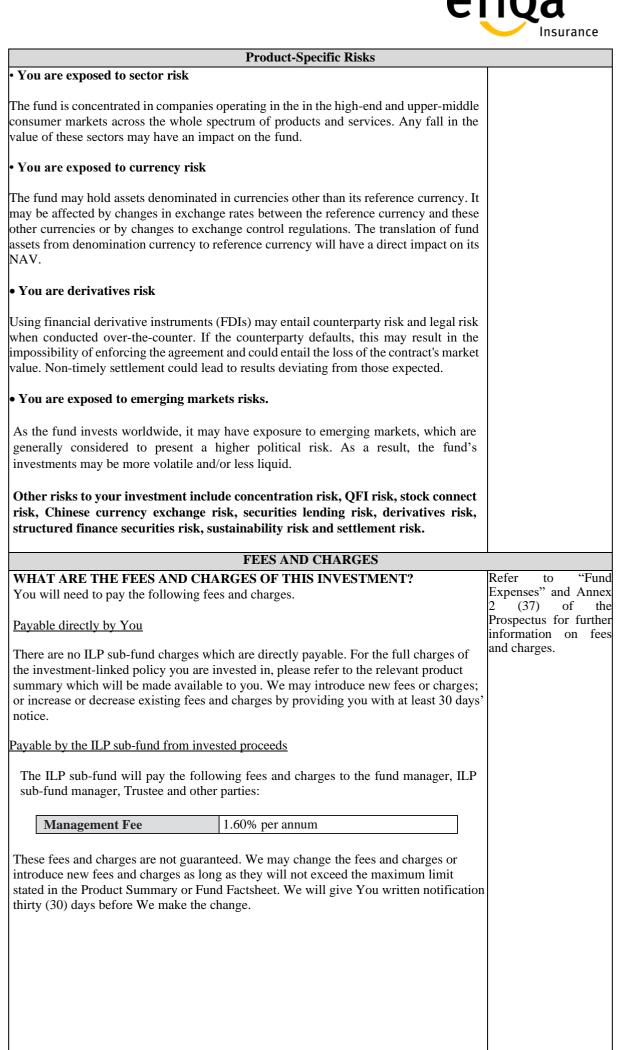
PICTET PREMIUM BRANDS (CLASS P SGD HEDGED) ("the Fund")

¹ The Prospectus are accessible at www.assetmanagement.pictet

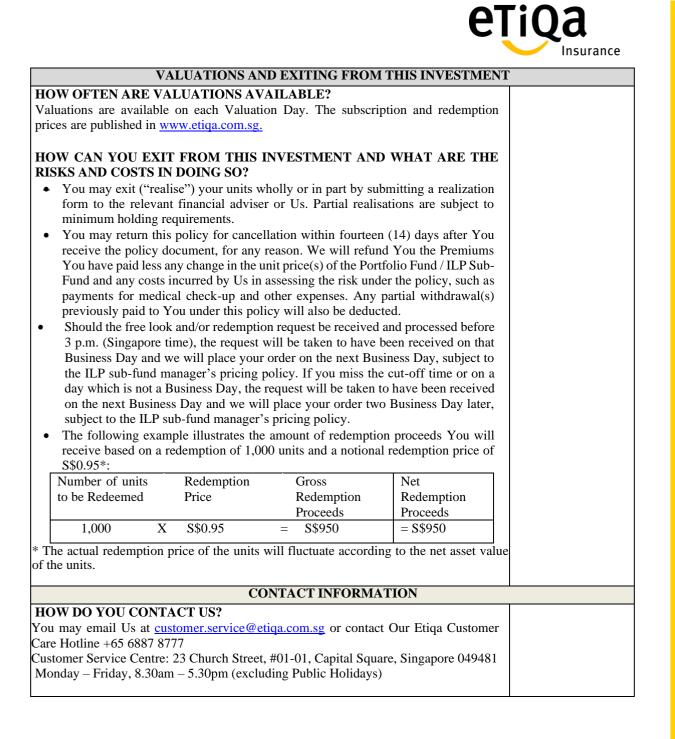
² For ILP sub-fund that feeds 100% into an underlying CIS fund, some of the information provided below could be similar to the underlying CIS fund.



Investment Strategy				
 Investment Strategy The ILP Sub-Fund will apply a capital growth strategy by investing at least two-thirds of its total assets or wealth in equities issued by companies operating in the premium brands sector, which offer high quality services and products. These companies enjoy strong market recognition because they have the ability to create or channel consumer trends. They may also have a certain ability to set prices. These companies are particularly specialised in high-end products and services or in financing this type of activity. The ILP Sub-Fund may invest up to may invest up to 30% of its net assets in China A Shares through (i) the QFI status granted to the QFI Holder, and/or (ii) the Shanghai-Hong Kong Stock Connect programme and/or (iii) the Shenzhen-Hong Kong Stock Connect programme. It may also use financial derivative instruments on China A Shares. The investment universe will not be limited to any particular region (including emerging countries). The ILP Sub-Fund will hold a diversified portfolio composed, within the limits of the investment restrictions, of securities in listed companies. These securities and options. In addition, it may also invest up to 10% of its net assets in UCITS and other UCIs. Other permissible investments include depositary receipts (such as ADR, GDR, EDR), structured products and not more than 10% of its assets in bonds or any other debt security (including convertible bonds and preference shares), money market instruments, derivatives and/or structured products where the underliers are, or offer exposure to, bonds or similar debt and interest-rate securities. The ILP Sub-Fund may use derivative techniques and instruments for efficient management, within the limits specified in the investment restrictions. 	Refer to "Investment policy and objectives" in Annex 2 (37) of the Prospectus for further information.			
Parties Involved WHO ARE YOU INVESTING WITH?	Refer to			
 Investment-Linked Plan Provider is Etiqa Insurance Pte. Ltd. The ILP Sub-Fund Manager is Pictet Asset Management SA. The Custodian is Pictet & Cie (Europe) S.A The Auditor is Deloitte Audit S.à r.l. 	Refer to "Management and Administration Structure" in the Prospectus for further information on the role and responsibilities of these entities.			
KEY RISKS WHAT ARE THE KEY RISKS OF THIS INVESTMENT? Refer to "Risk				
The price of Shares of the ILP sub-fund and any income from them may fall as well as rise.	Considerations" of the Prospectus and "Risk factors" in Annex 2 (37) of the Prospectus			
These risk factors may cause you to lose some or all of your investment.	for further information.			
Market and Credit Risks				
You are exposed to equity risk.				
The value of an investment will decrease due to changes in market factors.				
Liquidity Risks				
• The ILP Sub-Fund is not listed and you can redeem the Shares only on each Valuation Date.				
There is no secondary market for the ILP Sub-Fund. The redemption requests may be made to Etiqa Insurance Pte. Ltd.				
Note that you are exposed to liquidity risk of investments where the ability of the ILP Sub-Fund to honor realisation requests is subject to its holding of adequate liquid assets.				



PRODUCT HIGHLIGHTS SHEET





APPENDIX: GLOSSARY OF TERMS		
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 we may decide.	
China A Shares	: Means shares of incorporated companies based in mainland China that are listed on either the Shanghai or Shenzhen stock exchanges.	
Class	: Means any class of units which may be designated as a class distinct from another class in the ILP Sub-Fund as may be determined by the Manager from time to time.	
QFI	: Means Qualified Foreign Investor to trade on securities and other types of financial instruments based in mainland China.	
Stock Connect	: Means mutual market access programme through which investors in the different markets can trade and settle shares listed on the other market via the stock exchanges and clearing houses in their home market.	
UCITS	: Means Undertakings for Collective Investment in Transferable Securities is the European Commission's regulatory framework for managing and selling mutual funds.	
ILP	: Means investment linked policy.	
We / Our / Us	: Etiqa Insurance Pte. Ltd. (Company Registration No. 201331905K).	
You / Your	: Policy owner	