

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.

**FSSA Regional India Fund (Class A (ACC))
("the Fund")**

Product Type	ILP sub-fund ²	Launch Date	25 April 2024
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 for FY ended 31 December 2023	2.01%
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"> • are looking for an investment over the medium to long term; • want to invest in a fund that has exposure to the Indian subcontinent • are willing to accept the risk associated with equity investment. <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 Appendix 9 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 that feeds 100% into the FSSA Regional India Fund ("the Underlying Fund"). • The Underlying Fund is a unit trust constituted in Singapore that aims to achieve long term capital appreciation by investing into an underlying fund. 			Refer to Appendix 9 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 in the FSSA Indian Subcontinent Fund (the "Underlying Sub-Fund"), a sub-fund under the Dublin registered umbrella fund known as First Sentier Investors Global Umbrella Fund plc. • The Underlying Sub-Fund invests primarily (at least 70% of its net asset value) in a diversified portfolio of equity securities or equity-related securities issued by companies of the Indian subcontinent. Countries of the Indian subcontinent include India, Pakistan, Sri Lanka and Bangladesh. The Underlying Sub-Fund concentrates on securities that are listed, traded or dealt in on regulated markets in the Indian subcontinent and offshore instruments issued by companies established or operating or have significant interests in the Indian subcontinent and listed on other regulated markets. • The ILP Sub-Fund and the Underlying Sub-Funds may use financial derivative instruments for the purposes of hedging or for efficient portfolio management. 			Refer to Appendix 9 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.

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 Auditor of the ILP Sub-Fund is Deloitte & Touche LLP 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" the Prospectus
KEY RISKS	
WHAT ARE THE KEY RISKS OF THIS INVESTMENT? <p>The price of Shares of the ILP sub-fund and any income from them may fall as well as rise.</p> <p>The investment in the ILP sub-fund is designed to produce returns over the long term and is not suitable for short term speculation.</p> <p>These risk factors may cause you to lose some or all of your investment and your principal may be at risk.</p>	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 Indian subcontinent. <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 currency risk. <p>The fund may buy shares in various currencies. The value of shares held may be impacted due to changes in the exchange rates.</p>	
Liquidity Risks	
<ul style="list-style-type: none"> The Fund is not listed and you can redeem the Shares only on each Dealing Days <p>There is no secondary market for the Fund. The redemption requests may be made to Etiqa Insurance Pte. Ltd.</p> <p>Note that you may not be able to redeem on a Dealing Day if a redemption limit is imposed. There may be a 10 per cent limit on the number of units that can be redeemed on any Dealing Day. Also, 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.</p>	
Product-Specific Risks	
<ul style="list-style-type: none"> You are exposed to investment risk <p>Investment in the ILP Sub-Fund 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 Indian subcontinent risk <p>Investing in shares in India and the other countries in the Indian subcontinent may involve greater risk than investing in shares in developed markets due to potential changes in the political, social and economic environment. These factors may cause the value of the ILP Sub-Fund and Underlying Sub-Fund to rise or fall more than it would if it invested in developed markets.</p> <ul style="list-style-type: none"> You are exposed to emerging markets <p>Investing in emerging markets may involve a greater risk than investing in developed</p>	

<p>markets.</p> <ul style="list-style-type: none"> • You are exposed to small capitalisation/mid-capitalisation companies risk Securities in small-capitalisation/mid-capitalisation companies may have lower liquidity and their prices are more volatile to adverse economic developments than those of larger capitalisation companies in general. • You are exposed to single sector risk The value of the ILP Sub-Fund may be more volatile than a fund having a more diversified portfolio of investments. • You are exposed to single country / specific region risk The value of the ILP Sub-Fund may be more volatile than a fund having a more diversified portfolio of investments covering multiple countries. • You are exposed to concentration risk The ILP Sub-Fund invests in a relatively small number of companies and may be subject to greater risk of suffering proportionately higher losses should the shares in a particular company decline in value or otherwise be adversely affected than a fund that invests in a large number of companies <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 1442 1093 1480"> <tr> <td>Management Fee</td><td>1.75% 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	1.75% per annum	<p>Refer to Appendix 9 of the Prospectus for further information on fees and charges.</p>
Management Fee	1.75% 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@etiga.com.sg or contact Our Etiga 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 other than a Saturday, Sunday, or gazetted public holiday on which commercial banks in Singapore are generally open for business, or where the context expressly requires, any day other than Saturday or Sunday on which commercial banks in Singapore or elsewhere are generally open for business or any other day that the manager and the trustee agree in writing.
Dealing Day	: Means Such day or days as the ILP Sub-Fund Manager may from time to time with the approval of the Trustee determine, but so that <ul style="list-style-type: none"> a) unless and until the Manager (with the approval of the Trustee) otherwise determines, each Business Day after the commencement date of the ILP Sub-Fund shall be a Dealing Day in relation to the ILP Sub-Fund; and b) without prejudice to the generality of the foregoing, if on any day which would otherwise be a Dealing Day in relation to units of the ILP Sub-Fund the recognised market on which investments or other property comprised in, and having in aggregate values amounting to at least 50% of the net asset value (as of the immediately preceding valuation point) of the ILP Sub-Fund are quoted, listed or dealt in is or are not open for normal trading, or (ii) on any day where the Underlying Sub-Fund is not normally traded, the ILP Sub-Fund Manager may determine that day shall not be a Dealing Day in relation to units of the Sub-Fund.
FSSA	: Means First State Stewart Asia
ILP	: Means investment linked policy.
We / Our / Us	: Etiqa Insurance Pte. Ltd. (Company Registration No. 201331905K).
You / Your	: Policy owner