

- 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.

**Franklin Templeton Shariah Funds – Franklin Shariah Technology Fund (Class A ACC SGD)
("the Fund")**

Product Type	ILP sub-fund ²	Launch Date	28 April 2025
ILP sub-fund manager	Franklin Templeton International Services S.à r.l	Custodian / Depositary	J.P. Morgan SE, Luxembourg Branch
Capital Guaranteed	No	Dealing Frequency	Daily
Name of guarantor	Not applicable	Expense Ratio as at 31 October 2022	1.87%
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 capital appreciation by investing in equity securities; • Seek a growth investment in the technology sector in the US and around the world; and • Plan to invest for the medium to long-term. <p>An investment in the ILP sub-fund should not constitute a substantial proportion of an investment portfolio.</p>			Further Information Refer to the "Fund Information Objectives and Investment Policies" of the Prospectus for further information.
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 Franklin Templeton Shariah Funds – Franklin Shariah Technology Fund (Class A ACC SGD), an open-ended collective investment scheme (referred to as an "undertaking for collective investment in transferable securities" or UCITS) constituted in Luxembourg that aims to provide you with capital appreciation by investing in equity securities in the technology sector. • Subject to any legal or regulatory requirements, distributions may also be made out of the capital of the fund. Should distributions be paid, the net asset value ("NAV") of the fund will be reduced by the amount of distribution paid. 			Refer to the "Investment Objective, Focus and Approach of the Funds" of the Prospectus for further information.

¹ The Prospectus are accessible at <http://www.franklintempleton.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.

Investment Strategy	
<ul style="list-style-type: none"> The Fund invests at least two thirds of its net invested assets in Shariah-compliant equity securities of US and non-US companies expected to benefit from the development, advancement, and use of technology and communication services and equipment. The Fund invests in Shariah-compliant securities of US and non-US large, well-established companies, as well as small to medium-sized companies, that the Investment Manager believes provide good emerging growth opportunities. Other investments include Shariah-compliant equity or debt securities of any type of foreign or US issuer, American, European or Global Depositary Receipts, REITs, China A-Shares (through Shanghai-Hong Kong Stock Connect or Shenzhen-Hong Kong Stock Connect) and China B-Shares. 	Refer to the “Investment Objective, Focus and Approach of Funds” section of the Prospectus for further information.
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 Franklin Templeton International Services S.à r.l. The Custodian is J.P. Morgan SE, Luxembourg Branch. The Shariah Supervisory Body is Amanie Advisors Sdn Bhd. The Auditor is PricewaterhouseCoopers Société Coopérative 	Refer to the “Management and Administration” section of the Prospectus for further information on the roles and responsibilities of these entities.
KEY RISKS	
WHAT ARE THE KEY RISKS OF THIS INVESTMENT? The price of Shares of the ILP sub-fund and its dividends or coupons may fall as well as rise. These risk factors may cause you to lose some or all of your investment.	Refer to the “Risk Factors” section of the Prospectus for further information.
Market and Credit Risks	
<ul style="list-style-type: none"> You are exposed to market risk The market values of securities owned by the Fund will go up or down, sometimes rapidly or unpredictably. Securities may decline in value due to factors affecting individual issuers, securities markets generally or particular industries or sectors within the securities markets. You are exposed to emerging market risk Emerging markets tend to be smaller and less liquid than developed markets as well as being more sensitive to economic, political and regulatory uncertainties. You are exposed to Chinese market risk In addition to typical risks linked to emerging markets, investments in China are subject to economic, political, tax and operational risks specific to the Chinese market and Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect risk. You are exposed to concentration risk By being less diversified, the Fund may be more volatile than broadly diversified funds, or may be exposed to greater risk since under performance of one or a few positions, sectors or geographical areas will have a greater impact on the Fund's assets. You are exposed to foreign currency risk Since the securities held by the Fund may be denominated in currencies different from its base currency, your investments may be affected favourably or unfavourably by exchange control regulations or changes in exchange rates. 	
Liquidity Risks	
<ul style="list-style-type: none"> The ILP Sub-Fund is not listed and you can redeem the Shares only on each Valuation Date. <p>There is no secondary market for the ILP Sub-Fund. The redemption requests may be made to Etiqa Insurance Pte. Ltd.</p>	Refer to the “Sale of Shares” and “Suspension of Valuation, Issue, Sale and Switching of

<p>Note that fund liquidity may be affected during exceptional circumstances such as</p> <ul style="list-style-type: none"> • The Fund may not be able to easily sell securities during an economic event or due to deterioration in the creditworthiness of issuers in which it invests. • Shares may be redeemed on any Dealing Day. However, during a period when trading on relevant exchanges or the over-the-counter market is substantially restricted or when market conditions make it impracticable to dispose of or value any of the Fund's investments, redemptions of Shares may be suspended. • Redemptions of Shares may be deferred when more than 10% of the value of the Fund's Shares are redeemed or exchanged on any one Dealing Day. 	<p>Shares" sections of the Prospectus.</p>		
<p>Product-Specific Risks</p>			
<p>• You are exposed to Shariah compliance risk The restriction to invest only in Shariah-compliant securities may place the Fund at a comparative disadvantage vs funds without this restriction. Returns may be reduced due to payments to "purify" dividends and the sale of securities reclassified as Shariah non-compliant.</p> <p>• You are exposed to smaller and mid-size companies risk While smaller and midsize companies may offer substantial opportunities for capital growth, they also involve substantial risks and should be considered speculative. Historically, smaller and midsize company securities have been more volatile in price than larger company securities, especially over the short term.</p> <p>• You are exposed to real asset risk The Fund will be subject to specific risks linked to a variety of factors, including local, regional and national economic conditions, interest rates and tax considerations. There is a risk that funds investing in real assets may perform poorly in an otherwise favourable economic environment.</p> <p>Please note that the Net Asset Value of the Fund is likely to have a high volatility due to its investment policies or portfolio management techniques.</p>			
<p>FEES AND CHARGES</p>			
<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="231 1727 1077 1765"> <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 and Charges" in the Prospectus for further information</p>
Management Fee	1.50% per annum		
<p>VALUATIONS AND EXITING FROM THIS INVESTMENT</p>			
<p>HOW OFTEN ARE VALUATIONS AVAILABLE? Valuations are available on each Valuation Day. The subscription and redemption prices are published in Etiqa website.</p>			

HOW CAN YOU EXIT FROM THIS INVESTMENT AND WHAT ARE THE RISKS AND COSTS IN DOING SO?

- 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@etiqa.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, USA and Singapore business day (except for Christmas Eve) and such other days as we may decide.
NAV	: Means net asset value per share; the value of one share of a fund.
UCITS	: Means undertaking for collective investment in transferable securities
ILP	: Means investment linked policy.
We / Our / Us	: Etiqa Insurance Pte. Ltd. (Company Registration No. 201331905K).
You / Your	: Policy owner