



Notice of ILP Sub Fund Update – May 2025

Effective from 01 July 2025

- **Capital Group American Balanced Fund**

Reduction in Annual Management Fee

Effective 1 July 2025, the annual management fee for the said fund will be revised.

Fund Name	Share Class Code	Payment Currency	ISIN	Current Management Fee	Revised Management Fee <i>Effective 1 July 2025</i>
Capital Group American Balanced Fund (LUX)	Bfydm	USD	LU2521040894	1.50%	1.30%

Please note that the fee change will not result in any other changes. All other aspects of the funds, including the investment objectives and strategies, remain the same. Additionally, the reduction in annual management fee will be reflected directly in the NAV of the share class from the effective date.

- **Nikko Asset Management (“AM”) ARK Innovation Disruption Fund**

Change in Management Company

Effective 1 July 2025, FundRock Management Company S.A. ("FundRock"), having its registered address at Airport Center Building 5, Heienhaff, L-1736 Senningerberg, Grand Duchy of Luxembourg, will replace Nikko Asset Management Luxembourg S.A. (the "Former Management Company") as the management company of the Nikko AM Global Umbrella Fund further to the acquisition of the Former Management Company by FundRock that is anticipated to occur by 30 June 2025. Note that the acquisition has been approved by CSSF (Commission de Surveillance du Secteur Financier) on 22 May 2025. CSSF is the main financial regulatory authority in Luxembourg.

The transaction will allow Nikko AM Group to focus on its core-competence, portfolio management, and transferring the increasingly complex administrative and regulatory aspects of regulated fund management to FundRock.

Please note that this transaction and/or change of management company will not entail any increase in the fees charged to the fund and its investors and that there won't be any change in relation to the other service providers of the Nikko AM Global Umbrella Fund of which, the ARK Innovation Disruption Fund is part of.



Change in Fund Name

Effective 1 September 2025, the following sub-fund(s) of Nikko AM Group will be renamed as follow

Existing Fund Name	Share class code	Payment Currency	ISIN	New Fund Name
Nikko AM ARK Disruptive Innovation Fund	Class B	SGD	LU1861559042	Amova ARK Disruptive Innovation Fund

This renaming follows the name change of Nikko Asset Management Co., Ltd to Amova Asset Management Co., Ltd from 1 September 2025 onwards.

Please note that the renaming does not impact ownership - the firm remains a wholly owned subsidiary of Sumitomo Mitsui Trust Group and will not result in any other changes. All other aspects of the fund, including their investment objectives and strategies, remain the same.

Further information on these and other available ILP sub-funds can be found by visiting Etiqua Website > Personal > Investments > Select and view more on one of the investment products > Find out more about our funds and check their prices.

Please note that the updates and/or changes are purely administrative and for your information. No further action is required from you.