

This Product Highlights Sheet is an important document.

- It highlights the key terms and risks of the ILP Sub-Fund and complements the Product Summary.
- It is important to read the Product Summary before deciding whether to purchase 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.

Schroder International Selection Fund Global Gold

Product Type¹	ILP Sub-Fund ²	Launch Date	11-June-2026
Manager	Schroder Investment Management (Europe) S.A. (the Management Company)	Custodian	J.P. Morgan SE, Luxembourg Branch
Capital Guaranteed	No	Dealing Frequency	Every Business Day
Name of Guarantor	Not Applicable	Expense Ratio for the financial year ended 30-June-2025	1.84%

ILP SUB-FUND SUITABILITY

<p>WHO IS THE SUB-FUND SUITABLE FOR? The Sub-Fund is only suitable for investors who:</p> <ul style="list-style-type: none"> • seek capital growth; • understand the risks of investing in equity and equity related securities of companies involved in the gold industry globally; and • understand the risks of investing in a single commodity related sector. 	<p>Further Information Refer to the "Investment Objectives, Focus & Approach" of the Fund Summary for further information on suitability of the Sub-Fund.</p>
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KEY FEATURES OF THE ILP SUB-FUND

<p>WHAT ARE YOU INVESTING IN?</p> <ul style="list-style-type: none"> • You are investing in an ILP Sub-Fund that feeds 100% into Schroder International Selection Fund Global Gold ("Underlying Fund") in A Accumulation USD Share Class, a sub-fund of Schroder International Selection Fund (the "Company"). The Company is an umbrella structured open-ended investment company with limited liability in Luxembourg, organised as a "société anonyme" and qualifies as a Société d'Investissement à Capital Variable ("SICAV") under Part I of the law on undertakings for collective investment dated 17 December 2010, as amended from time to time. • Accumulation Shares accumulate net income received from the Underlying Fund's investments, meaning it is kept in the Underlying Fund and its value is reflected in the price of the Shares. • The Underlying Fund aims to provide capital growth in excess of the FTSE Gold Mines UCITS capped index after fees have been deducted over a three to five year period by investing in equity and equity related securities of companies in the gold industry. 	<p>Refer to the "Structure of the ILP Sub-Fund" and "Investment Objectives, Focus & Approach" of the Fund Summary for further information on features of the Sub-Fund.</p>
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¹ This is **NOT** an Excluded Investment Product. The definition of "Excluded Investment Product" can be found in Annex 1 to the Notice on Recommendations on Investment Products [Notice No. FAA-N16] at <https://www.mas.gov.sg/regulation/notices/notice-faa-n16>

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 Underlying Fund is actively managed and invests at least two-thirds of its assets in equity and equity related securities of companies worldwide involved in the gold industry. It will also invest up to 40% of its assets in gold and other precious metals through eligible assets³ as described under the definition of "Alternative Asset Classes" in Appendix III of the Luxembourg Prospectus (which includes notably commodities but excluding Alternative Investment Funds) and gold and other precious metals' transferable securities. The Underlying Fund may hold up to 40% of its assets in cash and Money Market Investments. The Underlying Fund will not be exposed to any physical commodities directly, nor enter into any contracts relating to physical commodities. The Underlying Fund may also invest up to one-third of its assets directly or indirectly in other securities (including other asset classes), countries, regions, industries or currencies, Investment Funds and warrants (subject to the restrictions provided in Appendix I of the Luxembourg Prospectus). The Underlying Fund may use derivatives with the aim of reducing risk or managing the Fund more efficiently. The net asset value of the Underlying Fund is likely to have high volatility due to its investment policies or portfolio management techniques. 	<p>Refer to the "Investment Objectives, Focus & Approach" of the Fund Summary for further information on investment focus and approach of the Sub-Fund.</p>
Parties Involved	
<p>WHO ARE YOU INVESTING WITH?</p> <ul style="list-style-type: none"> Investment-Linked Plan Provider is Etiqa Insurance Pte. Ltd. The Underlying Fund is a sub-fund of Schroder International Selection Fund. The Underlying Fund's Management Company is Schroder Investment Management (Europe) S.A.. The Underlying Fund's Investment Manager is Schroder Investment Management Limited. The Underlying Fund's Depository is J.P. Morgan SE, Luxembourg Branch. 	<p>Refer to the "Information on the ILP Sub-Fund Manager" and "Other Parties" of the Fund Summary for further information on the role and responsibilities of these entities and what happens if they become insolvent.</p>
KEY RISKS	
<p>WHAT ARE THE KEY RISKS OF THIS INVESTMENT?</p> <p>The value of the product and its dividends or coupons may rise or fall. These risk factors may cause you to lose some or all of your investment and your principal may be at risk:</p>	<p>Refer to the Prospectus or Fund Summary for information on the risks of the Underlying Fund.</p>
Market and Credit Risks	
<p>You are exposed to market risk.</p> <p>The value of investments by the Underlying Fund may go up or down due to changing economic, political or market conditions, or due to an issuer's individual situation.</p>	
Liquidity Risks	
<p>You are exposed to liquidity risk.</p> <p>The Shares are not listed and can only be realised on Business Days. There is no secondary market for the Shares. All realisation requests should be made to Etiqa Insurance Pte. Ltd.</p> <p>The liquidity of the Underlying Fund may be limited if a significant portion of the assets of the Fund is to be sold to meet redemption requests in a short time frame.</p>	

³ This may include (i) transferable securities and Money Market Investments, (ii) units of closed-ended investment funds, (iii) financial instruments linked or backed to the performance of such asset class, (iv) UCITS or other UCIs in accordance with the Grand Ducal Regulation of 8 February 2008 and (v) Financial Indices compliant with article 9 of the Grand Ducal Regulation of 8 February 2008 and CSSF Circular 14/592 and/or (vi) derivatives on eligible assets under (i) – (v) in asset classes such as real estate, infrastructure, private equity, commodities and/or precious metals.

Product-Specific Risks											
<p>You are exposed to counterparty risk. The counterparty to a derivative or other contractual agreement or synthetic financial product could become unable to honour its commitments to the Underlying Fund, potentially creating a partial or total loss for the Underlying Fund.</p> <p>You are exposed to currency risk. The Underlying Fund can be exposed to different currencies. Changes in foreign exchange rates could create losses.</p> <p>You are exposed to derivatives risk. The Underlying Fund may use derivatives as part of the investment process. The use of futures, options, warrants, forwards, swaps or swap options involves increased risk.</p> <p>You are exposed to emerging and frontier markets risk. Emerging markets, and especially frontier markets, generally carry greater political, legal, counterparty and operational risk. You are exposed to equity risk. Equity prices fluctuate daily, based on many factors including general, economic, industry or company news.</p> <p>You are exposed to interest rate risk. A rise in interest rates generally causes bond prices to fall.</p> <p>You are exposed to money market and deposit risk. A failure of a deposit institution or an issuer of Money Market Investments could create losses.</p>											
Fees and Charges											
<p>WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT? Payable directly by you You will need to pay the following fees and charges as a percentage of your gross investment sum:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;">Premium Charge*</td> <td>Premium charge may apply. Please refer to the fees and charges in the Product Summary of the applicable ILP for details.</td> </tr> <tr> <td>Switching Fee*</td> <td>We currently don't charge for fund switches. Please refer to the fees and charges in the Product Summary of the applicable ILP for details.</td> </tr> <tr> <td>Surrender Charge*</td> <td>Surrender charge may apply. Please refer to the fees and charges in the Product Summary of the applicable ILP for details.</td> </tr> </table> <p>There may be other fees and charges imposed at the investment-linked product level. Please refer to the Product Summary of applicable ILP which you have purchased or intend to purchase for details.</p> <p>Payable by the ILP Sub-Fund from invested proceeds The sub-fund will pay the following fees and charges to the Manager and other parties:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;">Management Fee</td> <td>Currently 1.50% per annum</td> </tr> <tr> <td>Other Fees</td> <td>Performance Fee; Not Applicable, Custody Fee; Up to a maximum of 0.3% per annum and US\$75 per transaction, Administration Fee; Up to 0.25% per annum, Accounting and Valuation Fee; Up to 0.0083% per annum</td> </tr> </table> <p>* Etiqa Insurance reserves the right to review and amend the fees and charges by giving you at least thirty (30) days' prior notice.</p>	Premium Charge*	Premium charge may apply. Please refer to the fees and charges in the Product Summary of the applicable ILP for details.	Switching Fee*	We currently don't charge for fund switches. Please refer to the fees and charges in the Product Summary of the applicable ILP for details.	Surrender Charge*	Surrender charge may apply. Please refer to the fees and charges in the Product Summary of the applicable ILP for details.	Management Fee	Currently 1.50% per annum	Other Fees	Performance Fee; Not Applicable, Custody Fee; Up to a maximum of 0.3% per annum and US\$75 per transaction, Administration Fee; Up to 0.25% per annum, Accounting and Valuation Fee; Up to 0.0083% per annum	<p>Refer to "Fees and Charges" of the respective Product Summaries for further information on fees, charges and Surrender Penalty (if applicable).</p>
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VALUATIONS AND EXITING FROM THIS INVESTMENT

HOW OFTEN ARE VALUATIONS AVAILABLE?

The ILP Sub-Fund is valued daily on each Dealing Day in Singapore and in the country where the Underlying Sub-Fund is domiciled. The latest available price of the ILP Sub-Fund will be published on our website at www.etiqa.com.sg

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 partially 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 receiving 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.
- If the free-look and/or redemption request is received and processed before 3.00 p.m. (Singapore time) on a Business Day, the request will be treated as received on that Business Day and your order will be placed on the next Business Day, subject to the ILP Sub-Fund manager’s pricing policy. If the request is received after the cut-off time or on a day which is not a Business Day, it will be treated as received on the next Business Day and your order will be placed two Business Days later, subject to the ILP Sub-Fund manager’s pricing policy.
- The following example illustrates the redemption proceeds you will receive based on a redemption of 1,000 units at 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.

Refer to “Partial Withdrawal” and “Full Surrender” and “Settlement for Redemption” of the respective Product Summaries for further information on valuation and exiting from the Sub-Fund.

CONTACT INFORMATION

HOW DO YOU CONTACT US?

Website: <https://www.etiqa.com.sg/>
Email: customer.service@etiqa.com.sg
Etiqa Customer Care Hotline: (65) 6887 8777
Customer Service Centre: 23 Church Street #01-01 Capital Square Singapore 049481
Operating Hours: Monday to Friday: 9.00 a.m. – 5.30 p.m. (Excluding Public Holidays)

APPENDIX: GLOSSARY OF TERMS

“Accumulation Shares”	refer to shares which accumulate their net income so that the income is included in the price of the Shares.
“Alternative Asset Classes”	refers to asset classes including real estate, infrastructure, private equity, commodities, precious metals and Alternative Investment Funds as described in Appendix III, section “Fund Details”, paragraph (I) of the Luxembourg Prospectus.
“Business Day”	refers to days other than a Saturday, Sunday and gazetted public holiday on which commercial banks are open for business in Singapore.
“Dealing Day”	refers to every Business Day or such other day which We and/or the Manager stipulates from time to time, as the day on which an issuance or redemption of Units is deemed to occur.
“ILP Sub-Fund”	refers to Investment-Linked Policy Sub-Fund.
“Luxembourg Prospectus”	refers to the Luxembourg Prospectus of the Company (together with any addendum to such Luxembourg Prospectus) attached to the Prospectus.
“Money Market Investments”	refers to money market instruments as defined under the UCITS Directive, specifically instruments normally dealt on the money market which are liquid and have a value which can be accurately determined at any time.
“Underlying Fund”	refers to SCHRODER INTERNATIONAL SELECTION FUND GLOBAL GOLD managed by the Manager.
“UCI”	an “undertaking for collective investment” within the meaning of Article 2(2) of the law on undertakings for collective investment dated 17 December 2010, as amended.
“UCITS”	an “undertaking for collective investment in transferable securities” within the meaning of points a) and b) of Article 1(2) of the Directive 2009/65/EC of the European Parliament and of the Council of 13 July 2009, as amended, on the coordination of laws, regulations and administrative provisions relating to UCITS.
“Units”	refers to one (1) undivided share in the ILP Sub-Fund.
“We”, “Our” or “Us”	refers to the insurer, Etiqa Insurance Pte. Ltd. (Company Registration No. 201331905K).