AB SICAV I

This Fund Summary is for the following ILP sub-funds and should be read in conjunction with the Product Summary

Fund Code	ILP Sub-Fund	Underlying Fund
E049	AB SICAV I - All Market Income Portfolio	AB SICAV I - All Market Income Portfolio AX USD
E010	AB SICAV I - Sustainable US Thematic Portfolio^	AB SICAV I - Sustainable US Thematic Portfolio^ A USD

^AB FCP I - Sustainable US Thematic Portfolio was renamed as AB SICAV I - Sustainable US Thematic Portfolio with effect from 28 January 2022.

Structure of ILP sub-funds

The ILP sub-funds are feeder funds investing 100% into a sub-fund of AB SICAV I (the "Underlying Fund") which is an open-ended investment company with variable capital (société d'investissement à capital variable) incorporated on 8 June 2006 with limited liability in the Grand Duchy of Luxembourg under the law of 10 August 1915, as amended, (the "Fund") and qualifies as an undertaking for collective investment in transferable securities (a "UCITS") within the meaning of Article 1(2) of the EC Directive 2009/65 of 13 July 2009, as amended.

The units in the ILP sub-funds are not classified as Excluded Investment Products.

Information on the Manager

The Management Company of the Underlying Fund is AllianceBernstein (Luxembourg) S.à.r.l. (formerly known as AllianceBernstein (Luxembourg) S.A.), a company incorporated in Luxembourg whose registered office is at 2-4, rue Eugène Ruppert, L-2453, Luxembourg. The Management Company has been managing funds since 1990.

The Management Company has appointed AllianceBernstein L.P., as the Investment Manager for the Underlying Funds. Pursuant to this arrangement, the Management Company has delegated its investment management and advisory functions to the Investment Manager. The Investment Manager is a Delaware limited partnership domiciled in Delaware, U.S.A. The Investment Manager has been managing funds since 1971. The Investment Manager is registered with the U.S. Securities and Exchange Commission as an investment adviser under the U.S. Investment Advisers Act of 1940, as amended.

Other Parties

The Custodian (which is the Depositary) of the Underlying Fund is Brown Brothers Harriman (Luxembourg) S.C.A.

The Singapore representative of the Underlying Fund is AllianceBernstein (Singapore) Ltd.

Please refer to sections on "Singapore Representative" and "Depositary and Depositary Arrangements" of the Underlying Fund's Singapore Prospectus for details of other parties.

Investment Objectives, Focus & Approach

Underlying Fund	Investment Objectives, Focus & Approach
AB SICAV I - All Market Income Portfolio AX USD	Objective: To increase the value of your investment over time through a combination of income and capital growth (total return). Investment Strategy In actively managing the Portfolio, the Investment Manager uses fundamental research and a proprietary quantitative analysis to flexibly adjust investment exposures across

	various asset classes with the goal of building an optimal risk/return portfolio in all market conditions (top-down and bottom-up approach). Investment Policy Under normal market conditions, the Underlying Fund typically invests in equity securities and debt securities of any credit quality of government and corporate issuers anywhere in the world, including Emerging Markets. The Underlying Fund may also seek exposure to other asset classes such as real estate, currencies and interest rates, as well as to eligible indices. The Underlying Fund is not limited in its exposure to equity, debt securities or currencies. The Underlying Fund's investments may include convertible securities, depositary receipts, REITs and ETFs. The Underlying Fund may invest in, or be exposed to, the following asset classes up to the percentages of assets indicated: - debt securities rated below investment grade: 30% - structured products such as asset- and mortgage-backed securities (ABSs/MBSs) and collateralised debt obligations: 20% The Underlying Fund may be exposed to any currency.
AB SICAV I - Sustainable US Thematic Portfolio A USD	Objective: To increase the value of your investment over time through capital growth. Investment Strategy In actively managing the Underlying Fund, the Investment Manager invests in securities that it believes are positively exposed to environmentally- or socially-oriented sustainable investment themes derived from the UN Sustainable Development Goals (UN SDGs). The Investment Manager employs a combination of "top-down" and "bottom-up" investment processes. For the "top down" approach, the Investment Manager identifies sustainable investment themes that are broadly consistent with achieving the UN SDGs such as Health, Climate, and Empowerment. These sustainable investment themes may change over time based on the Investment Manager's research. For the "bottom-up" approach, the Investment Manager analyses individual companies, focusing on assessing a company's exposure to environmental, social and governance (ESG) factors. The Investment Manager uses positive selection criteria, and/ or broad-based negative screens, specifically to assess a security or issuer's ESG exposure. Investment Policy Under normal market conditions, the Underlying Fund typically invests at least 80% of its assets in equity securities of issuers that the Investment Manager believes are positively aligned with sustainable investment themes. The Underlying Fund mainly invests in securities of companies that are organised, or have substantial business activities, in the US. These companies may be of any market capitalisation and industry. The Underlying Fund's investments may include convertible securities, REITs and ETFs. The Underlying Fund may be exposed to any currency.

Distribution Policy

Please refer to the section on "Distribution of Dividends" (if applicable) in the relevant Investment Linked Product (ILP) - Product Summary for further details.

Risks

The ILP sub-funds are not listed on the Singapore Exchange and you can redeem only on Business Days through Singapore Life Ltd. In respect of Singapore investors, there is no secondary market for the ILP sub-fund. The value of the Underlying Fund may rise or fall. Investments in the Underlying Fund are subjected to various risks, as elaborated below.

Currency Risk
To the extent that the Underlying Fund holds assets that are denominated in currencies other than its Base Currency, any changes in currency exchange rates could reduce investment gains or income, or increase investment losses, in some cases significantly. Hedging may reduce but not eliminate currency risk.

Emerging/Frontier Markets Risk
Emerging Markets, including frontier markets, are less established and more volatile than developed markets and more sensitive to challenging market conditions. Compared with developed markets, Emerging Markets involve higher risks, both as to frequency and intensity, particularly market, credit, liquidity, legal and currency risks.

Derivatives Risk
Derivatives are financial contracts whose value is derived from that of an underlying asset, rate or eligible index. Small movements in the value of an underlying asset, reference rate or eligible index can create large changes in the value of a derivative, making derivatives highly volatile in general and exposing the Underlying Fund to potential losses significantly greater than the cost of the derivative. The Underlying Fund may use derivatives for various reasons, such as hedging, EPM and investment purposes. Derivatives are specialised instruments that require investment techniques and risk analyses different from those associated with traditional securities. Derivatives are subject to the risks of the underlying asset(s), typically in modified and greatly amplified form, as well as carrying their own risks.

Equity Securities Risk
Equities can lose value rapidly, in response to such factors as activities of individual companies, general market or economic conditions, or changes in currency exchange rates. Equities typically involve higher (often significantly higher) market risks than bonds, money market instruments, or other debt securities. Equities typically represent an ownership interest in an issuer. Equity securities include common stock, preferred stock, securities convertible into common or preferred stock and equity interest in partnerships, trusts or other types of equity securities. Purchases of initial public offerings of stock (IPOs) may involve higher risks due to various factors including limited shares, unseasoned trading, lack of investor knowledge and lack of operating history of the issuing company.

Debt Securities Risk
The value of most bonds and other debt securities will rise when interest rates fall and will fall when interest rates rise. A bond or money market instrument could fall in price and become more volatile and less liquid if the security's credit rating or the issuer's financial health deteriorates, or the market believes it might. Debt securities carry, inter alia, interest rate risk, credit risk and default risk.

Sustainability Risk
Sustainability risk means an environmental, social, or governance event or condition that, if it occurs, could potentially or actually cause a material negative impact on the value of the Underlying Fund's investment. Sustainability risks can either represent a risk of their own or have an impact on other risks, and may contribute significantly to risks, such as market risks, operational risks, liquidity risks or counterparty risks. Sustainability risks may have an impact on long-term risk adjusted returns for investors. Assessment of sustainability risks is complex and may be based on environmental, social, or governance data which is difficult to obtain and incomplete, estimated, out of date or otherwise materially inaccurate. Even when identified, there can be no guarantee that these data will be correctly assessed.

The above should not be considered to be an exhaustive list of the risks which you should consider before investing into the Underlying Funds. You should be aware that an investment in the Underlying Funds may be exposed to other risks of an exceptional nature from time to time. Please refer to the "Risks" section of the Underlying Funds' Singapore prospectus for more details.

Fees and Charges

In addition to the fees and charges shown in the Product Summary, the following fees are also payable through deduction from the asset value of the Underlying Funds.

Underlying Fund	AMC
AB SICAV I - All Market Income Portfolio AX USD	1.15%
AB SICAV I - Sustainable US Thematic Portfolio A USD	1.50%

Past Performance[1] as at 30 June 2026

NOTE: PAST PERFORMANCE IS NOT NECESSARILY INDICATIVE OF FUTURE PERFORMANCE.

Fund / Benchmark	3 Months	6 months	1 Year	3 Years*	5 Years*	10 Years*	Since Inception*[2] (02 Oct 2006)
AB SICAV I - All Market Income Portfolio	6.86%	5.02%	12.63%	12.33%	5.01%	4.95%	3.21%
Benchmark: Secured Overnight Financing Rate (SOFR) + 5%	2.15%	4.39%	9.45%	10.09%	8.66%	7.48%	6.97%

Fund / Benchmark	3 Months	6 months	1 Year	3 Years*	5 Years*	10 Years*	Since Inception*[3] (01 Jan 2004)
AB SICAV I - Sustainable US Thematic Portfolio	14.78%	5.50%	9.43%	8.75%	4.32%	12.67%	8.04%
Benchmark: S&P 500 Index	15.10%	10.01%	21.88%	20.13%	12.92%	14.92%	10.26%

Source: Alliance Bernstein

* Annualised performance

1 Performance shown in fund currency and calculated before sales charges are deducted. Fees and charges payable through deduction of premium or cancellation of units are excluded in deriving the performance. Performance is calculated on the assumption that all dividends and distributions are reinvested, taking into account all charges which would have been payable upon such reinvestment.

2 02 October 2006 is the launch date of the ILP sub-fund. Previously known as 02 November 2004, which was the Underlying Fund's launch date.

3 01 January 2004 is the launch date of the ILP sub-fund. Previously known as 24 April 2001, which was the Underlying Fund's launch date.

Expense Ratio and Turnover Ratio

Underlying Fund	Expense Ratio	Turnover Ratio
AB SICAV I - All Market Income Portfolio AX USD	1.41%	101.91%
AB SICAV I - Sustainable US Thematic Portfolio A USD	1.75%	63.31%

The expense and turnover ratios stated in the table above are for the period ended 30 November 2025.

The expense ratio does not include (where applicable) charges for insurance coverage, brokerage and other transaction costs, performance fee, foreign exchange gains or losses, front or back-end loads arising from the purchase or sale of collective investment schemes and tax deducted at source or arising out of income received.

Soft Dollar Commissions or Arrangements

We do not receive soft-dollar commissions or arrangements for the Underlying Funds.

Conflicts of Interest

We do not have any conflict of interests which may exist or arise in relation to the Underlying Funds and its management.

Suspension of dealings

We reserve the right to suspend immediately any issue, withdrawal, exchange or other dealing in relation to the ILP sub-funds if the fund manager, or any government or regulatory body of competent jurisdiction, or we (at our reasonable discretion) decide to suspend the issue, withdrawal, exchange or other dealing in the units or shares of the ILP sub-funds.

Reports

The financial year-end of the ILP sub-fund is 30 June. Singapore Life Ltd. will make available semi-annual report and annual audited report of the ILP sub-funds within 2 months and 3 months respectively from the relevant reporting periods.

In addition, Singapore Life Ltd. will make available financial reports of the Underlying Funds as they become available from the Investment Manager. Policyholders can access these reports via the Singapore Life Ltd.'s website at www.singlife.com

Specialised ILP sub-funds

The ILP sub-funds are not specialised sub-funds as set out in MAS Notice 307 on Investment-Linked Policies issued by the Monetary Authority of Singapore.