Franklin Templeton Global Funds Plc

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
E164	FTGF Western Asset Asian Opportunities Fund	FTGF Western Asset Asian Opportunities Fund (Class A SGD Distributing (M) (Hedged) Plus)

Structure of ILP sub-fund

The ILP sub-fund is an open-ended feeder fund investing 100% into the Underlying Fund ("FTGF Western Asset Asian Opportunities Fund (Class A SGD Distributing (M) (Hedged) Plus). The Underlying Fund is a sub-fund of Dublin-domiciled Franklin Templeton Global Funds ("FTGF Plc").

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

Information on the Manager

Investment Manager of the Underlying Fund

FTGF Plc has appointed Franklin Templeton International Services S.à r.l. (the "Manager") to manage the Company pursuant to the Management Agreement as transferred to Franklin Templeton International Services S.à r.l. by operation of law following the merger of Legg Mason Investments (Ireland) Limited into Franklin Templeton International Services S.à r.l. The Manager is organised under the laws of Luxembourg and authorised and regulated by the Commission de Surveillance du Secteur Financier. It is a part of Franklin Templeton Investments. Franklin Templeton Investments provides investment management and advisory services to a worldwide client base.

Western Asset Management Company Limited is the investment manager of the Underlying Fund. Western Asset Management Company Limited has been managing collective investment schemes or discretionary funds in London, UK since 1996 when it was acquired and is a part of Franklin Templeton, and is organised under the laws of England and Wales. Western Asset Management Company Limited is licensed and regulated by the Financial Conduct Authority in the United Kingdom.

Western Asset Management Company, LLC and Western Asset Management Company Pte. Ltd. (the "Sub-Investment Managers") have been appointed as the sub-investment managers of the Underlying Fund.

- Western Asset Management Company, LLC is organised under the laws of the State of California, USA and is a part of Franklin Templeton. Western Asset Management Company, LLC has been managing collective investment schemes or discretionary funds in the United States since 1971. Western Asset Management Company, LLC is licensed and regulated by the U.S. Securities and Exchange Commission.

- Western Asset Management Company Pte. Ltd. is organised under the laws of Singapore and is a part of Franklin Templeton. Western Asset Management Company Pte. Ltd. has been managing collective investment schemes or discretionary funds in Singapore since 2003. Western Asset Management Company Pte. Ltd. is licensed and regulated by the Monetary Authority of Singapore.

Other Parties

The Custodian (which is the Depositary) of the Underlying Fund is The Bank of New York Mellon SA/NV, Dublin Branch.

The Singapore representative of the Underlying Fund is Templeton Asset Management Ltd.

Please refer to the section on "Other Parties" in the FTGF Plc – Singapore Prospectus for more details of other parties involved in the Underlying Fund.

Investment Objectives, Focus & Approach

Underlying Fund	Investment Objectives, Focus & Approach
FTGF Western Asset Asian Opportunities Fund (Class A SGD Distributing (M) (Hedged) Plus)	The investment objective of the Underlying Fund is to maximise total return, through income and capital appreciation. The Underlying Fund invests at least 70% of its Net Asset Value in debt securities issued by Asian issuers and in derivatives on Asian interest rates and currencies, which debt securities and derivatives are listed or traded on Regulated Markets as set out in Schedule III of the Base Prospectus. The Underlying Fund seeks to achieve its investment objective by investing primarily in (i) debt securities issued or guaranteed by national governments located in Asian countries, their agencies, instrumentalities or political subdivisions; (ii) corporate debt securities issued by Asian companies such as freely transferable promissory notes, debentures, bonds (including zero coupon bonds), contingent convertible bonds (a maximum of 10% of the Underlying Fund's Net Asset Value may be invested in contingent convertible bonds), commercial paper, certificates of deposits and bankers acceptances issued by industrial, utility, finance, commercial banking or bank holding company organisations; (iii) securitised participations in loans that are freely transferable securities; (iv) structured notes that are transferable securities whose underlying exposure may be to fixed income securities; (v) mortgage-backed and asset-backed securities that are structured as debt securities; (vi) derivatives on Asian interest rates and Asian bonds concluded with highly rated Asian or global credit institutions; (vii) Asian currencies and derivatives on those currencies. A maximum of 25% of the Underlying Fund's NAV may be invested in convertible notes.

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.

Market risks in Asian markets
The value of your investments may go up or down due to changing economic conditions or developments regarding individual issuers of debt securities that the Underlying Fund invests in.

Emerging markets risks
Investments in emerging market countries poses certain risks for example risks arising from economic and political factors, limited liquidity, higher price volatility, less developed disclosure, reporting and regulatory standards and custodial and/or settlement systems.

China market risks
The Underlying Fund invests in China and is subject to the risk of significant change in Chinese political, social or economic policy.

Currency risks
An investment in the shares of the Underlying Fund (including hedged share classes) may entail exchange rate risks. If you invest in a share class that is not denominated in SGD and your reference currency is SGD, you may be exposed to additional exchange rate risks.

Risks of debt securities as this is a fixed income fund
The value of debt securities is likely to decline in times of rising interest rates and vice versa. Other risks include liquidity risk, credit risk, risk of government securities, risk of high yield securities and risk of rated and unrated securities.

You may be exposed to risks of investing via Bond Connect.
You are exposed to custody and settlement risks.

Derivatives risks
Derivatives in general involve special risks and costs and may result in losses to the Underlying Fund. A liquid secondary market may not always exist for the Underlying Fund's derivatives positions at any time. In addition, over-the counter instruments also expose the Underlying Fund to risk that a counterparty will not meet its obligations to the Underlying Fund which may cause the Underlying Fund to suffer a loss.

Risks of risks of convertible securities
The market value of convertible securities tends to vary when interest rates increase or decrease, and also varies with the fluctuations in the market value of underlying common stocks. There can be no assurance of capital appreciation through the conversion feature as securities prices fluctuate.

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 Fund may be exposed to other risks of an exceptional nature from time to time.

Please refer to the section on "Risk Factors" in the FTGF Plc Prospectus for more information.

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 ILP sub-fund:

Underlying Fund	**AMC**
FTGF Western Asset Asian Opportunities Fund (Class A SGD Distributing (M) (Hedged) Plus)	1.10%

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] (1 Feb 2011)**
FTGF Western Asset Asian Opportunities Fund	-0.45%	-5.12%	-7.14%	0.20%	-1.98%	0.19%	0.88%
Benchmark: Markit iBoxx Asian Local Bond Index (Hedged) (SGD)	0.57%	-1.11%	-0.98%	3.78%	2.62%	2.57%	2.89%

* 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. Performance are net of fees and calculated on a NAV to NAV basis.

[2] 1 February 2011 is the launch date of the ILP sub-fund. Previously known as 18 January 2011, which was the Underlying Fund's launch date.

Expense Ratio and Turnover Ratio

Underlying Fund	Expense Ratio	Turnover Ratio
FTGF Western Asset Asian Opportunities Fund (Class A SGD Distributing (M) (Hedged) Plus)	1.47%	22.87%

The expense ratio and turnover ratios stated in the table above is for the period ended 30 June 2026.

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 any soft dollar commissions in respect of the Underlying Fund(s).

Conflicts of Interest

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

Suspension of dealings

We reserve the right to suspend immediately any issue, withdrawal, exchange or other dealing in relation to the Underlying Fund(s) 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 Underlying Fund(s).

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-fund 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 Fund as they become available from the Investment Manager. Policyholders can access these reports via the website at www.singlife.com

Specialised ILP sub-fund

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