Fullerton Funds

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

Fund Code	ILP Sub-Funds	Underlying Funds
E242	Fullerton Fund - Fullerton SGD Cash Fund (Class A SGD)	Fullerton Fund - Fullerton SGD Cash Fund (Class A SGD)
E243	Fullerton Fund - Fullerton USD Cash Fund (Class A USD)	Fullerton Fund - Fullerton USD Cash Fund (Class A USD)

Structure of ILP sub-funds

The above ILP Sub-Funds are feeder funds that invest 100% into their respective Underlying Funds. The Underlying Funds are Sub-Funds of the Fullerton Fund, which is a Singapore-constituted umbrella unit trust. Each Underlying Fund is managed as a separate and distinct unit trust with its own portfolio of securities and obligations.

The units in the ILP sub-funds are classified as Excluded Investment Products.

Information on the Manager

Fullerton Fund Management Company Ltd. has been appointed to act as the Managers of Fullerton Fund. The Managers are regulated by the Authority and licensed under the Securities and Futures Act 2001 ("SFA") to carry out fund management activities and to deal in capital markets products that are units in a collective investment scheme. The Managers have been managing collective investment schemes and discretionary funds since 2004.

Other Parties

The Custodian (which is the Depositary) of the Underlying Fund is The Hongkong and Shanghai Banking Corporation Limited. Please refer to the "The Managers, Trustee and other parties" section of Fullerton Fund's Singapore Prospectus for details of other parties involved in the Underlying Funds.

Investment Objectives, Focus & Approach

Underlying Funds	Investment Objectives, Focus & Approach
Fullerton Fund - Fullerton SGD Cash Fund (Class A SGD)	The investment objective of the Underlying Fund is to provide investors with liquidity and a return that is comparable to that of the Singapore Dollar Banks Saving Deposits rate. The Underlying Fund intends to hold its assets in Singapore Dollar deposits with eligible financial institutions as defined in the Money Market Funds Investment Guidelines, with varying terms of maturity of not more than 366 calendar days, and/or Singapore government-related bills. The Managers may place deposits with varying maturity tenures exceeding 366 calendar days but not more than 732 calendar days, subject to a maximum of 10% of the Underlying Fund's Net Asset Value. The Managers will apply the Money Market Funds Investment Guidelines in their management of the Underlying Fund, and the Underlying Fund may also invest in non-deposit investments as defined in the Money Market Funds Investment Guidelines. The Underlying Fund may enter into repurchase transactions for the purpose of efficient portfolio management. For the avoidance of doubt, the Underlying Fund will not use FDIs.

Fullerton Fund - Fullerton USD Cash Fund (Class A USD)	The investment objective of the Underlying Fund is to provide investors with liquidity and a return that is comparable to that of US Dollar deposits. The Underlying Fund intends to hold its assets in US Dollar deposits with eligible financial institutions as defined in the Money Market Funds Investment Guidelines, with varying terms of maturity of not more than 366 calendar days, and/or US government-related bills. The Managers may place deposits with varying maturity tenures exceeding 366 calendar days but not more than 732 calendar days, subject to a maximum of 10% of the Underlying Fund's Net Asset Value. The Managers will apply the Money Market Funds Investment Guidelines in their management of the Underlying Fund, and the Underlying Fund may also invest in non-deposit investments as defined in the Money Market Funds Investment Guidelines. The Underlying Fund may enter into repurchase transactions for the purpose of efficient portfolio management. For the avoidance of doubt, the Underlying Fund will not use FDIs.

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.

Default risk
The value of the Underlying Funds may be negatively affected by changes in the financial conditions of financial institutions, which may be unable to pay the principal and/or interest on the Underlying Funds' deposits.

Interest rate risk
The value of the Underlying Funds may fluctuate in response to changes in interest rates. Investments in deposits or high-quality money market instruments and debt securities may decline in value as interest rates change.

Political, regulatory and legal risk
The Underlying Funds may be affected by international political developments, changes in government and taxation policies, restrictions on foreign investment and currency repatriation, and other developments in the laws and regulations of countries in which it may invest.

Distribution risk – general
The Underlying Funds may make distributions out of its capital (if income is insufficient). This may cause its NAV to fall, and amount to a partial return of your original investment and reduced future returns.

Historical pricing risk
Units in the Underlying Funds are issued and realised based on historical prices, which may not reflect the actual NAV of the units as at the date of issue or realisation. The Underlying Funds bear the cost of making any adjustments.

Repurchase transactions risk
Repurchase transactions are subject to various risks, including liquidity, counterparty, operational, collateral sufficiency, and other risks.

Please refer to the "Risks" section of the Fullerton Fund's Singapore Prospectus for further information on risks of the Underlying Funds.

The above should not be considered to be an exhaustive list of the risks which you should consider before investing in the Underlying Fund. 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.

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 Fund. The Annual Management Charges (AMC) of the Underlying Funds are:

Underlying Funds	AMC
Fullerton Fund - Fullerton SGD Cash Fund (Class A SGD)	Currently 0.25% p.a.; Maximum 0.35% p.a.. Fullerton intends to waive 0.09% p.a., giving an effective rate of 0.16%p.a..
Fullerton Fund - Fullerton SGD Cash Fund (Class A USD)	Currently 0.16% p.a., Maximum 0.35% p.a..

Past Performance[1] as at 30 June 2026

NOTE: PAST PERFORMANCE IS NOT NECESSARILY INDICATIVE OF FUTURE 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.

* Annualised Performance

Fund / Benchmark	3 Months	6 Months	1 Year	3 Years*	5 Years*	10 Years*	Since Inception* (2 April 2012)
Fullerton Fund - Fullerton SGD Cash Fund (Class A SGD)	0.31%	0.64%	1.48%	2.79%	2.42%	1.73%	1.36%
Benchmark: Singapore Dollar Banks Saving Deposits rate	0.07%	0.14%	0.34%	0.52%	0.40%	0.27%	0.23%

Fund / Benchmark	3 Months	6 Months	1 Year	3 Years*	5 Years*	10 Years*	Since Inception* (4 Jul 2023)
Fullerton Fund - Fullerton SGD Cash Fund (Class A USD)	0.91%	1.84%	3.96%	NA	NA	NA	4.73%

^ There is no benchmark for Fullerton Fund - Fullerton SGD Cash Fund (Class A USD) as the benchmark is no longer an appropriate reference benchmark and there is no other reference benchmark.

Expense Ratio and Turnover Ratio

Underlying Funds	Expense Ratio	Turnover Ratio
Fullerton Fund - Fullerton SGD Cash Fund (Class A SGD)	0.21%	581.50%
Fullerton Fund - Fullerton SGD Cash Fund (Class A USD)	0.22%	2,412.18%

The expense and turnover ratios stated in the table above are for the period ending 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.

The turnover ratio is calculated based on the lower of purchases and sales expressed as a percentage of the daily average net asset value.

Soft Dollar Commissions or Arrangements

We do not receive any soft dollar commissions in respect of 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-funds are 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 website at www.singlife.com.

Specialised ILP sub-funds

The ILP sub-funds are specialised sub-funds as set out in MAS Notice 307 on Investment-Linked Policies issued by the Monetary Authority of Singapore.