Singlife

Prepared on 30 October 2026

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.**

FTIF - Templeton Emerging Markets Fund (invests in Franklin Templeton Investment Funds - Templeton Emerging Markets Fund A Acc SGD)

PRODUCT HIGHLIGHTS SHEET

Product Type	ILP sub-fund[1]	**Launch Date[3]**	02 April 2012
Units in the ILP sub-fund are Excluded Investment Products[2]	No	**Custodian**	J.P. Morgan SE - Luxembourg Branch[4] (which is the Depositary)
Manager	Management Company Franklin Templeton International Services S.à r.l Investment Managers Franklin Templeton Investment Management Limited and Templeton Asset Management Ltd (as Co-Investment Managers)	**Dealing Frequency**	Daily (Dealing Days only)
Capital Guaranteed	No	**Expense Ratio for the financial year ended 30 June 2026**	1.98%
Name of Guarantor	N.A.		

SUB-FUND SUITABILITY

WHO IS THE SUB-FUND SUITABLE FOR?

The ILP sub-fund is only suitable for investors who:

- invest in an Underlying Fund compliant with Article 8 of the SFDR;
- seek capital appreciation;
- seek to invest in emerging markets; and
- plan to hold their investment for the medium to long term.

The principal may be at risk.

Further Information

Refer to "Fund Information, Objectives and Investment Policies" of the Underlying Fund's Luxembourg Prospectus for further information on the sub-fund suitability.

[1] For ILP sub-fund that feed 100% into an underlying CIS fund, some of the information provided below could be similar to the underlying CIS fund.

[2] In order for units in the ILP sub-fund to be classified as Excluded Investment Products, the investment objectives and investment focus of the ILP sub-fund, and investment approach of the manager have to be stated in the product summary:
(a) to invest only in deposits or other Excluded Investment Products; and
(b) not to engage in securities lending or repurchase transactions for the ILP sub-fund.
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.

[3] Launch date is based on Zurich launch date on 02 April 2012.

[4] With effect on or around 22 January 2022 ("Merger Date"), J.P Morgan Bank Luxembourg S.A. will merge into J.P. Morgan AG which at the same time will change its legal form from a German Stock Corporation to a European Company, being J.P. Morgan SE. From the Merger Date, J.P. Morgan SE will, as legal successor of J.P. Morgan Bank Luxembourg S.A., continue to act as Depositary through its Luxembourg Branch.

PRODUCT HIGHLIGHTS SHEET

KEY FEATURES OF THE SUB-FUND

WHAT ARE YOU INVESTING IN?

- You are investing in an ILP sub-fund that feeds 100% into the Underlying Fund, an open-ended collective investment scheme constituted in Luxembourg as a UCITS that aims to provide you with capital appreciation by investing in emerging markets.

Refer to "Investment Objective, Focus and Approach of the Funds" section of the Underlying Fund's Singapore Prospectus for further information on features of the sub-fund.

Investment Strategy

- The Underlying Fund will invest primarily in equity securities of companies registered under the laws of, or doing significant business in, or deriving significant revenue or profits from, or having a significant portion of their assets in, developing or emerging markets.
- It may also invest, amongst others, in (i) debt obligations issued by governments and corporations registered under the laws of, or doing significant business in emerging markets, or (ii) equity and debt securities issued by companies whose performance relates to assets or currencies of emerging markets.
- The Underlying Fund invests primarily in common stocks.
- The Investment Manager also considers Environmental, Social and Governance (ESG) factors as an integral component of its fundamental investment research and decision process. The Environmental and/or Social characteristics (within the meaning of Article 8 SFDR) promoted by the Underlying Fund are detailed in the Appendix G of the Luxembourg Prospectus attached to the Singapore Prospectus.
- The Underlying Fund may invest up to 20% of its net assets in aggregate in China A-Shares (through Shanghai-Hong Kong or Shenzhen-Hong Kong Stock Connect) and in China B-Shares.
- The expected level of exposure that could be subject to securities lending transactions amounts to 5% of the Underlying Fund's net assets, subject to a maximum of 50%.

Refer to "Investment Objective, Focus and Approach of the Funds" section of the Underlying Fund's Singapore Prospectus for further information on the investment strategy of the sub-fund.

Parties Involved

WHO ARE YOU INVESTING WITH?

- The Umbrella of the Underlying Fund is Franklin Templeton Investment Funds.
- The investment managers of the Underlying Fund are Franklin Templeton Investment Management Limited and Templeton Asset Management Ltd (as Co-Investment Managers).
- The management company of the Underlying Fund is Franklin Templeton International Services S.à r.l.
- The Custodian (which is the Depositary) of the Underlying Fund is J.P. Morgan SE - Luxembourg Branch.
- The Singapore Representative of the Underlying Fund is Templeton Asset Management Ltd.

Refer to "Management and Administration" section of the Underlying Fund's Singapore Prospectus for further information on the role and responsibilities of these entities and what happens if they become insolvent.

KEY RISKS

WHAT ARE THE KEY RISKS OF THIS INVESTMENT?

The value of the ILP sub-fund may rise or fall. The following key risk factors may cause you to lose some or all of your investment:

Refer to "Risk Factors" section of the Underlying Fund's Singapore Prospectus and "Risk Considerations" section of the Underlying Fund's Luxembourg Prospectus for further information on the risk of the sub-fund.

PRODUCT HIGHLIGHTS SHEET

Market and Credit Risks

You may be exposed to equity markets risk

- Your investments may be subject to significant price movements due to the impact of economic, political, market and issuer-specific factors.

You may be exposed to currency risks

- The Underlying Fund is exposed to the risk of loss arising from exchange-rate fluctuations or due to exchange control regulations.

Liquidity Risks

The ILP sub-fund is 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.

Product-Specific Risks

You may be exposed to emerging markets risks

- The Underlying Fund may invest in emerging markets which involve a greater risk of loss and are more volatile than investing in more developed countries due to, inter alia, greater political, tax, economic, foreign exchange, liquidity, volatility and regulatory risks.

FEES AND CHARGES

WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?

Refer to the Fees and Charges Section of the Product Summary for further information of the Fees and Charges of this investment.

Payable directly by you

There is currently no Switching Fee for fund switching. Sales and/or Surrender Charges may be applicable as described in the relevant Product Summary. However, Singapore Life Ltd. reserves the right to review and amend the Fees and Charges.

Payable by the Underlying Fund from invested proceeds

The Underlying Fund will pay the following fees and charges to the Investment Manager, Depositary and other parties:

Annual Management Charge **(a) Retained by Management Company** **(b) Paid by Management Company to financial adviser or distributor (trailer fee)**	1.65% p.a. (a) 52.5% to 100% (b) 0% to 47.5% (median = 40%) The median trailer fee is derived based on the trailer fees payable to Singapore distributors of CPF and non-CPF trailer-bearing Share Classes of the Underlying Fund.
Annual Depositary Fee*	0.01% to 0.14% p.a., or higher if the Underlying Fund's investment objective and policy provides for investments in equity securities of issuers in developing countries
Annual Admin Fee*	Max 0.20% p.a. and an additional amount (consisting of a fixed and variable component) per Investor Holding over one year period

*Payable to custodian, registrar and transfer, corporate, domiciliary and administrative agent (as applicable).

VALUATIONS AND EXITING FROM THIS INVESTMENT

HOW OFTEN ARE VALUATIONS AVAILABLE?

All ILP sub-funds will be priced based on the frequency of the fund manager's pricing. The fund prices are updated daily and are available at Singapore Life Ltd.'s website at www.singlife.com

HOW CAN YOU EXIT FROM THIS INVESTMENT AND WHAT ARE THE RISKS AND COSTS IN DOING SO?

- You can exit the ILP sub-fund by submitting a request for withdrawal or fund switching (i.e. switches) to Singapore Life Ltd.
- If your Policy is newly incepted, you may cancel the Policy by giving us written notice of cancellation provided that such notice of cancellation is received by Singapore Life Ltd. at its Registered Office within the free-look period, which is fourteen (14) days from the date on which you receive the Policy.
- Upon cancellation of the Policy, Singapore Life Ltd. will refund the premiums you paid (without interest) after deducting the expenses incurred in issuing the Policy. The refund will be made after we receive the original Policy for cancellation.
- If there has been a decline in the market value, we will deduct the amount necessary to reflect the change in market value. If there has been an increase in the market value following the date Singapore Life Ltd. accepts your request to cancel the Policy, we will not pay you for such increase or any gain.
- For subsequent withdrawal/surrender or fund switching, transaction requests will need to be received and accepted by Singapore Life Ltd.:
  (a) before 12 noon (Singapore time) on a Business Day will be processed according to the Unit Prices of the relevant Funds and the exchange rates (if applicable) prevailing on the next appropriate Fund Valuation Date following the day Singapore Life Ltd. has accepted the request.
  (b) after 12 noon (Singapore time) on a Business Day or on a non-business day will be considered as if received before 12 noon (Singapore time) on the following business day.
- The ILP sub-fund will have a single "dealing" price used for all switches and withdrawals/surrenders. There is no bid/offer spread.
- All ILP sub-funds will be priced based on the frequency of the fund manager's pricing policy. As Units are cancelled using a forward price, the unit price for all switching and withdrawal of units will not be available at the time of receiving your application.
- This cut-off time stated is correct as at the time of print. Singapore Life Ltd. reserves the right to change the cut-off time by giving you thirty (30) days' prior notice or any such shorter period of notice as Singapore Life Ltd. may agree with the relevant authorities.
- The Withdrawal Amount you will receive as part of a subsequent withdrawal is illustrated as follows:
  For a partial withdrawal request of 1000 units of an investment-linked fund.
  - Assuming the unit price of the fund is S$1.50:
  The amount payable to the policyholder will be S$1500, which is calculated as 1000 units x S$1.50.

Refer to the Pricing of Units & Dealing Deadline, Fund Switching, Withdrawal/ Surrender and Free Look sections of the Product Summary for further information.

CONTACT INFORMATION

HOW DO YOU CONTACT US?

Singapore Life Ltd.
5 Straits View, #01-18/19, Marina One The Heart, Singapore 018935
Email: cs_life@singlife.com
Website: www.singlife.com
Hotline: 6827 9933

PRODUCT HIGHLIGHTS SHEET

APPENDIX: GLOSSARY OF TERMS	
Dealing Day:	means each day which is both a Valuation Day and a Singapore Business Day, or otherwise as the Directors may from time to time determine.
NAV:	means Net Asset Value.
SFDR:	means Regulation (EU) 2019/2088 of the European Parliament and of the Council of 27 November 2019 on sustainability-related disclosures in the financial services sector.
Singapore Business Day:	means a day (except Saturdays, Sundays and public holidays) on which commercial banks are open for business in Singapore.
UCITS:	means an undertaking for collective investment in transferable securities.
Underlying Fund:	means Franklin Templeton Investment Funds - Templeton Emerging Markets Fund A Acc SGD.
Valuation Day:	means any day on which the New York Stock Exchange (NYSE) is open for normal business (other than during a suspension of normal dealing). Further information on the applicable Valuation Days for the Underlying Fund can be found on the website: http://www.franklintempleton.lu