

Fidelity Funds - Global Technology Fund (Class A-ACC-SGD)

(the “ILP Sub-Fund”)

This Fund Summary is for the above ILP Sub-Fund and should be read in conjunction with the Product Summary, Product Highlight Sheet and Fidelity Funds Singapore Prospectus (“the Prospectus”).

1. Structure of the ILP Sub-Fund

The ILP Sub-Fund is a single feeder fund investing all its assets into Class A-ACC-SGD class of the Fidelity Funds – Global Technology Fund (“the Underlying Fund”), a sub-fund of an open-ended investment scheme established in Luxembourg as a société d’investissement à capital variable (SICAV).

FIL Investment Management (Luxembourg) S.A. is the management company of the SICAV (“Management Company”). The Management Company is incorporated in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (“CSSF”). It has managed collective investment schemes or discretionary funds since 2002.

Units of the ILP Sub-Fund (“Units”) are not classified as Excluded Investment Products.

The ILP Sub-Fund is denominated in SGD.

2. Information on the ILP Sub-Fund Manager

FIL Investment Management (Luxembourg) S.A. is the manager of the ILP Sub-Fund (the “ILP Sub-Fund Manager”).

The ILP Sub-Fund Manager registered office is at 2a, Rue Albert Borschette, BP 2174 L-1246 Luxembourg

The ILP Sub-Fund Manager Singapore Representative is FIL Investment Management (Singapore) Limited and registered office is at 8 Marina View #27-01, Asia Square Tower 1 Singapore 018960.

FIL Investment Management (Singapore) Limited is domiciled in Singapore and regulated by the Monetary Authority of Singapore. It has been managing collective investment schemes or discretionary funds since 2003

3. Other Parties

Investment-Linked Plan Provider is Etiqa Insurance Pte. Ltd.

The ILP Sub-Fund Manager is FIL Investment Management (Luxembourg) S.A.

The Custodian is Brown Brothers Harriman (Luxembourg) S.C.A.

The Auditor is Deloitte Audit S.à r.l.

Please refer to “The SICAV, Funds and Share Classes” “The Management and Administration” in the Prospectus for further information.

4. Investment Objectives, Focus & Approach

This ILP Sub-Fund aims to achieve capital growth over the long term.

The ILP Sub-Fund invest at least 70% (and normally 75%) of its assets, in equities of companies throughout the world, including emerging markets that develop or will develop products, process or services providing or benefiting from technological advances or improvements. The fund may also invest in money market instruments on an ancillary basis. The fund invests at least 50% of its assets in securities of companies with favourable environmental, social and governance (ESG) characteristics.

The ILP Sub-Fund may use derivative for hedging, efficient portfolio management and investment purposes.

Please refer to “Investment objective and other considerations” in the Prospectus for further information.

5. ILP Sub-Fund Risks

Please refer to the Product Highlights Sheet and “Risk Factors” in the Prospectus for further information.

6. Fees and Charges

Please refer to the Product Summary.

7. Subscription/Redemption/Switching of Units

Please refer to the Product Summary.

8. Obtaining Prices of Units

Please refer to the Product Summary.

Prices for the ILP Sub-Fund are also available on www.etiqa.com.sg.

9. Suspension of Dealings

Please refer to section on “Suspension of dealings” in the Prospectus for details.

10. Past Performance

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

Performance (%) as at 29 February 2024

Underlying Fund/Benchmark	1yr	3yrs (p.a)	5yrs (p.a)	10yrs (p.a)	Since Inception* (p.a)
Fidelity Funds - Global Technology Fund (Class A-ACC-SGD)	32.9	9.4	20.0	n/a	17.8
Benchmark: MSCI ACWI Information Technology Index (Net)	50.2	13.1	22.0	n/a	18.5

*Inception date is 13 June 2018

Past results are not a guarantee of future results. Returns are calculated in annualised S\$ on a single pricing basis with net income reinvested. Fees and charges payable through deduction of premium or cancellation of units are excluded from the calculation of past performance.

Source: Fidelity Funds

11. Expense Ratio & Turnover Ratio

As at 30 April 2023

Underlying Fund	Expense Ratio*	Turnover Ratio^
Fidelity Funds - Global Technology Fund (Class A-ACC-SGD)	1.89%	71.0%

* The expense ratio is calculated in accordance with the requirements in the Investment Management Association of Singapore's guidelines on the disclosure of expense ratios (the “IMAS Guidelines”) and is based on the ILP Sub-Fund's latest audited accounts. The following expenses (where applicable) as set out in the IMAS Guidelines (as may be updated from time to time), are excluded from the calculation of the expense ratio:

- (a) brokerage and other transaction costs associated with the purchase and sales of investments (such as registrar charges and remittance fees);
- (b) foreign exchange gains and losses, whether realised or unrealised;
- (c) front-end loads, back-end loads and other costs arising on the purchase or sale of other funds;
- (d) tax deducted at source or arising on income received, including withholding tax;
- (e) interest expense; and
- (f) dividends and other distributions paid to the Holders.

^The turnover ratio is calculated based on the lesser of purchases or sales of underlying investments of a fund expressed as a percentage over daily average net asset value, over the same period used for calculating the expense ratio.

Source: Fidelity Funds

12. Soft Dollar Commissions or Arrangements

Etiqa Insurance Pte Ltd does not receive or enter into soft dollar commissions or arrangements in the management of the ILP Sub-Fund.

For the underlying fund, please refer to “Soft Dollar Arrangements” in the Prospectus for details.

13. Conflicts of Interest

Etiqa Insurance Pte Ltd does not have any conflict of interest which may exist or arise in relation to the ILP Sub-Fund and its management.

For the underlying fund, please refer to section on “Conflicts of Interest” in the Prospectus for details.

14. Reports

The financial year end of the ILP Sub-Fund is 31 December. The semi-annual and annual report of the ILP Sub-Fund will be made available within two (2) months and three (3) months respectively, from the last date of the period to which reports relate to.

In addition, Etiqa Insurance Pte Ltd will make available financial reports of the underlying fund as they become available from the ILP Sub-Fund Manager. Policyholders can access these reports via the Etiqa Insurance Pte Ltd website at www.etiqa.com.sg.

15. Specialised ILP Sub-Fund

The ILP Sub-Fund is not a specialised fund as set out in the Code on Collective Investment Schemes issued by the Monetary Authority of Singapore.

16. Other Material Information

This Fund Summary should be read in conjunction with the relevant Product Summary, Product Highlights Sheet and the Prospectus.

You understand that you will be provided with, and will read and understand the applicable sections of the most recent versions of the relevant Product Summary, Product Highlights Sheet and the Prospectus in relation to the application for this Policy. These documents may also be found on the Etiqa Insurance Pte. Ltd. website at www.etiqa.com.sg.