

This Product Highlights Sheet is an important document.

- It highlights the key terms and risks of this ILP sub-fund and complements the Prospectus¹ and Product Summary.
- It is important to read the Product Summary and Prospectus before deciding whether to purchase units in 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.

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

Product Type	ILP sub-fund ²	Launch Date	25 April 2024
ILP sub-fund manager	FIL Investment Management (Luxembourg) S.A.	Custodian / Depository	Brown Brothers Harriman (Luxembourg) S.C.A.
Capital Guaranteed	No	Dealing Frequency	Daily
Name of guarantor	Not applicable	Expense Ratio as at 30 April 2023	1.89%

ILP SUB-FUND SUITABILITY

WHO IS THE ILP SUB-FUND SUITABLE FOR?

- The ILP sub-fund is only suitable for investors who:
 - Have a basic knowledge of and no or limited experience in investing in funds;
 - Plan to hold their investment for a recommended holding period of at least 5 years;
 - Seek capital growth over the recommended period; and,
 - Understand the risk of losing some or all of the capital invested.

An investment in the ILP sub-fund should not constitute a substantial proportion of an investment portfolio.

Further Information
Refer to "Investment objective and policy" in the Prospectus for further information

KEY FEATURES OF THE ILP SUB-FUND

WHAT ARE YOU INVESTING IN?

- You are investing in an ILP Sub-Fund which feeds 100% into Fidelity Funds - Global Technology Fund, a sub-fund of an open-ended investment scheme established in Luxembourg as a société d'investissement à capital variable (SICAV).
- The ILP Sub-Fund aims to achieve capital growth over the long term

Refer to "Investment objective and other considerations" in the Prospectus for further information

¹ The Prospectus are accessible at www.fidelity.com.sg

² For ILP sub-fund that feeds 100% into an underlying CIS fund, some of the information provided below could be similar to the underlying CIS fund.

Investment Strategy	
<ul style="list-style-type: none"> • 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. 	<p>Refer to “Investment objective and other considerations” in the Prospectus for further information</p>
Parties Involved	
<p>WHO ARE YOU INVESTING WITH?</p> <ul style="list-style-type: none"> • 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. 	<p>Refer to “The SICAV, Funds and Share Classes” “The Management and Administration” in the Prospectus for further information on the role and responsibilities of these entities.</p>
KEY RISKS	
<p>WHAT ARE THE KEY RISKS OF THIS INVESTMENT?</p> <p>The price of Shares of the ILP sub-fund and its dividends or coupons may fall as well as rise.</p> <p>These risk factors may cause you to lose some or all of your investment.</p>	<p>Refer to “Risks factors” in the Prospectus for further information.</p>
Market and Credit Risks	
<ul style="list-style-type: none"> • You are exposed to concentration risk <p>Focusing on any company, industry, sector, country, region, type of stock, type of economy, etc. makes the fund more sensitive to the factors that determine market value for the area of focus, which may result in higher volatility and a greater risk of loss.</p> <ul style="list-style-type: none"> • You are exposed to emerging market risk <p>Emerging markets are less established, and more volatile, than developed markets. They involve higher risks, particularly market, credit, illiquid security, legal, custody, valuation and currency risks</p> <ul style="list-style-type: none"> • You are exposed to equities risk <p>Equities can lose value rapidly, and typically involve higher market risks than bonds or money market instruments.</p> <ul style="list-style-type: none"> • You are exposed to market risk <p>Prices and yields of securities can change frequently with significant volatility based on a wide variety of factors, such as political and economic news, government policy and climate patterns.</p>	
Liquidity Risks	
<ul style="list-style-type: none"> • The ILP Sub-Fund is not listed and you can redeem the Shares only on each Valuation Date. <p>There is no secondary market for the ILP Sub-Fund. The redemption requests may be made to Etiqa Insurance Pte. Ltd.</p> <p>Note that you are exposed to liquidity risk of investments a security could be hard to value or to sell at a desired time and price, affecting the fund’s value and its ability to pay redemption proceeds.</p>	

Product-Specific Risks			
<ul style="list-style-type: none"> <p>• You are exposed to counterparty and collateral risk A counterparty could be unwilling or unable to meet its obligations to the fund. The value of collateral might not cover the full value of a transaction, or any fees or returns owed to the fund.</p> <p>• You are exposed to currency risk Any changes in currency exchange rates could significantly reduce investment gains or income, or increase investment losses.</p> <p>• You are exposed to derivatives risk The value of derivatives can be volatile. Small movements in an underlying asset’s value can create large changes in the derivative’s value and expose the fund to losses that could be greater than the cost of the derivative itself</p> <p>• You are exposed to hedging risk Hedging may not work as intended and involves costs, which reduce investment performance.</p> <p>• You are exposed to investment fund risk Investing in a fund involves certain risks an investor would not face if investing in markets directly, such as large outflows, valuation error and investment limitations.</p> <p>• You are exposed to operational risk The fund could suffer losses due to errors, service disruptions or other failures, fraud, corruption, cybercrime, instability, terrorism or other irregular events.</p> <p>• You are exposed to sustainable investing risk The fund may underperform the market or other funds that do not apply sustainability criteria.</p> <p>• You are exposed to volatility risk The fund’s NAV has potential for high volatility due to its investment policy or portfolio management techniques</p> 			
FEES AND CHARGES			
<p>WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT? You will need to pay the following fees and charges.</p> <p><u>Payable directly by You</u></p> <p>There are no ILP sub-fund charges which are directly payable. For the full charges of the investment-linked policy you are invested in, please refer to the relevant product summary which will be made available to you. We may introduce new fees or charges; or increase or decrease existing fees and charges by providing you with at least 30 days’ notice.</p> <p><u>Payable by the ILP sub-fund from invested proceeds</u></p> <p>The ILP sub-fund will pay the following fees and charges to the fund manager, ILP sub-fund manager, Trustee and other parties:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding: 5px;">Management Fee</td> <td style="padding: 5px;">1.50% per annum</td> </tr> </table> <p>These fees and charges are not guaranteed. We may change the fees and charges or introduce new fees and charges as long as they will not exceed the maximum limit stated in the Product Summary or Fund Factsheet. We will give You written notification thirty (30) days before We make the change.</p>	Management Fee	1.50% per annum	<p>Refer to “Charges and expenses” in the Prospectus for further information</p>
Management Fee	1.50% per annum		

VALUATIONS AND EXITING FROM THIS INVESTMENT									
<p>HOW OFTEN ARE VALUATIONS AVAILABLE? Valuations are available on each Valuation Day. The subscription and redemption prices are published in www.etiqa.com.sg.</p> <p>HOW CAN YOU EXIT FROM THIS INVESTMENT AND WHAT ARE THE RISKS AND COSTS IN DOING SO?</p> <ul style="list-style-type: none"> You may exit (“realise”) your units wholly or in part by submitting a realization form to the relevant financial adviser or Us. Partial realisations are subject to minimum holding requirements. You may return this policy for cancellation within fourteen (14) days after You receive the policy document, for any reason. We will refund You the Premiums You have paid less any change in the unit price(s) of the Portfolio Fund / ILP Sub-Fund and any costs incurred by Us in assessing the risk under the policy, such as payments for medical check-up and other expenses. Any partial withdrawal(s) previously paid to You under this policy will also be deducted. Should the free look and/or redemption request be received before 3 p.m. (Singapore time), the request will be taken to have been received on that Business Day and we will place your order on the next Business Day, subject to the ILP sub-fund manager’s pricing policy. If you miss the cut-off time or on a day which is not a Business Day, the request will be taken to have been received on the next Business Day and we will place your order two Business Day later, subject to the ILP sub-fund manager’s pricing policy. The following example illustrates the amount of redemption proceeds You will receive based on a redemption of 1,000 units and a notional redemption price of S\$0.95*: <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Number of units to be Redeemed</th> <th style="text-align: center;">Redemption Price</th> <th style="text-align: center;">Gross Redemption Proceeds</th> <th style="text-align: center;">Net Redemption Proceeds</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1,000</td> <td style="text-align: center;">X S\$0.95</td> <td style="text-align: center;">= S\$950</td> <td style="text-align: center;">= S\$950</td> </tr> </tbody> </table> <p>* The actual redemption price of the units will fluctuate according to the net asset value of the units.</p>	Number of units to be Redeemed	Redemption Price	Gross Redemption Proceeds	Net Redemption Proceeds	1,000	X S\$0.95	= S\$950	= S\$950	
Number of units to be Redeemed	Redemption Price	Gross Redemption Proceeds	Net Redemption Proceeds						
1,000	X S\$0.95	= S\$950	= S\$950						
CONTACT INFORMATION									
<p>HOW DO YOU CONTACT US? You may email Us at customer.service@etiqa.com.sg or contact Our Etiqa Customer Care Hotline +65 6887 8777 Customer Service Centre: One Raffles Quay, #22-01 North Tower, Singapore 048583 Monday – Friday, 8.30am – 5.30pm (excluding Public Holidays)</p>									

APPENDIX: GLOSSARY OF TERMS

Business Day	: Means any day normally treated by the banks in Luxembourg and Singapore business day (except for Christmas Eve) and such other days as we may decide.
NAV	: Means net asset value per share; the value of one share of a fund.
SICAV	: Means an open-ended investment scheme organised as a société d'investissement à capital variable
ILP	: Means investment linked policy.
We / Our / Us	: Etiqa Insurance Pte. Ltd. (Company Registration No. 201331905K).
You / Your	: Policy owner