

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.

**Alliance Bernstein – American Growth Portfolio (Class A SGD)
("the Fund")**

Product Type	ILP sub-fund ²	Launch Date	13 June 2024
ILP sub-fund manager	AllianceBernstein (Luxembourg) S.à r.l.	Custodian / Depository	Brown Brothers Harriman (Luxembourg) S.C.A.
Capital Guaranteed	No	Dealing Frequency	Daily
Name of guarantor	Not applicable	Expense Ratio as at 31 May 2022	1.74%

ILP SUB-FUND SUITABILITY

<p>WHO IS THE ILP SUB-FUND SUITABLE FOR?</p> <ul style="list-style-type: none"> • The ILP sub-fund is <u>only</u> suitable for investors who: <ul style="list-style-type: none"> • understand the risks of the investment and possess basic investment knowledge; • plan to invest for the medium to long term, want exposure to US equity markets; • have a high risk tolerance and can bear losses. <p>An investment in the ILP sub-fund should not constitute a substantial proportion of an investment portfolio.</p>	<p><u>Further Information</u> Refer to "Investment Objective, Focus and Approach" in the Prospectus for further information</p>
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KEY FEATURES OF THE ILP SUB-FUND

<p>WHAT ARE YOU INVESTING IN?</p> <ul style="list-style-type: none"> • You are investing in an ILP Sub-Fund which feeds 100% into Alliance Bernstein – American Growth Portfolio (Class A SGD), a collective investment scheme domiciled in Luxembourg that is regulated by the Commission de Surveillance du Secteur Financier (CSSF) and qualifies as a UCITS under European Union directives. • The objective of the fund is to increase the value of your investment over time through capital growth. • Note that Class A, B, C and I Shares (and corresponding Denominated Currency Shares and H Shares) do not make distributions. For all other Share Classes, the Board intends to declare and pay distributions monthly and may pay out of capital. 	<p>Refer to "Investment Objective, Focus and Approach" and "Additional Share Class Details" of the Singapore Prospectus for further information.</p>
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¹ The Prospectus are accessible at www.alliancebernstein.com

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 primarily in US equity markets. Under normal market conditions, the fund typically invests at least 80%, and not less than two thirds, of its assets in equity securities of companies that are organised, or have substantial business activities, in the US. • In actively managing the ILP Sub-Fund, the manager focuses on US large-capitalisation companies. The manager uses fundamental research to build a comparatively concentrated, high conviction portfolio of securities (typically 40-60 companies) that the manager believes are of high quality and have superior long-term growth characteristics (bottom-up approach). • The ILP Sub-Fund investments may include convertible securities, depository receipts and ETFs. • The ILP Sub-Fund may invest up to 15% of its assets in equity securities of non-US companies issued by companies with substantial business activities in the US. • The ILP Sub-Fund may be exposed to any currency. • The ILP Sub-Fund uses derivatives for hedging (reducing risks) and efficient portfolio management ("EPM"). 	<p>Refer to “Investment Objective, Focus and Approach” of the Singapore Prospectus and “Derivatives and EPM Techniques” of the Luxembourg 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 AllianceBernstein (Luxembourg) S.à r.l. • The Custodian is Brown Brothers Harriman (Luxembourg) S.C.A. • The Auditor is Ernst & Young S.A. 	<p>Refer to “Singapore Representative”, “Singapore Directory”, “Management Company and Investment Manager”, “Depository and Depository Arrangements” and “Auditor” of the Prospectus for further information on the role and responsibilities.</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 “Main Risks” in the Singapore Prospectus for further information.</p>
Market and Credit Risks	
<ul style="list-style-type: none"> • You are exposed to concentration / focus risk <p>The ILP Sub-Fund may invest invests a large portion of its assets in a limited number of industries, sectors or issuers, or within a limited geographical area, it can be riskier and subject to greater volatility than a fund that invests more broadly. A concentrated or focused portfolio will, by definition, be more sensitive to the factors that determine market value for the area of focus. These factors may include economic, financial or market conditions as well as social, political, economic, environmental or other factors.</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 the ILP Sub-Fund’s investments and your redemption request may be deferred or suspended. A redemption limit may be imposed if requests are received to redeem more than 10% of the Shares of the ILP Sub-Fund</p>	

<p>outstanding. Further, your right to redeem may be temporarily suspended under certain circumstances.</p>			
Product-Specific Risks			
<ul style="list-style-type: none"> • You are exposed to derivative risks Derivatives are financial contracts whose value is derived from that of an underlying asset, rate or eligible index. Small movements in the value of an underlying asset, reference rate or eligible index can create large changes in the value of a derivative, making derivatives highly volatile in general and exposing the ILP Sub-Fund to potential losses significantly greater than the cost of the derivative. The ILP Sub-Fund may use derivatives for various reasons, such as hedging, EPM and investment purposes. Derivatives are specialised instruments that require investment techniques and risk analyses different from those associated with traditional securities. Derivatives are subject to the risks of the underlying asset(s), typically in modified and greatly amplified form, as well as carrying their own risks • You are exposed to equity security risks Equities can lose value rapidly, in response to such factors as activities of individual companies, general market or economic conditions, or changes in currency exchange rates. Equities typically involve higher (often significantly higher) market risks than bonds, money market instruments, or other debt securities. Equities typically represent an ownership interest in an issuer. Equity securities include common stock, preferred stock, securities convertible into common or preferred stock and equity interest in partnerships, trusts or other types of equity securities. Purchases of initial public offerings of stock may involve higher risks due to various factors including limited shares, unseasoned trading, lack of investor knowledge and lack of operating history of the issuing company. 			
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" data-bbox="231 1603 1077 1641"> <tr> <td style="text-align: center;">Management Fee</td> <td style="text-align: center;">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 “Fees and Charges and expenses” in the Singapore 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*:

Number of units to be Redeemed	Redemption Price	Gross Redemption Proceeds	Net Redemption Proceeds
1,000	X S\$0.95	= S\$950	= S\$950

* The actual redemption price of the units will fluctuate according to the net asset value of the units.

CONTACT INFORMATION

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)

APPENDIX: GLOSSARY OF TERMS

2010 Law	: Means the Luxembourg law of 17 December 2010 on Undertakings for Collective Investment, as amended.
Board	: Means the board of directors of the fund
Business Day	: Means any day normally treated by the banks in Luxembourg, Singapore and USA as a full bank business day and a stock exchange and/or regulated markets trading day in the country or countries where the assets of such fund are primarily invested.
ETF	: Means an exchange traded fund that qualifies as UCITS or eligible UCI within the meaning of Article 41(1)(e) of the 2010 Law.
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
UCI	: Means an undertaking of collective investment
UCITS	: Means an undertaking for collective investment in transferable securities that comply with the 2010 Law.
ILP	: Means investment linked policy.
We / Our / Us	: Etiqa Insurance Pte. Ltd. (Company Registration No. 201331905K).
You / Your	: Policy owner