Prepared on: 1 April 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.**

AIA EMERGING MARKETS EQUITY FUND

(the "Sub-Fund")

Product Type	**ILP Sub-Fund[1]**	**Launch Date**	**11 April 2006**
Manager of the ILP Sub-Fund (the "Manager")"	**Schroder Investment Management (Singapore) Ltd**	**Custodian**	**Citibank N.A. Singapore Branch**
Capital Guaranteed	**No**	**Dealing Frequency**	**Every Business Day[2]**
Name of Guarantor	**N.A.**	**Expense Ratio for the year ended 31 December 2025**	**1.75%**

SUB-FUND SUITABILITY

WHO IS THE SUB-FUND SUITABLE FOR?

- The Sub-Fund is only suitable for investors who:
  - Seek to achieve long- term capital appreciation through investment in equities and equity-related securities;
  - Want exposure to global emerging markets; and
  - Are willing to accept some short-term fluctuations in the value of their investments.

Investments in this Sub-Fund are subject to investment risks including the possible loss of the principal amount invested.

Units in the sub-fund are not Excluded Investment Products[3].

Further Information

Please refer to the "Investment Objective of ILP Sub-Fund" and "Risks" sections on Page 1 and Page 2-5 of the AIA Investment Fund Product Summary ("IFPS") for further information on the suitability of the Sub-Fund.

KEY FEATURES OF THE SUB-FUND

WHAT ARE YOU INVESTING IN?

- You are investing in an accumulative SGD Sub-Fund that feeds 100% into Schroder International Selection Fund Global Emerging Market Opportunities, an underlying fund constituted in Luxembourg. The Sub-Fund aims to provide you with returns through investments in equities and equity-related securities in global emerging markets.

Please refer to the "Investment Objective of ILP Sub-Fund", and "Investment Approach of ILP Sub-Fund" sections on Page 1 of the AIA IFPS for further information on features of the Sub-Fund.

Investment Strategy

- The Sub-Fund invests at least two-thirds of its assets in equity and equity related securities of companies in emerging market countries worldwide.
- The Sub-Fund may invest up to 40% of its assets in cash and global bonds in order to protect returns when Manager of the underlying fund believes stock markets are expected to be particularly weak. The Sub-Fund typically holds 40-60 positions.
- The Sub-Fund may invest directly in China-B Shares and China H-Shares and may invest less than 20% of its assets (on a net basis) directly or indirectly (for example via participatory notes) in China A-Shares through Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect and shares listed on the STAR Board and the ChiNext.

Please refer to the "Investment Objective of ILP Sub-Fund" and "Investment Approach of ILP Sub-Fund" sections on Page 1 of the AIA IFPS for further information.

PRODUCT HIGHLIGHTS SHEET

Parties Involved

WHO ARE YOU INVESTING WITH?

- The Product Provider is AIA Singapore Private Limited ("AIA Singapore")
- The Custodian of the Sub-Fund is Citibank N.A. Singapore Branch.
- The Manager of the Sub-Fund is Schroder Investment Management (Singapore) Ltd.
- The Investment Manager of the underlying fund is Schroder Investment Management Limited.

Please refer to the "Information on the Manager of ILP Sub-Fund" and "Information on the Managers of Underlying Funds" sections on Page 2 of the AIA IFPS for further information, including what happens if they become insolvent.

KEY RISKS

WHAT ARE THE KEY RISKS OF THIS INVESTMENT?

The value of the Sub-Fund and its distribution (if any) may rise or fall. These risk factors may cause you to lose some or all of your investment:

Please refer to the "Risks" section on Page 2-5 of the AIA IFPS for further information on risks of the Sub-Fund.

Market and Credit Risks

- **You are exposed to market risks.**
  - As the Sub-Fund invests in securities of issuers primarily in emerging markets, the Net Asset Value of the Sub-Fund will be influenced by the prices of these investments. The investments in these markets may be affected by changes in political conditions, regulatory, economic and interest rates environment.
- **You are exposed to risks in investing in specific markets.**
  - While investments in a single country, specific industries, sectoral or regional funds may present greater opportunities and potential for capital appreciation, they may be subjected to higher risks as they may be less diversified than a global portfolio.
  - The regulatory, disclosure and financial reporting standards may differ significantly from, and offer less investor protection compared to, internationally recognised standards.

Liquidity Risks

- **The Sub-Fund is not listed and you can only redeem on Valuation Days[4].**
  - You should note that there may be a limit on the number of units that can be redeemed on any Dealing Day and an investor may not be able to redeem on a Dealing Day if the redemption limit is imposed. Should a limit be imposed, a redemption request may be deferred to the next Dealing Day (which is subject to the same limit) if the redemptions exceed the limit on that day.
  - There is no secondary market for the Sub-Fund. All redemption requests should be made to the AIA Customer Service Centre or through your AIA Financial Services Consultant or Insurance Representative.

Please refer to "Redemption of Units", "Pricing and Cutoff Times" and "Suspension of Dealings" under the Other Material Information section of the Product Summary of your Insurance Plan.

Product-Specific Risks

- **You are exposed to risks in investing in equities.**
  - The value of the securities in which the Sub-Fund will invest will fluctuate depending upon the general trends of stock markets and prevailing interest rates.
  - The economic environment of the countries in which the Sub-Fund invests will have an impact on the value of the securities acquired. The value of the Sub-Fund is affected by such changes in the market conditions and interest rates.
- **You are exposed to risks in using derivative instruments.**
  - The Sub-Fund is authorised to use derivative instruments from time to time. As the volatility of prices of derivative instruments may be higher than that of their underlying stocks, commodities or other benchmarks, these derivative instruments are riskier.

FEES AND CHARGES

WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?

Payable directly by you

- You will need to pay the following fees and charges as a percentage of your gross investment sum:

Sales charge / premium charge / bid-offer spread	Please refer to the Product Summary applicable to the investment-linked policy which you have purchased or intend to purchase for the applicable fees and charges.
Switching fee	◦ Currently NIL

Please refer to "Fees and Charges" section of the relevant Product Summary of your Insurance Plan.

Payable by the Sub-Fund from invested proceeds

- The Sub-Fund will pay the following fees and charges to the Manager and other parties:

Management fee	◦ 1.5% (max 3%) per annum of its Net Asset Value
Trailer Fee	◦ The trailer fee that the Company expects to receive for equity ILP Sub-fund range from 3% - 77% (Median: 33%) per annum of Management Fee

Please refer to the "Fund Facts" section on Page 1 of the AIA IFPS for further information on the fees and charges.

Trailer fee is not an added fee charged to the Sub-Fund but a component of Management Fee.

These fees and charges are not guaranteed. We may change the fees and charges or introduce new fees and charges although they will not exceed the maximum limits stated in the applicable Product Summary or AIA IFPS. We will give you prior written notification of at least 1 month before the change.

VALUATIONS AND EXITING FROM THIS INVESTMENT

HOW OFTEN ARE VALUATIONS AVAILABLE?

- Valuations are available on every Business Day[2]. You may obtain the indicative Offer Prices and Bid Prices of the units of the Sub-Fund, and the dealing days to which the prices apply, from our corporate website at AIA.COM.SG

Please refer to "Obtaining Prices of Units" section of the relevant Product Summary of your Insurance Plan.

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

- You can exit the Sub-Fund at any time by submitting a surrender/withdrawal request to us at our Customer Service Centre or through your AIA Financial Services Consultant or Insurance Representative. Any instruction for redemption of units submitted may not be withdrawn by you without our prior consent.
- The price at which units are redeemed is called the Bid Price. Please refer to the relevant Product Summary for details.
- Your Bid Price is determined as follows:
  - If you submit the redemption order on or before 2pm on a Valuation Day[4], you will be paid a price based on the Net Asset Value of the Sub-Fund at the close of that Business Day[2].
  - If you submit the redemption order after 2pm, you will be paid a price based on the Net Asset Value at the close of the next Valuation Day[4].
- The sale proceeds that you will receive will be the Bid Price multiplied by the number of units sold, less any charges. An example is as follows:

Please refer to "Policy Options and Flexibilities", "Redemption of Units" and "Pricing and Cut-off Times" under the Other Material Information section of the relevant Product Summary of your Insurance Plan.

Bid Price X Number of units sold = Gross Sale Proceeds
S$1.250 X 1,000 = S$1,250

Gross Sale Proceeds - Exit Charge* = Net Sale Proceeds

* Please refer to the respective product summaries for any fees and charges applicable to the partial withdrawal and/or full surrender. • If you cancel your policy within the Free-Look period of 14 days from the time you receive your policy, you will get a refund of your premium paid without interest, after the following adjustments: a) any change in the Bid Price of the Sub-Fund chosen by you since the relevant Valuation Day[4] on which units were credited to your policy, as at the Valuation Day[4] following the date of receipt of your request; and b) any costs incurred by us in assessing the risk for your policy, including but not limited to medical fees incurred by us in processing your application, subject to the maximum amount of the premiums paid without interest. If you opted for an electronic copy of your Policy, the 14-day free-look period will start when you receive our SMS or email notification, informing you that the policy contract documents are available for your viewing on our customer portal. If we have posted your Policy to you, the 14-day free-look period will start seven (7) days from the date of our posting of your Policy to you. If the Policy was delivered to you by hand, the 14-day free-look period will start seven (7) days from the date on which the Policy was given to the postal/courier company or your AIA Financial Services Consultant or Insurance Representative.	Please refer to the "Free-look Period" under the Other Material Information section of the relevant Product Summary of your Insurance Plan.
CONTACT INFORMATION	
HOW DO YOU CONTACT US? You may contact your AIA Financial Services Consultant / Insurance Representative or call our Customer Care hotline at 1800-248-8000 or +65-6248-8000 (if you are calling from overseas) from Monday to Friday (excluding Public Holidays), between 8.45 a.m. to 5.30 p.m.	

[1] For ILP Sub-Funds that feed 100% into an underlying Collective Investment Scheme (CIS) fund, some of the information provided below could be similar to the underlying CIS fund.

[2] "Business Day" means any day (other than a Saturday or Sunday) on which commercial banks are open for business in Singapore or any other day as we may determine from time to time.

[3] 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

[4] "Valuation Day" is described under the Pricing and Cut-off Times provisions of the respective Product Summary of your Insurance Plan and means, in connection with the issuance, cancellation and redemption of units, every Business Day.