



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 GLOBAL TECHNOLOGY FUND (the “Sub-Fund”)

Product Type	ILP Sub-Fund¹	Launch Date	11 December 2000
Manager of the ILP Sub-Fund (the “Manager”)	Templeton Asset Management Ltd	Custodian	Citibank N.A. Singapore Branch
Capital Guaranteed	No	Dealing Frequency	Every Business Day²
Name of Guarantor	N.A	Expense Ratio for the year ended 31 December 2023	1.75%

SUB-FUND SUITABILITY

WHO IS THE SUB-FUND SUITABLE FOR?

- The Sub-Fund is only suitable for investors who:
 - Seek to achieve above average long-term capital growth in an international portfolio of shares in companies involved in high technology industries; 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 ILP sub-fund are not Excluded Investment Products³.

Further Information

Please refer to the “Investment Objective of ILP Sub-Fund” and “Risks” sections on Page 1 and Page 3-4 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 ILP Sub-Fund that feeds 100% into Franklin Templeton Investment Funds – Franklin Technology Fund, an underlying fund constituted in Luxembourg. The Sub-Fund aims to provide you with returns through investments in equity securities of international companies involved in high technology industries in the U.S and around the world.
- The Sub-Fund may also invest in equity or debt securities of any type of foreign or U.S issuer as well as in American, European or Global Depositary Receipts

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

- This Sub-Fund is managed with the objective of achieving above average long-term capital growth by investing in an international portfolio of shares in companies involved in high technology industries, including emerging markets.
- The Sub-Fund uses a growth approach that employs intensive, bottom-up, fundamental research of companies. The Investment Manager of the underlying fund also takes into consideration broad-based trends when considering the selection of investments.

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.

Parties Involved	
<p>WHO ARE YOU INVESTING WITH?</p> <ul style="list-style-type: none"> • 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 Templeton Asset Management Ltd. • The Investment Manager of the underlying fund is Franklin Advisers Inc. 	<p>Please refer to the “Information on the Manager of ILP Sub-Fund” and “Information on the Managers of Underlying Funds” sections on Page 2-3 of the AIA IFPS for further information on the role and responsibilities of these entities and what happens if they become insolvent.</p>
KEY RISKS	
<p>WHAT ARE THE KEY RISKS OF THIS INVESTMENT?</p> <p>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:</p>	<p>Please refer to the “Risks” section on Page 3-4 of the AIA IFPS for further information on risks of the Sub-Fund.</p>
Market and Credit Risks	
<ul style="list-style-type: none"> • You are exposed to market risks. <ul style="list-style-type: none"> ◦ As the Sub-Fund invests in securities of issuers globally, 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. <ul style="list-style-type: none"> ◦ 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	
<ul style="list-style-type: none"> • The Sub-Fund is not listed and you can only redeem on Valuation Days⁴. <ul style="list-style-type: none"> ◦ 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. 	
Product-Specific Risks	
<ul style="list-style-type: none"> • You are exposed to risks in investing in equities. <ul style="list-style-type: none"> ◦ 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. <ul style="list-style-type: none"> ◦ 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. 	

<ul style="list-style-type: none"> 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: $\text{Bid Price} \times \text{Number of units sold} = \text{Gross Sale Proceeds}$ $\text{S\\$1.250} \times 1,000 = \text{S\\$1,250}$ $\text{Gross Sale Proceeds} - \text{Exit Charge}^* = \text{Net Sale Proceeds}$ <p>* Please refer to the respective product summaries for any fees and charges applicable to the partial withdrawal and/or full surrender.</p> <ul style="list-style-type: none"> 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: <ol style="list-style-type: none"> any change in the Bid Price of the Sub-Fund chosen by you since the relevant Valuation Day⁴ on which units were credited to your policy, as at the Valuation Day⁴ following the date of receipt of your request; and 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, <p>subject to the maximum amount of the premiums paid without interest.</p> <p>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.</p> <p>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.</p> <p>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.</p> 	<p>Please refer to the “Free-look Period” under the Other Material Information section of the Product Summary of your Insurance Plan.</p>
CONTACT INFORMATION	
<p>HOW DO YOU CONTACT US?</p> <p>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.</p>	

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:

- To invest only in deposits or other Excluded Investment Products; and
- 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.