AIA INTERNATIONAL HEALTH CARE FUND
(the "ILP Sub-Fund")

FUND FACTS

Manager of ILP Sub-Fund	AllianceBernstein (Singapore) Ltd.
Underlying Fund	AB SICAV I - International Health Care Portfolio ("Luxembourg IHCP") (Class I USD)
Investment Manager of Underlying Fund	AllianceBernstein L.P
Country of Domicile of Underlying Fund	Luxembourg
Inception Date	12 March 2001
Annual Management Fee[1] (p.a.)	1.75% (max 3.00%) of its Net Asset Value
Source of Fund	Cash & SRS
Fund Risk Classification	Higher Risk
Fund Currency	SGD

[1] The Annual Management Fee is payable through deduction from Net Asset Value (NAV) of the ILP Sub-Fund.

Note: The ILP Sub-Fund is a single fund. The units in the ILP Sub-Fund are not classified as Excluded Investments Products.

The auditor of the accounts for the ILP Sub-Fund is PricewaterhouseCoopers LLP whose registered office is at 7 Straits View, Marina One, Singapore 018936.

PAST PERFORMANCE (as at 31 December 2025)

Annualized Returns	1 year	3 years	5 years	10 years	Since Inception
AIA International Health Care Fund	3.69%	3.87%	4.70%	7.55%	5.14%
Benchmark: MSCI World Health Care Index	8.25%	4.30%	4.93%	5.82%	5.26%

Source: AIA Singapore

Notes:

1. Performance of the ILP Sub-Funds is calculated in SGD on a bid-to-bid basis with any income or dividends reinvested, but excluding such fees and/or charges which may be payable through deduction of premium or cancellation of units.

2. Past performance of an ILP Sub-Fund is not necessarily indicative of its future performance.

INVESTMENT OBJECTIVE OF ILP SUB-FUND

This fund seeks to achieve long-term capital appreciation through investments on a worldwide basis in equity securities of companies that are engaged in the health care and health science industries. A substantial portion of its portfolio will typically be invested in U.S. companies. Through a bottom-up selection process, the team attempts to determine market leaders with superior research, financial controls and marketing capabilities.

INVESTMENT APPROACH OF ILP SUB-FUND

The ILP Sub-Fund follows the investment approach of the underlying fund of AB SICAV I – International Health Care Portfolio ("Luxembourg IHCP") as the ILP Sub-Fund feeds 100% into the underlying fund.

INVESTMENT OBJECTIVE OF UNDERLYING FUND

The Underlying Fund seeks to increase the value of the investment over time through capital growth.

INVESTMENT APPROACH OF UNDERLYING FUND

In actively managing the Underlying Fund, the Investment Manager uses fundamental and quantitative research to select securities that it believes offer superior long-term growth characteristics (bottom-up approach).

Under normal market conditions, the Underlying Fund typically invests at least 80%, and not less than two thirds, of its assets in equity securities of companies in health care and health care-related industries. These companies may be located anywhere in the world, including Emerging Markets.

The Underlying Fund may be exposed to any currency.

The Underlying Fund will use derivatives and efficient portfolio management (EPM) techniques, as permitted by regulation and consistent with its investment policies (see AB SICAV I Prospectus, “Derivatives and EPM Techniques” section).

The Underlying Fund uses derivatives for hedging (reducing risks) and efficient portfolio management. This may include total return swaps (expected use: 0%-10%; maximum: 25%).

In case of exceptional unfavourable market conditions, as a defensive measure and/or for liquidity purposes, the Underlying Fund may temporarily invest up to 100% of net assets in cash and cash equivalents. To the extent the Underlying Fund invests defensively, it may not be pursuing its objective.

The Underlying Fund integrates ESG considerations.

The Underlying Fund applies certain exclusions and details can be found at www.alliancebernstein.com/go/ABSICAVIExclusionChart.

The Underlying Fund is of the category that promotes environmental and social characteristics (SFDR Article 8; see “SFDR Pre-Contractual

Disclosures” for more information)
Please refer to AllianceBernstein Prospectus for further information on the investment policy / approach of the Underlying Fund.

* Pursuant to EU Regulation (EU) 2019/2088 on sustainability-related disclosures in the financial services sector (the “SFDR”), the funds are required to disclose the manner in which Sustainability Risks are integrated into the investment decision and the results of the assessment of the likely impact of Sustainability Risks on the returns of the funds.

INFORMATION ON THE MANAGER OF ILP SUB-FUND

The Manager of the AIA International Health Care Fund is AllianceBernstein (Singapore) Ltd. ("ABSL"). The country of domicile of the Manager is Singapore. The Manager has been managing collective investment schemes and discretionary funds since 1995.

In the event that ABSL were to be subjected to undergo liquidation, AIA would be entitled to terminate the agreement with ABSL immediately. Under this scenario, the assets in the AllianceBernstein International Health Care Fund are protected, because the Fund’s assets are kept with the Fund’s Custodian and segregated from AllianceBernstein’s corporate assets. Accordingly, the liquidation of ABSL or the AllianceBernstein Group will not have any impact on the Fund’s assets.

In the event of the termination of the IMA between AIA and ABSL, AIA in its capacity as the Issuer can exercise the option to redeem the assets under the AllianceBernstein International Health Care Fund on behalf of its investors (AIA International Health Care Fund).

INFORMATION ON THE MANAGER OF UNDERLYING FUND

The Management Company of the Underlying Fund is AllianceBernstein (Luxembourg) S.à r.l. (formerly AllianceBernstein S.A.), a company incorporated in Luxembourg whose registered office is at 2-4, rue Eugène Ruppert, L-2453, Luxembourg. The Management Company has been managing funds since 1990. The Management Company operates as a UCITS-compliant Management Company subject to the supervision of the Commission de Surveillance du Secteur Financier (“CSSF”), the Luxembourg financial supervisory authority.

The Management Company has appointed AllianceBernstein L.P. (“ABLP”), as the Investment Manager for the Underlying Fund. Pursuant to this arrangement, the Management Company has delegated its investment management and advisory functions to the Investment Manager. The Investment Manager is a Delaware limited partnership domiciled in Delaware, U.S.A. and has been managing funds since 1971. The Investment Manager is registered with the U.S. Securities and Exchange Commission (the “SEC”) as an investment adviser under the U.S. Investment Advisers Act of 1940, as amended. Additional information about the Investment Manager is available on the SEC’s website at www.adviserinfo.sec.gov. Registration with the SEC or with any state securities authority does not imply a certain level of skill or training.

ABLP is the Investment Manager of the Luxembourg-registered AB SICAV I - International Health Care Portfolio which the AIA International Health Care Fund invests all or substantially all of its assets into.

AllianceBernstein (“AB”) is a leading global investment firm, operating in 27 countries and jurisdictions, with US$860 billion in assets under management globally as of 30 September 2025. AB is fully invested in being a firm that clients can trust to deliver better outcomes, whether they’re individual investors or the world’s biggest institutions. AB brings together a wide range of insights, expertise, and innovations to advance the interests of their clients. And AB doing it responsibly—both in how they act and how they invest on behalf of our clients. By tapping a global network of diverse perspectives, AB design innovative solutions tailored to meet investors’ unique needs and engineered to deliver the performance they expect.

The duties of the Management Company shall cease where the Management Company has been declared bankrupt. However, the SICAV will not automatically be put in liquidation and will have the option to appoint another Management Company. Finally, please note that as the assets of the Funds are held by the Custodian, the bankruptcy of the Management Company should not affect the assets of the funds.

CONFLICT OF INTEREST

The managers of the ILP Sub-Fund and Underlying Fund(s) shall conduct all transactions with or for the ILP Sub-Fund at arm’s length. The managers are obligated to separately manage the investments for the ILP Sub-Fund and other funds under their management. If the various funds place orders for the same securities as the ILP Sub-Fund, the managers shall, as far as possible, allocate such securities among the funds in a fair manner.

The managers and their respective associates are or may be involved in other financial, investment and professional activities which may on occasion give rise to a conflict of interest with the management of the ILP Sub-Fund or the Underlying Fund(s). The managers will ensure that

the performance of their respective duties will not be impaired by any such involvement. In the event that a conflict of interest does arise, the managers shall endeavour to ensure that it is resolved fairly and in the interest of investors.

RISKS

Derivative Risk

The ILP Sub-Fund and the Underlying Fund are authorised to use derivative instruments from time to time. Derivative instruments are financial contracts whose values are "derived" from the value of the underlying assets. While the professional use of derivatives may be beneficial to the overall investment portfolio, derivatives in themselves involve different risks which may be greater than those of more traditional investments.

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.

Equity Risk

The value of the equity securities which the ILP Sub-Fund invest directly in or through Underlying Fund, will fluctuate depending upon the general trends of stock markets, prevailing interest rates as well as the financial and operating performance of the issuers of those equity securities. The economic environment of the countries and the performance of the industries which the ILP Sub-Fund invests in directly or through Underlying Fund will have an impact on the value of the equity securities acquired. The value of the ILP Sub-Fund and the Underlying Fund are affected by such changes in the market conditions and interest rates.

Counterparty Risk

There is a risk of counterparty defaulting in some markets as there may be no secure method of delivery against payment. It may be necessary to make payment on a purchase or delivery on a sale before receipt of the securities or, as the sale may be, sale proceeds.

Currency / Exchange Rate Risk

The Net Asset Value per unit of the ILP Sub-Fund are computed in Singapore Dollars, whereas certain Underlying Fund and the securities which the ILP Sub-Fund invests in are denominated in foreign currencies. Changes in the exchange rate of the Singapore Dollar against the currencies of denomination of the Underlying Fund and the securities which the ILP Sub-Fund invests in will have an impact on the value of the units.

The investments of the ILP Sub-Fund and the Underlying Fund may each be denominated in a number of different currencies and hence be subjected to fluctuations in currency exchange rates and in certain cases, exchange control regulations. Further, the underlying investments of the Underlying Fund may be acquired in a wide range of currencies, some of which may not be freely convertible currencies. It may not be possible or practicable to hedge against the consequent currency risk exposure and in certain instances the manager may not consider it desirable to hedge against such risk. The manager will enter hedging transactions at its sole discretion.

If you are a non-Singaporean, there may be state regulations governing the outward remittance of your share of net profits and dividends and the repatriation of your investments in a foreign currency.

General Risk

The value of the ILP Sub-Fund and the Underlying Fund's assets may be affected by uncertainties and risks associated with investments. The Net Asset Value of the ILP Sub-Fund and the Underlying Fund will be influenced by the prices of these investments. This will in turn have an impact on the value of Units of the ILP Sub-Fund. Past performance is not necessarily a guide to future performance and investment in the ILP Sub-Fund should be regarded as a medium to long-term investment.

Investment Risk

There can be no guarantee against loss, nor any assurance that the ILP Sub-Fund's investment objective will be attained. The value of investments and the income from them and therefore the value of, and income from, the Units of each ILP Sub-Fund can fall as well as rise and you may not realize the same amount that you invested. Investment in the ILP Sub-Fund may only be suitable for you if you can accept the associated volatility and risks and are prepared to take a medium to longer term view of your investment.

Liquidity Risk

There is no secondary market for the ILP Sub-Fund. All redemption requests should be made to AIA Customer Service Centre or through your AIA Financial Services Consultant or Insurance Representative. If you are a non-Singaporean, there may be state regulations governing the outward remittance of your share of net profits and dividends and the repatriation of your investments in a foreign currency.

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.

Some investments made in smaller markets may be less liquid and the limited liquidity of these markets may therefore affect the respective underlying fund's ability to acquire or dispose of securities at the price and time it desires.

Market Risk

The value of the ILP Sub-Fund and the Underlying Fund's assets may be affected by uncertainties such as international political developments,

changes in government policies, taxation, restrictions on foreign investment and currency repatriation, currency fluctuations and other developments in the laws and regulations of countries in which investments may be made. Furthermore, it should be noted that the legal infrastructure and accounting, auditing and reporting standards in certain countries in which investments may be made do not provide the same degree of investor protection or information to you as would generally apply in major securities markets. As the ILP Sub-Fund and Underlying Fund invest in securities in various markets, e.g. global, Asia ex-Japan, etc, the Net Asset Value of the ILP Sub-Fund and Underlying Fund will be influenced by the prices of these investments. This will in turn have an impact on the value of Units of the ILP Sub-Fund.

Political Risk

Investments in countries with less stable political and economic environments may be more volatile than those in the developed countries. The prices of investments in these markets may be influenced by economic and political conditions and interest rates.

Regulatory Risk

You should be aware that some of the industries which the ILP Sub-Fund and the Underlying Fund invest in may be subject to greater government regulations than many other industries in certain countries. Changes in government policies and the need for regulatory approval may have a material adverse effect on these industries. The companies which the ILP Sub-Fund invests in directly or through Underlying Fund may also be subject to risks of developing technology and communications, competitive pressures and other factors and are dependent upon consumer and business acceptance as new technologies evolve. Trading in such securities may be subject to more abrupt price movements.

Specialized Investment Risk

You should be aware while specialized investments, i.e investments in a single country, specific industries, sectoral or regional Fund may present greater opportunities and potential for capital appreciation, they may also be subjected to higher risks as they may be less diversified than a global portfolio. The legal infrastructure and accounting, auditing and reporting standards in certain countries in which investments may be made do not provide the same degree of investor protection or information to you as would generally apply in major securities markets.

The ILP Sub-Fund and the Underlying Fund may invest in the Small and Medium Enterprise ("SME") board and/or the ChiNext market of the Shenzhen Stock Exchange via the Shenzhen-Hong Kong Stock Connect. Investments in the SME board and/or ChiNext market may result in significant losses for the Fund and its investors. Additional risks, namely, higher fluctuation on stock prices, over-valuation risk, differences in regulations and delisting risk, apply to such investments.

Sustainability Risk

Sustainability Risk is principally linked to climate-related events resulting from climate change (physical risks) or to society's response to climate change (transition risks), which may result in unanticipated losses that could affect a ILP Sub-Fund's investments and financial condition. Social events (e.g. inequality, inclusiveness, labour relations, investment in human capital, accident prevention, changing customer behavior, etc.) or governance shortcomings (e.g. recurrent significant breach of international agreements, bribery issues, products quality and safety, selling practices, etc.) may also translate into Sustainability Risk.

Taxation

You should note that the proceeds from the sale of securities in some markets or the receipt of any dividends or some other income may be or may become subject to tax, levies, duties or other fees or changes imposed by the authorities in that market, including taxation levied by withholding at source.

EXPENSE RATIO

The expense ratio for the period 1 January 2025 to 31 December 2025 is 1.91%.

The expense ratio is calculated in accordance with the Investment Management Association of Singapore's guidelines on the disclosure of expense ratios and based on the figures in the ILP Sub-Fund's latest audited account.

The following expenses are excluded from the calculation of the expense ratio:

(a) charges for insurance coverage;
(b) brokerage and other transaction costs;
(c) performance fees;
(d) foreign exchange gains and losses;
(e) front or back-end loads arising from the purchase or sale of other funds; and
(f) tax deducted at source or arising from income received.

TURNOVER RATIO

The turnover ratio of the ILP Sub-Fund follows that of the Underlying Fund as the ILP Sub-Fund invests all or substantially all its assets into its Underlying Fund.

The audited turnover ratio of the Underlying Fund for the one-year period ending 31 December 2025 is 36.88%.

SOFT DOLLAR ARRANGEMENT

Although currently the Management Company does not receive or enter into soft-dollar commissions/arrangements. AllianceBernstein L.P., the Investment Manager and any Affiliated Investment Manager, if applicable of Luxembourg IHCP, does receive and has entered into soft-dollar

commissions/arrangements with brokers relating to portfolios of the Fund that invest in equity securities, in respect of which certain goods and services used to support the investment decision making process were received. The soft commission arrangements were entered into on the basis that the execution of transactions on behalf of the Fund will be consistent with best execution standards and brokerage rates will not be in excess of customary institutional full-service brokerage rates.

Additionally, due to the nature of the investment strategy of certain Portfolios, including where the Investment Manager delegates investment management services to AllianceBernstein Limited and CPH Capital Fondsmæglerselskab A/S, all costs associated with soft commission arrangements may be "unbundled," if required by applicable law, and borne by the Investment Manager or its Affiliated Investment Manager. The goods and services received include specialist industry, company and consumer research, portfolio and market analysis and computer software used for the delivery of such services. The nature of the goods and services received is such that the benefits provided under the arrangement must be those which assist in the provision of investment services to the Underlying Fund and may contribute to an improvement in the Underlying Fund's performance.

For the avoidance of doubt, such goods and services do not include travel, accommodations, entertainment, general administrative goods or services, general office equipment or premises, membership fees, employees' salaries or direct money payments. Disclosure of soft commission arrangements will be made in the Financial Reports of the Underlying Fund.

Risk Disclosure Statement for Funds

US Tax Withholding and Reporting under the Foreign Account Tax Compliance Act ("FATCA")

Under the FATCA provisions of the U.S. Hiring Incentives to Restore Employment ("HIRE") Act, where a Fund invests directly or indirectly in U.S. assets, payments to the Fund of U.S.-sourced income after 30 June 2014, gross proceeds of sales of US property by the Fund after 31 December 2016 and certain other payments received by the Fund after 31 December 2016 will be subject to 30% U.S. withholding tax unless the Fund complies with FATCA.

FATCA compliance can be achieved by entering into an agreement with the U.S. Secretary of the Treasury under which the Fund agrees to certain U.S. tax reporting and withholding requirements as regards holdings of and payments to certain investors in the Fund. Certain governments may enter into agreements directly with the U.S. government concerning U.S.-sourced income and the regulations and rules which are issued following these agreements will determine how the Fund can achieve FATCA compliance.

If the Fund is unable to satisfy the obligations imposed to avoid the imposition of the withholding tax, certain U.S.-sourced payments to the Fund may be subject to 30% withholding tax, which could reduce the cash available for investors. Any amounts of U.S. tax withheld may not be refundable by the Inland Revenue Service.

You are advised to consult your professional advisors on the impact of FATCA on any Fund that you have selected for allocation of any part of your Policy premium(s) and AIA Singapore makes no representation or warranty that a Fund is FATCA-compliant.

In the context of the above, a "Fund" means a collective investment scheme within the meaning of the Securities and Futures Act 2001, Singapore and the Notice No. MAS 307 applicable to Investment-Linked Policies issued by the Monetary Authority of Singapore.

The AIA International Health Care Fund is an investment-linked policy (ILP) fund offered by AIA Singapore Private Limited ("AIA Singapore") and is only available under AIA Investment-Linked Policies. AIA Singapore is the product provider. This fund summary (IFPS) is prepared by AIA Singapore and the information presented is for informational use only. Investments are subject to investment risks including the possible loss of the principal amount invested. Past performance, as well as the prediction, projection or forecast on the economy, securities markets or the economic trends of the markets are not necessarily indicative of the future or likely performance of the ILP fund. The performance of the ILP fund is not guaranteed and the value of the units in the ILP fund and the income accruing to the units, if any, may fall or rise. A product summary and product highlights sheet relating to the ILP fund are available and may be obtained from your AIA Financial Services Consultant. A potential investor should read the product summary and product highlights sheet before deciding whether to subscribe for units in the ILP fund. AIA Singapore does not warrant or make any representations regarding the use or the results of the use of the figures generated in terms of their correctness, accuracy, reliability, or otherwise.