AIA PORTFOLIO 70
(the "ILP Sub-Fund")

FUND FACTS

Manager of ILP Sub-Fund	Schroder Investment Management (Singapore) Ltd
Underlying Fund	Schroder Multi-Asset Revolution 70 (Class SGD)
Investment Manager of Underlying Fund	Schroder Investment Management (Singapore) Ltd
Country of Domicile of Underlying Fund	Singapore
Inception Date	8 March 2002
Annual Management Fee[1] (p.a.)	1.50% (max 2.50%) of its Net Asset Value
Source of Fund	Cash, SRS, CPFIS OA & CPFIS SA
CPFIS Risk Classification	Medium to High Risk – Broadly Diversified
Fund Currency	SGD

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

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 Portfolio 70	10.80%	12.86%	7.18%	7.08%	4.18%
Benchmark^: 70% MSCI World & 30% FTSE World Govt Bond SGD Hedged	10.27%	14.11%	7.44%	8.15%	6.05%

Source: AIA Singapore

^ Previous Benchmarks:
Inception – 30 June 2011 - 65% MSCI AC World Free Index & 20% JP Morgan Sing Bond Index & 15% Salomon World Govt Bond Index
1 July 2011 – 1 January 2014 - 70% MSCI World & 30% Citigroup World Govt Bond.

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.
3. The combined benchmark is reflective of the investment focus of the ILP Sub-Fund.

INVESTMENT OBJECTIVE OF ILP SUB-FUND

This portfolio seeks to achieve potential long-term capital appreciation with reduced volatility by holding funds investing in equities, bonds and other fixed income securities in global markets, as well as investment in those types of assets. The allocation to equities and bonds is in the proportion of approximately 70:30.

INVESTMENT APPROACH OF ILP SUB-FUND

The ILP Sub-Fund follows the investment approach of the underlying funds of Schroder Multi-Asset Revolution 70 as the ILP Sub-Fund feeds 100% into the underlying fund.

INVESTMENT OBJECTIVE OF UNDERLYING FUND

The investment objective of the Schroder Multi-Asset Revolution 70 is to achieve medium to long term capital growth through investment in investment funds investing in equities, bonds and other fixed income securities in global markets, as well as investment directly in those types of assets. The Schroder Multi-Asset Revolution 70 may also gain exposure to alternative asset classes including but not limited to real estate and commodities related securities for additional diversification.

INVESTMENT APPROACH OF UNDERLYING FUND

Schroder Investment Management (Singapore) Ltd recognizes that over time, traditional global equities and global bonds may behave in a similar fashion and therefore may not always provide investors with a diversified portfolio outcome. By considering a broad range of asset classes and investment strategies, Schroder Investment Management (Singapore) Ltd attempts to increase the probability of achieving the investment objective in a consistent manner, over the long term.

The allocation to equities and bonds in Schroder Multi-Asset Revolution 70 varies in accordance to risk/reward preference of investors, which is in the proportion of approximately 70:30. Different asset classes usually react to news in various ways so different assets may not move in the same direction under the same market conditions. In this regard, Schroder Investment Management (Singapore) Ltd will take a dynamic approach to asset allocation, where the asset mix will change through time in favor of asset classes that are attractive to add value and manage downside risk over different market conditions.

It is Schroder Investment Management (Singapore) Ltd present intention to invest the asset of the fund in various sub-funds of the Schroder International Selection Fund and other collective investment schemes and exchange traded funds.

Schroder Investment Management (Singapore) Ltd may from time to time at their sole discretion vary the percentage of assets of the funds which may be invested into the underlying funds and may, subject to such regulatory approvals as may be required, vary the jurisdictions and types of underlying funds into which the funds may invest, in accordance with the investment objective and policy of the funds. The Investment Managers of the underlying funds are domiciled in various countries, including the United Kingdom, the United States, Japan and Singapore.

You should note that the Schroder Multi-Asset Revolution 70 may invest in the SPDR Gold Trust and such other fund(s) investing directly in commodities but unless otherwise permitted by the Monetary Authority of Singapore, investment in such funds in aggregate shall be limited to 10% of the deposited property of the Schroder Multi-Asset Revolution 70.

Individual commodities within a specific commodity sector may be highly correlated with each other, and correlation may be determined based on the price trends and historical returns of these individual commodities.

The base currency of the Schroder Multi-Asset Revolution 70 is SGD.

The Schroder Multi-Asset Revolution 70 may also use financial derivatives for the purposes of hedging and/or efficient portfolio management only.

Please refer to Schroder Prospectus for further information on the investment policy / approach of the Underlying Fund.

INFORMATION ON THE MANAGER OF ILP SUB-FUND

Schroder Investment Management (Singapore) Ltd was incorporated in Singapore in 1992 and has been managing collective investment schemes and discretionary funds in Singapore since 1992.

Schroder Investment Management (Singapore) Ltd is part of the Schroder group ("Schroders"). Schroders has been managing collective investment schemes and discretionary funds in Singapore since the 1970s, and is a leading global asset management company, whose history dates back over 200 years. Schroders' holding company, Schroders Plc, is and has been listed on the London Stock Exchange since 1959.

Schroders is a world-class asset manager operating in over 38 locations across Europe, Middle East and Africa, the Americas and the Asia Pacific region. Their international presence supports them in understanding the needs of our clients and delivering them the right expertise from across the business. Their total assets under management at 30 June 2025 were EUR 776.6 billion.

Securities held by the Custodian or the Trustee will be segregated from the other assets of the Manager and ring-fenced against the insolvency of the Manager.

INFORMATION ON THE MANAGER OF UNDERLYING FUND

Please refer to Information on the Manager of ILP Sub-Fund.

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

Credit Risk

Bonds and other fixed income securities, bank deposits and capital instruments issued by financial institutions such as Additional Tier 1 capital ("AT1") and Tier 2 capital ("T2") securities are subject to credit risks. These include deterioration in the credit quality of issuers, default by issuers and banks, and general widening of credit spreads. Consequently, the values of these securities—and therefore the Net Asset Value of the ILP

Sub-Fund investing in them directly or through an Underlying Fund—will fluctuate depending on the credit risk of the securities. A deterioration in the credit quality of the issuers, default by issuers or increase in credit risk premiums will generally reduce the value of the fixed income securities. AT1 and T2 instruments carry subordination risk, may have discretionary coupon cancellation, and can be subject to loss absorption features (e.g., write-down or being converted to ordinary shares on the occurrence of a trigger event i.e. when the issuer is near or at the point of non-viability, or when the issuer's capital ratio falls to a specific level) or regulatory bail in, which may result in sudden and permanent capital loss. The performance of each ILP Sub-Fund which invests in bonds and other fixed income securities, bank deposits and capital instruments issued by financial institutions such as AT1 and T2 securities directly or through Underlying Fund, therefore will depend in part on the ability of the Manager of the ILP Sub-Fund or the Underlying Fund to anticipate and respond to such changes in credit risk and to utilise appropriate strategies to maximise returns to you while attempting to minimise the associated risks to its investment capital.

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.

Interest Rate Risk

Bonds and other fixed income securities are interest rate sensitive, which means that their values and consequently, the Net Asset Value of the ILP Sub-Fund which invest in such securities directly or through Underlying Fund, will fluctuate as interest rates fluctuate. An increase in interest rates will generally reduce the value of the fixed income securities. The performance of each ILP Sub-Fund which invests in bonds and other fixed income securities directly or through Underlying Fund, therefore will depend in part on the ability of the Manager of the ILP Sub-Fund or the Underlying Fund to anticipate and respond to such fluctuations in market interest rates and to utilise appropriate strategies to maximise returns to you while attempting to minimise the associated risks to its investment capital.

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.

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 1.55%.

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-Underlying 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 Underlying Funds; and
(f) tax deducted at source or arising from income received.

TURNOVER RATIO

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

The turnover ratio of the Underlying Fund for the one-year period ending 31 December 2025 is 80.65%.

SOFT DOLLAR ARRANGEMENT

In the management of the Underlying Fund, Schroder Investment Management (Singapore) Ltd currently does not receive or enter into any soft-dollar commissions or arrangements.

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 Portfolio 70 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.