

Income World Healthscience Fund

Monthly Fund Factsheet
as of 31 August 2025

Investment Objective

The sub-fund seeks to maximise total return and invest in a manner consistent with the principles of environmental, social and governance (“ESG”) investing.

Investment Scope

The sub-fund intends to achieve the objective by investing all or substantially all of its assets into BlackRock Global Funds World Healthscience Fund A2 SGD Hedged (“underlying fund”). The underlying fund seeks to invest in stocks of companies whose predominant economic activity is in healthcare, pharmaceuticals, medical technology and supplies and the development of biotechnology.

The underlying fund may use derivatives for investment purposes and for the purposes of efficient portfolio management.

The sub-fund is denominated in Singapore Dollars.

Fund Details

Launch Date	21 November 2024
Fund Size	S\$3.10 million
Initial Sales Charge	Please refer to “Fees and Charges” section of the Product Summary for ILP.
Annual Management Fee	1.50% p.a. This includes management fee charged by the manager of the underlying fund. The Annual Management Fee is not guaranteed and may be reviewed from time to time. However, it shall not exceed 2.0% p.a. of the sub-fund balance at any point of time.
Custodian	JPMorgan Chase Bank, National Association, Hong Kong Branch
Dealing Frequency	Every business day
Inclusion in CPFIS	N.A.
CPFIS Risk Classification	N.A.
Fund Manager	Income Insurance Limited
Manager of the Underlying Fund	BlackRock (Luxembourg) S.A.
Benchmark	MSCI World Healthcare Index (Total Return Net in SGD)
Structure	Single Fund. The units in the sub-fund are not classified as Excluded Investment Products

Top 10 holdings as of 31 August 2025

The Income World Healthscience Fund has invested S\$3.11 million (100.15% of NAV) into the BlackRock Global Funds World Healthscience Fund A2 SGD Hedged.

BlackRock Global Funds World Healthscience Fund A2 SGD Hedged

	S\$ (mil)	% of NAV		S\$ (mil)	% of NAV
Johnson & Johnson	1,198.31	7.40	Boston Scientific Corporation	607.25	3.75
Abbott Laboratories	969.98	5.99	UnitedHealth Group Inc	529.52	3.27
AbbVie Inc.	890.64	5.50	Medtronic Plc	527.90	3.26
Eli Lilly and Company	871.20	5.38	Novartis AG	516.57	3.19
AstraZeneca Plc	812.91	5.02	Roche Holding Par AG	480.94	2.97

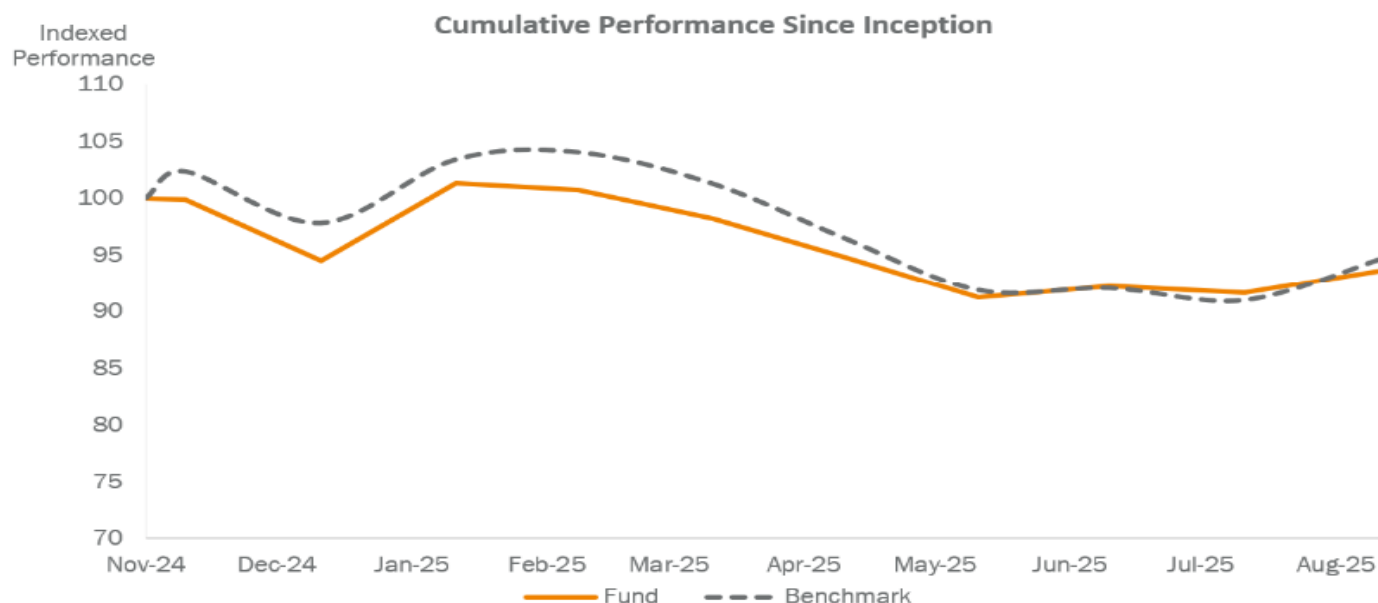
Important: Any differences in the total and percentage of the Net Asset figures are the result of rounding.

Fund performance vs benchmark

	1-month	3-month	6-month	1-year	3-year^	5-year^	10-year^	Since inception
Income World Healthscience Fund	2.18	2.63	-7.05	N.A.	N.A.	N.A.	N.A.	-6.40
Benchmark	3.98	2.97	-9.08	N.A.	N.A.	N.A.	N.A.	-5.42

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The returns are calculated using bid-to-bid prices, in Singapore dollar terms, with dividends and distributions reinvested.

^ Returns above one year are annualized. Past performance is not indicative of future performance. Fees & charges payable through deduction of premium or cancellation of units are excluded from this calculation.

Volatility

	3-year (Annualised)*
Income World Healthscience Fund	N.A.

Calculated using bid-bid prices in Singapore Dollar terms, with dividends and distribution reinvested.

*3-year volatility data is not available.

Asset allocation as of 31 August 2025^^

	Market Value S\$ (mil)	% of Net Asset Value
Equities	3.05	98.55
Cash & Others	0.05	1.45
Total	3.10	100.00

Country allocation as of 31 August 2025^^

	Market Value S\$ (mil)	% of Net Asset Value
United States	2.33	75.20
Switzerland	0.28	9.08
United Kingdom	0.16	5.03
Denmark	0.08	2.55
France	0.07	2.35
Germany	0.05	1.46
Japan	0.04	1.26
Belgium	0.03	1.20
Israel	0.01	0.42
Cash & Others	0.05	1.45
Total	3.10	100.00

Important: Any differences in the total and percentage of the Net Asset figures are the result of rounding. Amounts are in S\$ (mil).

^^ Information extracted from the underlying BlackRock Global Funds World Healthscience Fund A2 SGD Hedged Source: BlackRock (Luxembourg) S.A.

IMPORTANT NOTES

The Income World Healthscience Fund is an Investment-Linked Policy (ILP) sub-fund issued by Income Insurance Limited (Unique Entity Number No. 202135698W), an insurance company registered in Singapore and having its registered address office at 75 Bras Basah Road, Income Centre, Singapore 189557. The information in this fund summary is for informational use only. A product summary relating to the sub-fund is available and may be obtained through Income. A potential investor should read the product summary before deciding whether to subscribe for units in the sub-fund. Investments are subject to investment risks including the possible loss of the principal amount invested. The sub-fund shall comply with the investment guidelines as set out in the Code of Collective Investment Schemes, internal investment restrictions, relevant laws and regulations. Past performance, as well as the prediction, projection or forecast on the economy, securities markets or the economic trends of the markets targeted by the sub-fund are not necessarily indicative of the future or likely performance of the sub-fund. The sub-fund returns are calculated on the assumption that all dividends and distributions are reinvested, taking into account all charges which would have been payable upon such reinvestment. The performance of the sub-fund is not guaranteed and the value of units in the sub-fund and the income accruing to the units, if any, may fall or rise. Any opinion or estimate contained in this document is subject to change without notice.

Information correct as of 31 August 2025