

The Product Highlights Sheet is an important document.

Prepared on 9 September 2025

- 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.

Income Global Eco Fund

Product Type	<i>ILP Sub-Fund</i>	Launch Date	<i>21 November 2024</i>
Manager	<i>Income Insurance Limited (Income Insurance)</i>	Custodian	<i>JPMorgan Chase Bank, National Association, Hong Kong Branch</i>
Capital Guaranteed	<i>No</i>	Dealing Frequency	<i>Every Business Day</i>
Name of Guarantor	<i>Not applicable</i>	Expense Ratio as of 31 December 2024	<i>19.50%</i>

SUB-FUND SUITABILITY

WHO IS THE PRODUCT SUITABLE FOR?

The sub-fund is only suitable for investors who:

- pursue the objective of general capital formation/asset optimisation and/or above-average participation in price changes;
- have basic knowledge and/or experience of financial products; and
- are capable of bearing a financial loss.

The sub-fund may not be suitable for investors who wish to withdraw their capital from the sub-fund within a short time frame.

It is important that your investment suits your risk appetite. You may wish to consult your financial adviser before investing in the sub-fund.

For further information, please refer to “Investment Objective, Investment Scope and Fund Details” of the Fund Summary for ILP.

KEY FEATURES OF THE SUB-FUND

WHAT ARE YOU INVESTING IN?

The sub-fund seeks to provide capital growth by investing in global equity markets. The sub-fund aims to achieve the objective by investing all or substantially all of its assets in the Allianz Global Sustainability - Class AM (H2-SGD) Dis (“underlying fund”). The underlying fund aims to provide long-term capital growth by investing in global equity markets in accordance with E/S characteristics; a minimum of 70% of the underlying fund’s assets (excluding cash, and derivatives) are used to meet the environmental or social characteristics promoted by this underlying fund.

The sub-fund is denominated in Singapore Dollars.

For further information, please refer to “Investment Objective, Investment Scope and Fund Details” of the Fund Summary for ILP.

Investment Strategy

- A maximum of 30% of the underlying fund’s assets may be invested in Emerging Markets.
- A maximum of 10% of the underlying fund’s assets may be invested into the China A-Shares market.
- At least 90% of the underlying fund’s assets are internally scored (as described in the pre-contractual template for the underlying fund attached to the Luxembourg prospectus), calculated based on the underlying fund’s net asset value except instruments that are not scored by nature, e.g., cash and deposits.
- A minimum of 20% of the underlying fund’s investment universe is reduced based on internal score.
- The underlying fund may use financial derivative instruments for efficient portfolio management (including for hedging) purposes and/or for investment purpose.

For further information, please refer to “Investment Scope and Investment Approach” of the Fund Summary for ILP.

Parties Involved	
WHO ARE YOU INVESTING WITH? <p>The sub-fund is managed by Income Insurance Limited. Allianz Global Investors GmbH is the Management Company of the underlying fund. AllianzGI UK is appointed as the investment manager of the underlying fund.</p> <p>The custodian of the sub-fund is JPMorgan Chase Bank, National Association, Hong Kong Branch.</p>	<p>For further information, please refer to “Fund Manager” of the Fund Summary for ILP.</p>
KEY RISKS	
WHAT ARE THE KEY RISKS OF THIS INVESTMENT? <p>You should consider and satisfy yourself as to the risks of investing in the sub-fund.</p> <p>An investment in the sub-fund is meant to produce returns over the long-term. You should not expect to obtain short-term gains from such investments. The securities and instruments in which the sub-fund may invest are subject to market fluctuations and other risks inherent in such investments and there can be no assurance that any appreciation in value will occur.</p> <p>The risk factors may cause you to lose some or all of your investments. A description of the major risks is provided below.</p>	<p>For further information, please refer to “Risks” of the Fund Summary for ILP.</p>
Market and Credit Risks	
<p>General Market Risk The underlying fund is exposed to various general trends and tendencies in the economic and political situation as well as securities markets and investment sentiment, which may lead to substantial and longer-lasting drops in prices affecting the entire market.</p> <p>Currency Risk The underlying fund may hold assets or have a share class denominated in foreign currencies. If these foreign currency positions have not been hedged or if there is any change in the relevant exchange control regulations, the net asset value of the underlying fund may be affected unfavourably.</p> <p>Emerging Market Risk The underlying fund invests in emerging markets which are subject to greater liquidity risk, currency risk, general market risk, settlement risk and custodial risk. The underlying fund is additionally subject to legal, taxation and regulatory risks.</p>	
Liquidity Risks	
<p>The sub-fund is not listed on Singapore Exchange and you can redeem only on Business Day through Income Insurance. There is no secondary market for the sub-fund.</p>	

Product-Specific Risks									
<p>Company Specific Risk The value of the underlying fund's assets may drop significantly and for an extended period of time if company specific factors deteriorate.</p> <p>Derivatives Risk (i) the derivatives may be misvalued or may have varying valuations; (ii) the use of derivatives may not completely hedge the risk intended to be hedged; (iii) derivatives may become difficult to sell. In such cases, the underlying fund may not be able to liquidate a position at an appropriate time or price; (iv) there is also a creditworthiness risk; (v) given the leverage effect embedded in derivatives, even a small investment in derivatives could have a substantial, even negative, effect on the performance of the underlying fund.</p> <p>Sustainable Strategy Investment Risk The underlying fund follows a specific sustainable investment strategy which applies either minimum exclusion criteria and/or certain rating assessments, which may adversely affect the underlying fund's investment performance. The underlying fund focuses on sustainable investments and has a limited / reduced investment universe, which results in limited risk diversification compared to broadly investing funds. The securities held by the underlying fund may be subject to style drift which no longer meets the underlying fund's investment criteria, which may result in the Management Company disposing of such securities when it might be disadvantageous to do so.</p> <p>China Investment Risk There are numerous and varied risks associated with an investment in the equity markets of the PRC, such as the risks of investing in securities under the FII regime, withholding tax imposed by the PRC tax authorities, and the risks of trading in RMB. As the underlying fund may invest in the equity market of the PRC, it could also be exposed to risks associated with investing in China A-Shares and utilizing Stock Connect programmes.</p>									
FEES AND CHARGES									
<p>WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?</p> <p><u>Payable directly by you</u> You will need to pay the following fees and charges as a percentage of your gross investment sum:</p> <table border="1"> <tr> <td>Premium Charge</td><td>Premium charge may apply. Please refer to the fees and charges in the Product Summary of the applicable ILP for details.</td></tr> <tr> <td>Policy Fee</td><td>Policy fee may apply. Please refer to the fees and charges in the Product Summary of the applicable ILP for details.</td></tr> <tr> <td>Switching Fee</td><td>We currently don't charge for fund switches. Please refer to the fees and charges in the Product Summary of the applicable ILP for details.</td></tr> <tr> <td>Surrender Charge</td><td>Surrender charge may apply. Please refer to the fees and charges in the Product Summary of the applicable ILP for details.</td></tr> </table> <p>There may be other fees and charges imposed at the investment-linked product level. Please refer to the Product Summary of applicable ILP which you have purchased or intend to purchase for details.</p> <p><u>Payable by the ILP sub-fund from invested proceeds</u> The sub-fund will pay the following fees and charges to the manager and other parties:</p>	Premium Charge	Premium charge may apply. Please refer to the fees and charges in the Product Summary of the applicable ILP for details.	Policy Fee	Policy fee may apply. Please refer to the fees and charges in the Product Summary of the applicable ILP for details.	Switching Fee	We currently don't charge for fund switches. Please refer to the fees and charges in the Product Summary of the applicable ILP for details.	Surrender Charge	Surrender charge may apply. Please refer to the fees and charges in the Product Summary of the applicable ILP for details.	<p>For further information, please refer to "Fees and Charges" of the Product Summary for ILP.</p>
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Annual Management Fee	1.50% per annum. 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% of the fund balance at any point of time.																					
VALUATIONS AND EXITING FROM THIS INVESTMENT																						
<p>HOW OFTEN ARE VALUATIONS AVAILABLE?</p> <p>The sub-fund is valued on every Business Day to determine the Unit price. All transactions for ILP are based on forward pricing. The prices of sub-funds are available on the Income Insurance’s website at www.income.com.sg.</p> <p>HOW CAN YOU EXIT FROM THIS INVESTMENT AND WHAT ARE THE RISKS AND COSTS IN DOING SO?</p> <p>You can exit the sub-fund at any time by informing the insurer, either directly or through the financial adviser from whom you purchased the sub-fund.</p> <p>If you do so within the cancellation period of 14 days from time of purchase, you may do so without incurring the sales charge and fees stated above. However, you will have to take the risk for any price changes in the NAV of the sub-fund since you purchased it.</p> <p>You will receive the sale proceeds within 7 Business Days from the time the insurer receives your request to exit from the sub-fund.</p> <p>Your exit price is determined as follows:</p> <ol style="list-style-type: none">1. If you submit the redemption order before 3 pm on a Business Day, you will be paid a bid 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 3 pm, you will be paid a price bid based on the net asset value at the close of the next Business Day. <p>The sale proceeds that you will receive will be the exit price multiplied by the number of Units sold, less any charges as stated in the terms of the ILP, if applicable.</p> <p>An example, assuming that redemption charge is not applicable, is as follows</p> <table><tr><td>Exit price</td><td>X</td><td>Number of Units sold</td><td>=</td><td>Gross Sale Proceeds</td></tr><tr><td>S\$1.250</td><td>X</td><td>1,000</td><td>=</td><td>S\$1,250</td></tr></table> <table><tr><td>Gross Sale Proceeds</td><td>-</td><td>Redemption Charge</td><td>=</td><td>Net Sale Proceeds</td></tr><tr><td>S\$1,250</td><td>-</td><td>S\$0.00</td><td>=</td><td>S\$1,250</td></tr></table> <p>Depending on the ILP that you are investing in, a redemption charge may be applicable. Please refer to the Product Summary of the ILP for more details.</p>		Exit price	X	Number of Units sold	=	Gross Sale Proceeds	S\$1.250	X	1,000	=	S\$1,250	Gross Sale Proceeds	-	Redemption Charge	=	Net Sale Proceeds	S\$1,250	-	S\$0.00	=	S\$1,250	For further information, please refer to “Subscription of Units” and “Redemption of Units” of the Product Summary for ILP.
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CONTACT INFORMATION																						
<p>HOW DO YOU CONTACT US?</p> <p>More information on the sub-fund could be obtained from the following website: www.income.com.sg/funds/reports-and-downloads</p> <p>Alternatively, you may contact our Customer Service Officers at 6788 1777 or email us at csquery@income.com.sg for more information.</p>																						

APPENDIX: GLOSSARY OF TERMS

Business Day	Any day (other than a Saturday, Sunday or gazetted public holiday) on which commercial banks are open for business in Singapore.
China A-Shares	Shares issued by companies incorporated and listed on stock exchanges (e.g., the Shanghai Stock Exchange and the Shenzhen Stock Exchange), in the People's Republic of China, traded in Chinese Yuan.
Derivatives	Financial derivative instruments, which include (without limitation) treasury, bond or equities futures, interest rate swaps, and foreign exchange forwards.
Efficient portfolio management	An investment technique that seeks either to reduce the risk or cost or generate additional return consistent with risk profile of the sub-fund.
E/S characteristics	Means environmental and social characteristics. The scope, details, and the relevant requirements of a underlying fund which promotes E/S characteristics are described in the pre-contractual template for the underlying fund attached to the Luxembourg prospectus.
FII	Qualified foreign institutional investor under the laws and regulations governing the establishment and operation of the qualified foreign institutional investors regime in the PRC and the RMB qualified foreign institutional investor program, as may be promulgated and/or amended from time to time.
ILP	Investment-Linked Policy
NAV	Net Asset Value
PRC	People's Republic of China, excluding the Hong Kong Special Administrative Region, the Macau Special Administrative Region and Taiwan.
RMB	Chinese Renminbi, the official currency of the PRC and, unless the context otherwise requires, the term "RMB" refers to offshore Chinese Renminbi ("CNH") traded offshore in Hong Kong or markets outside the PRC and not to onshore Chinese Renminbi ("CNY").
Stock Connect	The programme which aims to achieve mutual stock market access between PRC and Hong Kong.
Units	Units in the sub-fund.