

Franklin Templeton Investment Funds (FTIF)

This Fund Summary is for the following ILP sub-funds and should be read in conjunction with the Product Summary

Fund Code	ILP Sub-Fund	Underlying Fund
E254	FTIF - Franklin Biotechnology Discovery Fund (SGD)	FTIF - Franklin Biotechnology Discovery Fund A (acc) SGD
E039	FTIF - Franklin Biotechnology Discovery Fund (USD)	FTIF - Franklin Biotechnology Discovery Fund A ACC USD
E068	FTIF - Franklin Strategic Income Fund	FTIF - Franklin Strategic Income Fund A ACC USD
E222	FTIF - Franklin U.S. Opportunities Fund (SGD)	FTIF - Franklin U.S. Opportunities Fund A (acc) SGD
E183	FTIF - Franklin U.S. Opportunities Fund (USD)	FTIF - Franklin U.S. Opportunities Fund A (acc) USD
E037	FTIF - Templeton Asian Growth Fund	FTIF - Templeton Asian Growth Fund A ACC USD
E259	FTIF - Templeton Asian Smaller Companies Fund	FTIF - Templeton Asian Smaller Companies Fund A (acc) SGD
E260	FTIF - Templeton Emerging Markets Fund	FTIF - Templeton Emerging Markets Fund A (acc) SGD
E063	FTIF - Templeton Latin America Fund	FTIF - Templeton Latin America Fund A ACC USD

Structure of ILP sub-fund

The ILP sub-funds are feeder funds investing 100% into the sub-funds (the “Underlying Funds”) of Franklin Templeton Investment Funds (FTIF, “the “Company”). The Company is an investment company with limited liability, incorporated in Luxembourg under the laws of the Grand Duchy of Luxembourg as a *société anonyme*, and qualifies as a *société d'investissement à capital variable* (“SICAV”). Please refer to the section titled, “Franklin Templeton Investment Funds – Important Information”, in the FTIF Prospectus for further information on the structure of FTIF.

The units in the ILP sub-funds are not classified as Excluded Investment Products.

Information on the Manager

Management Company

Franklin Templeton International Services S.à r.l. has been appointed to act as the management company of the Underlying Funds (the “Management Company”). The Management Company was incorporated on 17 May 1991 under the laws of the Grand Duchy of Luxembourg and its articles of incorporation are deposited with the Luxembourg Registre de commerce et des Sociétés. The Management Company is approved as a management company regulated by chapter 15 of the Law of 17 December 2010. The Management Company is part of Franklin Templeton. It is regulated by the Commission de Surveillance du Secteur Financier (CSSF). The Management Company has been managing collective investment schemes since 1991.

Investment Managers / Sub-Investment Managers / Sub-Advisors

The Management Company may delegate part or all of the investment management services to the Investment Managers.

Underlying Fund	Investment Manager	Sub-Investment Manager
FTIF - Franklin Biotechnology Discovery Fund A (acc) SGD	Franklin Advisers, Inc.	-
FTIF - Franklin Biotechnology Discovery Fund A ACC USD		
FTIF - Franklin Strategic Income Fund A ACC USD	Franklin Advisers, Inc.	-
FTIF - Franklin U.S. Opportunities Fund A (acc) SGD	Franklin Advisers, Inc.	-

FTIF - Franklin U.S. Opportunities Fund A (acc) USD		
FTIF - Templeton Asian Growth Fund A ACC USD	Templeton Asset Management Ltd	-
FTIF - Templeton Asian Smaller Companies Fund A (acc) SGD	Templeton Asset Management Ltd	-
FTIF - Templeton Emerging Markets Fund A (acc) SGD	Franklin Templeton Investment Management Limited and Templeton Asset Management Ltd (as Co-Investment Managers)	-
FTIF - Templeton Latin America Fund A ACC USD	Franklin Advisers, Inc.	Franklin Templeton Investimentos (Brasil) Ltda.

Franklin Advisers, Inc

Franklin Advisers, Inc. was formed in 1985 under the laws of the State of California, U.S. and is best known as a fixed income and money market specialist. Franklin Advisers Inc. has been managing collective investment schemes since 1985. The regulatory authority is the U.S. Securities and Exchange Commission.

Templeton Asset Management Ltd

Templeton Asset Management Ltd is an indirectly wholly owned subsidiary of Franklin Resources, Inc., which operates as Franklin Templeton Investments (“FT”), a global investment organisation with over 60 years of investing experience. FT, through its subsidiaries, manages approximately US\$1.58 trillion as at 31 December 2024, and has offices in over 30 countries and employs around 9,952 employees as at 31 December 2024.

Franklin Templeton marked its presence in Singapore with the setup of a research office in 1990. Templeton Asset Management Ltd was officially incorporated in September 1992 and was registered as an Investment Advisor with the Authority under the now repealed Securities Industry Act. Templeton Asset Management Ltd currently holds a Capital Markets Services License for fund management issued by the Authority pursuant to the Securities and Futures Act.

Templeton Asset Management Ltd has been credited for providing innovative and creative investment products to the Singapore investing public since it pioneered Singapore’s first umbrella and feeder fund, Franklin Templeton Funds, in 1996. Subsequently, it went on to launch the first emerging markets fund, the first life sciences fund and the first U.S. government securities fund in Singapore within a span of 5 years.

Franklin Templeton Investment Management Limited

Franklin Templeton Investment Management Limited, originally incorporated in 1985, is an indirect but wholly-owned subsidiary of Franklin Resources Inc. Franklin Templeton Investment Management Limited provides both equity and fixed income investment advisory services and has provided investment advisory services to various Franklin Templeton funds since 1992. Franklin Templeton Investment Management Limited, which has offices in Edinburgh and London, is part of the Templeton Global Equity Group and adheres strictly to its value-oriented, bottom-up approach to stock selection. The regulatory authority is the Financial Conduct Authority.

Franklin Templeton Investimentos (Brasil) Ltda.

Franklin Templeton Investimentos (Brasil) Ltda. is a registered investment manager with the Brazilian regulator, the CVM (Securities and Exchange Commission of Brazil). Effective 8 November 2010, Franklin Templeton Investimentos (Brasil) Ltda. is registered as an investment adviser with the U.S. Securities and Exchange Commission. Franklin Templeton Investimentos (Brasil) Ltda. is an indirect wholly-owned subsidiary of Franklin Resources, Inc. Franklin Templeton Investimentos (Brasil) Ltda. has been managing collective investment schemes since 2001.

Please refer to the section titled, “Investment Managers / Sub-Investment Managers / Sub-Advisors”, in the FTIF Prospectus for further information.

Other Parties

The Custodian (which is the Depositary) of the Underlying Funds is J.P. Morgan SE - Luxembourg Branch. The Singapore representative of the Underlying Funds is Templeton Asset Management Ltd. Please refer to the “Other parties” section in the FTIF Prospectus for further information on the role and responsibilities of parties involved in the Underlying Funds and what happens if the parties become insolvent.

Investment Objectives, Focus & Approach

Underlying Fund(s)	Investment Objectives, Focus & Approach
<p>FTIF - Franklin Biotechnology Discovery Fund A (acc) SGD</p> <p>FTIF - Franklin Biotechnology Discovery Fund A ACC USD</p>	<p>The Underlying Funds' investment objective is capital appreciation. The Underlying Funds invest principally in equity securities of biotechnology companies and discovery research firms (including small to mid-sized companies) located in the US and other countries, and to a lesser extent in debt securities of any type of issuers worldwide.</p> <p>For the Underlying Funds' investment purposes, a biotechnology company is one that has at least 50% of its earnings derived from biotechnology activities, or at least 50% of its net assets devoted to such activities based on the company's most recent fiscal year. Biotechnology activities are research, development, manufacture, and distribution of various biotechnological or biomedical products, services and processes. This may include companies involved with genomics, genetic engineering, and gene therapy. It also includes companies involved in the application and development of biotechnology in areas such as health care, pharmaceuticals and agriculture.</p> <p>Since the Investment Manager considers that Environmental, Social and Governance (ESG) factors can have a material impact on a company's current and future corporate value, ESG considerations are an integral component of its fundamental investment research and decision process. The Underlying Funds' Environmental and/or Social characteristics (within the meaning of Article 8 SFDR) promoted are detailed in Appendix G of the Underlying Funds' Luxembourg Prospectus.</p> <p>To the extent that the Underlying Funds invest in debt securities, they generally buy securities that are rated investment grade or unrated securities that it determines to be of comparable quality. Investment grade debt securities are rated in the top four ratings categories by independent rating organisations such as Standard & Poor's Corporation or Moody's Investors Service, Inc.</p> <p>The Underlying Funds anticipate that under normal conditions, they will invest more of its net assets in US securities than in those of any other single country although the Underlying Funds may have more than 50% of its net assets in non-US securities.</p> <p>The Underlying Funds may also, in accordance with the investment restrictions, invest (i) up to 5% of its net assets in securities issued by private companies and Private Investments in Public Equity (PIPEs) and (ii) up to 5% of its net assets in special purpose acquisition companies (SPACs) provided that the contemplated PIPEs and SPACs qualify as transferable securities under paragraphs (1) or (2) a) of Article 41 of the Law of 17 December 2010.</p>
<p>FTIF - Franklin Strategic Income Fund A ACC USD</p>	<p>The Underlying Fund's primary investment objective is to earn a high level of current income. As a secondary investment objective, the Underlying Fund seeks capital appreciation over the long term. The Underlying Fund invests principally in debt</p>

	<p>securities globally, including those in Emerging Markets. The Underlying Fund will have an allocation to fixed income securities of at least 75%. For the purpose of this Underlying Fund, debt securities shall include all varieties of fixed and floating-rate income securities, including bank loans (through regulated investment funds and financial derivative instruments), bonds, mortgage and other asset-backed securities (including collateralised debt obligations and mortgage dollar roll transactions) and convertible securities. The Underlying Fund may invest up to 100% of its net assets in low-rated, unrated and non-investment grade debt securities of issuers worldwide and up to 100% of its net assets in securities of companies that are, or are about to be, involved in reorganisations, financial restructurings or bankruptcy.</p> <p>In order to seek to achieve its objective, the Underlying Fund may use various financial derivative instruments for hedging, efficient portfolio management and investment purposes, subject to the investment restrictions more fully described in Appendix B of the Underlying Fund's Luxembourg Prospectus. These financial derivative instruments may be either dealt on Regulated Markets or over-the-counter, and may include, inter alia, swaps (such as credit default swaps or fixed income related total return swaps), forwards and cross forwards (either of which may result in negative currency exposures), futures contracts (including those on government securities), as well as options. Examples of the Underlying Fund's use of financial derivative instruments for investment purposes, which may be uncorrelated to the underlying assets of the Underlying Fund, include taking active currency positions (such as long/short positions) via forwards and cross forwards, taking active credit positions via credit default swaps and taking active interest rate positions via fixed income related total return swaps. The Underlying Fund may invest up to 10% of its net assets in units of UCITS and other UCIs, up to 10% of its net assets in credit-linked securities and up to 10% of its net assets in securities in default. The Underlying Fund may invest up to 10% of its net assets in Mainland China through the Bond Connect or directly (also referred to as CIBM direct). The Underlying Fund may also temporarily or on an ancillary basis, seek investment opportunities in other types of transferable securities such as preferred stock, common stock and other equity-linked securities and warrants.</p> <p>In addition, the Underlying Fund may also purchase or sell mortgage-backed securities (issued by Government National Mortgage Association (GNMA), Federal Home Loan Mortgage Corporation (Freddie Mac) and the Federal National Mortgage Association (FNMA)) on a delayed delivery or forward commitment basis through the "to-be-announced" (TBA) market. With TBA transactions, the particular securities to be delivered are not identified at the trade date but the delivered securities must meet specified terms and standards (such as yield, duration, and credit quality) and comply with the Underlying Fund's Investment Objectives and Policy. Investments in TBA securities will not exceed 20% of the Underlying Fund's net assets. The Underlying Fund may only enter into TBA sale trades or TBA roll transactions with respect to securities which it owns.</p>
FTIF - Franklin U.S. Opportunities Fund A (acc) SGD	

<p>FTIF - Franklin U.S. Opportunities Fund A (acc) USD</p>	<p>The Underlying Funds' investment objective is capital appreciation. The Underlying Funds invest principally in equity securities of US companies demonstrating accelerating growth, increasing profitability, or above-average growth or growth potential as compared with the overall economy. Equity securities generally entitle the holder to participate in a company's general operating results. They include common stocks, convertible securities and warrants on securities.</p> <p>The Underlying Fund principally invests in small, medium and large-capitalisation companies with strong growth potential across a wide range of sectors. In selecting equity investments, the Investment Manager utilises fundamental, bottom-up research focusing on companies believed to possess sustainable growth characteristics and which meet growth, quality and valuation criteria. The Investment Manager focuses on sectors that have exceptional growth potential and fast-growing, innovative companies within these sectors.</p> <p>In addition to solid management and sound financial records the Investment Manager also considers Environmental, Social and Governance (ESG) factors as an integral component of its fundamental investment research and decision process. The Underlying Funds' Environmental and/or Social characteristics (within the meaning of Article 8 SFDR) promoted are detailed in Appendix G of the Underlying Funds' Luxembourg Prospectus.</p> <p>Although the Investment Manager searches for investments across a large number of sectors, the Underlying Fund, from time to time, may have significant positions in particular sectors such as technology (including electronic technology, technology services, biotechnology and health care technology). The Underlying Fund may also, in accordance with the investment restrictions, invest (i) up to 5% of its net assets in securities issued by private companies and Private Investments in Public Equity (PIPEs) and (ii) up to 5% of its net assets in special purpose acquisition companies (SPACs) provided that the contemplated PIPEs and SPACs qualify as transferable securities under paragraphs (1) or (2) a) of Article 41 of the Law of 17 December 2010.</p>
<p>FTIF - Templeton Asian Growth Fund A ACC USD</p>	<p>The Underlying Fund's investment objective is long-term capital appreciation. The Underlying Fund applies the traditional Templeton investment method. The stock selection approach is bottom-up, long-term value-oriented with strong emphasis on diligence and discipline.</p> <p>The Underlying Fund invests primarily in transferable equity securities as well as depository receipts of companies (i) which are incorporated in the Asia Region, or (ii) which have their principal business activities in the Asia Region, or (iii) which are listed on recognized exchanges in capital markets of the Asia Region. The Asia Region includes but is not limited to the following countries: Hong Kong, India, Indonesia, Korea, Malaysia, Mainland China, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan and Thailand, and excludes Australia, New Zealand and Japan. The Underlying Fund may also invest in equity securities of companies located outside of the Asia Region but which derive a significant proportion of their revenues or profits from the Asia Region or have a significant</p>

	<p>portion of their assets in the Asia Region. Under normal market conditions, the Underlying Fund invests primarily in common stocks.</p> <p>The Investment Manager also considers Environmental, Social and Governance (ESG) factors as an integral component of its fundamental investment research and decision process. The Environmental and/or Social characteristics (within the meaning of Article 8 SFDR) promoted by the Underlying Fund are detailed in Appendix G of the Underlying Fund's Luxembourg Prospectus.</p> <p>Since the investment objective is more likely to be achieved through an investment policy that is flexible and adaptable, the Underlying Fund may seek investment opportunities in other types of transferable securities, including fixed income securities. The Underlying Fund may also invest up to 10% of its net assets in units of UCITS and other UCIs.</p> <p>The Underlying Fund may also, in accordance with the investment restrictions, invest up to 5% of its net assets in securities issued by private companies provided that the contemplated investments qualify as transferable securities under paragraphs (1) or (2) a) of Article 41 of the Law of 17 December 2010.</p> <p>The Underlying Fund may invest up to 20% of its net assets in aggregate in China A-Shares (through Shanghai-Hong Kong Stock Connect, Shenzhen-Hong Kong Stock Connect, through qualified foreign investor (QFI) portfolios, UCIs and any permissible means available to the Underlying Fund under prevailing laws and regulations) and in China B-Shares.</p> <p>The Underlying Fund may further utilise financial derivative instruments for hedging and/or efficient portfolio management. These financial derivative instruments may be dealt in either on Regulated Markets or over-the-counter, and may include, inter alia, swaps, forwards and futures contracts (including those on equity indices) as well as options (including warrants).</p>
<p>FTIF - Templeton Asian Smaller Companies Fund A (acc) SGD</p>	<p>The Underlying Fund's principal investment objective is to provide long-term capital appreciation. The Underlying Fund invests primarily in transferable equity securities as well as depository receipts of small-cap companies (i) which are incorporated in the Asia region, or (ii) which have their principal business activities in the Asia region. The Asia Region includes but is not limited to the following countries: Bangladesh, Cambodia, Hong Kong, India, Indonesia, Korea, Malaysia, Mainland China, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand and Vietnam. Furthermore, for the purpose of the Fund's investment objective, Asian small-cap companies are those having a market capitalisation at the time of initial purchase within the range of the market capitalisations of companies included in the MSCI AC Asia ex-Japan Small Cap Index (Index). Once a security qualifies for initial purchase, it continues to qualify for additional purchases as long as it is held by the Fund.</p> <p>The Investment Manager also considers Environmental, Social and Governance (ESG) factors as an integral component of its fundamental investment research and decision process. The</p>

	<p>Environmental and/or Social characteristics (within the meaning of Article 8 SFDR) promoted by the Underlying Fund are detailed in Appendix G of the Underlying Fund’s Luxembourg Prospectus.</p> <p>In addition, since the investment objective is more likely to be achieved through an investment policy which is flexible and adaptable, the Underlying Fund may also invest in participatory notes and other types of transferable securities, including equity and fixed income securities of issuers worldwide. The Underlying Fund may also invest up to 10% of its net assets in units of UCITS and other UCIs.</p> <p>The Underlying Fund may invest up to 20% of its net assets in aggregate in China A-Shares (through Shanghai-Hong Kong Stock Connect, Shenzhen-Hong Kong Stock Connect, through qualified foreign investor (QFI) portfolios, UCIs and any permissible means available to the Fund under prevailing laws and regulations) and in China B-Shares.</p> <p>The Underlying Fund may further utilise financial derivative instruments for hedging and/or efficient portfolio management. These financial derivative instruments may be dealt in either on Regulated Markets or over-the-counter, and may include, inter alia, swaps, forwards and futures contracts (including those on equity indices) as well as options (including warrants).</p>
<p>FTIF - Templeton Emerging Markets Fund A (acc) SGD</p>	<p>The Underlying Fund’s investment objective is capital appreciation. The Underlying Fund seeks to achieve its objective through a policy of investing primarily in equity securities, and as an ancillary matter in debt obligations, issued by corporations incorporated or having their principal business activities in, and governments of, developing or emerging nations.</p> <p>The Underlying Fund may also invest in those companies, which derive a significant proportion of their revenues or profits from emerging economies or have a significant portion of their assets in emerging economies. The Underlying Fund may also invest in equity and debt securities of issuers that are linked to assets or currencies of emerging nations. The Underlying Fund invests primarily in common stocks.</p> <p>The Investment Manager also considers Environmental, Social and Governance (ESG) factors as an integral component of its fundamental investment research and decision process. The Environmental and/or Social characteristics (within the meaning of Article 8 SFDR) promoted by the Underlying Fund are detailed in Appendix G of the Underlying Fund’s Luxembourg Prospectus.</p> <p>Since the investment objective is more likely to be achieved through an investment policy that is flexible and adaptable, the Underlying Fund may seek investment opportunities in other types of securities, such as preferred stock, participatory notes, securities convertible into common stock, and corporate and government debt obligations. The Underlying Fund may also invest up to 10% of its net assets in units of UCITS and other UCIs.</p>

	<p>The Underlying Fund may invest up to 20% of its net assets in aggregate in China A-Shares (through Shanghai-Hong Kong Stock Connect, Shenzhen-Hong Kong Stock Connect, through qualified foreign investor (QFI) portfolios, UCIs and any permissible means available to the Fund under prevailing laws and regulations) and in China B-Shares.</p> <p>The Underlying Fund may further utilise financial derivative instruments for hedging and/or efficient portfolio management. These financial derivative instruments may be dealt in either on Regulated Markets or over-the-counter, and may include, inter alia, swaps, forwards and futures contracts (including those on equity indices) as well as options (including warrants).</p>
<p>FTIF - Templeton Latin America Fund A ACC USD</p>	<p>The Underlying Fund's investment objective is capital appreciation. The Underlying Fund seeks to achieve its objective, under normal market conditions, through a policy of investing primarily in equity securities and as an ancillary matter in debt securities of issuers incorporated or having their principal business activities in the Latin American region. The Latin American region includes, but is not limited to, the following countries: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Ecuador, El Salvador, French Guyana, Guatemala, Guyana, Honduras, Mexico, Nicaragua, Panama, Paraguay, Peru, Surinam, Trinidad/Tobago, Uruguay and Venezuela. The balance of the Underlying Fund's net assets may be invested in equity securities and debt obligations of companies and government entities of countries other than those named above. Since the investment objective is more likely to be achieved through an investment policy that is flexible and adaptable, the Underlying Fund may seek investment opportunities in other types of securities, such as preferred stock, securities convertible into common stock and fixed income securities which are denominated in currencies other than Latin American currencies such as US dollar or euro.</p>

Risks

The ILP sub-fund is not listed on the Singapore Exchange and you can redeem only on Business Days through Singapore Life Ltd. In respect of Singapore investors, there is no secondary market for the ILP sub-fund. The value of the Underlying Fund may rise or fall. Investments in the Underlying Fund are subjected to various risks, as elaborated below.

Equity markets risk

Your investments may be subject to significant price movements due to the impact of economic, political, market, and issuer-specific factors.

Currency risks

Some of the Underlying Funds are exposed to the risk of loss arising from exchange-rate fluctuations or due to exchange control regulations.

Emerging markets risks

Some of the Underlying Funds may invest in emerging markets which involve a greater risk of loss and are more volatile than investing in more developed countries due to, inter alia, greater political, tax, economic, foreign exchange, liquidity, volatility and regulatory risks.

Concentration risk

Some of the Underlying Funds invest primarily in a single sector, market or region, and as a result are subject to higher concentration risk and potentially greater volatility compared to funds following a more diversified policy.

Risks associated with small and mid-sized companies

Some of the Underlying Funds will invest in small to mid-sized companies, which tend to have less liquidity and be more sensitive to changes in economic conditions and interest rates than larger, more recognized companies. As a result, the stock prices of small to mid-sized companies tend to fluctuate up and down more than those of larger companies.

Sustainability risk

In pursuing a sustainable investment objective, some of the Underlying Funds may underperform its broader investment universe by excluding potential opportunities due to non-financial considerations. Sustainability factors may also contribute significantly to risks, such as market risks, operational risks, liquidity risks or counterparty risks.

The above should not be considered to be an exhaustive list of the risks which you should consider before investing into the Underlying Fund. You should be aware that an investment in the Underlying Fund may be exposed to other risks of an exceptional nature from time to time.

Please refer to the section titled, "Risk Considerations", in the FTIF Prospectus for further information on the risks of FTIF.

Fees and Charges

In addition to the fees and charges shown in the Product Summary, the following fees are also payable through deduction from the asset value of the Underlying Funds. The ILP sub-funds invest in Class A (Accumulation) shares. The Annual Management Charges (AMC) of the Underlying Funds are:

Underlying Fund	AMC
FTIF - Franklin Biotechnology Discovery Fund A (acc) SGD	1.50%
FTIF - Franklin Biotechnology Discovery Fund A ACC USD	1.50%
FTIF - Franklin Strategic Income Fund A ACC USD	1.25%
FTIF - Franklin U.S. Opportunities Fund A (acc) SGD	1.50%
FTIF - Franklin U.S. Opportunities Fund A (acc) USD	1.50%
FTIF - Templeton Asian Growth Fund A ACC USD	1.85%
FTIF - Templeton Asian Smaller Companies Fund A (acc) SGD	1.85%
FTIF - Templeton Emerging Markets Fund A (acc) SGD	1.65%
FTIF - Templeton Latin America Fund A ACC USD	1.90%

Past Performance¹ as at 30 June 2025

NOTE: PAST PERFORMANCE IS NOT NECESSARILY INDICATIVE OF FUTURE PERFORMANCE.

¹ Performance shown in fund currency and calculated before sales charges are deducted. Fees and charges payable through deduction of premium or cancellation of units are excluded in deriving the performance. Performance is calculated on the assumption that all dividends and distributions are reinvested, taking into account all charges which would have been payable upon such reinvestment.

* Annualised performance

Fund / Benchmark	3 Months	6 Months	1 Year	3 Years*	5 Years*	10 Years*	Since Inception* (2 Apr 2012)
FTIF - Franklin Biotechnology Discovery Fund (SGD)	-5.65%	-11.43%	-16.01%	4.44%	-2.95%	-0.58%	8.37%
Benchmark: NASDAQ Biotechnology Index (SGD)	-5.73%	-8.69%	-12.78%	1.06%	-2.14%	0.32%	9.53%

Fund / Benchmark	3 Months	6 Months	1 Year	3 Years*	5 Years*	10 Years*	Since Inception* (4 Jul 2005)
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FTIF - Franklin Biotechnology Discovery Fund (USD)	-0.30%	-4.87%	-10.44%	7.57%	-1.15%	0.00%	8.32%
Benchmark: NASDAQ Biotechnology Index (USD)	-0.39%	-1.92%	-6.99%	4.09%	-0.33%	0.90%	8.01%

² 4 Jul 2005 is the launch date of the ILP sub-fund. Previously known as 3 April 2000, which was the Underlying Fund's launch date. On 14 March 2022, this ILP Sub-Fund was made available for investment under Singlife Savvy Invest.

Fund / Benchmark	3 Months	6 Months	1 Year	3 Years*	5 Years*	10 Years*	Since Inception* ³ (31 Jan 2008)
FTIF - Franklin Strategic Income Fund	2.10%	3.43%	6.51%	5.44%	1.98%	1.82%	3.11%
Benchmark: Bloomberg U.S. Aggregate Index	1.21%	4.02%	6.08%	2.55%	-0.73%	1.76%	2.81%

³ 31 January 2008 is the launch date of the ILP sub-fund. Previously known as 12 July 2007, which was the Underlying Fund's launch date.

Fund / Benchmark	3 Months	6 Months	1 Year	3 Years*	5 Years*	10 Years*	Since Inception* (14 Mar 2022)
FTIF - Franklin U.S. Opportunities Fund (SGD)	10.38%	-2.11%	3.39%	16.62%	NA	NA	13.14%
Benchmark: Russell 3000® Growth Index	11.25%	-1.49%	9.61%	21.43%	NA	NA	18.33%

Fund / Benchmark	3 Months	6 Months	1 Year	3 Years*	5 Years*	10 Years*	Since Inception* ⁴ (16 Jan 2017)
FTIF - Franklin U.S. Opportunities Fund (USD)	16.63%	5.15%	10.26%	20.12%	10.38%	NA	13.85%
Benchmark: Russell 3000® Growth Index	17.55%	5.80%	16.89%	25.07%	17.55%	NA	18.18%

⁴ 16 January 2017 is the launch date of the ILP sub-fund. Previously known as 3 April 2000, which was the Underlying Fund's launch date.

Fund / Benchmark	3 Months	6 Months	1 Year	3 Years*	5 Years*	10 Years*	Since Inception* ⁵ (4 Jul 2005)
FTIF - Templeton Asian Growth Fund	7.74%	9.67%	11.55%	5.35%	2.88%	2.02%	5.84%
Benchmark: MSCI AC Asia ex-Japan 10/40 Index-NR - Linked	12.00%	14.63%	16.71%	9.17%	6.38%	5.39%	7.36%

⁵ 4 July 2005 is the launch date of the ILP sub-fund. Previously known as 14 May 2001, which was the Underlying Fund's launch date.

Fund / Benchmark	3 Months	6 Months	1 Year	3 Years*	5 Years*	10 Years*	Since Inception* (2 Apr 2012)
FTIF - Templeton Asian Smaller Companies Fund	7.07%	0.32%	4.43%	7.75%	10.49%	4.89%	7.13%
Benchmark: MSCI AC Asia ex-Japan Small Cap Index-NR	12.03%	2.45%	1.73%	9.31%	11.03%	4.86%	6.21%

Fund / Benchmark	3 Months	6 Months	1 Year	3 Years*	5 Years*	10 Years*	Since Inception* (2 Apr 2012)
FTIF - Templeton Emerging Markets Fund	7.70%	12.99%	14.15%	9.70%	4.78%	4.78%	3.23%

Benchmark: MSCI Emerging Markets Index-NR	6.12%	7.62%	8.34%	6.51%	4.88%	4.23%	3.81%
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Fund / Benchmark	3 Months	6 Months	1 Year	3 Years*	5 Years*	10 Years*	Since Inception* ⁶ (3 Dec 2007)
FTIF - Templeton Latin America Fund	15.83%	31.56%	17.21%	9.87%	7.56%	2.80%	-1.02%
Benchmark: MSCI EM Latin America Index - NR	15.22%	29.85%	13.38%	11.59%	11.07%	3.68%	0.17%

⁶ 3 December 2007 is the launch date of the ILP sub-fund. Previously known as 14 May 2001, which was the Underlying Fund's launch date.

Expense Ratio and Turnover Ratio

Underlying Fund	Expense Ratio	Turnover Ratio
FTIF - Franklin Biotechnology Discovery Fund A (acc) SGD	1.81%	-23.43%
FTIF - Franklin Biotechnology Discovery Fund A ACC USD		
FTIF - Franklin Strategic Income Fund A ACC USD	1.35%	-27.21%
FTIF - Franklin U.S. Opportunities Fund A (acc) SGD	1.81%	-10.78%
FTIF - Franklin U.S. Opportunities Fund A (acc) USD		
FTIF - Templeton Asian Growth Fund A ACC USD	2.18%	19.56%
FTIF - Templeton Asian Smaller Companies Fund A (acc) SGD	2.21%	-39.72%
FTIF - Templeton Emerging Markets Fund A (acc) SGD	2.00%	-1.83%
FTIF - Templeton Latin America Fund A ACC USD	2.26%	-27.17%

The expense ratios stated in the table above are for the year ending 30 June 2025.
The turnover ratios stated in the table above are for the year ending 31 December 2024.

The expense ratio is calculated in accordance with the Investment Management Association of Singapore guidelines on the disclosure of expense ratios. It does not include (where applicable) brokerage and other transaction costs, performance fee, interest expense, foreign exchange gains /losses, front or back-end loads arising from the purchase or sale of other funds and tax deducted at source or arising out of income received. It is calculated by dividing expenses by daily average NAV, and multiplied by the appropriate factor to annualise the figure and is disclosed as a percentage.

The turnover ratio is calculated based on the lower of purchases and sales expressed as a percentage of the daily average net asset value.

Soft Dollar Commissions or Arrangements

We do not receive any soft dollar commissions in respect of the Underlying Funds.

Conflicts of Interest

We do not have any conflict of interests which may exist or arise in relation to the Underlying Funds and its management.

Suspension of dealings

We reserve the right to suspend immediately any issue, withdrawal, exchange or other dealing in relation to the Underlying Funds if the fund manager, or any government or regulatory body of competent jurisdiction, or we (at our reasonable discretion) decide to suspend the issue, withdrawal, exchange or other dealing in the units or shares of the Underlying Funds.

Reports

The financial year-end of the ILP sub-fund is 30 June. Singapore Life Ltd. will make available semi-annual report and annual audited report of the ILP sub-fund within 2 months and 3 months respectively from the relevant reporting periods.

In addition, Singapore Life Ltd. will make available financial reports of the Underlying Fund as they become available from the Investment Manager. Policyholders can access these reports via the website at www.singlife.com

Specialised ILP sub-funds

The ILP sub-funds are not specialised sub-funds as set out in MAS Notice 307 on Investment-Linked Policies issued by the Monetary Authority of Singapore.