

## JPMorgan Investment Funds – Global Select Equity Fund A Acc SGD

**This Fund Summary is for the above ILP sub-fund and should be read in conjunction with the Product Summary**

Fund Code	ILP Sub-Fund	Underlying Fund
E267	JPMorgan Investment Funds – Global Select Equity Fund	JPMorgan Investment Funds – Global Select Equity Fund A Acc SGD

### Structure of ILP sub-fund

The ILP sub-fund is a feeder fund investing all or substantially all of its assets into JPMorgan Investment Funds – Global Select Equity Fund (A Acc SGD) (the “Underlying Fund”), a sub-fund of JPMorgan Investment Funds, which is constituted as an open-ended investment company in Luxembourg. It is regulated by the Commission de Surveillance du Secteur Financier (“CSSF”) in Luxembourg.

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

### Information on the Manager

#### Management Company

JPMorgan Asset Management (Europe) S.à r.l is domiciled/incorporated in Luxembourg on 20 April 1988. The regulatory authority is Commission de Surveillance du Secteur Financier (CSSF). It has experience in managing collective investment schemes or discretionary funds for 33 years.

#### Investment Manager

J.P. Morgan Investment Management Inc. is domiciled/incorporated in United States of America. The regulatory authority is Securities and Exchange Commission (SEC). It has experience in managing collective investment schemes or discretionary funds for 38 years.

#### Other Parties

The Custodian (which is the Depositary) is J.P. Morgan SE – Luxembourg Branch. The Singapore representative is JPMorgan Asset Management (Singapore) Limited. Please refer to “Service Providers Engaged by the Board” in the Underlying Fund’s Prospectus for further details.

### Investment Objectives, Focus & Approach

Underlying Fund	Investment Objectives, Focus & Approach
JPMorgan Investment Funds – Global Select Equity Fund (Class A Accumulation SGD)	<p>The investment objective of the Underlying Fund is to achieve a return in excess of the global equity markets by investing primarily in companies, globally.</p> <p><u>Investment approach</u></p> <ul style="list-style-type: none"> <li>- Uses a fundamental, bottom-up stock selection process.</li> <li>- Investment process built on stock level analysis by a global research team.</li> </ul> <p><u>Main investment exposure</u></p> <p>At least 67% of assets invested in equities of companies anywhere in the world.</p> <p>At least 51% of assets are invested in companies with positive environmental and/or social characteristics that follow good governance practices as measured through the Investment Manager’s proprietary ESG scoring methodology</p>

and/or third party data.

The Underlying Fund invests at least 20% of assets in Sustainable Investments, as defined under SFDR, contributing to environmental or social objectives.

The Underlying Fund excludes certain sectors, companies/issuers or practices from the investment universe based on specific values or norms-based screening policies. These policies set limits or full exclusions on certain industries and companies based on specific ESG criteria and/or minimum standards of business practice based on international norms. To support this screening, it relies on third party provider(s) who identify an issuer's participation in or the revenue which they derive from activities that are inconsistent with the values and norms based screens. Third party data may be subject to limitations in respect of its accuracy and/or completeness. The exclusions policy for the Underlying Fund can be found on the Management Company's Website ([www.jpmorganassetmanagement.lu](http://www.jpmorganassetmanagement.lu)).

The Underlying Fund systematically includes ESG analysis in its investment decisions on at least 90% of securities purchased.

Other investment exposures

Deposits with Credit Institutions, money market instruments and money market funds for managing cash subscriptions and redemptions as well as current and exceptional payments.

**Risks**

The ILP sub-funds are 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.

Market Risk

The value of equity securities may go down as well as up in response to the performance of individual companies and general market conditions sometimes rapidly or unpredictably.

Currency Risk

Movements in currency exchange rates can adversely affect the return of your investment. Investing in a share class not denominated in SGD will expose you to additional currency risks. Any measures taken to offset specific risks could work imperfectly. Hedging may be used to mitigate currency, duration, market or credit risk. Hedging involves costs, which reduce investment performance.

Derivatives Risk

The Underlying Fund may, within its prescribed limits, invest in derivatives for hedging and Efficient Portfolio Management purposes. The value of derivatives can be volatile because a small movement in the value of the underlying asset can cause a large movement in the value of the derivative, resulting in losses in excess of the amount invested by the Underlying Fund.

Securities Lending Risk

The use of securities lending exposes the Underlying Fund to counterparty risk and liquidity risk.

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 "Risk Descriptions" in the Underlying Fund's Prospectus for further details.

**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 Fund.

Underlying Fund	AMC
Annual Management and Advisory Fee (AMAF)	1.50% per annum
Operating and Administrative Expenses	0.30% per annum (Max)

### Past Performance<sup>1</sup> as at 30 June 2025

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

Fund / Benchmark	3 Months	6 Months	1 Year	3 Years*	5 Years*	10 Years*	Since Inception (20 Aug 2024)
JPMorgan Investment Funds – Global Select Equity Fund	4.30%	-1.30%	NA	NA	NA	NA	2.30%
Benchmark: MSCI World Index (Total Return Net)	5.60%	2.20%	NA	NA	NA	NA	11.70%

\* Annualised Performance

<sup>1</sup> 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.

### Expense Ratio and Turnover Ratio

Underlying Fund	Expense Ratio	Turnover Ratio
JPMorgan Investment Funds – Global Select Equity Fund	1.79%	129.82%

The expense ratio stated in the table above is for the period ended 31 December 2024.

The turnover ratio stated in the table above is for the period ended 30 June 2025.

The expense ratio does not include (where applicable) charges for insurance coverage, brokerage and other transaction costs, performance fee, foreign exchange gains or losses, front or back-end loads arising from the purchase or sale of collective investment schemes and tax deducted at source or arising out of income received.

### Soft Dollar Commissions or Arrangements

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

### Conflicts of Interest

We do not have any conflict of interests which may exist or arise in relation to the Underlying Fund 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 Fund 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-funds is 30 June. Singapore Life Ltd. will make available semi-annual report and annual audited

report of the ILP sub-funds 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](http://www.singlife.com).

### **Specialised ILP sub-funds**

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