

Prepared on: 03/09/18

This Product Highlights Sheet is an important document.

- It highlights the key terms and risks of this investment product and complements the Prospectus¹.
- It is important to read the Prospectus before deciding whether to purchase units in the product. If you do not have a copy, please contact us to ask for one.
- You should not invest in the product if you do not understand it or are not comfortable with the accompanying risks.
- If you wish to purchase the product, you will need to make an application in the manner set out in the Prospectus.

EASTSPRING INVESTMENTS UNIT TRUSTS - GLOBAL TECHNOLOGY FUND (the "Fund")

Product Type	Unit Trust	Inception Date	4 May 2001
Manager	Eastspring Investments (Singapore) Limited	Custodian	The Hongkong and Shanghai Banking Corporation Limited
Trustee	HSBC Institutional Trust Services (Singapore) Limited	Dealing Frequency	Every Business Day
Capital Guaranteed	No	Expense Ratio for financial year ended 31 December 2017	1.69%
Name of Guarantor	Not applicable		

PRODUCT SUITABILITY

WHO IS THE PRODUCT SUITABLE FOR?

The Fund is only suitable for investors who:

- seek long term total return;
- are comfortable with risks associated with investments in technology-related industries and the greater volatility of a sector-based fund; and
- appreciate that their capital will be at risk and that the value of their investment and any derived income may fall as well as rise.

Investors should consult their financial advisers if in doubt whether this product is suitable for them.

Further Information

Refer to Schedule 4 on Pg [] of the Prospectus for further information on product suitability.

KEY PRODUCT FEATURES

WHAT ARE YOU INVESTING IN?

- You are investing in a unit trust constituted in Singapore that aims to maximise long-term total returns through investment in equities and equity-related securities of companies around the world with innovative products, processes or services.

Refer to Section 1 on Pg [] and Schedule 4 on Pg [] of the Prospectus for further information on features of the product.

Investment Strategy

- The Fund will invest all or substantially all of its assets into the Luxembourg-domiciled Eastspring Investments – Global Technology (the "underlying fund") which shares the same investment objective.
- The underlying fund may also invest in global, American, European, transferable or other depository receipts.
- The technology team of the Sub-Manager of the underlying fund employs a "bottom up" investment strategy with the aim to outperform the market consistently. Each stock is subjected to rigorous analysis to determine its potential to deliver the best returns for investors.

Refer to Schedule 4 on Pg [] of the Prospectus for further information on the investment strategy of the product.

Parties Involved

WHO ARE YOU INVESTING WITH?

- The Fund is constituted under Eastspring Investments Unit Trusts (the "Fund")

Refer to Sections 1 on Pg [], 2.1.1 on Pg [], 2.2.4 on Pg []

¹ The Prospectus is available for collection at Eastspring Investments (Singapore) Limited, 10 Marina Boulevard #32-01 Marina Bay Financial Centre Tower 2 Singapore 018983, during business hours or accessible at www.eastspring.com.sg.

- The Manager of the Fund and Investment Manager of the underlying fund is Eastspring Investments (Singapore) Limited
- The management company of the underlying fund is Eastspring Investments (Luxembourg) S.A.
- The Sub-Manager of the underlying fund is Henderson Global Investors Limited
- The Trustee is HSBC Institutional Trust Services (Singapore) Limited
- The Custodian is The Hongkong and Shanghai Banking Corporation Limited

[], 2.2.5 on Pg [] and 3 on Pg [] of the Prospectus for further information on the role and responsibilities of these entities.

KEY RISKS

WHAT ARE THE KEY RISKS OF THIS INVESTMENT?

Refer to Section 6.3 on Pg [] and Section 9 on Pg [] of the Prospectus for further information on risks of the product.

The value of the product and its dividends or coupons (if any) may rise or fall. These risk factors may cause you to lose some or all of your investment:

Market and Credit Risks

You are exposed to portfolio risks of an equity fund.

- The underlying fund is an equity fund and will be subject to risks such as fluctuations in market prices, adverse issuer or market information.

You are exposed to sector specific risks as this is a technology fund.

- Investments in a specific sector mean a more concentrated approach to investments is taken, therefore there is greater than usual risk. The underlying fund may be susceptible to factors affecting technology-related industries and to greater risk and market fluctuation than investment in a broader range of portfolio securities covering different economic sectors. As the companies in the technological sector are generally smaller companies, the Fund may also face additional volatility and also lesser liquidity, as compared with investing in larger companies.

You are exposed to currency risks.

- The underlying fund's investments may be denominated in currencies that differ from the currency of the Fund, and accordingly, fluctuations in the exchange rates of these foreign currencies may affect the value of your units.

You are exposed to counterparty risks.

- The underlying fund will be exposed to the credit risk on counterparties with which it trades and any default by such a counterparty (for example, due to insolvency) could result in substantial losses to the underlying fund and, in turn, the value of your units.

Liquidity Risks

The Fund is not listed and you can realise your units only on Business Days.

- There is no ready secondary market for the units in the Fund. All realisation requests should be submitted in the manner set out in the Prospectus.

Your realisation request may be deferred or suspended.

- There may be a 10% limit on the number of units that can be realised and converted on a Dealing Day. Therefore, your realisation request may be deferred to the next Dealing Day (which is subject to the same limit) if realisations exceed the limit on that day.
- Your right to realise units may also be temporarily suspended under certain circumstances as described in the Prospectus.

Product-Specific Risks

You are exposed to derivatives risks.

- The underlying fund may use derivative instruments, including futures, swaps, options and forwards, for efficient portfolio management and/or hedging purposes.
- Derivatives involve risks different from, and, in some cases, greater than, the risks presented by more traditional securities investments. Some of the risks associated with derivatives are market risk, management risk, credit risk, liquidity risk, operational risk and leverage risk.

FEES AND CHARGES

WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?

Payable directly by you

You will need to pay the following fees and charges as a percentage of your gross investment sum:

Refer to Schedule 4 on Pg [] of the Prospectus for

Initial Sales Charge	Up to 5% (for cash and SRS monies) Up to 3% (for CPF monies*) (maximum 5%)
Realisation Charge	0% (maximum 2%)
Switching Fee	1% (maximum 3%)

further
information on
fees and
charges.

* The Fund is included under CPFIS-OA. The sales charge in respect of subscriptions made using CPF monies will be reduced from up to 3% to up to 1.5% from 1 October 2018 and to 0% from 1 October 2019 in line with the Singapore Government's announcement in March 2018.

Appointed distributors may (depending on the specific nature of services provided) impose other fees and charges not disclosed here. Please check with the relevant appointed distributor for further details.

Payable by the Fund from invested proceeds

The Fund will pay the following fees and charges to the different parties:

Management Fee [^]	1.50% per annum (maximum 2% p.a.)
Trustee's and Custodian Fee	Below 0.05% per annum (maximum 0.2% p.a.)
Registrar's Fee	More than 0.1% per annum if the Fund's total asset under management is less than S\$5 million, plus transactional fees
Other fees charged by the underlying fund e.g. preliminary charge, realisation fee, management fee, performance fee, trustee/custodian fee	Management fee: 0.875% (maximum 0.875%) Custodian and transaction fee: 0.04% per annum*, subject to change depending on various factors

[^] Includes the management fee of 0.875% charged by the investment manager of the underlying fund. Subscription and realisation fees are currently not payable by the Fund on its investments into the underlying fund.

* Based on audited accounts as at 31 December 2017.

VALUATIONS AND EXITING FROM THIS INVESTMENT

HOW OFTEN ARE VALUATIONS AVAILABLE?

The indicative issue and realisation price per unit (net asset value per unit) of the Fund will be available from www.eastspring.com.sg normally one Business Day after each relevant Dealing Day.

Refer to Section 10.8 on Pg [], Section 12 on Pg [] and Section 14 on Pg [] of the Prospectus for further information on valuation and exiting from the product.

HOW CAN YOU EXIT FROM THIS INVESTMENT AND WHAT ARE THE RISKS AND COSTS IN DOING SO?

- You can exit the Fund by submitting a signed written instruction or redemption form to the Manager or the appointed distributor from whom you purchased your units.
- If you are a first-time investor in the Fund, you will have the right to cancel your subscription within 7 calendar days from the date of your subscription without incurring the sales charge stated above. However, you will have to take the risk for any price changes in the net asset value of the Fund.
- Partial realisations are subject to minimum holding requirements.
- Your realisation price is determined as follows (please note that appointed distributors may impose a different cut-off time):
 - If you submit your realisation request to the appointed distributor by 3.00 p.m. Singapore time on a Business Day, the realisation price will be based on the net asset value per unit at the close of business on that Business Day.
 - If you submit your realisation request after 3.00 p.m. Singapore time or on a day which is not a Business Day, the realisation price will be based on the net asset value per unit at the close of business of the next Business Day.
- You will normally receive the realisation proceeds within seven Business Days from the date the Manager receives and accepts your realisation request.
- The realisation proceeds that you will receive will be the realisation price multiplied by the number of units sold, less any charges. Currently, no realisation charge is imposed. An example is as follows:

Realisation Request for 1,000 units	x	Realisation Price	=	Realisation proceeds
	x	\$1.100	=	\$1,100

CONTACT INFORMATION

HOW DO YOU CONTACT US?

You may contact Eastspring Investments (Singapore) Limited at (65) 6349 9711 or visit our appointed distributors listed on www.eastspring.com.sg.

APPENDIX: GLOSSARY OF TERMS

Business Day: any day other than Saturday, Sunday or gazetted public holiday on which commercial banks in Singapore are generally open for business, or where the context expressly requires, any day other than Saturday, Sunday or gazetted public holiday on which commercial banks in Singapore or elsewhere are generally open for business, or any other day as the Manager and the Trustee may agree in writing.

Dealing Day: a Business Day in Singapore.