

The Jupiter Global Fund

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
E149	Jupiter Global Fund - Jupiter European Select [^]	Jupiter Global Fund - Jupiter European Select L EUR Acc [^]
E150	Jupiter Global Fund - Jupiter Financial Innovation*	Jupiter Global Fund - Jupiter Financial Innovation L USD Acc*

[^] Prior to 9 December 2025, *The Jupiter Global Fund – Jupiter European Select* and *Jupiter Global Fund – Jupiter European Select L EUR Acc* were known as *The Jupiter Global Fund – Jupiter European Growth* and *Jupiter Global Fund – Jupiter European Growth L EUR Acc*, respectively.

* Fund is registered under Restricted Foreign Schemes in Singapore.

Structure of ILP sub-funds

The above ILP sub-funds are feeder funds investing 100% into the sub-funds (the “Underlying Funds”) of The Jupiter Global Fund (the “Company”). The Company is an open-ended investment company incorporated under the laws of the Grand Duchy of Luxembourg as a Société d’Investissement à Capital Variable (‘SICAV’) with an umbrella structure on 22 September 2005 for an unlimited duration. It is authorised by the Commission de Surveillance du Secteur Financier (‘CSSF’) in Luxembourg as an Undertaking for Collective Investment in Transferable Securities (‘UCITS’) for the purposes of the UCITS Directive.

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

Information on the Manager

Management Company

The Directors have designated Jupiter Asset Management International S.A. as Management Company of the Company to perform investment management, administration and marketing functions for the Company. Jupiter Asset Management International S.A. is authorised as a management company managing UCITS governed by the UCITS Directive and Chapter 15 of the Law. The Management Company is authorised and regulated by the CSSF. The Management Company has been managing collective investment schemes and discretionary funds for 6 years.

Investment Manager

The Management Company has delegated its investment management functions to Jupiter Asset Management Limited (the “Investment Manager”). The Investment Manager is incorporated under the laws of England and Wales and has been authorised and regulated by the Financial Conduct Authority of the UK (‘FCA’) since 2001. The Investment Manager has managed collective investment schemes and discretionary funds since at least 2001.

Other Parties

The Custodian (which is the Depositary) of the Underlying Funds is The Bank Of New York Mellon SA/NV, Luxembourg Branch. There is no trustee for the Company. The Singapore representative of the Underlying Funds is Jupiter Asset Management (Asia) Private Limited. Please refer to “Depositary and Custodian” and “Singapore Representative” in the Jupiter Global Fund’s Prospectus for details of other parties involved in the Underlying Funds.

Investment Objectives, Focus & Approach

Underlying Fund	Investment Objectives, Focus & Approach
Jupiter Global Fund - Jupiter European Select L EUR Acc	<p>Investment Objective</p> <p>To achieve long term capital growth by exploiting special investment opportunities in Europe.</p> <p>Investment Policy</p>

The Underlying Fund will invest primarily in equity and equity related securities (including listed preference shares, listed convertible unsecured loan stock, listed warrants and other similar securities) of issuers which have their registered office in Europe or exercise the predominant part of their economic activities in Europe (including UK) and which are considered by the Investment Manager to be undervalued or otherwise to offer good prospects for capital growth. The Investment Manager will adopt a primarily bottom up approach to selecting investments for the Underlying Fund.

Subject to the limits set out in the Investment Restrictions, the Underlying Fund will have the ability: to hedge against directional risk using index futures and/or cash; to hold bonds and warrants on transferable securities; to use options and futures; to enter into portfolio swaps; to use forward currency contracts; and to hold liquid assets (deposits, Money Market Instruments and money market funds) on an ancillary basis in order to achieve its investment goals, for treasury purposes and in case of unfavourable market conditions.

The Underlying Fund may invest up to 20% of its Net Asset Value in bank deposits at sight, such as cash held in current accounts for ancillary liquidity purposes in normal market conditions.

In case of exceptional unfavourable market conditions, the Underlying Fund may temporarily be invested up to 100% of its Net Asset Value in cash and cash equivalents as a defensive measure and/or for liquidity purposes. During such defensive investments, the Underlying Fund may not be pursuing its investment objective.

The Underlying Fund may also invest up to 10% of its Net Asset Value in units of other collective investment schemes (including ETFs).

The Underlying Fund will not invest in collective investment schemes that utilize financial derivatives instruments for investment purposes.

The Underlying Fund takes sustainability risk and ESG Characteristics (as defined below) into account as part of its selection process (as further described in section "Sustainability Approach" below).

Sustainability Approach

The Underlying Fund promotes environmental and social characteristics on an ongoing basis within the scope of Article 8 of SFDR but does not have a sustainable investment objective.

The Underlying Fund may make one or more sustainable investments (as defined in the SFDR). Further information about the environmental and social characteristics promoted by the Underlying Fund is available in the pre-contractual disclosures relating to the Underlying Fund set out in Appendix 2.

	<p>The investment strategy follows a bottom-up quantitative and qualitative analysis of individual companies, aiming to select those with a good record and a proven product and business model, combined with evidence of entrepreneurial endeavour and the prospect of above average growth opportunities.</p> <p>The strategy is implemented through fundamental security analysis in line with the Underlying Fund's active management approach, including pre-investment research, ongoing monitoring and corporate engagement on areas of improvement.</p> <p>A minimum of 90% of the Underlying Fund's investments will be analysed using the Investment Manager's ESG Characteristics.</p> <p>Details of investments excluded under the Underlying Fund's sustainability approach are set out in the pre-contractual disclosures relating to the Underlying Fund set out in Appendix 2.</p> <p>The integration of material sustainability risks is a fundamental part of the investment decision making process and risk management process and a crucial element to the generation of long-term returns. The active ownership approach considers material ESG factors (such as environmental, or social considerations) and principal adverse impacts on sustainability factors which strengthens the ability to assess risks and opportunities that drive long-term value. These measures are believed to enhance investment decision making leading to better client outcomes by selecting companies that have greater alignment to securityholder and stakeholder interests.</p> <p>These risks are considered through the investment process and form part of the ongoing monitoring of companies in which the Underlying Fund is invested.</p> <p>In the Investment Manager's view, the integration of material sustainability risks in the investment process informs investment decisions and contributes to stronger risk adjusted returns over the long-term. The assessment of the likely impact of sustainability risks on returns involves both quantitative and qualitative judgments. The outcomes in accordance with Jupiter's Responsible Investment Policy can be realised in the short term or achieved over multiple periods. Impact may also be influenced by market conditions.</p> <p>The Underlying Fund uses data from third parties (which may include providers for research, reports, screenings, ratings and/or analysis such as index providers and consultants) and that information or data may be incomplete, inaccurate or inconsistent.</p> <p>Please refer to the "Risk Factors" section, items headed "Environmental, Social and Governance ("ESG") Investment Risk", "Sustainability Risk" and to the "General Information" section, item headed "The Sustainable Finance Disclosure Regulation and EU Taxonomy Regulation" for further information.</p>
<p>Jupiter Global Fund - Jupiter Financial Innovation L USD Acc</p>	<p>Investment Objective</p>

To achieve capital growth in the long term by investing in equity and equity related securities linked to financial innovation.

Investment Policy

The Underlying Fund will invest at least 70 per cent of its Net Asset Value in a global portfolio consisting of: (i) equity and equity related securities (including preference shares, warrants, participation notices and depositary receipts) which may be issued by issuers located in any country (including Emerging Markets) and which the Investment Manager believes drive or benefit from (or have the potential to drive or benefit from) financial innovation, including but not limited to payments technology, digital financial services, mobile banking and blockchain; (ii) and financial derivative instruments. The companies in which the Underlying Fund invests are considered by the Investment Manager to be undervalued and exhibit favourable growth prospects arising from characteristics such as proven management or strong products or services.

Subject to the limits set out in the Investment Restrictions, the Underlying Fund will have the ability: to hedge against directional risk using index futures and/or cash; to hold bonds and warrants on transferable securities; to use options and futures for hedging purposes and for Efficient Portfolio Management; to enter into portfolio swaps; to use forward currency contracts; and to hold liquid assets (deposits, Money Market Instruments and money market funds) on an ancillary basis in order to achieve its investment goals, for treasury purposes and in case of unfavourable market conditions. The Underlying Fund will not take positions in cryptocurrencies. However, the Underlying Fund may invest in companies which provide cryptocurrency-related services.

The Underlying Fund has wider investment powers than most of the other Funds within the Company in relation to its use of financial derivative instruments. In particular it has the power to use financial derivative instruments for investment purposes and/or for hedging or Efficient Portfolio Management. While the purpose behind these wider investment powers is designed to enable the Investment Manager to achieve positive returns across varying market conditions, there are specific risks associated with the strategy and the instruments to be used as outlined in the section headed "Risk Factors" on page 48 of the Underlying Fund's Prospectus.

In particular, the Underlying Fund may use futures and options and enter into portfolio swaps in order to gain both long and short exposures to indices, sectors, baskets or individual securities for investment purposes and/or for hedging or Efficient Portfolio Management. For example, core long positions within the portfolio may be wholly or partially hedged from time to time, at the Investment Manager's discretion, using futures, options or portfolio swaps.

To the extent that financial derivative instruments are used (whether for investment purposes, hedging or Efficient Portfolio Management), the Underlying Fund's gross exposure to the market will not exceed 150% of its net assets at any time.

A large gross exposure in the Underlying Fund will commonly be indicative of increased hedging using financial derivative instruments such as futures, rather than a large directional weighting using financial derivative instruments for investment purposes. The Underlying Fund's maximum long exposure to the market shall be 130% of its net assets and its maximum short exposure shall not exceed 20% of its net assets.

Subject to the limits set out in the Investment Restrictions, the Underlying Fund may also:

- invest in fixed interest securities, equities and equity related securities (including participation notes) issued by governments or companies which have their registered office in emerging market economies or exercise the predominant part of their economic activities in emerging market economies.
- invest up to 30% of its Net Asset Value in issuers in Emerging Markets or issuers established outside of Emerging Markets which have a predominant proportion of their assets or business operations in Emerging Markets;
- invest up to 10% of its Net Asset Value in units of other collective investment schemes (including ETFs);
- invest up to 20% of its Net Asset Value in exchange-traded commodities (ETCs);
- invest up to 20% of the Underlying Fund's Net Asset Value in securities issued by REITs;
- invest up to 20% of the Underlying Fund's Net Asset Value in Delta One Securities;
- invest up to 10% of its Net Asset Value in special purpose acquisition company (SPACs);
- invest up to 10% of the Underlying Fund's Net Asset Value in unlisted securities; and
- up to 20% of the Underlying Fund's Net Asset Value in bank deposits at sight, such as cash held in current accounts for treasury purposes.

In case of exceptional unfavourable market conditions, the Underlying Fund may temporarily be invested up to 100% of its Net Asset Value in cash and cash equivalents as a defensive measure and/or for liquidity purposes. During such defensive investments, the Underlying Fund may not be pursuing its investment objective.

Sustainability Approach

The integration of material sustainability risks is a fundamental part of the investment decision making process and risk management process and a crucial element to the generation of long-term returns. The active ownership approach considers material ESG factors (such as environmental, or social considerations) and principal adverse impacts on sustainability factors which strengthens the ability to assess risks and opportunities that drive long-term value. These measures are believed to enhance investment decision making leading to better client outcomes by selecting companies that have greater alignment to securityholder and stakeholder interests.

	<p>These risks are considered through the investment process and form part of the ongoing monitoring of companies in which the Underlying Fund is invested. The Investment Manager will utilise a combination of any of the following to meet these goals:</p> <ul style="list-style-type: none"> • Primary research; • Third party ESG risk data (including climate analysis and principal adverse impact data); • Proxy voting research; • Direct and collaborative engagement with companies and other investors / industry bodies; • Commitment to responsible investment codes. <p>There are no sustainability risk-related limits or ESG investment restrictions applicable to the Underlying Fund, save for such restrictions as may arise in line with regulatory requirements. Low ranking or negative third-party scores from third party ESG data providers will not automatically prohibit investment, but these matters will be given due consideration through internal review. The Investment Manager retains discretion to divest or engage with a company when considering adverse sustainability risks or events. The above activities are conducted by the Investment Manager because it is responsible for the integration of sustainability risks within the investment decision-making process.</p> <p>In the Investment Manager's view, the integration of material sustainability risks in the investment process informs investment decisions and contributes to stronger risk adjusted returns over the long-term. The assessment of the likely impact of sustainability risks on returns involves both quantitative and qualitative judgments. The outcomes in accordance with Jupiter's Responsible Investment Policy can be realised in the short term or achieved over multiple periods. Impact may also be influenced by market conditions.</p> <p>Please refer to the "Risk Factors" section, items headed "Environmental, Social and Governance ("ESG") Investment Risk", "Sustainability Risk" and to the "General Information" section, item headed "The Sustainable Finance Disclosure Regulation and EU Taxonomy Regulation" for further information.</p>
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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.

General investment risks

Factors affecting the value of securities in some markets and under certain situations cannot easily be determined and the value of such investments may decline or be reduced to zero.

Credit and counterparty risks

- The value of the Underlying Fund may be adversely affected if any of the institutions with whom the assets of the Underlying Fund are invested or deposited suffers insolvency or other financial difficulties.
- The Underlying Fund may invest in derivative financial instruments, comprising options, futures, index futures and currency forward contracts for hedging and efficient portfolio management. There is a risk that the use of such instruments will not

achieve the goals aimed at. Also, the use of swaps, contracts for differences and other derivative contracts entered into by private agreements may create a counterparty risk for the Underlying Fund concerned.

- In the event of failure of the counterparty the Company may only rank as an unsecured creditor in respect of sums due from the issuer or broker in question, meaning that the Company may be unable to recover part or all of the assets exposed to that counterparty and any such recovery may be significantly delayed. Such delay or loss would be to the detriment of the Net Asset Value of Shares in the Underlying Fund.

Risks related to investments in warrants

When warrants are held, the Net Asset Value per Share may fluctuate more than would otherwise be the case because of the greater volatility of warrant prices.

Risks related to investments in equity-related securities

Equity related securities may not be listed and are subject to the terms and conditions imposed by their issuers. There may be no active market in equity related securities and therefore investments in equity related securities can be illiquid. There is a risk that the issuers of equity-related securities will not settle a transaction due to a credit or liquidity problem and the Underlying Fund may suffer a loss (including a total loss). Investments in equity-related securities do not entitle the investors to a beneficial interest in the underlying securities nor to make any claim against the company issuing the securities.

Share Class Hedging risks

The share class hedging process can cause the value of investments to fall due to market movements, rebalancing considerations and, in extreme circumstances, default by the counterparty providing the hedging contract.

Currency (FX) risks

The Underlying Funds can be exposed to different currencies and movements in foreign exchange rates can cause the value of investments to fall as well as rise.

Pricing risks

Price movements in financial assets mean the value of assets can fall as well as rise, with this risk typically amplified in more volatile market conditions.

Market Concentration risks

Investing in a particular country or geographic region can cause the value of this investment to rise or fall more relative to investments whose focus is spread more globally in nature.

Derivative risks

The Underlying Funds may use derivatives to hedge against directional risk of the Underlying Funds. Using derivatives can involve a high level of risk. A small movement in the price of an underlying investment may result in a disproportionately large movement in the price of the derivative instrument.

Counterparty Default risks

The risk of losses due to the default of a counterparty e.g. on a derivatives contract or a custodian that is safeguarding the Underlying Funds' assets.

Please refer to pages 48-73 "Risk Factors" for more information on risks of the Underlying Funds.

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

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.

Underlying Fund	AMC
Jupiter Global Fund - Jupiter European Select L EUR Acc	1.50%
Jupiter Global Fund - Jupiter Financial Innovation L USD Acc	1.50%

Past Performance¹ as at 31 December 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* ² (1 Apr 2010)
Jupiter Global Fund - Jupiter European Select	7.51%	8.60%	11.48%	8.87%	4.35%	5.43%	9.06%
Benchmark: MSCI Europe	6.25%	9.99%	19.39%	14.51%	11.20%	7.68%	7.96%

[^] Prior to 9 December 2025, the benchmark was FTSE World Europe.

Fund / Benchmark	3 Months	6 Months	1 Year	3 Years*	5 Years*	10 Years*	Since Inception* ³ (1 Apr 2010)
Jupiter Global Fund - Jupiter Financial Innovation	6.87%	18.86%	52.38%	31.40%	6.87%	10.01%	8.16%
Benchmark: MSCI ACWI Financials	4.94%	9.84%	28.60%	22.70%	15.67%	11.19%	8.58%

Source: Morningstar

* Annualised 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.

² 1 April 2010 is the launch date of the ILP sub-fund. Previously known as 17 August 2001, 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.

³ 1 April 2010 is the launch date of the ILP sub-fund. Previously known as 10 July 2007, 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.

Expense Ratio and Turnover Ratio

Underlying Fund	Expense Ratio	Turnover Ratio
Jupiter Global Fund - Jupiter European Select L EUR Acc	1.72%	133.11%
Jupiter Global Fund - Jupiter Financial Innovation L USD Acc	1.73%	198.94%

The expense and turnover ratios stated in the table above are for the period ended 31 December 2025.

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 Funds 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.