

Prepared on: 04/08/2023

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 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.

iFAST-DWS INDIA EQUITY FUND

(the "Sub-Fund"), a sub-fund of iFAST Premier Investments Funds

Product Type	Unit Trust	Launch Date	18 Nov 2004
Managers	iFAST Financial Pte. Ltd.	Custodian	<u>Until 20 November 2023 (or such other date as may be determined and notified to Holders):</u> The Hongkong and Shanghai Banking Corporation Limited <u>From 20 November 2023 (or such other date as may be determined and notified to Holders):</u> Standard Chartered Bank (Singapore) Limited
Trustee	<u>Until 20 November 2023 (or such other date as may be determined and notified to Holders):</u> HSBC Institutional Trust Services (Singapore) Limited <u>From 20 November 2023 (or such other date as may be determined and notified to Holders):</u> Standard Chartered Trust (Singapore) Limited	Dealing Frequency	Every Business Day
Capital Guaranteed	No	Expense Ratio for period ended 31 December 2022 ²	0.66% - 1.71%

PRODUCT SUITABILITY

WHO IS THE PRODUCT SUITABLE FOR?

- The Sub-Fund is only suitable for investors who:
 - o seek medium to long term capital appreciation; and
 - o are comfortable with the risk of a fund that invests in a diversified portfolio of equity and equity-related securities issued by entities listed, domiciled or which have significant assets or business interests in India.

Further Information
Refer to the
"Investment
Objective" section
of Appendix 2 of
the Prospectus for
further information

¹ The Prospectus is available from the Managers (at 10 Collyer Quay #26-01, Ocean Financial Centre Building Singapore 049315) and their authorised distributors during normal business hours.

² Expense ratios are not available for the other available classes as at this date.

	on product suitability.
KEY PRODUCT FEATURES	
WHAT ARE YOU INVESTING IN? <ul style="list-style-type: none"> You are investing in a sub-fund of an umbrella unit trust constituted in Singapore that aims to achieve medium to long term capital appreciation by investing in a diversified portfolio of equity and equity-related securities: (i) issued by entities listed or to be listed on the recognised stock exchanges of India; (ii) of entities domiciled or organised under the laws of India; and/or (iii) of entities (whether domiciled or organised in India or elsewhere) which, in the opinion of the Managers, have significant assets, business, production activities, trading or other business interests in India. The Sub-Fund may invest through ADRs and GDRs. It may also invest up to 30% of its Deposited Property in Indian Rupee-denominated fixed income securities and up to 10% of its Deposited Property into other collective investment schemes. The Sub-Fund currently offers Units in Class A, Class B, Class I and iFAST-DWS India Equity Fund Class J. Currently, the Managers do not intend to make distributions in respect of the Sub-Fund. 	Refer to the " <u>Structure of the Sub-Fund</u> " and " <u>Investment Objective</u> " sections of Appendix 2 of the Prospectus for further information on features of the product.
Investment Strategy	
<ul style="list-style-type: none"> The Sub-Managers use a disciplined equity investment process to manage the Sub-Fund in a conservative manner. There is no specific target industry or sector. However, the stock selection process takes into account the secular and cyclical prospects for the sector that the Sub-Fund invests in. Company visits are at the core of the investment process. The focus will be on qualitative issues and quantitative issues when evaluating a business. Another important facet is the identification of signs of change, which can signal a period of sustained out / underperformance. The Sub-Fund may invest in fixed income securities to minimise downside risks, especially during volatile equity markets. Its portfolio may be fully or partially hedged back to the Singapore dollar. The Sub-Fund may use FDIs (including equity linked products and currency forwards) for hedging and/or optimising returns. 	Refer to the " <u>Investment Objective</u> " and " <u>Investment Focus and Approach</u> " sections of Appendix 2 of the Prospectus for further information on the investment strategy of the product.
Parties Involved	
WHO ARE YOU INVESTING WITH? <ul style="list-style-type: none"> The Sub-Fund is a sub-fund of iFAST Premier Investments Fund. The Managers are iFAST Financial Pte. Ltd.. The Sub-Managers are DWS Investment GmbH. The Sub-Managers have appointed PGIM India Asset Management Private Limited (formerly known as DHFL Pramerica Asset Managers Private Limited) as the investment adviser. <u>Until 20 November 2023 (or such other date as may be determined and notified to Holders):</u> The Trustee is HSBC Institutional Trust Services (Singapore) Limited. <u>From 20 November 2023 (or such other date as may be determined and notified to Holders):</u> The Trustee is Standard Chartered Trust (Singapore) Limited. <u>Until 20 November 2023 (or such other date as may be determined and notified to Holders):</u> The Custodian is The Hongkong and Shanghai Banking Corporation Limited. <u>From 20 November 2023 (or such other date as may be determined and notified to Holders):</u> The Custodian is Standard Chartered Bank (Singapore) Limited. 	Refer to the " <u>The Managers</u> ", " <u>The Trustee</u> " and " <u>Other Parties</u> " sections of the Prospectus and the " <u>Sub-Managers</u> " section of Appendix 2 of the Prospectus for further information on their roles and responsibilities and what happens if they become insolvent.
KEY RISKS	
WHAT ARE THE KEY RISKS OF THIS INVESTMENT? The value of the Sub-Fund and its distributions (if any) may rise or fall. You should consider the risks of investing in the Sub-Fund, as detailed in the Prospectus. Some risk factors to consider are economic, interest rate, political, liquidity, default, foreign exchange, regulatory and repatriation risks. You may lose some or all of your investment (including principal investment). Past performance is not indicative of future	Refer to the " <u>Risks</u> " section of the Prospectus and the " <u>Risk Class and Risks Specific to the Sub-Fund</u> " section of Appendix

performance.	2 of the Prospectus for further information on risks of the product.
Market and Credit Risks	
<p>You are exposed to the risks of investing in a single country fund, particularly, the Indian market.</p> <ul style="list-style-type: none"> The Sub-Fund is subject to higher risks as its investments are less diversified than a global portfolio. The Sub-Fund may be affected by exchange rates and controls; interest rates; changes in government policies; tax, social and religious instability; and other political, economic and other developments in or affecting India. The Sub-Fund may be subject to withholding and other taxes. The interpretation and application of tax law may not be as consistent and transparent as those of more developed nations, and may vary from region to region. The securities markets in India are emerging markets undergoing rapid growth and changes. This may lead to trading volatilities and difficulties in settlement and recording of transactions. Indian company, securities and tax laws and regulations are continuously evolving. The level of monitoring of the Indian securities markets is also different from that of markets in more developed countries. The Managers and the Sub-Managers may be subject to lawsuits and the Sub-Fund could face high risks of litigation. <p>You are exposed to the risk of investing in equity securities.</p> <ul style="list-style-type: none"> The value of equity securities is affected by general economic and market conditions, interest rates, political developments, etc. The value of the Sub-Fund may fluctuate more strongly on a day-to-day basis compared to funds investing in fixed income securities. <p>You are exposed to the risk of fixed income instruments.</p> <ul style="list-style-type: none"> The prices of fixed income securities are subject to interest rate fluctuations and the maturities of the investments. The risk of issuer default cannot be eliminated and may arise at any time independent of market activity. <p>You are exposed to the risk of investing in unlisted securities.</p> <ul style="list-style-type: none"> Unlisted securities may involve a high degree of business and financial risks, and tend to be less liquid than listed securities. 	
Liquidity Risks	
<p>The Sub-Fund is not listed and you can redeem only on Dealing Days.</p> <ul style="list-style-type: none"> There is no secondary market for the Sub-Fund. All realisation requests should be made to the Managers or their authorised distributors. 	
Product-Specific Risks	
<p>You are exposed to FPI risks.</p> <ul style="list-style-type: none"> The Sub-Fund is registered as an FPI in India with the SEBI (which permits it to directly invest into Indian equity and/or debt securities). Investments are subject to prescribed limits and may therefore limit the Sub-Fund's ability to acquire certain securities, hindering the Sub-Fund's investment strategy and ability to rebalance its portfolio. The FPI registration may not be renewed or may be suspended or cancelled, and the Sub-Fund may be forced to redeem its investments. Indirect investments through equity linked products offered by other FPI registered institutions may have to be made. The Sub-Fund will not have any legal, beneficial or proprietary interest in the underlying securities. The securities of the Sub-Fund, the FPI registered institution and/or its other customers under the FPI registration may not be segregated. <p>You are exposed to currency risks.</p> <ul style="list-style-type: none"> The Sub-Fund will be subject to fluctuations in exchange rate and exchange controls as its investments may be denominated in foreign currencies (especially Indian Rupees). <p>You are exposed to FDIs risks.</p> <ul style="list-style-type: none"> The Sub-Fund may use FDIs from time to time and these may negatively impact its value. The Sub-Fund may suffer greater losses than if it had not 	

used FDIs.		
You are exposed to other risks. <ul style="list-style-type: none">• The Sub-Fund may be adversely affected by actions of its substantial investors.• Uncertainty in market conditions.		
FEES AND CHARGES		
WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT? Payable directly by you		Refer to the " <u>Fees and Charges</u> " sections of the Prospectus and at Appendix 2 of the Prospectus for further information on fees and charges.
Preliminary Charge (on gross investment amount)	Class A: Currently 5%, maximum 5%. Class B, I and J: Currently nil, maximum 5%.	
Realisation Charge (on gross realisation proceeds)	Currently nil, maximum 2%.	
Switching Fee	Currently 0%; maximum 5%.	
Please check with the distributor through whom you are subscribing for Units, as to whether it charges other fees not listed in the Prospectus. Payable by the Sub-Fund from invested proceeds to the Managers, Trustee and other parties (as a percentage of the NAV)		
Management fee ("MF") (a) Retained by Managers: (b) Paid by Managers to financial advisers (trailer fee) ³ :	Class A: Currently 1.50% p.a., maximum 2% p.a.. (a) 40% to 60% of MF (b) 40% to 60% of MF Class B: Currently 0.75% p.a., maximum 2% p.a.. (a) 40% to 60% of MF (b) 40% to 60% of MF Class I: Currently nil. No trailer fee is payable for this class. iFAST-DWS India Equity Fund Class J: Currently 0.45% p.a., maximum 2% p.a.. (a) 40% to 60% of MF (b) 40% to 60% of MF	
Trustee fee	Until 20 November 2023 (or such other date as may be determined and notified to Holders): Currently 0.035% p.a., maximum 0.15% p.a.. From 20 November 2023 (or such other date as may be determined and notified to Holders): Currently 0.025% p.a., maximum 0.025% p.a..	
Audit fee, registrar, custody, valuation and other fees and charges	Each fee or charge may amount to or exceed 0.1% p.a., depending on the proportion it bears to the NAV of the Sub-Fund.	
VALUATIONS AND EXITING FROM THIS INVESTMENT		
HOW OFTEN ARE VALUATIONS AVAILABLE? The Sub-Fund is valued on each Dealing Day. The issue and realisation prices of Units are quoted on a forward pricing basis. The indicative prices of Units are available on the website: www.ifastfm.com , normally within 2 Business Days of the transaction date.		Refer to the " <u>Cancellation of Subscriptions by Investors</u> ", " <u>Realisation of Units</u> " and " <u>Obtaining Prices of Units</u> " sections 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? <ul style="list-style-type: none">• You can exit the Sub-Fund on any Dealing Day by submitting a realisation form to the Managers or the authorised distributor from whom you subscribed for your Units.• First-time investors may, instead of realising Units, cancel the subscription of Units within 7 calendar days from the date of subscription by submitting a cancellation form, subject to cancellation terms and conditions. You may do so without incurring the preliminary charge but you will have to take the risk of any price decrease in the Units since your subscription and pay any		

³ Your financial adviser is required to disclose to you the amount of trailer fees it receives from the Managers.

administrative fee imposed by the Managers or the relevant authorised distributor.																					
<ul style="list-style-type: none">• You will usually receive the realisation proceeds within 7 Business Days of the receipt and acceptance of your realisation request by the Managers.• Your realisation price is determined as follows:<ul style="list-style-type: none">o If you submit the realisation form by 5pm on a Dealing Day, you will be paid a price based on the NAV per Unit as at the Valuation Point for such Dealing Day.o If you submit the realisation form after 5pm on a Dealing Day, your form shall be treated as having been received on the next Dealing Day.• The net realisation proceeds that you will receive will be the realisation price multiplied by the number of Units realised, less any charges. For example:																					
<table><tr><td>1,000 Units</td><td></td><td>S\$0.9000</td><td></td><td>S\$900.00</td></tr><tr><td>Your realisation request</td><td>x</td><td>Realisation price</td><td>=</td><td>Gross realisation proceeds</td></tr><tr><td>S\$900.00</td><td></td><td>S\$0.00</td><td></td><td>S\$900.00</td></tr><tr><td>Gross realisation proceeds</td><td>-</td><td>Realisation Charge (0%)</td><td>=</td><td>Net realisation proceeds</td></tr></table>		1,000 Units		S\$0.9000		S\$900.00	Your realisation request	x	Realisation price	=	Gross realisation proceeds	S\$900.00		S\$0.00		S\$900.00	Gross realisation proceeds	-	Realisation Charge (0%)	=	Net realisation proceeds
1,000 Units		S\$0.9000		S\$900.00																	
Your realisation request	x	Realisation price	=	Gross realisation proceeds																	
S\$900.00		S\$0.00		S\$900.00																	
Gross realisation proceeds	-	Realisation Charge (0%)	=	Net realisation proceeds																	
CONTACT INFORMATION																					
HOW DO YOU CONTACT US?																					
For queries or feedback, you may contact the Managers at (65) 6439 3821.																					
APPENDIX: GLOSSARY OF TERMS																					
ADRs	American Depositary Receipts are negotiable certificates issues by a U.S. bank representing a specific number of shares (or 1 share) in a non-U.S. stock that is traded on the U.S. stock market.																				
Business Day	Any day (other than a Saturday, Sunday or public holiday) on which commercial banks are open for business in Singapore and stock exchanges in India are open for business, or any other day as the Managers and the Trustee may agree in writing.																				
Dealing Day	In connection with the issuance, cancellation and realisation of Units, means every Business Day.																				
Deposited Property	All the assets, including cash held upon the trust of the Sub-Fund excluding any amount standing to the credit of the distribution account of the Sub-Fund.																				
equity-related securities	Securities associated with equities including but not limited, to warrants and convertible securities.																				
FDIs	Financial derivative instruments.																				
FPI	Foreign Portfolio Investor as defined under the regulations in India.																				
GDRs	Global Depositary Receipts are financial instruments that private markets use to raise capital denominated in U.S. Dollars or Euros. A bank certificate is issued in more than one country for shares in a foreign company, and a foreign branch of an international branch holds the shares. The shares trade as domestic shares, but are offered for sale globally through various bank branches.																				
Launch Date	The earliest launched class that is offered under the Prospectus.																				
NAV	Net Asset Value of a Unit of the Sub-Fund or Class (as the case may be), determined in accordance with Clause 10 of the trust deed for iFAST Premier Investments Funds.																				
p.a.	per annum.																				
qualitative issues	Includes corporate governance, the quality of management, firm's overall competitive position and its relative strength and weaknesses.																				
quantitative	Includes return on capital employed and cash flow generation.																				

issues		
SEBI	Securities and Exchange Board of India.	
Units	Units in the Sub-Fund.	
Valuation Point	The close of business of the last relevant market to close on a Dealing Day or such other time on that day or other day as the Managers may determine with the prior approval of the Trustee.	