

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-NAM SINGAPORE EQUITY FUND

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

Product Type	Unit Trust	Launch Date	12 Dec 2003
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	Class A: 2.31%

PRODUCT SUITABILITY

<p>WHO IS THE PRODUCT SUITABLE FOR?</p> <ul style="list-style-type: none"> • The Sub-Fund is <u>only</u> suitable for investors who: <ul style="list-style-type: none"> 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 Singapore. 	<p>Further Information Refer to the "Investment Objective" section of Appendix 1 of the Prospectus for further information</p>
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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	
<p>WHAT ARE YOU INVESTING IN?</p> <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 Singapore; (ii) of entities domiciled or organised under the laws of Singapore; and/or (iii) of entities (whether domiciled or organised in Singapore or elsewhere) which, in the opinion of the Managers, have significant assets, business, production activities, trading or other business interests in Singapore. The Sub-Fund may invest through ADRs and GDRs. It may also invest up to 30% of its Deposited Property in Singapore Dollar-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 and Class M. Currently, the Managers do not intend to make distributions in respect of the Sub-Fund. 	<p>Refer to the "<u>Structure of the Sub-Fund</u>" and "<u>Investment Objective</u>" sections of Appendix 1 of the Prospectus for further information on features of the product.</p>
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. The Sub-Fund currently does not intend to invest in FDIs. 	<p>Refer to the "<u>Investment Objective</u>" and "<u>Investment Focus and Approach</u>" sections of Appendix 1 of the Prospectus for further information on the investment strategy of the product.</p>
Parties Involved	
<p>WHO ARE YOU INVESTING WITH?</p> <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 Nikko Asset Management Asia Limited. <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. 	<p>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 1 of the Prospectus for further information on their roles and responsibilities and what happens if they become insolvent.</p>
KEY RISKS	
<p>WHAT ARE THE KEY RISKS OF THIS INVESTMENT?</p> <p>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 performance.</p>	<p>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 1 of the Prospectus</p>

	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 Singapore 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. <p>You are exposed to the risks of investing in an Asian market.</p> <ul style="list-style-type: none"> Securities in Asian markets may be more volatile than securities of developed markets and may also be less liquid. Many Asian markets are emerging markets where there are low levels of regulatory enforcement activities. Auditing and financial reporting methods used in such markets may not meet internationally recognised standards. <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 other risks.</p> <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											
<p>WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?</p> <p>Payable directly by you</p> <table border="1"> <tr> <td>Preliminary Charge (on gross investment amount)</td> <td>Class A: Currently 5%, maximum 5%. Class B: Currently 5%, maximum 5%. Class M: Currently nil, maximum 5%.</td> </tr> <tr> <td>Realisation Charge (on gross realisation proceeds)</td> <td>Currently nil, maximum 2%.</td> </tr> <tr> <td>Switching Fee</td> <td>Currently 0%; maximum 5%.</td> </tr> </table> <p>Please check with the distributor through whom you are subscribing for Units, as to whether it charges other fees not listed in the Prospectus.</p> <p>Payable by the Sub-Fund from invested proceeds to the Managers, Trustee and other parties (as a percentage of the NAV)</p> <table border="1"> <tr> <td rowspan="3">Management fee ("MF") (a) Retained by Managers: (b) Paid by Managers to financial advisers (trailer fee)³:</td> <td>Class A: Currently 1.5% p.a., maximum 2% p.a.. (a) 40% to 60% of MF (b) 40% to 60% of MF</td> </tr> <tr> <td>Class B: Currently 0.5% p.a., maximum 2% p.a.. (a) 40% to 60% of MF (b) 40% to 60% of MF</td> </tr> <tr> <td>Class M: Currently nil, maximum 2% p.a.. No trailer fee is payable for this class.</td> </tr> </table>	Preliminary Charge (on gross investment amount)	Class A: Currently 5%, maximum 5%. Class B: Currently 5%, maximum 5%. Class M: Currently nil, maximum 5%.	Realisation Charge (on gross realisation proceeds)	Currently nil, maximum 2%.	Switching Fee	Currently 0%; maximum 5%.	Management fee ("MF") (a) Retained by Managers: (b) Paid by Managers to financial advisers (trailer fee) ³ :	Class A: Currently 1.5% p.a., maximum 2% p.a.. (a) 40% to 60% of MF (b) 40% to 60% of MF	Class B: Currently 0.5% p.a., maximum 2% p.a.. (a) 40% to 60% of MF (b) 40% to 60% of MF	Class M: Currently nil, maximum 2% p.a.. No trailer fee is payable for this class.	<p>Refer to the "Fees and Charges" sections of the Prospectus and at Appendix 1 of the Prospectus for further information on fees and charges</p>
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³ Your financial adviser is required to disclose to you the amount of trailer fees it receives from the Managers.

Trustee fee	<p>Until 20 November 2023 (or such other date as may be determined and notified to Holders): Currently 0.035% p.a., maximum 0.25% p.a..</p> <p>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..</p>
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.

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

- 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 administrative fee imposed by the Managers or the relevant authorised distributor.
- 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:
 - 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:

1,000 Units	x	S\$0.9000	=	S\$900.00
Your realisation request		Realisation price		Gross realisation proceeds
S\$900.00	-	S\$0.00	=	S\$900.00
Gross realisation proceeds		Realisation Charge (0%)		Net realisation proceeds

Refer to the "Cancellation of Subscriptions by Investors", "Realisation of Units" and "Obtaining Prices of Units" sections of the Prospectus for further information on valuation and exiting from the product.

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 Depository Receipts are negotiable certificates issued 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, 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.
GDRs	Global Depository 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 issues	Includes return on capital employed and cash flow generation.
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.