



**TOKIO MARINE**  
INSURANCE GROUP

# Your Guide To TMLS Funds



## Introduction

This guide has been produced to provide an overview of the available investment options for your investment-linked insurance policy (“ILP”). It should be read in conjunction with the relevant product literature, together with the fund fact sheets, which will give you access to the information necessary to help you with your investment decisions. These ILP sub-funds can only be accessed through Tokio Marine Life Insurance Singapore (“TMLS”) products.

The product literature, product highlights sheets and fund fact sheets can be found on our website at <https://www.tokiomarine.com>.

This document is not intended as an offer to invest and we recommend that you seek professional advice from your financial adviser before making any final decisions.

## Key features of the ILP sub-fund range

- Investment expertise from some of the world’s leading fund managers
- Flexibility to construct a portfolio tailored to your individual risk profile
- Access funds at investment amounts not normally available to individual investors

This brochure is for general information only and does not have regard to your specific investment objectives, financial situation and any of your particular needs. This brochure is not a contract of Insurance and is not intended as an offer or recommendation to the purchase of any insurance plan. An investment in any ILP sub-fund is not a direct investment in the underlying fund of such ILP sub-fund. Accordingly, you will have no direct interest in the underlying fund nor have any contractual relationship with or direct rights of recourse to the manager (and its affiliates) of the underlying fund. Kindly obtain the required fund information from a financial adviser before making a commitment to invest in the ILP sub-fund(s). Investments are subject to investment risks including the possible loss of the principal amount invested. The value of the units may rise as well as fall. Past performance is not necessarily indicative of future performance and the performance of the ILP sub-fund(s) is non-guaranteed. A potential investor should read the Product Summary, the relevant product literature and Product Highlights Sheet before deciding whether to subscribe for units in the ILP sub-fund(s).

This advertisement has not been reviewed by the Monetary Authority of Singapore.

# RANGE OF SUB-FUNDS

## Fixed Income Sub-Funds

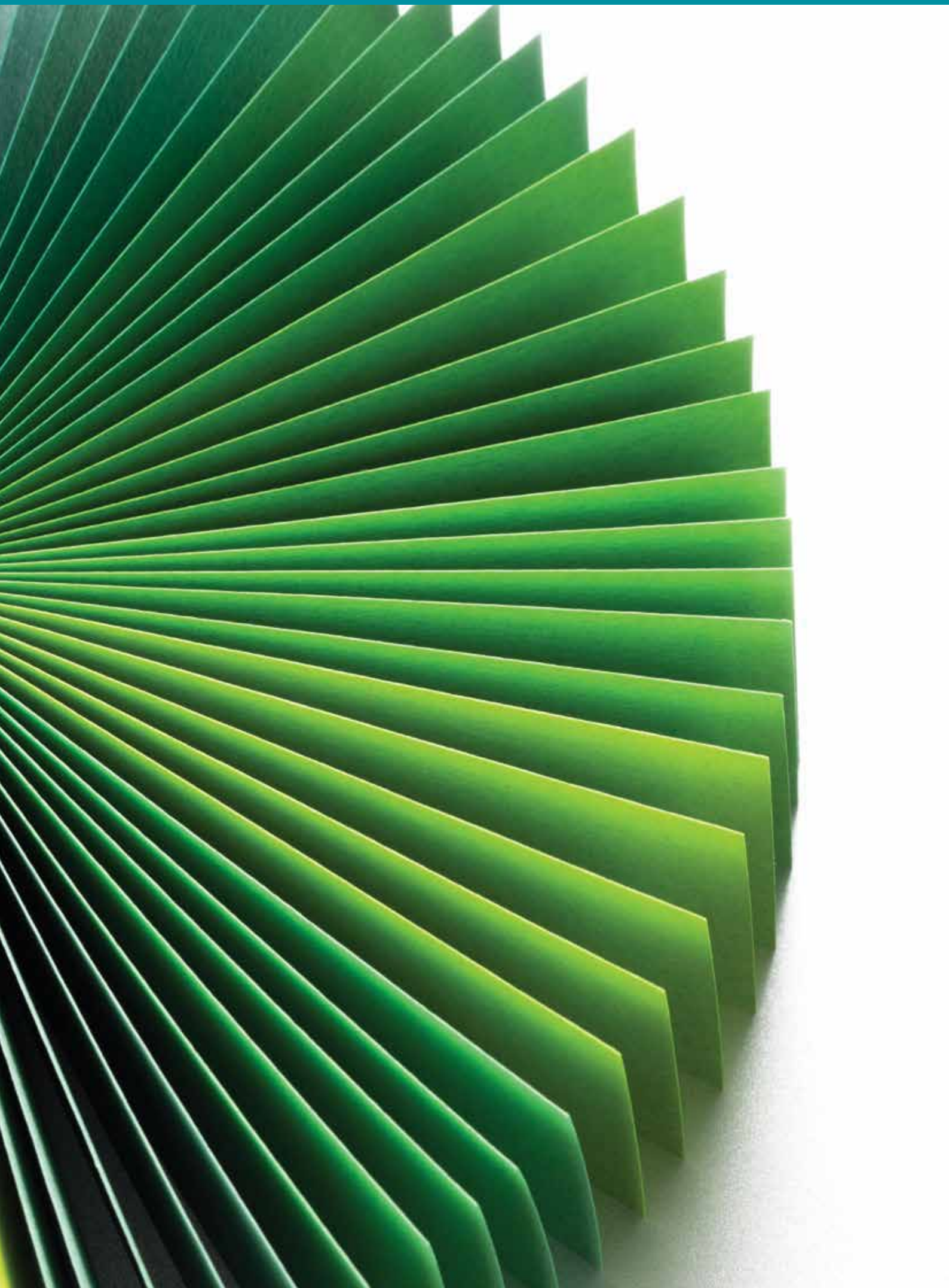
Global Bond	PIMCO Income Fund	SGD
Global Bond	T. Rowe Price Diversified Income Bond Fund	SGD
Global Bond	United SGD Fund	USD/SGD
Global Bond - Sukuk	Franklin Global Sukuk Fund	SGD
Global High Yield Bond	MS INVF Global High Yield Bond Fund	USD
US High Yield Bond	Fidelity US High Yield Fund	USD/GBP/SGD
US High Yield Bond	Allianz US Short Duration High Income Bond Fund	SGD
Asian High Yield Bond	United Asian High Yield Fund	USD/SGD

## Multi Asset Sub-Funds

Global Allocation	Allianz Global Intelligent Cities Income Fund	SGD
Global Allocation	Capital Group Capital Income Builder Fund	SGD
Global Allocation	Canaccord Genuity Opportunity Fund	USD/SGD
Global Allocation	Quilter Cheviot International Balanced Portfolio	AUD/SGD
Global Allocation	Quilter Cheviot International Growth Portfolio	SGD
Global Allocation	United G Strategic Fund	SGD
US Allocation	Allianz Income and Growth Fund	USD/GBP/AUD/SGD
Asia Allocation	JPM Asia Pacific Income Fund	USD/SGD
Asia Allocation	First Sentier Bridge Fund	SGD
China Allocation	UBS China Allocation Opportunity Fund	USD

## Equity Sub-Funds

Global Equity	Baillie Gifford LT Global Growth Fund	USD
Global Equity	Baillie Gifford Positive Change Fund	USD
Global Equity	Capital Group New Perspective Fund	USD
Global Equity	Fundsmith Equity Fund	GBP
Global Equity	Guinness Global Equity Income Fund	USD
Global Equity	Guinness Global Innovators Fund	USD
Global Equity	T. Rowe Price Global Focused Growth Equity Fund	SGD
Global Equity - Shariah	Templeton Shariah Global Equity Fund	SGD
US Equity	Baillie Gifford US Equity Growth Fund	USD
US Equity	Infinity US 500 Stock Index Fund	SGD
US Equity	Sands Capital US Select Growth Fund	USD
European Equity	Fidelity European Dynamic Growth Fund	USD/SGD
European Equity	MS INVF Europe Opportunity Fund	EUR
Emerging Markets Equity	Fidelity Emerging Markets Fund	USD/SGD
Emerging Markets Equity	MS INVF Emerging Leaders Equity Fund	USD
Asia Pacific ex Japan Equity	FSSA Dividend Advantage Fund	SGD
Asia Pacific ex Japan Equity	FSSA Asian Equity Plus Fund	USD
Asia ex Japan Equity	Baillie Gifford Asia ex Japan Fund	USD
Asia ex Japan Equity	Fidelity Asian Special Situations Fund	USD
China Equity	FSSA Regional China Fund	SGD
China Equity	FSSA Greater China Growth Fund	USD
China Equity	Schroder ISF China Opportunities Fund	USD/SGD
China Equity	UBS All China Equity Fund	USD
China Equity	UBS O'Connor China Long/Short Alpha Strategies	USD
India Equity	FSSA Regional India Fund	SGD
India Equity	FSSA Indian Subcontinent Fund	USD
Japan Equity	Nikko AM Japan Dividend Equity Fund	SGD
Singapore Equity	Nikko AM Singapore Dividend Equity Fund	SGD
Thematic/Sectoral Equity	Allianz Global Artificial Intelligence Fund	SGD
Thematic/Sectoral Equity	Franklin Technology Fund	USD/SGD
Thematic/Sectoral Equity	Invesco Global Consumer Trends Fund	USD
Thematic/Sectoral Equity	Janus Henderson Global Life Sciences Fund	USD/SGD
Thematic/Sectoral Equity	Janus Henderson Global Real Estate Equity Income Fund	USD
Thematic/Sectoral Equity	Schroder ISF Commodity Fund	USD
Thematic/Sectoral Equity	United Gold & General Fund	SGD



## PIMCO Income Fund

### Key Features

- ✓ Globally diversified fixed income strategy that is actively managed, with a long standing track record of over 10 years
  - ✓ Seeks to deliver an attractive level of income with long-term capital appreciation, while managing downside risk
  - ✓ Taps into multiple areas of the global bond market, and employs PIMCO's vast analytical capabilities and sector expertise to help temper the risks of high income investing
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## United SGD Fund

### Key Features

- ✓ Short-duration focused investment grade fixed income portfolio
  - ✓ Consistent and stable track record for the past 21 years
  - ✓ Portfolio is fully hedged back into SGD, thus no FX volatility
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## MS INV F Global High Yield Bond Fund

### Key Features

- ✓ Strong Risk-Adjusted Returns – Top quartile since strategy composite inception in July 2015
  - ✓ A Pioneer in High Yield Bond Investing – With track records dating back to the early 1980s, the MSIM High Yield team is one of the longest tenured high-yield managers, with over 35 years of experience. Sizable high yield team with more than 35 team members
  - ✓ Aim for Downside Protection and Default Avoidance – Given the inherent asymmetrical risk/return trade-off, the team focus on limiting downside risk. Upside capture of 95% with downside capture of 80%
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## T. Rowe Price Diversified Income Bond Fund

### Key Features

- ✓ Globally diversified multi-sector credit bond portfolio: Invests in 15+ major fixed income sectors across global governments, corporates (investment grade & high yield) and securitized bonds
  - ✓ Controlled risk profile with attractive income: Minimum average investment grade credit rating with stable and attractive income
  - ✓ Time tested approach: Composite track record dates to December 2008
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## Franklin Global Sukuk Fund

### Key Features

- ✓ Managed by local, on-the-ground team based in Dubai and Kuala Lumpur
  - ✓ Sukuk specialists with strong research coverage in key sukuk issuing markets
  - ✓ Leverage on extensive resources of a global asset management leader to research on both rated and unrated securities within the sukuk universe globally
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## Fidelity US High Yield Fund

### Key Features

- ✓ Invests primarily in high-yielding, sub-investment grade securities of issuers with principal business in the US
  - ✓ Balances income and capital appreciation
  - ✓ Seeks to provide a high level of yield whilst conscious of the downside risk inherent to the asset class
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## Allianz US Short Duration High Income Bond Fund

### Key Features

- ✓ Fixed Income solution with primary emphasis on capital preservation followed by income generation while seeking to achieve superior risk-adjusted returns by identifying superior high-yield credits
- ✓ Focus solely on short duration credits and high quality US high yields (BBs and Bs) - average credit rating of the portfolio is B+
- ✓ Monthly distribution of SGD 0.03750 dividend per share for Class AM H2-SGD (annualized distribution yield ~5%)

## United Asian High Yield Fund

### Key Features

- ✓ Tap into UOBAM's heritage of managing Asian Fixed Income solutions
- ✓ Relatively higher yield compared to an investment grade bond portfolio
- ✓ Portfolio has managed to stay clear of credit defaults due to its stringent credit monitoring process

# MULTI ASSET SUB-FUNDS



## Allianz Global Intelligent Cities Income Fund

### Key Features

- ✔ Participate in the build out of the Global Intelligent Cities structural growth trend – e.g. Intelligent Infrastructure, Clean Energy, Safety & Security, Smart Healthcare etc
  - ✔ Thematic multi-asset approach with monthly income distribution. Unique process of investing across a company's capital structure with a goal of income and capital appreciation with less volatility than a pure equity strategy
  - ✔ Managed by two experienced teams: Leverage the expertise of AllianzGI's Artificial Intelligence and Income & Growth investment teams with decades of experience in technology innovation and multi-asset strategies
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## Canaccord Genuity Opportunity Fund

### Key Features

- ✔ Unconstrained multi-manager strategy that invests in a concentrated portfolio of global investment ideas and themes
- ✔ Aim to generate capital growth by investing in an internationally diversified portfolio of shares and units in collective investment schemes and individual high quality fixed interest instruments
- ✔ Combines a top-down asset allocation strategy with bottom-up fund selection

## Capital Group Capital Income Builder Fund

### Key Features

- ✔ A defensive approach to investing in global equity markets, focusing on income-producing securities with lower volatility
  - ✔ The portfolio primarily consists of quality dividend-paying stocks and bonds for reliable income growth and to buffer against market downturns
  - ✔ The strategy has over 30 years of track record and has consistently delivered resilience during periods of equity market volatility across multiple market cycles
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## Quilter Cheviot International Balanced Portfolio/ Quilter Cheviot International Growth Portfolio

### Key Features

- ✔ Risk targeted - Portfolios focus on different levels of risk with an aim to keep the portfolio within a preset volatility band, maximise returns for the risk taken and achieve long-term investment growth
- ✔ Truly diversified multi-asset solutions - Portfolios invest in a broad mix of fund managers, a wide range of asset classes and directly in equities and bonds
- ✔ Actively managed - Managed to achieve consistency of returns with a focus on downside defense to help ensure a smooth investment journey with managers able to react quickly to changing market and economic conditions



## United G Strategic Fund

### Key Features

- ✓ Globally diversified all weather fund which removes the need for frequent trading or switching by investing in all the major economic regions through a worldwide geographical asset allocation
- ✓ Rule-based investment and allocation mandate driven by a quantitative risk regime model that determines asset allocation according to the current level of financial stress in global markets
- ✓ Achieves enhanced medium and long-term capital appreciation through its dynamic tilts to academically proven and evidence-based drivers of returns which is achieved through the underlying Dimensional Fund Advisors' and Avantis Investors' strategies

## Allianz Income and Growth Fund

### Key Features

- ✓ US multi asset fund, investing in US corporate debt securities and equities
- ✓ Consistent monthly income from seven sources of income
- ✓ Highly experienced investment team managing the diversified asset classes of US High Yield Bonds, US Convertible Bonds and US Equities

## JPM Asia Pacific Income Fund

### Key Features

- ✓ Income – Aims to provide income and long-term capital growth by investing primarily in income generating securities within Asia Pacific
- ✓ Diversified – Diversified balance of both Equities and Fixed Income within the Asia Pacific region
- ✓ Dynamic – The disciplined & dynamic process enables portfolio managers to flexibly allocate across asset classes and cyclical or defensive sectors

## First Sentier Bridge Fund

### Key Features

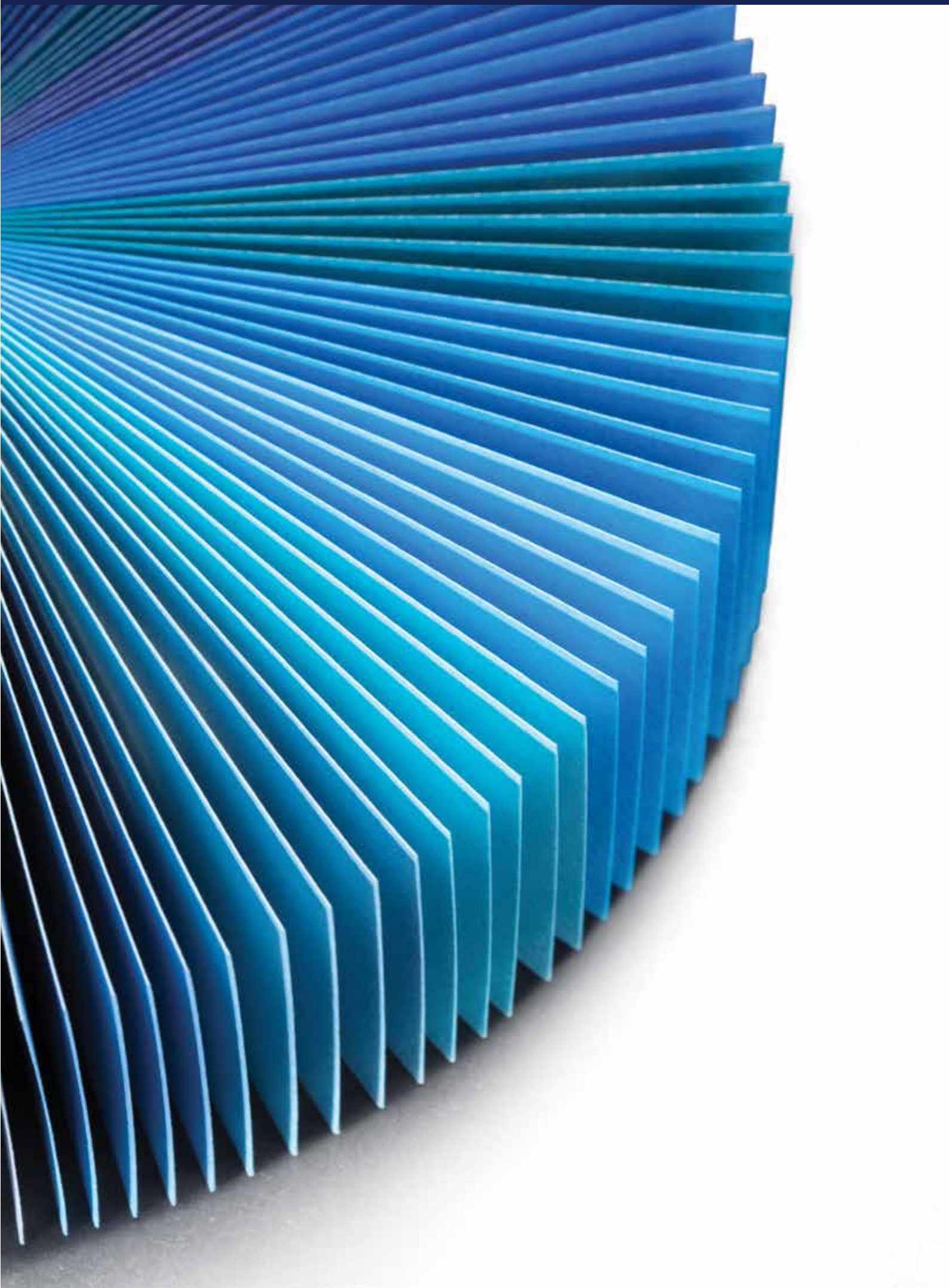
- ✓ Aims to provide capital stability, a regular income stream, and capital growth over the medium-to-long-term
- ✓ Gain exposure to high quality Asian companies via equities and fixed income within a single fund
- ✓ Active rebalancing allows for disciplined exposure to both equity and fixed income asset classes

## UBS China Allocation Opportunity Fund

### Key Features

- ✓ "One-stop" multi-asset China solution that invests flexibly across Chinese fixed income and equity markets, both onshore and offshore, with cash, FX and portfolio hedging acting as additional tools
- ✓ Fund is managed in a risk-aware manner, with active asset allocation decision-making helping to protect returns and capture opportunities across a market cycle
- ✓ Managed by UBS AM Investment Solutions (multi-asset team), and brings together the skill and experience of UBS AM's dedicated China equity and fixed income investment teams

# EQUITY SUB-FUNDS



## Baillie Gifford LT Global Growth Fund

### Key Features

- ✓ A high-conviction portfolio of companies identified as those that will potentially deliver upsized returns
- ✓ Investment team utilises a wide array of information to get a deep and broad understanding of the factors that drive the growth of these companies
- ✓ The strategy is benchmark agnostic and seeks to minimise short termism by focusing on the long-term growth potential of companies

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## Capital Group New Perspective Fund

### Key Features

- ✓ Aims to provide investors with a combination of growth and resilience by seeking out world-leading companies, from early-stage multinationals with impressive prospects to the established global champions of today
- ✓ Identifies companies best-placed to succeed in a fast-evolving global economy. By using a multi-manager approach, The Capital System™, we are able to act on all of their highest-conviction ideas within one strategy
- ✓ A time-tested strategy with a 50-year track record that has consistently generated long-term value for investors and helped provide downside resilience during market declines

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## Guinness Global Equity Income Fund

### Key Features

- ✓ Seeks capital and income growth by investing in high-quality companies at attractive valuations with good potential for dividend growth
- ✓ Focus on companies that consistently generate high return on capital, making them well placed to pay sustainable and growing dividends and weather a variety of economic environments
- ✓ Bottom-up approach to stock selection and a high-conviction, low-turnover portfolio. Equal-weight approach to portfolio construction to balance concentration and stock-specific risk. Disciplined investment process applied by the same managers since inception in 2010

## Baillie Gifford Positive Change Fund

### Key Features

- ✓ Exposure into exceptional global businesses whose products and services address key social and environmental challenges, rather than simply avoiding companies doing harm
- ✓ Return and impact objectives are equally important. Purpose complements profit
- ✓ Four impact themes provide diversification in the underlying growth drivers

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## Fundsmith Equity Fund

### Key Features

- ✓ Invests in businesses which can sustain a high return on operating capital employed, do not require significant leverage and have a high degree of certainty of growth
- ✓ Prefers businesses whose advantages are difficult to replicate and are resilient to change, particularly technological innovation
- ✓ Long-term Global Equities investor with no short-term trading strategies

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## Guinness Global Innovators Fund

### Key Features

- ✓ Seeks capital growth by investing in high-quality growth companies at attractive valuations
- ✓ Focus on profitable companies exposed to secular growth themes with quality characteristics such as high return on capital, strong balance sheets and sustainable competitive advantages
- ✓ Bottom-up approach to stock selection and a high-conviction, low-turnover portfolio. Equal-weight approach to portfolio construction to balance concentration and stock-specific risk. Longstanding partnership of portfolio managers since 2011

## T. Rowe Price Global Focused Growth Equity Fund

### Key Features

- ✓ Identify best stock ideas globally: Leveraging T. Rowe Price's strong research platform, the team identifies "best ideas" by assessing companies, focusing on insights about change which may lead to improved shareholder returns
- ✓ High conviction portfolio: 60-80 stocks, with the top 20 stocks typically being more than 50% of the portfolio
- ✓ Time tested approach: Composite track record dates to January 1996

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## Baillie Gifford US Equity Growth Fund

### Key Features

- ✓ Fund manager has been investing in US innovation across multi-generations
- ✓ Seek companies that are nimble and at the forefront of structural changes in their industries
- ✓ The team focuses efforts on finding and owning exceptional companies that have high potential in delivering exceptional market returns

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## Sands Capital US Select Growth Fund

### Key Features

- ✓ Focuses on selectively identifying the leading growth franchises primarily in the US
- ✓ Draws on deep domain experience from its research platform, which integrates public/private research, to construct concentrated, conviction-weighted portfolios with a 5+ year time horizon
- ✓ Results in a highly active portfolio—which looks very different from the benchmark—with the aim of generating excess returns over rolling 3 and 5-year periods.

## Templeton Shariah Global Equity Fund

### Key Features

- ✓ Basic building block of a Shariah-compliant asset allocation strategy
- ✓ Opportunity to capitalise on Shariah-compliant investment ideas worldwide
- ✓ Consistent, long-term strategy based on Templeton's investment philosophy of three timeless investing principles: value, patience, and bottom-up research

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## Infinity US 500 Stock Index Fund

### Key Features

- ✓ Aims for medium to long-term capital appreciation by tracking the performance of the US stock market through investment as a feeder fund in the Vanguard® U.S 500 Stock Index Fund
- ✓ The Vanguard® U.S. 500 Stock Index Fund employs a "passive management"—or indexing—investment strategy designed to track the performance of the Standard & Poor's 500 Index
- ✓ Allows broad exposure to large-cap U.S. equities through a low-cost fund denominated in Singapore dollars

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## Fidelity European Dynamic Growth Fund

### Key Features

- ✓ Invests in European companies within the mid-cap space that are attractively priced and has undervalued growth opportunities over medium to long term
- ✓ Bottom-up, unconstrained approach in stock selection
- ✓ Top quartile peer group ranking since inception date

## MS INVF Europe Opportunity Fund

### Key Features

- ✓ Seeks to maximise capital appreciation by investing primarily in high quality established and emerging companies located in Europe that the investment team believes are undervalued at the time of purchase
  - ✓ To achieve its objective, the investment team typically favors companies it believes have sustainable competitive advantages that can be monetized through growth
  - ✓ The investment process integrates analysis of sustainability with respect to disruptive change, financial strength, environmental and social externalities and governance (also referred to as ESG)
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## MS INVF Emerging Leaders Equity Fund

### Key Features

- ✓ Invest in industry leaders and less well-known compounders that can deliver strong multi-year growth.
  - ✓ Demonstrated track record of top-quartile performance over past 5 years in a high-conviction, benchmark agnostic portfolio
  - ✓ Strong emphasis on risk diversification both at country and thematic level which helps deliver strong and more consistent return over the cycle
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## Baillie Gifford Asia ex Japan Fund

### Key Features

- ✓ Global emerging markets investment perspective helps in investing in Asia
  - ✓ More than 30 years of track record that has been tried and tested and consistently outperform across multiple market cycles
  - ✓ Willingness to embrace uncertainty & having a portfolio very different from the market
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## Fidelity Emerging Markets Fund

### Key Features

- ✓ Focuses on Emerging Market companies with high quality, sustainable earnings and reasonable valuation
  - ✓ Strong and stable investment team since 2005 with significant research resources
  - ✓ Long and proven track record of more than 10 years
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## FSSA Dividend Advantage Fund / FSSA Asian Equity Plus Fund

### Key Features

- ✓ Fund invests in companies that have the potential for dividend growth and long term capital appreciation
  - ✓ Downside protection in volatile markets as the fund manager is conservative in their investment approach
  - ✓ Managed by a stable team with an impressive track record since inception in 2003
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## Fidelity Asian Special Situations Fund

### Key Features

- ✓ Invests in stocks below their intrinsic value, companies with either secular growth or cyclical recovery potential which is underappreciated by the market
  - ✓ Bottom-up stock picking strategy supported by a strong team of over 50 equity analysts in the Asia Pacific region
  - ✓ Top quartile peer group ranking since inception date
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## FSSA Regional China Fund / FSSA Greater China Growth Fund

### Key Features

- ✓ Provides an opportunity to tap into the growth of China, Hong Kong and Taiwan and reap the benefits of country diversification
- ✓ Flexible investment mandate as it is not constrained by the benchmark
- ✓ Fund's ability to protect on the downside has helped add value

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## UBS All China Equity Fund

### Key Features

- ✓ High conviction, "best ideas" portfolio investing flexibly across onshore and offshore Chinese equity markets in a benchmark agnostic fashion
- ✓ Fund focuses on quality industry leaders with long-term potential within secular growth sectors in China, with bottom-up stock-selection as the key alpha driver
- ✓ Managed by a dedicated and award-winning China PM and equity team, supported by a larger Asian equity team, with an outstanding track record of managing China portfolios for over 10 years

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## FSSA Regional India Fund / FSSA Indian Subcontinent Fund

### Key Features

- ✓ Region presents long-term growth opportunities
- ✓ Invests in a high quality investment universe of fast growing, high ROCE businesses
- ✓ All-cap portfolio with exposure to dominant consumer franchises, top privately owned banks and finance companies, infrastructure companies, export opportunities and leaders in large and underpenetrated markets

## Schroder ISF China Opportunities Fund

### Key Features

- ✓ Aim to provide capital growth by investing in equities of Chinese companies
- ✓ Access a wide variety of Chinese investment opportunities with themes ranging from domestic consumption to Internet/E-commerce to HK conglomerates
- ✓ Proven track record, consistently in top quartile of its peer group

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## UBS O'Connor China Long/ Short Alpha Strategies

### Key Features

- ✓ Strategy targets to capture alpha from both long and short opportunities in China A shares and offshore listed companies. Seeks to achieve high risk-adjusted returns with lower volatility through fundamental, relative value strategies
- ✓ Focus on generating absolute return through low net exposure to achieve low correlation to both equity and credit markets
- ✓ O'Connor has 20+ years' experience as a hedge fund manager with a strong focus on relative value investing and risk management. Team dedicated to the strategy has over 10 years of investment experience and based locally in China

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## Nikko AM Japan Dividend Equity Fund

### Key Features

- ✓ The fund strategy is a combination of capital appreciation and dividend yield
- ✓ Potential monthly dividend distribution of 5 – 7% per annum
- ✓ Through bottom-up research, the investment team will identify high quality Japanese companies that are competitive and have the ability to generate cash flows that can generate sustainable dividend growth

## Nikko AM Singapore Dividend Equity Fund

### Key Features

- ✓ An award-winning fund over 10 years by Lipper Fund Awards with potential monthly dividend distribution of 5 – 7% per annum
- ✓ With an 80% focus on Singapore and up to 20% regional and global exposure, the fund is designed to provide investors with diversification across geographies and industries
- ✓ The fund focuses in identifying “New Singapore” companies that are reinventing their business models to succeed in the future economic landscape and employs a combination of dividend anchors and dividend growers to achieve its dividend strategy

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## Franklin Technology Fund

### Key Features

- ✓ Strong competitive performance – outperforming peers across multiple time periods
- ✓ Strict and consistent investment discipline through a Growth, Quality and Valuation framework
- ✓ Investment team is located in San Mateo in close proximity to Silicon Valley, giving the team first hand access to established and emerging technological trends

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## Janus Henderson Global Life Sciences Fund

### Key Features

- ✓ Accelerating innovation, an aging population and a rising middle class fuelled by globalisation provide strong tailwinds for continued growth in the healthcare sector
- ✓ Managed by an experienced team of sector specialists with more than 95 years of combined healthcare investment experience, the team seeks to understand both the science and business of healthcare companies
- ✓ Delivered consistent outperformance against its benchmark across multiple time periods

## Allianz Global Artificial Intelligence Fund

### Key Features

- ✓ Actively invest across a broad spectrum of technologies and sectors, in innovative companies developing or leveraging on Artificial Intelligence’s revolution
- ✓ Invests across the full market capitalisation spectrum and not managed to a typical technology index that is heavily weighted to mega capitalisation stocks
- ✓ Consistent strong performance against benchmark of MSCI All Country World Index and MSCI World IT Index since inception

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## Invesco Global Consumer Trends Fund

### Key Features

- ✓ Focuses on changing consumer discretionary trends: currently eCommerce, digital media consumption, demographic shifts towards experiences over material goods or towards healthier lifestyles, and other global consumer durable and non-durable goods cycles
- ✓ Differentiated exposures in small and mid-caps, and active management that is better equipped to capture tomorrow’s market share winners than backward looking passive strategies
- ✓ Investment team has an average 22 years of experience, with a proven long term track record managing the Fund since 2011

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## Janus Henderson Global Real Estate Equity Income Fund

### Key Features

- ✓ Access to the highest quality real estate globally with investment in property equities driving the future of the sector, without bias toward style, property type or market cap
- ✓ Janus Henderson has been investing in listed property since 1997. We are a global team of real estate experts ingrained in local markets with over 130 years of investment experience
- ✓ We believe a high-conviction process driven by fundamental stock picking and systematic risk controls can generate consistently strong risk-adjusted returns

## Schroder ISF Commodity Fund

### Key Features

- ✓ Aims to provide a diversified exposure to commodities, through investment in commodity derivatives and commodity-related equities. Although index unconstrained, this is an enhanced beta product with the return objective of outperforming BCOM TR
- ✓ Low correlation to mainstream assets and even between commodities, actively managed to 'rotate' exposure from one commodity to the next as each assumes and then abandons its price leadership role, providing a good diversifier to existing portfolios
- ✓ Backed by an experienced and dedicated team, the fund has significantly outperformed all major commodity indices, with lower volatility. This outperformance results from the fund's research-driven, long-only, unleveraged, unconstrained approach

## United Gold & General Fund

### Key Features

- ✓ Aims to achieve returns on investments predominantly in companies involved in the mining of gold, silver or precious metals
- ✓ Provides portfolio diversification through an actively managed global portfolio
- ✓ Long track record and managed by an experienced team with a clear investment philosophy and process designed for natural resources



# About Us

Tokio Marine Life Insurance Singapore Ltd. is part of the Tokio Marine Holdings, Inc. which was established as the first insurance company in Japan more than 140 years ago. Today, Tokio Marine is one of the world's largest insurance groups, with a robust network that spans across 46 countries and regions operated by high-performing teams of more than 40,000 employees.

Our alignment of strategy to drive a strong performance and people-centric culture has advanced our standing in Singapore as a leading life insurer. Our values and vision define and guide us in everything that we do. A firm commitment to the traits of customer centricity, integrity and excellence underpins our promise to be the go-to partner for all financial planning needs.

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