

This Product Highlights Sheet is an important document.

- It highlights the key terms and risks of this ILP sub-fund and complements the Prospectus<sup>2</sup> and Product Summary.
- It is important to read the Product Summary and Prospectus before deciding whether to purchase units in the ILP sub-fund. If you do not have a copy, please contact us to ask for one.
- You should not invest in the ILP sub-fund if you do not understand it or are not comfortable with the accompanying risks.

**Global Short Fixed Income Fund (SGD, ACC, Hedged)  
a portfolio of Dimensional Funds plc<sup>1</sup>**

|   |                                    |                                      |  |
|---|------------------------------------|--------------------------------------|--|
| Product Type  | ILP sub-fund <sup>3</sup>          | Launch Date                          | 20 September 2021  |
| ILP sub-fund manager  | Dimensional Ireland Limited        | Custodian                            | State Street Custodial Services (Ireland) Limited  |
| Singapore Representative  | Dimensional Fund Advisors Pte. Ltd | Dealing Frequency                    | Every Business Day   |
| Capital Guaranteed  | No                                 | Expense Ratio as at 30 November 2022 | SGD, Acc., Hedged: 0.25%   |
| Name of Guarantor   | Nil                                |                                      |  |
| ILP SUB-FUND SUITABILITY  |                                    |                                      |  |
| WHO IS THE ILP SUB-FUND SUITABLE FOR?<br>The ILP Sub-Fund is <u>only</u> suitable for investors who: <ul style="list-style-type: none"><li>• seek to maximise current income while preserving capital;</li><li>• have a long-term investment horizon; and</li><li>• understand that the principal of the fund will be at risk.</li></ul> An investment in the ILP sub-fund should not constitute a substantial proportion of an investment portfolio.   |                                    |                                      | Refer to Appendix 1 of the Singapore Prospectus and the section headed “Investment Objectives and Policies” of the Ireland Prospectus for further information. |
| KEY FEATURES OF THE ILP SUB-FUND  |                                    |                                      |  |
| WHAT ARE YOU INVESTING IN? <ul style="list-style-type: none"><li>• You are investing in a fund of Dimensional Funds plc (“the Company”), a public limited company incorporated in Ireland as an investment company with variable capital constituted as an umbrella fund with segregated liability between sub-funds under the laws of Ireland. The Company is authorized and regulated by the Central Bank of Ireland pursuant to the European Communities (Undertakings for Collective Investment in Transferable Securities) Regulations 2011 (as amended)</li><li>• The investment objective of the fund is to seek to maximise current income while preserving capital.</li><li>• <u>The ILP sub-fund is only available as an underlying fund that the portfolio fund feeds into at a pre-determined allocation.</u></li></ul> |                                    |                                      | Refer to Appendix 1 of the Singapore Prospectus and the section headed “Investment Objectives and Policies” of the Ireland Prospectus for further information. |
| Investment Strategy   |                                    |                                      |  |
| <ul style="list-style-type: none"><li>• The investment policy of this ILP sub-fund is to purchase high quality, fixed or floating rate investment grade short term instruments including bonds and other instruments issued by governmental, quasi-governmental and corporate issuers predominately in developed countries such as, without limitation, commercial paper, bank obligations and corporate debt obligations. The fund will generally invest in commercial paper or other money market instruments whose short-term rating is, at time of purchase, Prime1 by Moody's or A-1 or better by S&amp;P or F1 or better by Fitch, or other debt obligations whose long-term rating is Aa3 or better by Moody's</li></ul>   |                                    |                                      | Refer to "Investment Objective and Policies" in the Prospectus relating to the Portfolio for further information on the investment strategy.                   |

<sup>1</sup> AB Dimensional Funds plc ("the Company"), a public limited company incorporated in Ireland and is authorized and regulated by the Central Bank of Ireland pursuant to the European Communities (Undertakings for Collective Investment in Transferable Securities) Regulations 2011 (as amended)

<sup>2</sup> The Singapore Prospectus is accessible at [www.dimensional.com](http://www.dimensional.com) or may be obtained from the financial advisors or intermediaries.

<sup>3</sup> For ILP sub-fund that feeds 100% into an underlying CIS fund, some of the information provided below could be similar to the underlying CIS fund.

| <p>or AA- or better by S&amp;P or Fitch. If there is no rating for the debt security, then the Investment Manager must determine that the debt security is of comparable quality to equivalent issues of the same issuer rated at least AA- or Aa3. In the event of a downgrade of the abovementioned instruments below the minimum credit ratings described above, the Investment Manager will determine, in its discretion, whether the fund should continue to hold or dispose of such instrument in consideration of the best interests of the fund.</p> <ul style="list-style-type: none"> <li>• The instruments will mature in five (5) years or less from the date of settlement of purchase. The fund will maintain an average maturity of five (5) years or less.</li> <li>• The fund currently intends to use derivative instruments to hedge foreign currency exposure. For efficient portfolio management purposes the fund may also acquire forward foreign currency contracts and futures. The fund may use repurchase agreements for efficient portfolio management purposes. It is not the fund's current intention to utilise any derivative instruments other than futures and forward foreign currency contracts.</li> </ul>   |   |
|---|---|
| Parties Involved  |   |
| <p><b>WHO ARE YOU INVESTING WITH?</b></p> <ul style="list-style-type: none"> <li>• Investment-Linked Plan Provider is Etiqa Insurance Pte. Ltd.</li> <li>• The ILP sub-fund manager is Dimensional Ireland Limited.</li> <li>• The Investment Manager Dimensional Fund Advisors Ltd, Dimensional Fund Advisors LP, DFA Australia Limited, Dimensional Fund Advisors Pte. Ltd. and Dimensional Japan Limited</li> <li>• The Custodian is State Street Custodial Services (Ireland) Limited</li> </ul> <p>Refer to Appendix 2 of the Singapore Prospectus for information on what happens if these Dimensional entities become insolvent.</p>   | <p>Refer to paragraph 2 “Management and Administration of the Company” of the Singapore Prospectus for further information.</p>   |
| KEY RISKS   |   |
| <p><b>WHAT ARE THE KEY RISKS OF THIS INVESTMENT?</b></p> <p>The value of investments and the income from them, and therefore the value of and income (if applicable) from shares of the ILP Sub-Fund, can go down as well as up and you may not get back the amount you invest. These risk factors, among others, may cause you to lose some or all of your investment</p>  | <p>Refer to paragraph 6 “Risks” of the Singapore Prospectus and the section headed “Special Considerations and Risk Factors” of the Ireland Prospectus for further information.</p> |
| Market and Credit Risks   |   |
| <p><b>You are exposed to market risk.</b> The investments are subject to normal market fluctuations and the risks inherent in investment in local and international securities markets and there can be no assurances that appreciation or preservation will occur.</p> <p><b>You are exposed to interest rate risk.</b> Fixed income securities are subject to interest rate risk because the prices of fixed income securities tend to move in the opposite direction of interest rates. When interest rates rise, fixed income security prices generally fall. When interest rates fall, fixed income security prices generally rise.</p> <p><b>You are exposed to foreign exchange risk.</b> Where the fund engages in foreign exchange transactions which alter the currency exposure characteristics of its investments the performance of the fund may be strongly influenced by movements in exchange rates as currency positions held by the fund may not correspond with the securities positions held. The NAV per Share of the fund will be computed in its Base Currency whereas the investments held for the account of the fund may be acquired in other currencies. The fund's NAV may change significantly when such other currencies strengthen or weaken against the Base Currency. The Investment Manager implements a passive hedging strategy to hedge the foreign currency exposure.</p> <p><b>You are exposed to credit risk.</b> The fund will have a credit risk on the issuer of debt securities in which it invests which will vary depending on the issuer's ability or willingness to make principal and interest payments on the obligation. A downgrade to an issuer's credit rating or a perceived change in the issuer's financial strength may</p> |   |

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|---|--|-----------------|--|
| affect a security's value, and therefore, impact the fund's performance. The fund will also have a credit risk on the parties with which it trades.   |  |                 |  |
| <b>Liquidity Risks</b>  |  |                 |  |
| <p><b>You are exposed to liquidity risks of the underlying fund's investments.</b> Liquidity risk exists when particular portfolio investments are difficult to purchase or sell. To the extent that the fund holds illiquid investments, the Fund's performance may be reduced due to an inability to sell the investments at opportune prices or times.</p> <p><b>The ILP sub-fund is not listed and can only be realised on Business Days.</b> there is no secondary market for its shares. You can only redeem your investment on a Dealing Day through the fund.</p>   |  |                 |  |
| <b>Product-Specific Risks</b>   |  |                 |  |
| <p><b>You are exposed to Derivatives Risks.</b> The fund may use futures, forward currency contracts, options and swaps for efficient portfolio management purposes including for hedging against market movements, currency exchange or interest rate risks or otherwise. The Investment Manager's ability to use these strategies may be limited by market conditions, regulatory limits, legal risk, where the enforceability of a financial derivative instrument contract may be an issue, settlement risk and tax considerations. Hedging with derivatives may increase expenses, and there is no guarantee that a hedging strategy will work. While hedging can reduce or eliminate losses, it can also reduce or eliminate gains or cause losses if the market moves in a manner different from that anticipated by the fund or if the cost of the derivative outweighs the benefit of the hedge.</p>   |  |                 |  |
| <b>FEES AND CHARGES</b>   |  |                 |  |
| <p><b>WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?</b></p> <p>You will need to pay the following fees and charges.</p> <p><u>Payable directly by You</u></p> <p>There are no ILP sub-fund charges which are directly payable. For the full charges of the investment-linked policy you are invested in, please refer to the relevant product summary which will be made available to you. We may introduce new fees or charges; or increase or decrease existing fees and charges by providing you with at least 30 days' notice.</p> <p><u>Payable by the ILP sub-fund from invested proceeds</u></p> <p>The ILP sub-fund will pay the following fees and charges to the fund manager, ILP sub-fund manager, Trustee and other parties:</p> <table border="1" data-bbox="240 1469 1088 1509"> <tr> <td><b>Management Fee</b></td><td>1.55% per annum</td></tr> </table> <p>These fees and charges are not guaranteed. We may change the fees and charges or introduce new fees and charges as long as they will not exceed the maximum limit stated in the Product Summary or Fund Factsheet. We will give You written notification thirty (30) days before We make the change.</p> | <b>Management Fee</b>  | 1.55% per annum | <p>Refer to section "Fees and Charges" stated in Product Summary for more information.</p> |
| <b>Management Fee</b>   | 1.55% per annum  |                 |  |
| <b>VALUATIONS AND EXITING FROM THIS INVESTMENT</b>  |  |                 |  |
| <p><b>HOW OFTEN ARE VALUATIONS AVAILABLE?</b></p> <p>Valuations are available on each Business Day. The subscription and redemption prices are published in <a href="http://www.etiqa.com.sg">www.etiqa.com.sg</a>.</p> <p><b>HOW CAN YOU EXIT FROM THIS INVESTMENT AND WHAT ARE THE RISKS AND COSTS IN DOING SO?</b></p> <ul style="list-style-type: none"> <li>You may exit ("realise") your units wholly or in part by submitting a realization form to the relevant financial adviser or Us. Partial realisations are subject to minimum holding requirements.</li> <li>You may return this policy for cancellation within fourteen (14) days after You receive the policy document, for any reason. We will refund You the Premiums You have paid less any change in the unit price(s) of the Portfolio fund / ILP Sub-Fund and any costs incurred by Us in assessing the risk under the policy,</li> </ul>  | <p>Refer to "Pricing and Dealing Deadlines", "Settlement for Redemption" and "Free Look Period" stated in Product Summary for further information.</p> |                 |  |

such as payments for medical check-up and other expenses. Any partial withdrawal(s) previously paid to You under this policy will also be deducted.

- Should the free look and/or redemption request be received before 3 p.m. (Singapore time), the request will be taken to have been received on that Business Day and we will process your request on the same Business Day, subject to the ILP’s pricing policy. If you miss the cut-off time or on a day which is not a Business Day, the request will be taken to have been received on the next Business Day and we will place your request on the next Business Day, subject to the ILP’s pricing policy.
- The following example illustrates the amount of redemption proceeds You will receive based on a redemption of 1,000 units and a notional redemption price of S\$0.95\*:

|                                |                  |                           |                         |
|--------------------------------|------------------|---------------------------|-------------------------|
| Number of units to be Redeemed | Redemption Price | Gross Redemption Proceeds | Net Redemption Proceeds |
| 1,000                          | X S\$0.95        | = S\$950                  | = S\$950                |

\* The actual redemption price of the units will fluctuate according to the net asset value of the units.

**CONTACT INFORMATION**

**HOW DO YOU CONTACT US?**

You may email Us at [customer.service@etiqa.com.sg](mailto:customer.service@etiqa.com.sg) or contact Our Etiqa Customer Care Hotline +65 6887 8777

Customer Service Centre:

- One Raffles Quay, #22-01 North Tower, Singapore 048583 (until 7 March 2025)
- 23 Church Street, #01-01, Capital Square, Singapore 049481 (from 10 March 2025 onwards)

Monday – Friday, 8.30am – 5.30pm (excluding Public Holidays)

## APPENDIX: GLOSSARY OF TERMS

|                         |  |
|-------------------------|--|
| <b>Business Day</b>     | : Means the days when the London Stock Exchange, Euronext Dublin and the New York Stock Exchange and Singapore Stock Exchange are scheduled to be open for normal business.  |
| <b>Dealing Deadline</b> | : Means such Business Day or Business Days as the directors may from time to time determine in relation to any fund provided that there shall be at least one such day per fortnight and Shareholders will be notified in advance. In the case of the fund each Business Day will be a Dealing Day unless the directors otherwise determine. |
| <b>NAV</b>              | : Means the Net Asset Value of the Fund calculated as described or referred to in the Ireland Prospectus.  |
| <b>Base Currency</b>    | : Means the Euro.  |
| <b>Trade Date</b>       | : The Business Day as of which any transaction in Shares (purchase, redemption or exchange) for the Portfolio is recorded in the shareholder register of the Fund as having been accepted.   |
| <b>Valuation Date</b>   | : The relevant Business Day on which the NAV of a class of shares is determined.   |
| <b>ILP</b>              | : means investment linked policy.  |
| <b>We / Our / Us</b>    | Etiqua Insurance Pte. Ltd. (Company Registration No. 201331905K).  |
| <b>You / Your</b>       | : Policy owner   |