

Schedule – Funds Investment

Minimum Investment and Withdrawal / Redemption Levels

MINIMUM INVESTMENT LEVELS FOR ALL INVESTMENT PLANS		
Lump Sum Investments (excluding Easy Save Plan)	All Investment Plans (excluding Plus Plans)	Plus Plans
Minimum initial investment / transfer	\$5,000	–
Minimum additional investment / transfer	\$500	\$500 (Transfers only)
Minimum allocation per fund	\$500	–
Easy Save Plan / Easy Save Option under Standard Investment Plans		
*Not applicable to Plus Plans		
Minimum regular investment		\$500
Investment frequency	Monthly, Bi-Monthly, Quarterly, Half-Yearly, Yearly	
Minimum allocation per Fund		\$200
MINIMUM WITHDRAWAL / REDEMPTION LEVELS FOR ALL INVESTMENT PLANS		
Minimum withdrawal / redemption amount		\$1,000
Minimum balance		\$1,000
Minimum amount for switching		\$1,000
Minimum switch / redemption per fund		\$500
Minimum balance per fund		\$500
Regular Cashback Facility		
*Not applicable to Investment Plans that use CPF monies for investment		
Minimum cashback amount		\$1,000
Cashback frequency	Monthly, Bi-Monthly, Quarterly, Half-Yearly, Yearly	

The above amounts apply for all Contract Currencies across the various Investment Plans.

Fees

		All Standard Investment Plans (excluding Plans using CPF Funds)	Standard Investment Plans using CPF Funds	Other Investment Plans (excluding Plans using CPF Funds)	Other Investment Plans using CPF Funds
Fees Structures					
Flexible Entry Fee Option		Available	Available	Available	Available
	Deferred Entry Fee Option	Available	Available	Not Available	Not Available
Types of Fees and Charges					
Upfront Fee		0% - 7%	0% - 2.8%	0% - 7%	0% - 2.8%
	Ongoing Fee	0% - 2%	0% - 1.5%	0% - 2%	0% - 1.5%
	Annual Establishment Fee	0% - 1.82%	0% - 0.73%		
	Exit Fee	Calculated at point of withdrawal / redemption (if applicable)	Calculated at point of withdrawal / redemption (if applicable)		
	Switch Fee	0% - 7%	0% - 2.8%	0% - 7%	0% - 2.8%
	Administration Fee	Refer to Website			
	Cash Management Fee	Refer to Website			
	Other Charges	Refer to Prospectus			

GENERAL

- (a) Terms defined in the Terms and Conditions governing your Account issued by the Company from time to time shall have the same meaning when used in this Schedule. Those Terms and Conditions may be obtained from your Financial Adviser or from the Website.
- (b) The fees stated in this Schedule are exclusive of GST, and are payable to the Company. You agree that the Company shall be entitled to retain such fee or commission for its benefit without any obligation to account for the same to you.
- (c) The fees and charges stated in this Schedule do not include or take into account any other fee you may have agreed to pay to your Financial Adviser. You acknowledge and agree that the Company and/or its affiliates may at any time or from time to time receive a fee and/or commission for Transactions from the fund managers or distributors of the relevant Funds.
- (d) The current rates of all fees and charges may be obtained from the Company or from the Website. The Company reserves the right to amend all fees and charges, and to impose additional or other fees to new and/or existing investments, and the revised rates (together with the relevant effective date) will be published on the Website.
- (e) You and your Financial Adviser may select a customised fee structure subject to the available fee options. Once you have selected a fee option, this option will remain for the length of your investment.

EXPLANATION OF TERMS IN THE SCHEDULE

(1) Flexible Entry Fee Option

The Flexible Entry Fee Option consists of:

- (i) an Upfront Fee; and
- (ii) an Ongoing Fee

The Upfront Fee and Ongoing Fee to be charged in respect of a Plan shall be subject to any maximum limit on front-end loads or sales charges prescribed by any competent authority from time to time.

(2) Deferred Entry Fee Option

The Deferred Entry Fee Option consists of:

- (i) a Zero Upfront Fee,
- (ii) an Annual Establishment Fee payable in the first 5 years of each investment,
- (iii) an Ongoing Fee, and
- (iv) Exit Fees, if you make any withdrawals or redemptions from the relevant Plan within the first 5 years of each investment.

The Annual Establishment Fee, Ongoing Fee and Exit Fee to be charged in respect of the relevant Plan shall be subject to any maximum limit on front-end loads or sales charges prescribed by any competent authority from time to time.

(3) Upfront Fee

An Upfront Fee (as a percentage of the investment) is deducted from the monies invested by you and paid to the Company before the investments you have selected in your Investment Application are acquired.

(4) Ongoing Fee

An Ongoing Fee will be charged on a quarterly basis, or part thereof, on the average unit holdings of a Plan based on the pricing information available at the last day of each quarter. The Company may also deduct the Ongoing Fee when you effect any Transaction under your Account, in which case, the applicable pro-rated Ongoing Fee will be charged based on the pricing information available on the date of the relevant Transaction.

You may, as agreed with your Financial Adviser change your Ongoing Fee percentage for any Plan and such change will take effect from the date the Company accepts your request. Your Ongoing Fee will be charged based on the respective Ongoing Fee percentage and the average unit holdings for the respective periods of the relevant Plan.

(5) Annual Establishment Fee

An Annual Establishment Fee will be charged on a quarterly basis, or part thereof, on the applicable investment balance of each investment.

(6) Exit Fee

You may be charged an Exit Fee for each investment made if you withdraw or redeem an investment amount within the first 5 years of each investment. The Exit Fee is computed based on the establishment fee percentage, unexpired term of the first 5 years of each investment and Exit Amount. The Exit Amount is the proportionate investment amount withdrawn or redeemed, adjusted for the change in value since the date of investment using the total investment less previous Exit Amounts, if any, and the net asset value at the point of withdrawal, redemption, regular cashback or transfer.

(7) Switch Fee

A Switch Fee (as a percentage of the switch amount) is deducted from the switched amount before investment into the new Funds and paid to the Company.

(8) Administration Fees

The Company may charge Administration Fees for the provision of services and/or administration of your investments under the relevant Plan on such periodic or other basis as it may determine. Such fees may be subject to change at any time and from time to time. Please refer to the Website for the type, rate and frequency of any Administration Fee currently imposed.

(9) Cash Management Fee

A Cash Management Fee will be charged on a monthly basis, or part thereof, at the Cash Management Fee rate as stated in the Website, on the average cash balances in your Cash Account during the month. The Cash Management Fee will be payable in arrears at the end of each month, and will be deducted from any monthly interest payable on the monies in your Cash Account at the end of the relevant month.

(10) Other Charges

For Funds, upfront entry and exit fees of fund managers as disclosed in the relevant prospectus may not apply to you. In some Funds, there may be a difference between the buying and selling unit prices, which represents the upfront entry fees of the relevant fund managers. This may apply to your investment. Other fees and charges, in addition to the usual annual management fees, trustee fees, audit fees, etc may be payable on your investments according to the rates as may be disclosed in the relevant prospectus or as charged by the relevant fund managers.

What the Company pays to your Financial Adviser

If you choose to invest via a Plan, the Company will pay an Initial, Ongoing and Switch Commissions (if applicable) to the Financial Adviser who provided financial advice and recommended the Plan to you. These Commissions are paid from the Company's fees, and are a percentage of the respective Initial, Ongoing and/or Switch Fees (if applicable). The Company may, as agreed with your Financial Adviser, also pay any other commissions from any new fees charged by the Company implemented under any Plan to your Financial Adviser.

Available Plans

The Company offers a suite of Investment Plans that your Financial Adviser may recommend in order to tailor total wealth solutions to help you meet your financial priorities. Please refer to the Website for a current list of available Investment Plans with the Company.