

**List of SFA Distributed Unit Trusts with Risk Rating Changes (GROW with Singlife)**

S/N	ISIN	Fund Code	Fund Name	Category	Current Risk Rating	New Risk Rating
1	LU1492452609	A910	Allianz Global Investors Fund - Allianz Dynamic Asian High Yield Bond Amg SGD	Fixed Income - Asia - High Yield	4	3
2	LU1282650669	A909	Allianz Global Investors Fund - Allianz Dynamic Asian High Yield Bond H2 Amg SGD	Fixed Income - Asia - High Yield	4	3
3	LU0827474353	A648	Allianz Global Investors Fund - Allianz Europe Equity Growth AT(H2-SGD)	Equity – Europe	5	4
4	LU0820562030	A1074	Allianz Global Investors Fund - Allianz Income and Growth AM (H2-AUD)	Mixed Assets - US - Equities/High Yield	5	4
5	LU0943347566	A697	Allianz Global Investors Fund - Allianz Income and Growth AM (H2-SGD)	Mixed Assets - US - Equities/High Yield	5	4
6	LU0820562386	A1082	Allianz Global Investors Fund - Allianz Income and Growth AM H2-GBP	Mixed Assets - US - Equities/High Yield	5	4
7	LU0820561818	A1084	Allianz Global Investors Fund - Allianz Income and Growth AM USD	Mixed Assets - US - Equities/High Yield	5	4
8	LU1551013425	A1085	Allianz Global Investors Fund - Allianz Income and Growth AMg2 H2-SGD	Mixed Assets - US - Equities/High Yield	5	4
9	LU1551013342	A1086	Allianz Global Investors Fund - Allianz Income and Growth AMg2 USD	Mixed Assets - US - Equities/High Yield	5	4
10	LU0761598746	A640	Allianz Global Investors Fund - Allianz US High Yield AM (H2- SGD)	Fixed Income - US - High Yield	4	2
11	LU0649033221	A1076	Allianz Global Investors Fund - Allianz US High Yield AM H2-AUD	Fixed Income - US - High Yield	5	2
12	LU0676280802	A1034	Allianz Global Investors Fund - Allianz US High Yield AM H2-GBP	Fixed Income - US - High Yield	5	2
13	LU0516397667	A1088	Allianz Global Investors Fund - Allianz US High Yield AM USD	Fixed Income - US - High Yield	4	2

Singlife Financial Advisers Pte. Ltd. is a wholly-owned subsidiary of Singapore Life Ltd.

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14	LU1914381329	A1418	Allianz Global Investors Fund - Allianz Best Styles Global Equity ET H2 SGD	Equity – Global	5	4
15	LU0985489474	A678	First Eagle Amundi International Fund AHS-C SGD	Mixed Assets – Global – Multi Asset	5	4
16	LU0878866978	A752	First Eagle Amundi International Fund AHS-QD SGD	Mixed Assets – Global – Multi Asset	5	4
17	LU0433181954	A1252	First Eagle Amundi International Fund AU2-C USD	Mixed Assets – Global – Multi Asset	5	4
18	LU0520002626	A573	Aviva Investors Global High Yield Bond Fund A Hedge SGD	Fixed Income – Global – High Yield	4	2
19	LU0367993317	A550	Aviva Investors Global High Yield Bond Fund A USD	Fixed Income – Global – High Yield	4	2
20	LU0752094010	A829	Aviva Investors Global High Yield Bond Fund Am USD	Fixed Income – Global – High Yield	4	2
21	LU0520002972	A784	Aviva Investors Global High Yield Bond Fund Amh SGD	Fixed Income – Global – High Yield	4	2
22	LU0072462426	A821	BlackRock Global Funds - Global Allocation Fund A2 USD	Mixed Assets – Global – Multi Asset	5	3
23	LU0236177068	A1033	BlackRock Global Funds - Global Allocation Fund Hedged A2 GBP	Mixed Assets – Global – Multi Asset	5	3
24	LU0308772762	A499	BlackRock Global Funds - Global Allocation Fund Hedged A2 SGD	Mixed Assets – Global – Multi Asset	5	3
25	LU0661495795	A1146	BlackRock Global Funds - Global Equity Income Fund A2 SGD-Hedged	Equity – Global – Dividend	5	4
26	LU0949170772	A667	BlackRock Global Funds - Global Equity Income Fund A6 SGD-H	Equity – Global – Dividend	5	4

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27	LU0738911758	A822	BlackRock Global Funds - Global Equity Income Fund A6 USD	Equity – Global – Dividend	5	4
28	LU0949170343	A1152	BlackRock Global Funds - Global Multi-Asset Income Fund A8 NZD-Hedged	Mixed Assets – Global – Multi Asset	4	3
29	LU0228368113	A704	Eastspring Investments - Asian Bond Fund Class As SGD	Fixed Income – Asia	3	3* (Updated on 25 Apr 2024)
30	LU0965088676	A666	Eastspring Investments - Japan Dynamic Fund Class As (Hedged)	Equity – Asia – Japan	5	4
31	LU1019494514	A748	Eastspring Investments - Japan Dynamic Fund Class As SGD	Equity – Asia – Japan	5	4
32	SG9999002968	A244	Eastspring Investments Funds - Monthly Income Plan Class M SGD	Mixed Assets – Global – Multi Asset	3	2
33	SG9999002786	A216	Eastspring Investments Unit Trusts - Pan European Fund SGD	Equity – Europe	5	4
34	SG9999007454	A662	Eastspring Investments Unit Trusts- Singapore Select Bond Fund Class A SGD	Fixed Income – Asia – Singapore Bonds	2	1
35	SG9999007462	A663	Eastspring Investments Unit Trusts- Singapore Select Bond Fund Class AD SGD	Fixed Income – Asia – Singapore Bonds	2	1
36	LU0251142724	A331	Fidelity Funds - America Fund A SGD	Equity – US	5	4
37	LU0742534661	A811	Fidelity Funds - America Fund A-SGD (hedged)	Equity – US	5	4
38	LU0048573561	A814	Fidelity Funds - America Fund A-USD	Equity – US	5	4
39	LU1235257950	A721	Fidelity Funds - America Fund SR-ACC-SGD	Equity – US	5	4

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40	LU1235260079	A812	Fidelity Funds - America Fund SR-ACC-SGD (hedged)	Equity – US	5	4
41	LU1235258255	A939	Fidelity Funds - America Fund SR-ACC-USD	Equity – US	5	4
42	LU0251143029	A381	Fidelity Funds - ASEAN Fund A SGD	Equity - Asia - ASEAN	4	5
43	LU0048578792	A348	Fidelity Funds - European Growth Fund A EUR	Equity – Europe	5	4
44	LU0550127509	A972	Fidelity Funds - European Growth Fund A SGD	Equity – Europe	5	4
45	LU1235258925	A727	Fidelity Funds - European Growth Fund SR-ACC-EUR	Equity – Europe	5	4
46	LU1235259576	A940	Fidelity Funds - European Growth Fund SR-ACC-SGD	Equity – Europe	5	4
47	LU0048585144	A1593	Fidelity Funds - Sustainable Japan Equity Fund A JPY	Equity – Asia – Japan	5	4
48	LU0251144696	A338	Fidelity Funds - Sustainable Japan Equity Fund A SGD	Equity – Asia – Japan	5	4
49	LU0168057262	A869	Fidelity Funds - US High Yield Fund A MDIST USD	Fixed Income - US - High Yield	4	3
50	LU0251145404	A1213	Fidelity Funds - US High Yield Fund A-MDIST-SGD	Fixed Income - US - High Yield	4	3
51	SG9999019137	A1254	First Sentier Bridge Fund Class A SGD (Monthly Distribution)	Mixed Asset – Asia – Balanced	4	3
52	SG9999002067	A209	First Sentier Bridge Fund Class A SGD (Semi-Annual Distribution)	Mixed Asset – Asia – Balanced	4	3

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53	LU0320765646	A056	FTIF - Franklin Income Fund Class A (mdis) SGD-H1	Mixed Assets – US – Equities/High Yield	4	3
54	LU0098860793	U023	FTIF - Franklin Income Fund Class A (mdis) USD	Mixed Assets – US – Equities/High Yield	4	3
55	LU1267930730	A757	FTIF - Franklin U.S. Opportunities Fund AS (acc) SGD	Equity – US	5	4
56	LU0320765059	A045	FTIF - Franklin U.S. Opportunities Fund Class A (acc) SGD	Equity – US	5	4
57	LU0672654240	A635	FTIF - Franklin U.S. Opportunities Fund Class A (acc) SGD-H1	Equity – US	5	4
58	LU0109391861	U026	FTIF - Franklin U.S. Opportunities Fund Class A (acc) USD	Equity – US	5	4
59	LU0310800965	A050	FTIF - Templeton Global Balanced Fund Class A (acc) SGD	Mixed Assets - Global - Balanced	5	4
60	LU0310800379	A047	FTIF - Templeton Global Fund Class A (acc) SGD	Equity – Global	5	4
61	LU0170475312	U036	FTIF - Templeton Global Total Return Fund Class A (acc) USD	Fixed Income – Global	4	3
62	LU0450468698	A530	FTIF - Templeton Global Total Return Fund Class A (mdis) SGD-H1	Fixed Income – Global	4	3
63	IE00B894F039	A658	FTGF ClearBridge US Aggressive Growth Fund Class A SGD Accumulating (Hedged)	Equity – US	5	4
64	SG9999005193	A076	FTGF Western Asset Global Bond Trust Fund SGD	Fixed Income – Global	3	2
65	LU0784639295	A804	JPMorgan Funds - Asia Pacific Income Fund A (mth) - USD	Mixed Assets - Asia - Multi Asset	4	3

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66	LU0898667661	A711	JPMorgan Funds - JPM Asia Pacific Income A (mth) - SGD (hedged)	Mixed Assets - Asia - Multi Asset	4	3
67	LU0795875086	A806	JPMorgan Investment Funds - Global Income Fund A (div) - SGD	Mixed Assets – Global – Multi Asset	4	3
68	LU0898699433	A807	JPMorgan Investment Funds - Global Income Fund A (irc) - AUD (hedged)	Mixed Assets – Global – Multi Asset	4	3
69	SG9999003305	A880	Infinity European Stock Index Fund SGD	Equity – Europe	5	4
70	SG9999003313	A1295	Infinity European Stock Index Fund USD	Equity – Europe	5	4
71	SG9999003321	A565	Infinity Global Stock Index Fund A SGD	Equity – Global	5	4
72	SG9999003339	A1296	Infinity Global Stock Index Fund USD	Equity – Global	5	4
73	SG9999003289	A127	Infinity US500 Stock Index Fund SGD	Equity – US	5	4
74	SG9999003297	A1235	Infinity US500 Stock Index Fund USD	Equity – US	5	4
75	SG9999002646	A114	LionGlobal Short Duration Bond Fund Class A Dist SGD	Fixed Income – Asia	2	1
76	SG9999019293	A1302	LionGlobal SGD Enhanced Liquidity Fund A (Accumulation) SGD	Fixed Income - Singapore - Short Duration	2	1
77	LU1850216299	A1326	Manulife Global Fund Preferred Securities Income Fund Class AA (Hedged) Inc SGD	Fixed Income – Global – Preferred Securities	5	3
78	LU1850216372	A1327	Manulife Global Fund Preferred Securities Income Fund Class AA (Hedged) MDIST (G) SGD	Fixed Income – Global – Preferred Securities	5	3

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79	LU1813986392	A1329	Manulife Global Fund Preferred Securities Income Fund Class AA Inc USD	Fixed Income – Global – Preferred Securities	5	3
80	LU1813986715	A1328	Manulife Global Fund Preferred Securities Income Fund Class AA MDIST (G) USD	Fixed Income – Global – Preferred Securities	5	3
81	LU1201861249	A974	Natixis Harris Associates U.S. Value Equity Fund H P/A (SGD)	Equity – US – Value	5	4
82	LU0980610538	A1080	Natixis Harris Associates U.S. Value Equity Fund H R/A (SGD)	Equity – US – Value	5	4
83	LU1435385759	A1111	Loomis Sayles U.S. Growth Equity Fund H-RA (SGD)	Equity – US – Growth	5	4
84	LU2326559502	A1590	Loomis Sayles U.S. Growth Equity Fund H-PA (SGD)	Equity – US – Growth	5	4
85	LU1429558221	A1112	Loomis Sayles U.S. Growth Equity Fund R/A (USD)	Equity – US – Growth	5	4
86	IE00B99K3R14	A740	Neuberger Berman Emerging Market Debt - Hard Currency Fund SGD Hedged A Monthly Distributing Class	Fixed Income – Emerging Market Debt	4	3
87	IE00B7FN4D31	U081	Neuberger Berman Short Duration High Yield Bond Fund USD A Accumulating Class	Fixed Income - US - High Yield Short Duration	4	2
88	IE00BRJFZM13	A714	Neuberger Berman Strategic Income Fund SGD Hedged A Monthly Distributing Class	Fixed Income – Global	3	2
89	IE00B7BTH691	U085	Neuberger Berman Strategic Income Fund USD A Monthly Distributing Class	Fixed Income – Global	3	2
90	SG9999010490	A657	Nikko AM Japan Dividend Equity Fund - SGD Hedged Class	Equity – Asia – Japan	5	4
91	SG9999010466	U077	Nikko AM Japan Dividend Equity Fund - USD Hedged Class	Equity – Asia – Japan	5	4

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92	SG9999003800	A289	Nikko AM Shenton Horizon Investment Funds - Nikko AM Global Dividend Equity Hedged Acc SGD	Equity – Global – Dividend	5	4
93	SG9999003826	A291	Nikko AM Shenton Horizon Investment Funds - Singapore Dividend Equity Fund SGD	Equity – Asia – Singapore	4	5
94	SG9999004303	A102	Nikko AM Shenton Global Opportunities Fund SGD	Equity – Global	5	4
95	IE00BYZWMV33	A960	PIMCO GIS Global High Yield Bond Class E (SGD Hedged) Inc SGD	Fixed Income – Global – High Yield	4	2
96	IE00B1LHWR71	A489	PIMCO GIS Total Return Bond Class E (SGD Hedged) Acc SGD	Fixed Income – Global	3	2
97	IE00B11XZ988	A544	PIMCO GIS Total Return Bond Class E Acc USD	Fixed Income – Global	3	2
98	SG9999009989	A328	PBIF - Singapore Bond Fund SGD	Fixed Income – Asia – Singapore Bonds	2	1
99	SG9999015721	A1270	Schroder International Opportunities Portfolio - Schroder Asian Income GBP Hedged A Dis	Mixed Assets - Asia - Equities/High Yield	4	3
100	SG9999009443	A849	Schroder International Opportunities Portfolio Schroder Asian Income Class AUD Hedged A Dis	Mixed Assets - Asia - Equities/High Yield	4	3
101	LU0911024122	A852	Schroder ISF Global Multi-Asset Income A Distribution AUD Hedged MFC	Mixed Assets – Global – Multi Asset	4	3
102	SG9999000277	A088	Schroder Multi-Asset Revolution Class A SGD	Mixed Asset – Global – Balanced	4	3
103	SG9999017628	A1200	United Asian High Yield Bond Fund - Class A SGD Acc Hedged	Fixed Income - Asia - High Yield	5	3
104	SG9999017636	A1198	United Asian High Yield Bond Fund - Class A SGD Dist Hedged	Fixed Income - Asia - High Yield	5	3



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105	SG9999010029	A691	United Asian High Yield Bond Fund SGD (DIST)	Fixed Income - Asia - High Yield	4	3
106	SG9999010011	A783	United Asian High Yield SGD Acc	Fixed Income - Asia - High Yield	4	3
107	SG9999010037	A1214	United Asian High Yield USD Acc	Fixed Income - Asia - High Yield	5	3
108	SG9999010045	A1215	United Asian High Yield USD Dist	Fixed Income - Asia - High Yield	5	3
109	SGXZ31699556	A1325	United Global Quality Growth Fund - Class C SGD Acc (Hedged)	Equity – Global	5	4
110	SG9999014880	A920	United Global Quality Growth Fund - Class SGD ACC	Equity – Global	5	4
111	SG9999018857	A1243	United Global Quality Growth Fund - Class SGD ACC Hedged	Equity – Global	5	4
112	SG9999014898	A1241	United Global Quality Growth Fund - Class SGD DIST	Equity – Global	5	4
113	SG9999018865	A1244	United Global Quality Growth Fund - Class SGD Dist Hedged	Equity – Global	5	4
114	SG9999014906	A921	United Global Quality Growth Fund - Class USD ACC	Equity – Global	5	4
115	SG9999014914	A1242	United Global Quality Growth Fund - Class USD DIST	Equity – Global	5	4
116	SG9999010805	A671	United SGD Fund Class A (DIST) SGD	Fixed Income – Asia	2	1
117	SG9999001382	A187	United SGD Fund Class A Acc SGD	Fixed Income – Asia	2	1

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118	SG9999003412	A669	United Singapore Bond Fund SGD	Fixed Income – Asia – Singapore Bonds	2	1

**\* Additional Fund List (Updated on 25 April 2024)**

S/N	ISIN	Fund Code	Fund Name	Category	Current Risk Rating	New Risk Rating
119	LU0971552913	A1097	Allianz Global Investors Fund - Allianz European Equity Dividend	Equity - Europe - Dividend	5	4
120	LU1046248800	A912	Allianz Global Investors Fund - Allianz European Equity Dividend H2 AM SGD	Equity - Europe - Dividend	5	4
121	LU0971552673	A911	Allianz Global Investors Fund - Allianz European Equity Dividend H2 AM USD	Equity - Europe - Dividend	5	4
122	LU2089284900	A1442	Allianz Global Investors Fund - Allianz Gbl Sustainability AM H2 SGD	Equity – Global – Sustainability	5	4
123	LU2089283258	A1441	Allianz Global Investors Fund - Allianz Gbl Sustainability AM H2 USD	Equity – Global – Sustainability	5	4
124	LU1516272009	A1407	Allianz Global Investors Fund - Allianz Global Opportunistic Bond AMg USD	Fixed Income – Global	3	2
125	LU1497734951	A905	Eastspring Investments - Asian Low Volatility Equity Fund Class Asdm (Hedged) SGD	Equity – Asia	4	5
126	LU1497733631	A907	Eastspring Investments - Asian Low Volatility Equity Fund Class Asdm SGD	Equity – Asia	4	5
127	LU0731783394	A773	Fidelity Funds - Global Dividend Fund A-Mincome (G) SGD	Equity – Global – Dividend	5	4
128	LU0731783048	A1374	Fidelity Funds - Global Dividend Fund A-Mincome (G) USD	Equity – Global – Dividend	5	4

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129	LU1380763851	A941	Fidelity Funds - Global Dividend Fund SR-ACC-SGD	Equity – Global – Dividend	5	4
130	LU1380763935	A942	Fidelity Funds - Global Dividend Fund SR-MINCOME(G)-SGD	Equity – Global – Dividend	5	4
131	IE00B3QFCM59	A898	FTGF Brandywine Global Opportunistic Fixed Income Fund - Class A USD Acc	Fixed Income – Global	4	3
132	LU0320765489	A044	FTIF - Franklin Mutual U.S. Value Fund Class A (acc) SGD	Equity – US	5	4
133	LU0070302665	U024	FTIF - Franklin Mutual U.S. Value Fund Class A (acc) USD	Equity – US	5	4
134	LU2031211563	A1436	JPMorgan Funds - Income A (mth) - SGD	Fixed Income – Global	3	2
135	LU2044937824	A1437	JPMorgan Funds - Income A (mth) - SGD (hedged)	Fixed Income – Global	3	2
136	LU1128926489	A1435	JPMorgan Funds - Income A (mth) - USD	Fixed Income – Global	3	2
137	LU1041599405	A1386	JPMorgan Funds - Income A Acc USD	Fixed Income – Global	3	2
138	LU1041599660	A1387	JPMorgan Funds - Income A Div USD	Fixed Income – Global	3	2
139	SG9999015754	A925	Manulife Funds - SGD Income A SGD	Fixed Income – Asia	2	3
140	SG9999015770	A1062	Manulife Funds - SGD Income A SGD	Fixed Income – Asia	2	3
141	SG9999015762	A926	Manulife Funds - SGD Income A-QDis SGD	Fixed Income – Asia	2	3

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142	SG9999015788	A1059	Manulife Funds - SGD Income C SGD	Fixed Income – Asia	2	3
143	SG9999015804	A1061	Manulife Funds - SGD Income C-QDis Hedged USD	Fixed Income – Asia	2	3
144	SG9999012355	A739	Manulife Global Asset Allocation - Growth Fund A-MDis SGD Hedged	Mixed Assets – Global – Multi Asset	4	3
145	SG9999012785	A1004	Manulife Global Asset Allocation - Growth Fund Class A-MDis USD	Mixed Assets – Global – Multi Asset	4	3
146	LU1506573853	A1155	Manulife Global Fund Global Equity Fund Class AA SGD	Equity – Global	5	4
147	LU0314106906	A1377	Manulife Global Fund Global Equity Fund Class AA USD	Equity – Global	5	4
148	IE00BSNM7G36	A776	Neuberger Berman Global Sustainable Value Fund USD A Accumulating Class	Equity – Global – Sustainable	5	4
149	IE00B3S45H60	A708	Neuberger Berman US Multicap Opportunities Fund SGD Hedged A Accumulating Class	Equity – US	5	4
150	IE00B775SV38	A979	Neuberger Berman US Multicap Opportunities Fund USD1 A Accumulating Class USD	Equity – US	5	4
151	IE00B11XZ871	A542	PIMCO GIS US High Yield Bond Class E USD	Fixed Income – Global – High Yield	4	3
152	IE00BKDWB100	A1580	PineBridge US Large Cap Research Enhanced Fund SGD	Equity – US – Value	5	4
153	IE00B1XK9C88	A934	PineBridge US Large Cap Research Enhanced Fund USD	Equity – US – Value	5	4
154	SGXZ80751365	A1592	Schroder Global Quality Bond Class SGD Hedged F Acc	Fixed Income – Global – Investment Grade	3	2

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155	LU0903425923	A706	Schroder International Selection Fund - Japanese Equity Hedged A Acc USD	Equity – Asia – Japan	5	4

*Disclaimers:*

*These risk ratings take effect from 1 February 2024. The risk ratings are reviewed regularly by Singlife Financial Advisers and are subject to change.*

*As with all investments, past performances and historical data are not indicative of future outcomes. The risk rating may be distorted in cases where the funds and/or asset classes do not have sufficient track record and/or historical data. Where this is the case, the risk rating may be a less reliable indicator for its future volatility. Inadvertent events could also cause disruptions to the investment markets and impact the risk of the fund/s and its asset classes.*