

List of SFA Distributed ILP Funds with Risk Rating Changes (Singlife Savvy Invest)

S/N	ISIN	Fund Code	Fund Name	Current Risk Rating	New Risk Rating
1	IE00BMW4NF90	E239	PIMCO GIS ESG Income Fund	5	2
2	LU2092937148	E237	BGF ESG Multi-Asset Fund	4	3
3	SG9999003289	E225	Infinity US500 Stock Index Fund	5	4
4	LU2089284900	E202	Allianz Global Investors Fund - Allianz Global Sustainability Fund	5	4
5	LU0943347566	E203	Allianz Global Investors Fund - Allianz Income and Growth Fund	5	4
6	LU2462611562	E244	Amundi Funds Real Assets Target Income	5	4
7	LU0251144696	E189	Fidelity Funds - Sustainable Japan Equity Fund	5	4
8	SG9999002067	E211	First Sentier Bridge Fund	4	3
9	LU0320765059	E222	Franklin Templeton Investment Funds - Franklin U.S. Opportunities Fund	5	4
10	SG9999003305	E223	Infinity European Stock Index Fund	5	4
11	SG9999003321	E224	Infinity Global Stock Index Fund	5	4
12	IE00B99K3R14	E218	Neuberger Berman Emerging Market Debt - Hard Currency Fund	4	3
13	IE00BSNM7G36	E220	Neuberger Berman Systematic Global Sustainable Value Fund	5	4

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

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S/N	ISIN	Fund Code	Fund Name	Current Risk Rating	New Risk Rating
14	IE00BLH0ZN77	E240	PIMCO Climate Bond Fund	4	3
15	IE00B11XZ871	D028	PIMCO GIS US High Yield Bond Fund	4	2
16	SG9999001382	E126	United SGD Fund	2	1

List of SFA Distributed ILP Funds with Risk Rating Changes (Singlife MyLifeInvest)

S/N	ISIN	Fund Code	Fund Name	Current Risk Rating	New Risk Rating
1	LU1153584641	E184	BlackRock Global Funds - European Equity Income Fund	5	4
2	LU0011889929	E031	Janus Henderson Horizon Fund - Japan Opportunities Fund	5	4
3	IE00B11XZ871	D028	PIMCO Funds: GIS Plc - US High Yield Bond Fund	4	3
4	LU0367993317	E181	Aviva Investors - Global High Yield Bond Fund	4	2
5	LU0109391861	E183	FTIF - Franklin U.S. Opportunities Fund	5	4
6	LU0138821268	E166	Janus Henderson Horizon Fund - Pan European Equity Fund	5	4
7	IE00B11XZ988	D027	PIMCO Funds: GIS Plc - Global Bond Fund	3	2
8	SG9999000277	E157	Schroder Multi Asset Revolution	4	3
9	SG9999002174	E167	United Emerging Markets Bond Fund	4	3
10	LU0158827195	E095	Allianz Global Investors Fund - Allianz Global Sustainability Fund	5	4
11	LU0251144696	E189	Fidelity Funds - Sustainable Japan Equity Fund	5	4
12	IE00B986J944	E190	Neuberger Berman Emerging Market Debt - Hard Currency Fund	4	3
13	SG9999001382	E126	United SGD Fund	2	1

List of SFA Distributed ILP Funds with Risk Rating Changes (Singlife MyLifeInvest)

S/N	ISIN	Fund Code	Fund Name	Current Risk Rating	New Risk Rating
14	LU0251143029	E161	Fidelity Funds - ASEAN Fund	4	5
15	LU1206712785	E179	Aviva Investors - Multi-Strategy Target Return Fund	4	5

List of SFA Distributed ILP Funds with Risk Rating Changes (Manulife InvestReady series)

S/N	ISIN	Fund Code	Fund Name	Current Risk Rating	New Risk Rating
1	LU0965509101	ABLV	AB Low Volatility Equity Portfolio A SGD H (ABLV)	5	4
2	LU0861579265	ABLU	AB Low Volatility Equity Portfolio A USD (ABLU)	5	4
3	LU0857590862	AEEM	Allianz Europe Equity Growth AT H2-USD Acc (AEEM)	5	4
4	LU1046248800	AEED	Allianz European Equity Dividend AM H2-SGD Dis (AEED)	5	4
5	LU0971552673	AEEU	Allianz European Equity Dividend AM H2-USD Dis (AEEU)	5	4
6	LU1412470343	FEAI	First Eagle Amundi Income Builder Fund SGD Hedged A2HSMD (FEAI)	4	3
7	LU1564329461	BDHI	BGF Dynamic High Income A6 SGD H (BDHI)	4	3
8	LU0731783394	FGDA	Fidelity Global Dividend Fund A-MINCOME(G)-SGD (FGDA)	5	4
9	LU0731783048	FGDU	Fidelity Global Dividend Fund A-MINCOME(G)-USD (FGDU)	5	4
10	IE00BNGJQ474	LGIO	FTGF Brandywine Global Income Optimiser Fund A SGD Dis (M) H Plus (E) (LGIO)	3	2
11	IE00BBT3JP45	LGIU	FTGF Brandywine Global Income Optimiser Fund A USD Acc (LGIU)	3	2
12	LU1560771609	HRFI	HSBC GIF RMB Fixed Income AM3OSGD (HRFI)	4	3
13	LU2230239324	MAHY	Manulife Global Fund - Asian High Yield Fund AA SGD H MDIST (G) (MAHY)	5	3

List of SFA Distributed ILP Funds with Risk Rating Changes (Manulife InvestReady series)

S/N	ISIN	Fund Code	Fund Name	Current Risk Rating	New Risk Rating
14	LU2037335697	MAHU	Manulife Global Fund - Asian High Yield Fund AA USD ACC (MAHU)	4	3
15	LU2097395698	MSAB	Manulife Global Fund - Sustainable Asia Bond Fund AA (SGD Hedged) MDIST (G) (MSAB)	3	2
16	LU2097395342	MSAU	Manulife Global Fund - Sustainable Asia Bond Fund AA (USD) MDIST (G) (MSAU)	3	2
17	SG9999006258	MSBA	Manulife Singapore Bond Fund A (MSBA)	2	1
18	LU1506573853	MGGE	MGF - Global Equity Fund Class AA (SGD) (MGGE)	5	4
19	LU0314106906	MGEU	MGF - Global Equity Fund Class AA (USD) (MGEU)	5	4
20	IE00B3S45H60	NUMC	Neuberger Berman US MultiCap Opps SGD A Acc (NUMC)	5	4
21	IE00B775SV38	NMOU	Neuberger Berman US MultiCap Opps USD A Acc (NMOU)	5	4
22	SGXZ98168990	NDBF	Nikko AM Dynamic Bond Fund SGD H (NDBF)	3	2
23	SG9999006399	UHGC	United High Grade Corporate Bond Fund A SGD Acc (UHGC)	3	2
24	SG9999006399	UHCU	United High Grade Corporate Bond Fund USD (UHCU)	3	2
25	LU2237443549	AGDD	Aberdeen Standard SICAV I - Global Dynamic Dividend Fund A Gross MInc SGD H (AGDD)	5	4
26	LU2237443382	AGDU	Aberdeen Standard SICAV I - Global Dynamic Dividend Fund A Gross MInc USD (AGDU)	5	4

List of SFA Distributed ILP Funds with Risk Rating Changes (Manulife InvestReady series)

S/N	ISIN	Fund Code	Fund Name	Current Risk Rating	New Risk Rating
27	LU0827474353	AEEG	Allianz Europe Equity Growth AT H2 SGD (AEEG)	5	4
28	LU0943347566	AIGA	Allianz Income and Growth AM H2 SGD Dis (AIGA)	5	4
29	LU0820561818	AIGU	Allianz Income and Growth AM USD (AIGU)	5	4
30	LU1551013425	AIGB	Allianz Income and Growth AMg2 H2 SGD Dis (AIGB)	5	4
31	LU1019634622	BEIS	BGF European Equity Income Fund A6 SGD H (BEIS)	5	4
32	LU1019632923	BEIU	BGF European Equity Income Fund A6 USD H (BEIU)	5	4
33	LU0308772762	BGAS	BGF Global Allocation Fund A2 SGD Hedged (BGAS)	5	3
34	LU0072462426	BGAU	BGF Global Allocation Fund A2 USD (BGAU)	5	3
35	LU0661495795	BGEI	BGF Global Equity Income Fund A2 SGD H (BGEI)	5	4
36	LU0756522594	EAHY	Eastspring Inv - Asian High Yield Bond ASDM SGD H (EAHY)	5	3
37	SG9999002968	EMIP	Eastspring Inv Funds - Monthly Income Plan Class M (EMIP)	3	2
38	SG9999007462	ESSB	Eastspring Inv UT - Singapore Select Bond Fund AD (ESSB)	2	1
39	LU0742534661	FAME	Fidelity America Fund A SGD (H) (FAME)	5	4

List of SFA Distributed ILP Funds with Risk Rating Changes (Manulife InvestReady series)

S/N	ISIN	Fund Code	Fund Name	Current Risk Rating	New Risk Rating
40	LU0550127509	FEGA	Fidelity European Growth Fund A-SGD (FEGA)	5	4
41	SG9999019137	FSBM	First Sentier Bridge A DIS Monthly (FSBM)	4	3
42	SG9999002067	FSBR	First Sentier Bridge Fund A DIS Semi-Annual (FSBR)	4	3
43	SG9999000178	FSGB	First Sentier Global Balanced Fund (FSGB)	5	3
44	LU0923116197	FGSA	Franklin Global Sukuk A Mdis SGD (FGSA)	5	2
45	LU0672654240	FUSO	Franklin US Opportunities Fund A (acc) SGD-H1 (FUSO)	5	4
46	LU0109391861	FUOU	Franklin US Opportunities Fund A (acc) USD (FUOU)	5	4
47	LU0889566641	TSGE	Templeton Shariah Global Equity Fund A Acc SGD (TSGE)	5	4
48	LU1813986715	MPSU	Manulife Global Fund - Preferred Securities Income Fund AA (USD) MDIST (G) (MPSU)	5	3
49	LU1850216372	MPSI	MGF Preferred Securities Inc AA (SGD H) MDIST (G) (MPSI)	5	3
50	IE00B99K3R14	NEMD	Neuberger Berman EM Debt Hard Currency SGD A MD (NEMD)	4	3
51	IE00B986J720	NEMU	Neuberger Berman Emerging Market Debt - Hard Currency Fund USD A Monthly Dis (NEMU)	4	3
52	SG9999010490	NAJD	Nikko AM Japan Dividend Equity Fund SGD Hedged (NAJD)	5	4

List of SFA Distributed ILP Funds with Risk Rating Changes (Manulife InvestReady series)

S/N	ISIN	Fund Code	Fund Name	Current Risk Rating	New Risk Rating
53	SG9999010466	NJDU	Nikko AM Japan Dividend Equity USD Hdg (NJDU)	5	4
54	SG9999003743	NSGB	Nikko AM Multi Sector Credit Fund SGD Acc (NSGB)	3	2
55	SG9999004303	NASG	Nikko AM Shenton Global Opportunities (NASG)	5	4
56	IE00BYZWMV33	PGHY	PIMCO GIS Global High Yield Bond Fund E Inc SGD H (PGHY)	4	2
57	LU1309081286	SEVF	Schroder ISF European Value Fund A Acc SGD H (SEVF)	5	4
58	SG9999000160	SIWL	Stewart Investors Worldwide Leaders Sustainability Fund (SIWL)	5	4
59	SG9999018857	UGQG	United Global Quality Growth Fund SGD Acc (Hedged) (UGQG)	5	4
60	SG9999014906	UGQU	United Global Quality Growth Fund USD Acc (UGQU)	5	4
61	SG9999001382	USFS	United SGD Fund Class A SGD (USFS)	2	1
62	SG9999001333	UG30	UOB GrowthPath 2030 (UG30)	4	3
63	LU2112459305	NTRD	Ninety One Emerging Market Local Currency Total Return Debt Fund A Acc SGD (NTRD)	3	5
64	LU2112458679	NTRU	Ninety One Emerging Market Local Currency Total Return Debt Fund A Acc USD (NTRU)	4	5
65	LU2361428332	WCIS	Wellington Credit Income Fund A SGD H Dis (WCIS)	3	5

List of SFA Distributed ILP Funds with Risk Rating Changes (Manulife InvestReady series)

S/N	ISIN	Fund Code	Fund Name	Current Risk Rating	New Risk Rating
66	LU2361429496	WCIU	Wellington Credit Income Fund A USD Dis (WCIU)	3	5
67	LU0251143029	FASE	Fidelity ASEAN Fund A Dis SGD (FASE)	4	5
68	SG9999003826	NSAD	Nikko AM Shenton Singapore Dividend Equity Fund SGD (NSAD)	4	5

List of SFA Distributed ILP Funds with Risk Rating Changes (Manulife Manulinvest Duo)

S/N	ISIN	Fund Code	Fund Name	Current Risk Rating	New Risk Rating
1	-	IAGF	Manulife Income and Growth Fund (IAGF)	5	4
2	-	MISP1	Manulife Income Series - Asia Pacific Investment Grade Bond Fund (MISP1 MIP21 MISP0)	3	2
3	-	MISS2	Manulife Income Series - Strategic Income Fund (MISS2 MIS22 MIS20)	3	2
4	-	TRMF	Manulife Select Balanced Fund (TRMF) SGD	4	3
5	-	TRCF	Manulife Select Conservative Fund (TRCF) SGD	3	2
6	-	TRGF	Manulife Select Growth Fund (TRGF) SGD	5	4
7	-	SBDF	Manulife Singapore Bond Fund (SBDF)	2	1
8	-	DMIB	Manulife Income Builder Fund	4	3
9	-	DMUO	Manulife US Opportunities Fund	5	4
10	-	DMSD	Manulife Singapore Dividend Equity Fund	4	5

List of SFA Distributed ILP Funds with Risk Rating Changes (Manulife SmartRetire series)

S/N	ISIN	Fund Code	Fund Name	Current Risk Rating	New Risk Rating
1	LU0965509101	ABLX	AB Low Volatility Equity Portfolio A SGD H (ABLX)	5	4
2	LU1046248800	AEED	Allianz European Equity Dividend AM H2-SGD Dis (AEED)	5	4
3	LU1412470343	FEAI	First Eagle Amundi Income Builder Fund SGD Hedged A2HSMD (FEAI)	4	3
4	LU1564329461	BDHI	BGF Dynamic High Income A6 SGD H (BDHI)	4	3
5	LU0731783394	FGDA	Fidelity Global Dividend Fund A-MINCOME(G)-SGD (FGDA)	5	4
6	IE00BNGJQ474	LGIO	FTGF Brandywine Global Income Optimiser Fund A SGD Dis (M) H Plus (E) (LGIO)	3	2
7	LU2230239324	MAHY	Manulife Global Fund - Asian High Yield Fund AA SGD H MDIST (G) (MAHY)	5	3
8	LU1506573853	MGGE	Manulife Global Fund - Global Equity Fund Class AA SGD (MGGE)	5	4
9	LU2097395698	MSAB	Manulife Global Fund - Sustainable Asia Bond Fund AA (SGD Hedged) MDIST (G) (MSAB)	3	2
10	SG9999006258	MSBA	Manulife Singapore Bond Fund A (MSBA)	2	1
11	IE00B3S45H60	NUMC	Neuberger Berman US MultiCap Opps SGD A Acc (NUMC)	5	4
12	SGXZ98168990	NDBF	Nikko AM Dynamic Bond Fund SGD H (NDBF)	3	2
13	SG9999006399	UHGC	United High Grade Corporate Bond Fund A SGD Acc (UHGC)	3	2

List of SFA Distributed ILP Funds with Risk Rating Changes (Manulife SmartRetire series)

S/N	ISIN	Fund Code	Fund Name	Current Risk Rating	New Risk Rating
14	LU2237443549	AGDD	Aberdeen Standard SICAV I - Global Dynamic Dividend Fund A Gross MInc SGD H (AGDD)	5	4
15	LU0827474353	AEEG	Allianz Europe Equity Growth AT H2 SGD (AEEG)	5	4
16	LU0943347566	AIGA	Allianz Income and Growth AM H2 SGD Dis (AIGA)	5	4
17	LU1551013425	AIGB	Allianz Income and Growth AMg2 H2 SGD Dis (AIGB)	5	4
18	LU1019634622	BEIS	BGF European Equity Income Fund A6 SGD H (BEIS)	5	4
19	LU0308772762	BGAS	BGF Global Allocation Fund A2 SGD Hedged (BGAS)	5	3
20	LU0661495795	BGEI	BGF Global Equity Income Fund A2 SGD H (BGEI)	5	4
21	LU0756522594	EAHY	Eastspring Inv - Asian High Yield Bond ASDM SGD H (EAHY)	5	3
22	SG9999002968	EMIP	Eastspring Inv Funds - Monthly Income Plan Class M (EMIP)	3	2
23	LU0742534661	FAME	Fidelity America Fund A SGD (H) (FAME)	5	4
24	SG9999019137	FSBM	First Sentier Bridge Fund A Dist Monthly Fund (FSBM)	4	3
25	SG9999002067	FSBR	First Sentier Bridge Fund A Dist Semi-Annual Fund (FSBR)	4	3
26	SG9999000178	FSGB	First Sentier Global Balanced Fund (FSGB)	5	3

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27	LU0923116197	FGSA	Franklin Global Sukuk A Mdis SGD (FGSA)	5	2
28	LU0672654240	FUSO	Franklin US Opportunities Fund A (acc) SGD-H1 (FUSO)	5	4
29	LU0889566641	TSGE	Templeton Shariah Global Equity Fund A Acc SGD (TSGE)	5	4
30	LU1850216372	MPSI	Manulife Global Fund - Preferred Securities Inc AA (SGD H) MDIST (G) (MPSI)	5	3
31	IE00B99K3R14	NEMD	Neuberger Berman EM Debt Hard Currency SGD A MD (NEMD)	4	3
32	SG9999010490	NAJD	Nikko AM Japan Dividend Equity Fund SGD Hedged (NAJD)	5	4
33	SG9999003743	NSGB	Nikko AM Multi Sector Credit Fund SGD Acc (NSGB)	3	2
34	SG9999004303	NASG	Nikko AM Shenton Global Opportunities (NASG)	5	4
35	IE00BYZWMV33	PGHY	PIMCO GIS Global High Yield Bond Fund E Inc SGD H (PGHY)	4	2
36	LU1309081286	SEVF	Schroder ISF European Value Fund A Acc SGD H (SEVF)	5	4
37	SG9999000160	SIWL	Stewart Investors Worldwide Leaders Sustainability Fund (SIWL)	5	4
38	SG9999018857	UGQG	United Global Quality Growth Fund SGD Acc (Hedged) (UGQG)	5	4
39	SG9999001382	USFS	United SGD Fund Class A SGD (USFS)	2	1

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40	LU2112459305	NTRD	Ninety One Emerging Market Local Currency Total Return Debt Fund A Acc SGD (NTRD)	3	5
41	LU2361428332	WCIS	Wellington Credit Income Fund A SGD H Dis (WCIS)	3	5
42	LU0251143029	FASE	Fidelity ASEAN Fund A Dis SGD (FASE)	4	5
43	SG9999003826	NSAD	Nikko AM Shenton Singapore Dividend Equity Fund SGD (NSAD)	4	5

List of SFA Distributed ILP Funds with Risk Rating Changes (HSBC Life Pulsar/Wealth Harvest/Flexi Protector)

S/N	ISIN	Fund Code	Fund Name	Current Risk Rating	New Risk Rating
1	LU0592506637	-	AB Emerging Markets Debt Portfolio A2H SGD	4	3
2	LU0592507445	-	AB Global High Yield Portfolio A2H SGD	4	3
3	LU0861579265	-	AB Low Volatility Equity Portfolio A USD	5	4
4	LU1883849512	-	Amundi PIONEER US BOND A2 H SGD	3	2
5	LU1883849603	-	Amundi PIONEER US BOND A2 USD	3	2
6	LU1883854355	-	Amundi Pioneer US Equity Fundamental Growth A USD	5	4
7	LU0982017856	-	AXA Global High Yield Bonds A Hedged Cap SGD	4	2
8	LU0964942972	-	AXA World Funds Global Inflation Bonds A Hedged Cap SGD	4	1
9	LU0122612848	-	Templeton European Opportunities A Acc EUR	5	4
10	LU1560770627	-	HSBC GIF - Asia Bond (SGD Hedged)	4	2
11	LU0011889929	-	Janus Henderson Horizon Japan Opportunities A2 Acc USD	5	4
12	LU0225283273	-	Schroder ISF Global Equity Alpha A Acc NAV USD	5	4
13	LU0323591593	-	Schroder ISF QEP Global Quality A NAV USD	5	4

List of SFA Distributed ILP Funds with Risk Rating Changes (HSBC Life Pulsar/Wealth Harvest/Flexi Protector)

S/N	ISIN	Fund Code	Fund Name	Current Risk Rating	New Risk Rating
14	LU1868836591	-	Threadneedle (Lux) American 1U USD	5	4
15	LU1868839181	-	Threadneedle (Lux) European Select 1E Acc EUR	5	4
16	LU0878866978	-	First Eagle Amundi International AHS SGD	5	4
17	LU0308772762	-	BlackRock BGF Global Allocation Fund A2 Hedged SGD	5	3
18	LU0923116197	-	Franklin Global Sukuk Fund (SGD)	5	2
19	LU0320765646	-	Franklin Income Fund (SGD Hedged)	4	3
20	SG9999005193	-	Franklin Templeton Western Asset Global Bond Trust A Acc SGD	3	2
21	LU0889566641	-	Templeton Shariah Global Equity A Acc SGD	5	4
22	IE00BRJFZM13	-	NB Strategic Income A Monthly Dis SGD	3	2
23	SG9999002174	-	UOB United Emerging Markets Bond A Dis SGD	4	3
24	SG9999001382	-	UOB United SGD A Acc	2	1
25	SG9999003412	-	UOB United Singapore Bond A Acc SGD	2	1
26	IE00BZ122697	-	Architas Flexible Bond Retail Unhedged SGD	4	5

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S/N	ISIN	Fund Code	Fund Name	Current Risk Rating	New Risk Rating
27	IE00BZ127S69	-	Architas Multi-Asset Balanced R Ret Unhedged SGD	4	5
28	LU0255797556	-	Pictet Asian Local Currency Debt P USD	3	5
29	LU0128467544	-	Pictet Global Emerging Debt P USD	4	5

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.