Prepared on: 17/09/2026

This Product Highlights Sheet is an important document.

- **It highlights the key terms and risks of this investment product and complements the Prospectus[1].**
- **It is important to read the Prospectus before deciding whether to purchase the product. If you do not have a copy, please contact us to ask for one.**
- **You should not invest in the product if you do not understand it or are not comfortable with the accompanying risks.**
- **If you wish to purchase the product, you will need to make an application in the manner set out in the Prospectus.**

Amova Asia Umbrella Funds – Amova Singapore Dividend and Growth Equity Fund (the "Sub-Fund")

Product Type	**Unit Trust**	**Launch Date**	**30 March 2026**
Manager	**Amova Asset Management Asia Limited**	**Custodian**	**BNP Paribas, acting through its Singapore Branch**
Trustee	**BNP Paribas Trust Services Singapore Limited**	**Dealing Frequency**	**Every Dealing Day**
Capital Guaranteed	**No**	**Expense Ratio for the financial year ended 31 December 2025[2]**	**N.A.**

PRODUCT SUITABILITY

WHO IS THE PRODUCT SUITABLE FOR?

The Sub-Fund is only suitable for investors who:

- seek a balance of capital appreciation and income over the medium to long term by investing primarily in equities and equity-related securities listed on the SGX-ST; and
- are willing and able to accept that their principal will be at risk and that the value of their investment and any derived income may fall as well as rise.

You should consult your financial advisers if in doubt about whether this product is suitable for you.

Further information

Refer to paragraph M of Annex 2 of the Prospectus for further information on product suitability.

KEY PRODUCT FEATURES

WHAT ARE YOU INVESTING IN?

- You are investing in a unit trust constituted in Singapore that aims to achieve capital growth and income over the medium to long-term investment period.
- The Sub-Fund primarily invests in Singapore-listed equities and equity-related securities, with a focus on companies that demonstrate strong growth potential and/or sustainable income generation.
- The Sub-Fund is denominated in SGD.

Refer to paragraphs A and C of Annex 2 of the Prospectus for further information on features of the product.

Investment Strategy

- To achieve its investment objective, the Sub-Fund will invest primarily in equities and equity-related securities listed on the SGX-ST, including but not limited to, ordinary stocks, REITs, Business Trusts and Stapled Securities, with a focus on

Refer to paragraph A of Annex 2 of

[1] The Prospectus is available for collection at the Manager's business address at 12 Marina View, #18-02 Asia Square Tower 2, Singapore 018961 during usual business hours or accessible at https://sg.amova-am.com/.

[2] Figures relate to Classes that have been incepted as at the stated date.

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identifying companies demonstrating strong growth potential and/or sustainable income generation. Approximately 50% of the Sub-Fund's NAV may be invested in small and mid-cap Singapore-listed equities. This allocation may vary at the discretion of the Manager and as permitted by the relevant authorities, subject to prevailing market conditions and liquidity considerations. • The SDGF may invest in other collective investment schemes, including ETFs, where such investment aligns with its investment objective and focus. The Sub-Fund may also invest in FDIs for the purposes of hedging and/or efficient portfolio management. • The Manager may, at its absolute discretion, invest any or a substantial portion of the Sub-Fund's assets into the Amova Singapore Small Mid Cap Equity Fund. The Manager may change the underlying fund(s) into which the Sub-Fund invests its assets into upon giving investors at least one month prior written notice (or such other period of notice as may be determined by the Manager). • The Sub-Fund will be actively managed against the Benchmark and aims to achieve a net of fee return that exceeds that of the Benchmark. The Sub-Fund does not seek to replicate the Benchmark and is not constrained by the Benchmark in its portfolio construction, and the Manager may invest in securities outside the Benchmark to achieve the investment objective.	the Prospectus for further information on the investment strategy of the Sub-Fund.
Parties Involved	
WHO ARE YOU INVESTING WITH? • The Manager is **Amova Asset Management Asia Limited** and the Trustee is **BNP Paribas Trust Services Singapore Limited**. • The Sub-Fund is a sub-fund of the umbrella unit trust called the **Amova Asia Umbrella Funds**. • The Custodian is **BNP Paribas, acting through its Singapore Branch**.	Refer to paragraphs 2 and 3 and the Appendix of the Prospectus for further information on the role and responsibilities of these entities and what happens if they become insolvent.
KEY RISKS	
WHAT ARE THE KEY RISKS OF THIS INVESTMENT? **You should be aware that the price of Units can go down as well as up. The value of the product and its dividends or coupons may rise or fall. The following are key risk factors that may cause you to lose some or all of your investment:**	Refer to paragraph 10 of the Prospectus and paragraph I of Annex 2 of the Prospectus for further information on risks of the product.
Market and Credit Risks	
• **You are exposed to market risk.** The price of the securities comprised in the portfolio of the Sub-Fund and the Units, and the income from them, may be influenced by political and economic conditions, changes in interest rates, earnings of the corporations whose securities are comprised in the portfolio, and the market's perception of the securities. • **You are exposed to interest rate risk and credit risk.** Investments in debt securities are subject to interest rate fluctuations and credit risks and are subject to adverse changes in general economic conditions, the financial condition of the issuer, or both, or an unanticipated rise in interest rates.	

- **You are exposed to foreign currency risk.** As the assets of the Sub-Fund may be directly or indirectly invested in listed equities, REITs, CIS and initial public offerings (which are denominated in various currencies), currency fluctuations may have a negative effect on the value of the Units of the relevant Classes.

Liquidity Risks

- **The Sub-Fund is not listed and you can redeem only on Dealing Days.**

Product-Specific Risks

- **You are exposed to equity risk.** The Sub-Fund may invest in equities and equity-related securities, which are subject to market risks and are generally more volatile than investment-grade fixed income securities. The Units may therefore be subject to greater price volatility.
- **You are exposed to the risk associated with the investment strategy of the underlying CIS.** The performance of the Sub-Fund is subject to the performance of the underlying CIS and the proportion of the Sub-Fund's assets allocated to such underlying CIS.
- **You are exposed to financial derivatives risk. The Manager may in its absolute discretion, invest in FDIs for the purposes of hedging and/or efficient portfolio management.** While the prudent and judicious use of FDIs can be beneficial, derivatives involve risks different from, and in some cases, greater than, the risks presented by more traditional investments.
- **The Sub-Fund may invest into underlying funds which use or invest in FDIs, and it is possible that the Sub-Fund's NAV may be subject to volatility due to the Sub-Fund's and/or the relevant underlying funds' usage or investment in FDIs.**
- **You should be aware that your investment in the Sub-Fund may be exposed to other risks of an exceptional nature from time to time.**

FEES AND CHARGES

Refer to paragraph H of Annex 2 of the Prospectus for further information on fees and charges.

Payable directly by you

- You will need to pay the following fees and charges as a percentage of your gross investment sum:

Initial Sales Charge	Current: Up to 5%; Maximum: 5% For CPF Subscriptions only: Nil
Realisation Charge	Current: Nil; Maximum: 5%
Exchange Fee (for exchange of Units for units of any other Group Trust)	Where Initial Sales Charge for the Units being exchanged is less than the initial sales charge payable for the units of the Group Trust being acquired, the difference will be charged.

- The approved distributors of the Manager may also charge additional fees not listed in the Prospectus. You should therefore check with the approved distributors before subscribing for Units.

Payable by the Sub-Fund from invested proceeds

- The Sub-Fund will pay the following fees and charges to the Manager, Trustee and other parties:

Annual Management Fee **(a) Retained by Manager**	Maximum: 2.00% p.a. Current: • SGD (Acc) Class A / SGD (Dist) Class A / USD (Acc) Class A / USD Hedged (Acc) Class A / USD (Dist) Class A / USD Hedged (Dist) Class A / SGD (Acc) Class E / SGD (Dist) Class E: 1.50% p.a. • MYR (Acc) Class A / MYR (Dist) Class A: 1.80% p.a. • SGD (Acc) Class B / SGD (Dist) Class B / USD (Acc) Class B / USD Hedged (Acc) Class B / USD Hedged (Dist) Class B / USD (Dist) Class B: 0.75% p.a. • SGD (Acc) Class B1: 0.60% p.a. • SGD (Acc) Class C / SGD (Dist) Class C: 1.25% p.a. • SGD (Acc) Class R / SGD (Dist) Class R: 0.75% p.a.

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(b) Paid by Manager to financial adviser (trailer fee[3])	• SGD (Acc) Class S / SGD (Acc) Class U / SGD (Dist) Class U: Such amount as the Managers may determine in their absolute discretion (a) 40% to 100% of Annual Management Fee (b) 0% to 60% of Annual Management Fee	
Annual Trustee's Fee	Currently below 0.05%; Maximum 0.2%, subject always to a minimum of S$5,000 p.a.	
Any other substantial fee/charge	For the financial year ended 31 December 2025: N.A.	

VALUATIONS AND EXITING FROM THIS INVESTMENT

HOW OFTEN ARE VALUATIONS AVAILABLE?

The issue price and realisation price of Units will be available on the Business Day following each Dealing Day. You may check such prices on the Manager's website (https://sg.amova-am.com/).

Refer to paragraphs 11.8, 11.9, 13 and 15 of the Prospectus for further information on valuation and exiting from the product.

HOW CAN YOU EXIT FROM THIS INVESTMENT AND WHAT ARE THE RISKS AND COSTS IN DOING SO?

Cancellation of Units

If applicable to you, you may cancel your subscription for Units by sending a cancellation request to the Manager through the approved distributor from whom you purchased your Units within 7 calendar days from the date of your subscription or purchase of the Units. Any Initial Sales Charge paid will be refunded to you. However, you will have to take the risk for any price changes in the NAV of the relevant Class since you purchased the Units.

Realisation of Units

You can exit the Sub-Fund by completing a realisation request and forwarding the same to the Manager through the approved distributor from whom you purchased your Units. If you are an institutional investor who had purchased your Units directly from the Manager, you may submit your realisation request to the Manager.

If your realisation request is received and accepted by 5 p.m. on a Dealing Day, you will be paid a price based on the value of the Sub-Fund for that Dealing Day. If your realisation request is received and accepted after 5 p.m., you will be paid a price based on the value of the Sub-Fund on the immediate following Dealing Day. The realisation proceeds that you will receive are calculated by multiplying the number of Units to be realised by the realisation price, less any applicable charges. An example is as follows:

Units to be realised	x	Realisation price (i.e. NAV per Unit)	=	Realisation proceeds
1,000	x	$1.0500	=	$1,050

Currently, there is no Realisation Charge payable. The cancellation or realisation proceeds will normally be paid within **seven** Business Days after the relevant Dealing Day subject to the provisions of the Trust Deed.

CONTACT INFORMATION

HOW DO YOU CONTACT US?

- You may contact our approved distributors listed on our website at https://sg.amova-am.com/ or call Amova Asset Management Asia Limited at 1800 535 8025.

[3] Your financial adviser is required to disclose to you the amount of trailer fee it receives from the Managers.

APPENDIX: GLOSSARY OF TERMS	
Benchmark	means FTSE ST All-Share Total Return Index
Business Day	means any day (other than a Saturday or a Sunday) on which commercial banks in Singapore and the SGX-ST are open for business
CIS	means collective investment schemes
Dealing Day	in relation to Units of the Sub-Fund, means such day or days as the Manager may from time to time with the approval of the trustee of the Sub-Fund determine, but so that:- (i) unless and until the Manager (with the approval of the trustee of the Sub-Fund) otherwise determine, each Business Day after the Commencement Date (as defined in the Trust Deed) in relation to the Sub-Fund shall be a Dealing Day in relation to the Sub-Fund; and (ii) without prejudice to the generality of the foregoing, if on any day which would otherwise be a Dealing Day in relation to Units of the Sub-Fund the recognised stock exchange or exchanges on which the authorised investment or other property comprised in, and having in aggregate values amounting to at least 50 per cent. of the value (as of the immediately preceding valuation point) of the Sub-Fund of which such Units relate are quoted, listed or dealt in is or are not open for normal trading, the Manager may, with the approval of the trustee of the Sub-Fund, determine that such day shall not be a Dealing Day in relation to Units of the Sub-Fund
ETFs	means exchange traded funds
FDIs	means financial derivative instruments
Group Trust	means a unit trust scheme the manager of which (a) is the Manager or a corporation under its control or under common control with it or at least 50 per cent of the share capital of which is held by a corporation which is a shareholder of the Manager; and (b) approve the terms of any exchange which may be made pursuant to Clause 12(JA) of the Trust Deed
Holder	means a unitholder of the Sub-Fund
Initial Sales Charge	means a charge on the gross investment sum levied by the Manager for the issue of a Unit of the Sub-Fund or any Class of such amount as shall from time to time be fixed by the Manager generally or in relation to any specific or class of transaction Provided That it shall not exceed five per cent. (5%) of the gross investment sum, as expressed in SGD or the designated currency (as applicable); such expression in the context of a given date shall refer to the charge or charges fixed by the Manager pursuant to the Trust Deed and applicable on that date
Launch Date	for the purposes of this Product Highlights Sheet only, means the inception date of the relevant Class
MYR	means Malaysian Ringgit
NAV	means net asset value
Prospectus	means the prospectus of the Amova Asia Umbrella Funds
REITs	means real estate investment trusts
SGD	means Singapore dollars
SGX-ST	means Singapore Exchange Securities Trading Limited
Trust Deed	means the trust deed constituting the Amova Asia Umbrella Funds, as amended
Units	means units in the Sub-Fund
USD	means United States dollars