This Product Highlights Sheet is an important document.
• It highlights the key terms and risks of the ILP Sub-Fund and complements the Product Summary.
• It is important to read the Product Summary before deciding whether to purchase 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.

GREATLINK ENHANCER FUND*

<table>
<thead>
<tr>
<th>Product Type</th>
<th>ILP Sub-Fund¹</th>
<th>Launch Date</th>
<th>26 April 1996</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manager</td>
<td>Aberdeen Asset Management Asia Limited</td>
<td>Dealing Frequency</td>
<td>Daily (Every Singapore Business Day)</td>
</tr>
<tr>
<td>Denominated Currency</td>
<td>SGD</td>
<td>Custodian</td>
<td>BNY Mellon</td>
</tr>
<tr>
<td>Capital Guaranteed</td>
<td>No</td>
<td>Expense Ratio for FY 31 Dec 2013</td>
<td>1.43%</td>
</tr>
</tbody>
</table>

PRODUCT SUITABILITY

WHO IS THE ILP SUB-FUND SUITABLE FOR?
The ILP Sub-Fund is only suitable for investors who:
• seek capital growth over the medium to long term period
• understand the risks involved in investing in Asia-Pacific excluding Japan equities
• understand that it offers no capital protection or guarantees

KEY PRODUCT FEATURES

WHAT ARE YOU INVESTING IN?
You are investing in an ILP Sub-Fund constituted in Singapore that invests all or substantially all into the Aberdeen Pacific Equity Fund (“Underlying Fund”), a Singapore-authorized unit trust managed by Aberdeen Asset Management Asia Limited, that aims to provide medium to long-term capital growth by investing in a portfolio of Asia-Pacific excluding Japan equities as well as the underlying fund components.

<table>
<thead>
<tr>
<th>Underlying Fund</th>
<th>Underlying Fund Components</th>
<th>Country of domicile of Underlying Fund Components</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aberdeen Pacific Equity Fund</td>
<td>Aberdeen China Opportunities Fund</td>
<td>Singapore</td>
</tr>
<tr>
<td></td>
<td>Aberdeen Indonesia Equity Fund</td>
<td>Singapore</td>
</tr>
<tr>
<td></td>
<td>Aberdeen Malaysian Equity Fund</td>
<td>Singapore</td>
</tr>
<tr>
<td></td>
<td>Aberdeen Singapore Equity Fund</td>
<td>Singapore</td>
</tr>
<tr>
<td></td>
<td>Aberdeen Thailand Equity Fund</td>
<td>Singapore</td>
</tr>
<tr>
<td></td>
<td>Aberdeen Global - Indian Equity Fund (a Sub-Fund of Aberdeen Global)</td>
<td>Grand Duchy of Luxembourg</td>
</tr>
</tbody>
</table>

¹ For ILP Sub-Funds that feed 100% into an underlying CIS fund, some of the information provided below could be similar to the underlying CIS fund.

*Effective 16 October 2014, GreatLink Enhancer Fund will be renamed as GreatLink Asia Pacific Equity Fund to reflect the geographical focus of the underlying investments.
The Manager currently does not distribute dividend for the ILP Sub-Fund.

**Investment Strategy**
The Underlying Fund is invested in a diversified portfolio of Asian-Pacific equities excluding Japanese equities and as a feeder fund to invest in the Aberdeen China Opportunities Fund, the Aberdeen Indonesia Equity Fund, the Aberdeen Malaysian Equity Fund, the Aberdeen Singapore Equity Fund and the Aberdeen Thailand Equity Fund, and invests up to 10% of its deposited property in the Aberdeen Global – Indian Equity Fund.

**Parties Involved**

**WHO ARE YOU INVESTING WITH?**

**The Manager**
The Manager of the ILP Sub-Fund is Aberdeen Asset Management Asia Limited (Company Registration Number 199105448E), whose registered office is at 21 Church Street #01-01 Capital Square Two Singapore 049480.

Aberdeen Asset Management Asia Limited is also the Investment Manager of the Aberdeen China Opportunities Fund, the Aberdeen Indonesia Equity Fund, the Aberdeen Malaysian Equity Fund, the Aberdeen Singapore Equity Fund and the Aberdeen Thailand Equity Fund and the Investment Adviser of the Aberdeen Global – Indian Equity Fund.

Aberdeen International Fund Managers Limited is the Investment Manager of the Aberdeen Global – Indian Equity Fund.

**The Custodian**
The Custodian of the ILP Sub-Fund is BNY Mellon, which is located at 1 Temasek Avenue #03-01 Millenia Tower Singapore 039192.

**KEY RISKS**

**WHAT ARE THE KEY RISKS OF THIS INVESTMENT?**
The value of the Underlying Fund may rise or fall. You may lose some or all of your investment depending on the performance of the underlying securities. Factors that may affect the performance of these securities include, without limitation, market risks, fluctuations in interest rates and foreign exchange rates, political instability, exchange controls, changes in taxation and foreign investment policies. Some of the key risks associated with the Underlying Fund are described below.

**Market and Credit Risks**
You are exposed to Market Risks.
Prices of the securities owned by the Underlying Fund and/or the underlying fund components may rise or fall in response to changes in economic conditions, political conditions, interest rates, and market sentiment. These may cause the price of units of the Underlying Fund to go up or down.

**Liquidity Risks**
You are exposed to Liquidity Risk.
The securities that the Underlying Fund and/or the underlying fund components own may at times lack liquidity thereby affecting their value or ease of disposal.

Refer to “INVESTMENT APPROACH” section of the Fund Details for further information on the investment strategy.

Refer to “INFORMATION ON THE MANAGERS” section of the Fund Details for further information on the role and responsibilities of these entities and “RISKS” section of the Fund Details for further information on what happens if they become insolvent.

Refer to the “RISKS” section of the Fund Details for further information on risks.
**Product Specific Risks**

**You are exposed to Currency Risk.**
The assets and income of the underlying fund components will be substantially denominated in currencies other than the Singapore dollar. Currency fluctuations between foreign currencies and the Singapore dollar may affect the income and valuation of the assets of the underlying fund components in ways unrelated to business performance.

**You are exposed to Regulatory Risk.**
The investment objectives and parameters of the Underlying Fund and/or the underlying fund components are laid down by legislative and regulatory guidelines. There may be a risk that legislative or regulatory changes may make it less likely for the Underlying Fund to achieve its objectives.

**You are exposed to Regional and Emerging Market Risk.**
The Underlying Fund and/or the underlying fund components may experience increased volatility as emerging markets lack the diversity of global markets. Exposure to emerging markets also increases potential volatility in your portfolio as the region’s legal, judicial and regulatory infrastructure is still developing and this may create uncertainty for investors.

**You are exposed to additional risks related to the underlying fund of the Aberdeen China OpportunitiesFund’s (“ACOF”) investment in Chinese securities through the use of a Qualified Foreign Institutional investor (“QFII”) licence.**
If the creditors of the QFII successfully assert that the securities and other assets in the nominee accounts are owned by the QFII and not the underlying fund of ACOF, the creditors of the QFII may seek payment from the assets of the underlying fund of ACOF, which could in turn affect the net asset value of the Underlying Fund.

**You are exposed to Derivatives Risk.**
The underlying fund components (excluding Aberdeen Global – Indian Equity Fund) may use financial derivatives instruments for the purposes of hedging and/or efficient portfolio management.

---

### FEES AND CHARGES

<table>
<thead>
<tr>
<th>WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?</th>
<th>Refer to the “FUND FACTS” on Pg 1 of the Fund Details and “FEES AND CHARGES” section of the Product Summary for further information on fees and charges.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Payable directly by investors</strong></td>
<td></td>
</tr>
<tr>
<td>You will need to pay the following fees and charges as a percentage of your gross investment amount:</td>
<td></td>
</tr>
<tr>
<td>Bid-Offer Spread</td>
<td>5%</td>
</tr>
<tr>
<td>Allocation Rate</td>
<td><strong>Smart Invest (RP)</strong>&lt;br&gt;102.15%&lt;br&gt;<strong>Smart Invest (RSP)</strong>&lt;br&gt;102.15%&lt;br&gt;<strong>Smart Invest (SP)</strong>&lt;br&gt;102.15%&lt;br&gt;<strong>Smart Protect (RP) II</strong>&lt;br&gt;Yr 1</td>
</tr>
<tr>
<td></td>
<td>Yr 2</td>
</tr>
<tr>
<td></td>
<td>Yr 3</td>
</tr>
<tr>
<td></td>
<td>Yr 4-9</td>
</tr>
<tr>
<td></td>
<td>Yr 10+</td>
</tr>
<tr>
<td>Redemption Fee</td>
<td>Currently NIL</td>
</tr>
<tr>
<td>Switching Fee</td>
<td>Currently NIL (maximum $60 per switch)</td>
</tr>
</tbody>
</table>
**Policy Fee**

<table>
<thead>
<tr>
<th>Period</th>
<th>Fee Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yr 1 – 3</td>
<td>$0 per month (maximum $5 per month)</td>
</tr>
<tr>
<td>Yr 4+</td>
<td>$2 per month (maximum $5 per month), if Total Investment Value &lt; $15,000</td>
</tr>
</tbody>
</table>

**Smart Invest (SP)**

- NIL

**Smart Protect (RP) II**

- $5 per month (maximum $12.50 per month)

- Payable by the ILP Sub-Fund from invested proceeds

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

<table>
<thead>
<tr>
<th>费目</th>
<th>費率</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fund Management Charge (p.a.)</td>
<td>1.50% (1.50% max) at ILP Sub-Fund level</td>
</tr>
<tr>
<td>Custodian Fee (p.a.)</td>
<td>0.022%</td>
</tr>
<tr>
<td>Trustee Fee (p.a.)</td>
<td>�Trustee Fee: Up to 0.15%/p.a., subjected to a minimum amount of S$10,000 p.a. (charged at Underlying Fund level)</td>
</tr>
</tbody>
</table>

**VALUATIONS AND EXITING FROM THIS INVESTMENT**

**HOW OFTEN ARE VALUATIONS AVAILABLE?**

The ILP Sub-Fund will be valued on each Dealing Day.

The prices of units are based on forward pricing and will be available on the next business day in Singapore.

The prices are published in major newspaper circulating in Singapore every business day. The prices are also available on Great Eastern’s website at www.greateasternlife.com.

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

You may sell some or all units in the ILP Sub-Fund you have invested in at any time. If you sell some, the minimum value of units withdrawn and the value of remaining units in each ILP Sub-Fund after withdrawal should be at least S$1,000. The total value of all the remaining units in all the ILP Sub-Funds should also be at least S$1,000. Otherwise, the policy must be surrendered in full.

You will be subject to redemption fee charge, if any, when you sell the units in the ILP Sub-Fund. Please refer to the Fees and Charges section above. Currently, there’s no redemption fee charge.

The policy may be cancelled by written request to the Company within the free-look period of 14 days after the Policyholder has received the Policy Document in which case premiums paid less medical fees incurred in assessing the risk will be refunded. The Company will be allowed to make an adjustment to reflect the change in market value of the underlying assets.

Upon the receipt and acceptance of your withdrawal request, the proceeds shall be paid out to you within 4 Business Days (or such other period as may be allowed by the Authority) in the case of an ILP Sub-Fund which is a bond fund or money market fund, and 6 Business Days (or such other period as may be allowed by the Authority) in the case of an ILP Sub-Fund which is not a bond fund or money market fund, unless dealings has been suspended.

Refer to the “SUBSCRIPTION / REDEMPTION OF UNITS” section and “FREE LOOK” section of the Product Summary for further information on valuation and exiting from the ILP Sub-Fund.
If you submit the redemption order before 12pm on a business day, you will be paid a price based on the net asset value (NAV) of the ILP Sub-Fund at the close of the business day. If you submit the redemption order after 12pm, you will be paid a price based on the NAV at the close of the following business day.

Example:
Exit Price x Number of Unit Sold = Gross Sales Proceeds
$0.95 per unit x 1,000 units = $950

Gross Sales Proceeds – Realisation Charge = Net Sales Proceeds
$950 - $0 = $950

CONTACT INFORMATION

HOW DO YOU CONTACT US?
The Great Eastern Life Assurance Company Limited (Reg. No. 1908 00011G)
1 Pickering Street #13-01 Great Eastern Centre Singapore 048659
Website: www.greateasternlife.com
Hotline: 1800-248 2888
Email: wecare-sg@greateasternlife.com