

This Product Highlights Sheet is an important document.

- It highlights the key terms and risks of this investment product and complements the Prospectus<sup>1</sup>.
- 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.

**LIONGLOBAL NEW WEALTH SERIES (the “Fund”)  
Lion-MariBank SavePlus (the “Sub-Fund”)**

<b>Product Type</b>	Unit Trust (The Units are Excluded Investment Products and prescribed capital markets products)	<b>Launch Date</b>	Not incepted yet
<b>Manager</b>	Lion Global Investors Limited	<b>Custodian</b>	The Hongkong and Shanghai Banking Corporation Limited
<b>Trustee</b>	HSBC Institutional Trust Services (Singapore) Limited	<b>Dealing Frequency</b>	Every Dealing Day
<b>Capital Guaranteed</b>	No	<b>Expense Ratio for FYE 31 December 2022</b>	Not applicable
<b>Name of Guarantor</b>	Not Applicable		

**PRODUCT SUITABILITY**

**WHO IS THE PRODUCT SUITABLE FOR?**

- The Sub-Fund is only suitable for investors who:
  - o wish to preserve capital and enhance income; and
  - o are comfortable with the volatility and risks of investing in debt instruments.

Please note your investment in the Sub-Fund is at risk and you may not get back the principal sum invested.

Further Information

Refer to the Section 1.3 of Appendix 12 to 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 seeks to provide enhanced yield over Singapore Dollar deposits and safety of capital, while keeping overall portfolio risk low and maintaining a high level of liquidity. The Sub-Fund will invest in an actively managed and broadly diversified portfolio of debt instruments and short-term money market instruments, and other collective investment schemes.
- The Sub-Fund will comprise 1 Class, namely SGD Class (Accumulation).
- We currently do not intend to make distributions for the Sub-Fund.
- Distribution payments (if any) shall, at our sole discretion, be made out of either (a) income; or (b) net capital gains; or (c) capital of the Sub-Fund or a combination of (a) and/or (b) and/or (c). The declaration and/or payment of distributions (whether out of income and/or capital) may have the effect of lowering the net asset value of the Sub-Fund. Moreover, distributions out of capital may amount to a reduction of a Holder's original investment.

Refer to the Sections 7 and 21.2 of the Prospectus and Sections 1.1, 2.2 and 12 of Appendix 12 to the Prospectus for further information on features of the product.

<sup>1</sup> The Prospectus is available for collection at Lion Global Investors Limited, 65 Chulia Street, #18-01 OCBC Centre, Singapore 049513 from Monday to Friday (9 a.m. to 6 p.m.) or website: [www.lionglobalinvestors.com](http://www.lionglobalinvestors.com).

Investment Strategy	
<ul style="list-style-type: none"> <li>• The Sub-Fund's approach to enhancing income while providing liquidity is to invest in a high-quality portfolio of debt instruments diversified across varying issuers and tenures while maintaining a weighted average portfolio credit rating of BBB- or higher and a weighted average duration of 24 months or less.</li> <li>• The Sub-Fund may invest in a range of debt instruments including bonds, notes, bills, deposits and other debt securities deemed appropriate by the managers. The obligors of these instruments include but are not limited to corporates, sovereigns, supranationals, government agencies and financial institutions. We may use financial derivative instruments for such purposes as may be permitted under the Code on Collective Investment Schemes and subject to compliance with the limits and/or restrictions (if any) applicable to Excluded Investment Products and prescribed capital markets products.</li> <li>• The portfolio's base currency is SGD and foreign currency denominated securities will be fully hedged back to SGD except for a 5% frictional currency limit (to account for possible deviations from a 100% hedge).</li> <li>• The Sub-Fund may invest 30% or more (which percentage may vary from time to time at our discretion) into each of: (i) LionGlobal Short Duration Bond Fund, (ii) LionGlobal SGD Enhanced Liquidity Fund, (iii) LionGlobal USD Enhanced Liquidity Fund and (iv) LionGlobal SGD Money Market Fund.</li> </ul>	<p>Refer to the Section 1.2 of Appendix 12 to the Prospectus for further information on features of the product.</p>
Parties Involved	
<p><b>WHO ARE YOU INVESTING WITH?</b></p> <ul style="list-style-type: none"> <li>• <b><u>The Manager</u></b> <ul style="list-style-type: none"> <li>○ Lion Global Investors Limited</li> </ul> </li> <li>• <b><u>The Trustee</u></b> <ul style="list-style-type: none"> <li>○ HSBC Institutional Trust Services (Singapore) Limited</li> </ul> </li> <li>• <b><u>The Custodian</u></b> <ul style="list-style-type: none"> <li>○ The Hongkong and Shanghai Banking Corporation Limited</li> </ul> </li> </ul>	<p>Refer to the Sections 2 to 6 of the Prospectus for further information on the role and responsibilities of these entities and what happens if they become insolvent.</p>
KEY RISKS	
<p><b>WHAT ARE THE KEY RISKS OF THIS INVESTMENT?</b></p> <ul style="list-style-type: none"> <li>• You should consider and satisfy yourself as to the risks of investing in the Sub-Fund.</li> </ul> <p><b>You should note that the value of Units, and the income accruing to the Units, may fall or rise and that you may not get back your original investment.</b></p>	<p>Refer to the Section 6 of Appendix 12 to the Prospectus for further information on risks of the product.</p>
Market and Credit Risks	
<ul style="list-style-type: none"> <li>• <b><u>You are exposed to Market Risks</u></b> <ul style="list-style-type: none"> <li>○ The risks of investing and participating in listed and unlisted securities apply. Prices of securities may go up or down in response to changes in economic conditions, interest rates, and the market's perception of securities.</li> </ul> </li> </ul>	
Liquidity Risks	
<ul style="list-style-type: none"> <li>• <b><u>You are exposed to Liquidity Risks</u></b> <ul style="list-style-type: none"> <li>○ Liquidity risk exists when particular investments are difficult to purchase or sell. The Sub-Fund's investment in illiquid securities may reduce the returns of the Sub-Fund because it may be unable to sell the illiquid securities at an advantageous time or price. There may be circumstances under which we need to sell the securities at a price below the value reflected in the daily NAV pricing of the Sub-Fund. This difference will be borne by the Sub-Fund.</li> </ul> </li> </ul>	

Product-Specific Risks											
<ul style="list-style-type: none"> <li>• <b>You are exposed to Interest Rate Risk</b> <ul style="list-style-type: none"> <li>○ Investments in debt securities are also subject to the risk of interest rate fluctuations, and the prices of debt securities may go up or down in response to such fluctuations in interest rates.</li> </ul> </li> <li>• <b>You are exposed to Historical Pricing Risk</b> <ul style="list-style-type: none"> <li>○ Units in the Sub-Fund are issued and realised on a historical pricing basis. The issue and realisation of such Units will be based on the net asset value per Unit at the applicable Valuation Point (which in relation to a Dealing Day, is the close of business of the relevant market on the Business Day two Dealing Days preceding the relevant Dealing Day). As such, the issue and realisation prices of the Sub-Fund may not be reflective of the actual net asset value of the Units of the Sub-Fund as at the date of issue or realisation. Any adjustments or shortfalls as a result will be borne by the Sub-Fund.</li> </ul> </li> </ul>											
FEES AND CHARGES											
<p><b>WHAT ARE THE FEES AND CHARGES FOR THIS INVESTMENT?</b></p> <ul style="list-style-type: none"> <li>• <b>Payable directly by you</b></li> </ul> <p>You will need to pay the following fees and charges as a percentage of your gross investment amount:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Preliminary charge</td> <td>Currently 0%. Maximum 0%.</td> </tr> <tr> <td>Realisation charge</td> <td>Currently Nil. Maximum 0%.</td> </tr> <tr> <td>Switching fee</td> <td>Not applicable<sup>2</sup></td> </tr> </table> <p>Additional fees may be imposed and payable to authorised distributors that are in addition to the maximum preliminary charge disclosed above, depending on the specific nature of services provided by the authorised distributors.</p> <ul style="list-style-type: none"> <li>• <b>Payable by the Sub-Fund from invested proceeds</b></li> </ul> <p>The Sub-Fund will pay the following fees and charges to us, the Trustee and other parties:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;">Annual management fee</td> <td>Currently 0.35% per annum. Maximum 0.35% per annum Of which: (a) 40% to 100% of the Management Fee to be retained by us and (b) 0% to 60% of the annual management fee to be paid by us to financial advisers (trailer fee)<sup>3</sup>.</td> </tr> <tr> <td>Annual trustee fee</td> <td>Currently 0.02% per annum on the first S\$100 million of the net asset value and 0.018% per annum on the balance above S\$100 million of the net asset value.  Maximum of 0.25% per annum, subject always to a minimum of S\$8,000 per annum.</td> </tr> </table>	Preliminary charge	Currently 0%. Maximum 0%.	Realisation charge	Currently Nil. Maximum 0%.	Switching fee	Not applicable <sup>2</sup>	Annual management fee	Currently 0.35% per annum. Maximum 0.35% per annum Of which: (a) 40% to 100% of the Management Fee to be retained by us and (b) 0% to 60% of the annual management fee to be paid by us to financial advisers (trailer fee) <sup>3</sup> .	Annual trustee fee	Currently 0.02% per annum on the first S\$100 million of the net asset value and 0.018% per annum on the balance above S\$100 million of the net asset value.  Maximum of 0.25% per annum, subject always to a minimum of S\$8,000 per annum.	<p>Refer to the Section 5 of Appendix 12 to the Prospectus for further information on fees and charges.</p>
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VALUATIONS AND EXITING FROM THIS INVESTMENT											
<p><b>HOW OFTEN ARE VALUATIONS AVAILABLE?</b></p> <p>The Sub-Fund will be valued on each Dealing Day. The indicative prices of Units are quoted on a historical pricing basis and will be determined at the close of business of the Dealing Day two Dealing Days preceding the date of the issuance of the Units (subject to the publication policies of the relevant publisher).</p>	<p>Refer to the Sections 13 and 15 of the Prospectus and Section 9 of Appendix 12 to, the Prospectus for further information on valuation and exiting from the</p>										

<sup>2</sup> No switching is allowed for Units of the Sub-Fund.

<sup>3</sup> Your financial adviser/distributor is required to disclose to you the amount of trailer fee it receives from us.

The prices will be published on our website at [www.lionglobalinvestors.com](http://www.lionglobalinvestors.com). The prices may also be published in The Straits Times and The Business Times and selected major wire services or such other sources as we may decide upon.

product.

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

Cooling Off Period

If you are subscribing for Units in the Sub-Fund for the first time, you may cancel your subscription of Units within 7 calendar days from the date of subscription by submitting a Notice to Cancel Form to us or our authorised distributors, subject to cancellation terms and conditions. Subject to the provisions of the Deed, you will be refunded the lower of the market value of the Units held on the day of receipt and acceptance of such form or the original amount paid by you. Where the market value of the Units held is greater than the original amount paid by you, we are not obliged to pay the excess amount to you and the excess amount shall be retained in the Sub-Fund.

Realisation

You may realise your holdings in the Sub-Fund or Class (as the case may be) on any Dealing Day by submitting a realisation form to us or our appointed agents or distributors.

As Units are realised on a historical pricing basis, the realisation price of Units is known at the time of realisation. If your realisation form is received and accepted by us by the dealing deadline of 7.30 a.m. Singapore time on a Dealing Day, your Units shall be realised at that Dealing Day's realisation price. Realisation forms received after the dealing deadline or on a day which is not a Dealing Day shall be treated as having been received on the next Dealing Day.

You will receive your realisation proceeds within 7 Business Days from the receipt and acceptance of the realisation form by us.

**Illustration of realisation proceeds paid:**

1	x	S\$1.1000*	=	S\$1.10
Units Realised		Notional Realisation Price (= net asset value per Unit)		Gross Realisation Proceeds
S\$1.10	-	Nil	=	S\$1.10
Gross Realisation Proceeds		Realisation Charge**		Net Realisation Proceeds

*\*You should note that the notional realisation price is for illustration only and is not indicative of any future or likely performance of the Sub-Fund.*

*\*\* No Realisation Charge is presently imposed.*

**CONTACT INFORMATION**

**HOW DO YOU CONTACT US?**

If you have questions concerning your investment in the Sub-Fund, you may call us at telephone number (65) 6417 6900.

Website: [www.lionglobalinvestors.com](http://www.lionglobalinvestors.com)

Email: [contactus@lionglobalinvestors.com](mailto:contactus@lionglobalinvestors.com)

**APPENDIX: GLOSSARY OF TERMS**

**(Accumulation)**

Accumulating Class of Units which do not make distributions to Holders of such Class.

**Business Day**

Any day (other than a Saturday, Sunday or a gazetted public holiday) on which commercial banks in Singapore are open for business.

**Class**

Any class of units in a Sub-Fund.

**Dealing Day**

Every Business Day or such Business Day or Business Days at such intervals as we may from time to time determine provided that reasonable notice of any such determination shall be given by us to all Holders at such time and in such manner as the Trustee may approve.

**Deed**

Deed of trust (as amended) relating to the Fund.

**Excluded Investment Product**

As defined under the MAS Notice SFA 04-N12: Notice on the Sale of Investment Products and the MAS Notice FAA-N16: Notice on Recommendations on Investment Products.

**FDI**

Financial derivative instrument.

**MAS**

The Monetary Authority of Singapore.

**Net asset value**

The value of all assets of the Sub-Fund less liabilities.

**SGD or S\$**

The lawful currency of the Republic of Singapore.

**Unit**

One undivided share in the Sub-Fund.

**Valuation Day**

in relation to any particular Dealing Day of the Sub-Fund means either such Dealing Day or the Business Day in Singapore immediately following such Dealing Day, or such other day or days as we with the prior approval of the Trustee may from time to time determine provided that not less than one calendar month's prior notice shall be given to the Holders of the Sub-Fund before any such change takes effect.

**Valuation Point**

means such time on a Valuation Day as we with the prior approval of the Trustee may from time to time determine and the Trustee shall determine if the Holders should be informed of such change.