

GREATLINK

INTERNATIONAL HEALTH CARE FUND



Why Invest in the Health Care Sector?

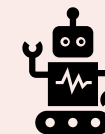
- Strong demand trends and innovation within the sector underscore the opportunities investors can capture in healthcare sector
- Stocks in the healthcare sector is typically considered 'defensive' because of their low correlation with global macroeconomic conditions

The pandemic has highlighted the importance of healthcare - and being prepared. It has also prompted unprecedented collaboration and adaptation across global health systems, accelerating the pace of change in the sector. Beyond that, here are some structural trends that make investing in healthcare sector compelling

Robotics & Equipment

- Minimally invasive therapies
- 3D printing in healthcare

Procedures with **smaller incisions, lower complications, and faster recovery times** allow hospitals to increase patient turnover, driving improved efficiency, and **lower cost for the overall system.**



Diagnostics & Life Science Tools

- Advanced testing and imaging technology
- DNA sequencing, analytic tools

Testing and Imaging can help to **envisage diseases** at an earlier stage. The power of sequencing the human genome will unlock additional **potential new drugs** and help **identify diseases earlier.**



Biotechnology & Pharmaceuticals

- Disease management
- Stem cell therapy & precision medicine

Focus on companies that already have **profitable drugs** and that resist making dilutive acquisitions. Avoid investing in biotech companies that face the binary outcomes of early clinical trials.



Technology & Artificial Intelligence

- Digitalization & data management
- Patient care

Healthcare has been a laggard in our high-tech society. Companies who are **adopting new technology** can **revolutionize how care is provided** and delivered.



Why AB International Health Care Portfolio?

Why Healthcare?

- + Strong demand trends given demographic change of aging populations and emerging economies
- + Innovation and cost reduction within the sector are creating opportunities for the best companies to gain share and generate strong returns

Why Now?

- + Unique opportunities being created by tension between the pace of innovation and the need to contain costs
- + Healthcare is less exposed to the macro environment

Why AB International Health Care Portfolio?

- + The strategy focus on the business fundamentals instead of predicting scientific success
- + High profitability is put at the center of stock selection, not just high EPS growth
- + A holistic, broad-sector approach, with long-standing commitment, has produced a differentiated pattern of performance with strong up/down capture ratios

PERFORMANCE

as at 31 Mar 2024

	1 month	3 months	6 months	YTD	1 year	Since Inception*
GreatLink International Health Care Fund	2.57%	9.97%	14.21%	9.97%	18.24%	4.48%
Benchmark**	2.73%	9.96%	12.51%	9.96%	15.03%	4.32%

The information in relation to the benchmark is provided for context and illustration only. The fund is an actively managed ILP Sub-Fund. It is not managed in reference to a benchmark. Past results are not a guarantee of future results.

Source: Morningstar. Performance figures are calculated in SGD on a bid-bid basis, with all dividends and distributions reinvested, taking into account all charges which would have been payable upon such reinvestment.

* Performance figures longer than 1 year are annualised.

** The benchmark is MSCI World Health Care Index.

Disclaimer: GreatLink International Health Care Fund is an investment-linked policy (ILP) fund offered by The Great Eastern Life Assurance Company Limited ("Great Eastern") and is only available under Great Eastern Investment-Linked Policies. The information presented is for informational use only. Investment in this fund involves a high degree of risk and is only appropriate for a person able and willing to take such a risk. A product summary and a Product Highlights Sheet in relation to the Fund may be obtained through Great Eastern or its financial representatives. Potential investors should read the product summary and the Product Highlights Sheet before deciding whether to invest in the Fund. Returns on the units of the Fund are not guaranteed. The value of the units in the Fund and the income accruing to the units, if any, may fall or rise. The fees and charges payable through deduction of premium or cancellation of units are excluded in the calculation of fund returns. Past returns, and any other economic or market predictions, projections or forecasts targeted by the fund are not necessarily indicative of future or likely performance of the fund. **This advertisement has not been reviewed by the Monetary Authority of Singapore.** Information is correct as at 31 March 2024.

FUND INFORMATION

Investment Objective

The ILP Sub-Fund invests all or substantially into the AB SICAV I – International Health Care Portfolio ("Underlying Fund") which seeks capital appreciation through investments on a worldwide basis in equity securities of companies that are engaged in the health care and health science industries. A substantial portion of its portfolio will typically be invested in U.S. companies. Through a bottom-up selection process, the investment team attempts to determine market leaders with superior research, financial controls and marketing capabilities.

Inception Date	1 April 2022
Fund Manager	AllianceBernstein (Luxembourg) S.à r.l.
Investment Manager	AllianceBernstein L.P.
Fund Size (SGD)	16.2 Mil. (as at 31 Mar 2024)
Underlying Fund	AB SICAV I – International Health Care Portfolio
Fund Management Fee	1.75% p.a. (Max. 2.25% p.a.)
Subscription Modes	Cash and SRS
Risk Category	Higher Risk – Narrowly Focused

The Great Eastern Life Assurance Company Limited (Reg No. 1908 00011G)

1 Pickering Street, #01-01 Great Eastern Centre, Singapore 048659
www.greataeasternlife.com