GENERAL INFORMATION ABOUT THE EXEMPT FINANCIAL ADVISER

Phillip Securities Pte Ltd ("PSPL") is a holder of a capital markets services license under the Securities and Futures Act (Chapter 289) of Singapore ("SFA") and is exempt from the requirement to hold a financial adviser’s licence to act as a financial adviser in Singapore in respect of any financial advisory service ("Exempt FA").

Under the Second Schedule to the Financial Advisers Act ("FAA"), PSPL is authorized by the Monetary Authority of Singapore ("MAS") to provide the following financial advisory services:

a) Advising others, either directly or through publications or writings, whether in electronic, print or other form, concerning the following investment product(s), other than advising others by issuing or promulgating research analyses or research reports or advising on corporate finance, within the meaning of the Securities and Futures Act (Cap. 289), the following:

- Futures Contract (Extended Settlement Contracts)
- Life Policies
- Securities including Collective Investment Scheme

b) Issuing or promulgating analyses or reports, whether in electronic, print or other form, concerning the following investment products:
- Life Policies
- Securities including Collective Investment Scheme

c) Marketing of any Collective Investment Scheme

d) Arranging of any contract of insurance in respect of Life Policies, other than a contract of Re-Insurance.

The list of approved life insurance and investment products distributed by PSPL can be found at www.phillip.com.sg.