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PRODUCT KEY FACTS

Eastspring Investments – India Equity Fund

Issuer: Eastspring Investments (Luxembourg) S.A. April 2023

- **This statement provides you with key information about Eastspring Investments – India Equity Fund (the "Sub-Fund").**
- **This statement is a part of the Hong Kong Summary Prospectus.**
- **You should not invest in the Sub-Fund based on this statement alone.**

Quick facts

Management Company:	Eastspring Investments (Luxembourg) S.A.
Investment Manager:	Eastspring Investments (Singapore) Limited (internal delegation, in Singapore)
Depositary:	The Bank of New York Mellon SA/NV Luxembourg branch
Ongoing Charges over a year[#]:	Class A: 1.75%
	[#] As the Sub-Fund has adopted a new expense model with effect from 1 July 2022, this ongoing charges figure is an estimate based on the estimated charges to the Share Class for a 12-month period and is expressed as a percentage of the estimated average net asset value of such Share Class over the same period. This figure may vary from year to year.
Dealing Frequency:	Daily (A full bank business day in Luxembourg and Hong Kong, and in the country or countries where the assets of the Sub-Fund are primarily invested)
Base Currency:	USD
Dividend Policy:	No dividends will be declared or paid
Financial Year End of this Sub-Fund:	31 December
Minimum Investment:	USD500 (Initial); USD50 (Subsequent)

What is this product?

Eastspring Investments – India Equity Fund is a sub-fund of Eastspring Investments which is an open-ended investment company registered in Luxembourg. Its home regulator is Commission de Surveillance du Secteur Financier ("CSSF"), Luxembourg.

Objective and Investment Strategy

Objective and Strategy

The Sub-Fund aims to maximize long-term total return by investing primarily in equity and equity – related securities of companies, which are incorporated, listed in or have their area of primary activity, in India. The Sub-Fund may also invest in depositary receipts, including ADRs and GDRs, debt securities convertible into common shares, preference shares, and warrants.

The Sub-Fund may use up to 25% of its net assets for securities lending transactions. The Sub-Fund may use financial derivative instruments for hedging and efficient portfolio management purposes.

Benchmark

This Sub-Fund aims to outperform the return of MSCI India Index ("Benchmark"). The Sub-Fund is actively managed. The Benchmark has been selected because it is representative of the investment universe of the Sub-Fund and it is therefore an appropriate performance comparator. The majority of the Sub-Fund's equity securities will not necessarily be components of, or have weightings derived from the Benchmark. The Investment Manager will use its discretion to overweight or underweight certain components of the Benchmark and may invest in companies or sectors not included in the Benchmark in order to take advantage of specific investment opportunities. It is thus expected that the performance of the Sub-Fund will moderately deviate from the Benchmark.

Use of derivatives/investment in derivatives

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's Net Asset Value.

What are the key risks?

Investment involves risks. Please refer to the Hong Kong Summary Prospectus for details including the risk factors.

1. General Investment Risk

- The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. You may not get back your original investment. Past performance is not a guide to future performance. The level of investment return is not fixed and will vary.

2. Equity Market Risk

- The Sub-Fund's investment in equity securities and equity-related securities is subject to general market risks, whose value may fluctuate due to various factors, such as changes in investment sentiment, political and economic conditions and issuer-specific factors.

3. Country Specific Risk

- As the Sub-Fund invests in a single country, the value of the Sub-Fund may be more susceptible to the market, currency, economic, political, policy, liquidity, tax, legal or regulatory event affecting the economy of that country.

- The concentration of the Sub-Fund's investments in a single country may result in greater volatility than portfolios which comprise broad-based global investments.

4. Emerging Markets Risk

- The Sub-Fund invests in Indian-related companies and in Indian markets, which involve increased risks and special considerations not typically associated with investment in more developed economies or markets, such as greater political, tax, economic, foreign exchange controls, liquidity, higher degree of volatility, settlement, custody and legal/regulatory risk.

5. Liquidity Risk

- The Sub-Fund may have investments which have liquidity risks (for example, low trading volumes), and may incur substantial losses if it is unable to sell these investments at opportune times or prices.

6. Currency and Exchange Rates Risk

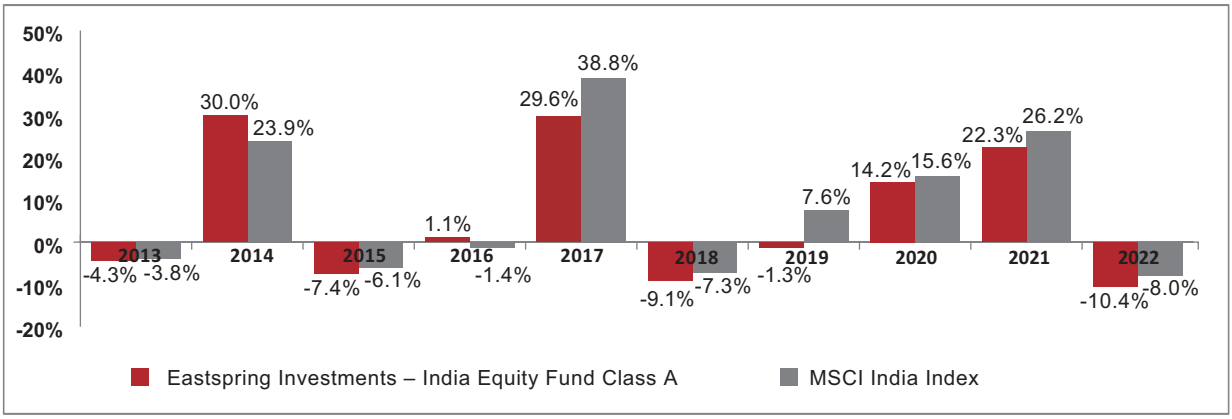
- The assets that the Sub-Fund invests in may be denominated in currencies different from the Sub-Fund's base currency and the currency of the Shares held by you. The net asset value of the Sub-Fund may be affected unfavourably by adverse movements in foreign currency exchange rates between the currencies of the underlying assets and the base currency of the Sub-Fund and the currency of the Shares held by you, as well as by changes in exchange rate controls.

7. Derivatives Risk

- Derivatives involve risks different from, and, in some cases, greater than, the risks presented by more traditional securities investments. Some of the risks associated with derivatives are market risk, management risk, credit risk, counterparty risk, liquidity risk, volatility risk, operational risk, leverage risk, valuation risk and over-the-counter transaction risk.

- The Sub-Fund may use financial derivative instruments (FDIs) for hedging and efficient portfolio management purposes, however, the Sub-Fund's use of derivatives may become ineffective in such endeavours and the Sub-Fund may suffer significant losses.

How has the Sub-Fund performed?



Note:

- Past performance information is not indicative of future performance. Investors may not get back the full amount invested.
- The computation basis of the performance is based on the calendar year end, NAV-to-NAV, with dividend reinvested (if applicable).
- These figures show by how much Class A increased or decreased in value during the calendar year being shown.
- Performance data has been calculated in USD, including taking into account charges and excluding subscription fee and redemption fee you might have to pay.
- Sub-Fund launch date: 2005
- Class A launch date: 2007
- The Management Company views Class A, being the retail share class offered and available for sale in Hong Kong, as the most appropriate representative share class.

Is there any guarantee?

This Sub-Fund does not have any guarantees. You may not get back the full amount of money you invest.

What are the fees and charges?

Charges which may be payable by you

You may have to pay the following fees when dealing in the shares of the Sub-Fund.

Fee	What you pay
Subscription fee	Maximum 5% of the initial subscription price or applicable net asset value per share
Switching fee	Nil (You should note that an individual distributor may charge a switching fee, which is subject to such distributor's discretion.)
Redemption fee	Nil

Ongoing fees payable by the Sub-Fund

The following expenses will be paid out of the Sub-Fund. They affect you because they reduce the return you get on your investments.

	Annual rate (as a % of the Sub-Fund's net asset value)
Management fee	Current and maximum 1.50%
Operating and Servicing Expenses (payable to the Management Company)	Current 0.25%; maximum 0.30%
Depositary fee (related to safekeeping of assets)	Included in the Operating and Servicing Expenses
Performance fee	N/A
Administration fee	Included in the Operating and Servicing Expenses

Other fees

You may have to pay other fees when dealing in the shares of the Sub-Fund.

Additional Information

- You generally buy and redeem shares at the Sub-Fund's next-determined net asset value (NAV) after an authorised distributor receives your request in good order prior to its internal cut-off time, and then forwards your request to the Central Administration Agent of the SICAV prior to 2:00 p.m. (Luxembourg time) being the dealing cut-off time of the Central Administration Agent on each valuation day. However, before placing your subscription or redemption orders, please check with your distributor for the Sub-Fund's valuation day and the distributor's internal dealing cut-off time (which may be earlier than the Central Administration Agent's dealing cut-off time). You may also check with the Hong Kong Representative regarding the Sub-Fund's valuation day.

- The net asset value of this Sub-Fund is calculated and the price of shares published each business day on www.eastspring.com.hk.

- The website (www.eastspring.com.hk) has not been reviewed by the SFC.

Important

If you are in doubt, you should seek professional advice.

The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.