

This notice contains important information that requires your immediate attention. Should you have any queries, you are recommended to seek independent professional advice.

The following change(s) in investment choice(s) relate(s) to the “Global InvestPlus” and “Premier-Choice Series” plans, including Premier-Choice ULife InvestPlan, Premier-Choice Flexi, Premier-Choice Flexi Plus, Premier-Choice InvestPlan and Premier-Choice Plus InvestPlan.

1. Clarification of Swing Pricing Mechanism of the Underlying Funds of the Investment Choices

- *JPMorgan Funds - Emerging Europe, Middle East and Africa Equity Fund Class "A" (JFEMU)*
- *JPMorgan Funds - Global Natural Resources Fund Class "A" (JFNRU)*
- *JPMorgan Taiwan Fund A (JFTAU)*

As advised by J.P. Morgan Asset Management, with effect from April 14, 2015 (the “Effective Date”), the operation of swing pricing adjustment mechanism of the underlying funds of the investment choices above has been clarified.

Prior to the Effective Date, a swing pricing adjustment mechanism may be applied to protect the investors of the underlying funds from suffering dilution of the net asset value per share. Dilution occurs when investors buy or sell shares in an underlying fund at a price that does not reflect the dealing and other costs incurred by the underlying fund when its underlying securities are traded by the investment manager to accommodate the underlying fund’s cash inflows or outflows.

From the Effective Date, when the management company considers it appropriate to seek to attract subscriptions into an underlying fund in order for it to reach a certain size, it will not apply the swing pricing adjustment, that would have been applied prior to the Effective Date to the net asset value per share of such underlying fund as a result of the subscription inflows. In these circumstances, the management company will pay the dealing and other costs resulting from securities trades to avoid the underlying fund from suffering dilution of the net asset value.

Where the swing pricing mechanism is not applied to an underlying fund, investors will subscribe or redeem at a net asset value that will not have been adjusted upwards as would be the case had it been applied. The management company will continue to apply the swing pricing adjustment, where it is applicable, as a result of net outflows.

This clarification does not alter the investment objective and policy of the underlying funds, and does not materially prejudice the rights or interests of investors of the underlying funds. There is no change to the fees and expenses payable by the underlying funds and/or the investors. The Hong Kong Offering Document of the underlying funds will be amended accordingly in due course.

As advised by Schroders, there are the following changes on the underlying funds with immediate effect.

2. Change of Expected Level of Leverage of the Underlying Fund of the Investment Choice

- *Schroder International Selection Fund - Asian Bond Absolute Return "A1" Shares (SCABU)*

The board of directors of Schroder International Selection Fund (the “Board”) has decided to change the expected level of leverage of Schroder International Selection Fund – Asian Bond Absolute Return (the “Underlying Fund”), the underlying fund of the investment choice above.

The previous expected level of leverage, as stated in the Underlying Fund's prospectus dated July 2014, was 150% of the total net assets of the Underlying Fund. This has been increased to 250% of the total net assets of the Underlying Fund mainly due to the use of derivatives for currency hedging. The expected level of leverage using commitment approach, which does not take into account the use of derivatives for currency hedging, remains unchanged in the range of 0% to 200%.

The Board confirms that in respect of this change:

- The investment style, investment philosophy and risk profile of the Underlying Fund will remain the same;
- All fees chargeable in respect of the Underlying Fund as stated in the prospectus will remain the same.

Any expenses incurred directly as a result of making this change will be borne by Schroder Investment Management (Luxembourg) S.A., the Underlying Fund's management company.

3. Clarification of Investment Objective and Investment Strategy for the Underlying Fund of the Investment Choice

- *Schroder International Selection Fund - Asian Bond Absolute Return "A1" Shares (SCABU)*

Schroder Investment Management (Singapore) Ltd, the investment manager of Schroder International Selection Fund – Asian Bond Absolute Return (the “Underlying Fund”), the underlying fund of the investment choice above, has recently obtained a Renminbi Qualified Foreign Institutional Investor (“RQFII”) licence and has been granted RQFII quota (“RQFII quota”) by the State Administration of Foreign Exchange (“SAFE”). The board of directors of Schroder International Selection Fund (the “Board”) has decided to provide a greater flexibility for the Underlying Fund to capture market opportunities, the Underlying Fund may invest directly in the People's Republic of China (the “PRC”) through the RQFII quota made available by the investment manager to the Underlying Fund from time to time.

In connection with the Underlying Fund's investment in the PRC through RQFII quota, the investment objective and investment strategy of the Underlying Fund in the "Fund Details" section of the Hong Kong Covering Document of the Underlying Fund will be enhanced as follows:

"Asian Bond Absolute Return

For clarification, the fund may invest in the PRC to achieve its investment objective through RQFII quota granted by SAFE. It is intended that the exposure of the fund to PRC onshore investment through RQFII will not exceed 30% of the net asset value.

The fund may not invest:

- (a) more than 10% of its net asset value in Urban Investment Bonds (城投債), which means debt instruments issued by local government financing vehicles ("LGFVs") and traded on the PRC exchange-traded bond markets and interbank bond market. These LGFVs are separate legal entities established by local governments and/or their affiliates to raise financing for public welfare investment or infrastructure projects;
- (b) more than 5% of its net asset value in asset-backed securities (including mortgage-backed securities and asset-backed commercial papers); and
- (c) in structured deposits or structured products.

The fund does not have explicit restrictions on the minimum credit ratings of debt securities it may hold through RQFII. The aggregate investment in debt securities with a credit rating below investment grade (i.e. rated below BBB- by any internationally recognised credit rating agency, such as Standard & Poor's, Moody's or Fitch, or rated BB+ or below by any PRC domestic credit rating agency; whenever different ratings are assigned by different credit rating agencies, the lowest credit ratings assigned to the security will be adopted by the fund) or unrated debt securities through RQFII will not exceed 30% of the fund's net asset value. For this purpose, if the relevant security does not itself have a credit rating, then reference can be made to the credit rating of the issuer of the security. If both the security and the relevant issuer are not rated, then the security will be classified as unrated."

For further information about the RQFII regime and overview of the PRC debt securities market, please refer to the "RQFII regime" section and Appendix I of the Hong Kong Covering Document respectively. Investors should also pay attention to the enhanced risk disclosure in Appendices II and III of the prospectus of the Underlying Fund, as well as, "PRC tax consideration" and "RQFII risks" in the "Risks of Investment" section of the Hong Kong Covering Document.

The Board confirms that in respect of the clarification as discussed above:

- The investment style, investment philosophy and risk profile of the Underlying Fund will remain the same;
- All fees chargeable in respect of the Underlying Fund as stated in the prospectus will remain the same.

4. Clarification of Investment Objective for the Underlying Fund of the Investment Choice

- *MassMutual Schroder ISF EURO Bond "A1" Shares (SCEBU)*

The board of directors of Schroder International Selection Fund has decided to clarify the investment objective of Schroder International Selection Fund – EURO Bond (the "Underlying Fund"), the underlying fund of the investment choice above.

The purpose of this clarification is to provide investors with greater transparency on the types of assets that the Underlying Fund may invest in, namely that the Underlying Fund will invest in total return swaps. Due to guidelines issued by the European Securities and Markets Authority (the European regulator) which came into force in February 2013 Schroders is required to specifically state when a fund is investing in total return swaps. In addition Schroders must briefly describe how they are used and include disclosures on the risks involved.

There will be no difference in the composition of the Underlying Fund's portfolio or to the way the Underlying Fund will be managed following this clarification. All other key features of the Underlying Fund, including fee structure, risk profile and the way financial derivative instruments are used, will remain the same.

The clarified investment objective and specific risk consideration of the Underlying Fund will be as follows (in each case the clarification is indicated in bold type):

Investment Objective:

To provide a return of capital growth and income primarily through investment in a portfolio of bonds and other fixed and floating rate securities denominated in Euro and issued by governments, government agencies, supra-national and corporate issuers worldwide **and financial derivative instruments (including total return swaps). Where the fund uses total return swaps, the underlying consists of instruments in which the fund may invest according to its investment objective.** The fund also has the flexibility to implement long and short active currency positions either via currency forwards or via the above instruments.

Specific Risk Consideration:

Long and short positions gained through bond total return swaps may increase exposure to credit-related risks.

5. Clarification of Investment Objective and Investment Strategy for the Underlying Funds of the Investment Choices

- *Schroder International Selection Fund - BRIC (Brazil, Russia, India, China) - "A1" Shares (SCBRU)*
- *Schroder International Selection Fund - Asia Pacific Property Securities "A1" Shares (SCAPU)*
- *MassMutual Schroder Hong Kong Equity Fund "A1" Shares (SCHEU)*
- *Schroder International Selection Fund - Greater China "A1" Shares (SCGCU)*

The board of directors of Schroder International Selection Fund has decided to update the additional information of the underlying funds of the investment choices above as disclosed in the "Fund Details" section of the Hong Kong Covering Document of the underlying funds.

The purpose of the clarification is to provide investors with greater transparency of the types of assets that the underlying funds may use to capture market opportunities in the China and to provide flexibility for the underlying funds to invest directly in A-Shares via the Shanghai-Hong Kong Stock Connect ("Stock Connect"). All other key features of the underlying funds, including fee structure, risk profile and the way financial derivative instruments are used, will remain the same.

The clarified additional information of the underlying funds as disclosed in the "Fund Details" section of the Hong Kong Covering Document of the underlying funds is as follows:

BRIC (Brazil, Russia, India, China)

The fund may invest directly in China A-Shares via the Stock Connect. Indirect exposure to China A-Shares may also be sought for the fund through investment in financial instruments such as China market access products and other funds with China access through RQFII/QFII quota. The fund do not currently intend to invest (i) more than 5% of their respective net asset value in China A-Shares via Stock Connect and (ii) more than 10% of their respective net asset value directly and indirectly in China A-Shares and China B-Shares.

Asia Pacific Property Securities, Greater China and Hong Kong Equity

For clarification, in relation to the funds' investment objectives as described in the said Appendix III to the prospectus, the funds may invest directly in China A-Shares via the Stock Connect. Indirect exposure to China A-Shares may also be sought for the funds through investment in financial instruments such as China market access products and other funds with China access through RQFII/QFII quota. The funds do not currently intend to invest (i) more than 5% of their respective net asset value in China A-Shares via Stock Connect and (ii) more than 30% of their respective net asset value directly and indirectly in China A-Shares and China B-Shares.

For further information about the Stock Connect, please refer to the "Shanghai-Hong Kong Stock Connect" section of the Hong Kong Covering Document of the underlying funds. Investors should also pay attention to the enhanced risk disclosure in "PRC tax consideration" and "Risks associated with the Shanghai-Hong Kong Stock Connect" in the "Risks of Investment" section of the Hong Kong Covering Document.

You should refer to the relevant offering documents and the notice to shareholders of the underlying fund(s) of the above investment choice(s), which are made available by MassMutual Asia Ltd. upon request, or visit our website (www.massmutualasia.com) to carefully read the details of the relevant documents in relation to the above change(s).

If you have selected the above investment choice(s) under your insurance policy and if for any reason you wish to change to other investment choice(s), you may switch your investment choice(s) to other available investment choice(s) provided by your policy. Currently, no switching charge and bid-offer spread apply to the investment choices. For details, please refer to Investment Choice Brochure or contact MassMutual Asia Ltd. - Customer Service Hotline at (852) 2919 9797 (Hong Kong)/ (853) 2832 2622 (Macau).

IMPORTANT: This letter requires your immediate attention. If you have any questions about the content of this letter, you should seek independent professional advice.

30 April 2015

Dear Investor,

JPMorgan Funds (SICAV Range) (the “Fund”)

We are writing to inform you that, with effect from 14 April 2015 (the “Effective Date”), the operation of the Fund’s swing pricing adjustment mechanism has been clarified.

Prior to the Effective Date, with the exception of JPMorgan Funds - US Dollar Money Market Fund, a swing pricing adjustment mechanism may be applied to protect the shareholders of the Fund from suffering dilution of the net asset value per share. Dilution occurs when investors buy or sell shares in a sub-fund within the Fund (the “Sub-Fund”) at a price that does not reflect the dealing and other costs incurred by the Sub-Fund when its underlying securities are traded by the Investment Manager to accommodate the Sub-Fund’s cash inflows or outflows.

From the Effective Date, when the Management Company considers it appropriate to seek to attract subscriptions into a Sub-Fund in order for it to reach a certain size, it will not apply the swing pricing adjustment, that would have been applied prior to the Effective Date to the net asset value per share of such Sub-Fund as a result of the subscription inflows. In these circumstances, the Management Company will pay the dealing and other costs resulting from securities trades to avoid the Sub-Fund from suffering dilution of the net asset value.

Where the swing pricing mechanism is not applied to a Sub-Fund, shareholders will subscribe or redeem at a net asset value that will not have been adjusted upwards as would be the case had it been applied. The Management Company will continue to apply the swing pricing adjustment, where it is applicable, as a result of net outflows.

This clarification does not alter the investment objective and policy of the affected Sub-Funds, and does not materially prejudice the rights or interests of shareholders of the affected Sub-Funds. There is no change to the fees and expenses payable by the affected Sub-Funds and/or the shareholders. The Hong Kong Offering Document of the Fund will be amended accordingly in due course.

The Management Company of the Fund accepts responsibility for the accuracy of the contents of this letter.

If you have any questions with regard to the contents of this letter or any other aspect of the Fund, please do not hesitate to contact:

- your bank or financial adviser;
- our Intermediary Hotline on (852) 2978 7788;
- our Intermediary Clients' Hotline on (852) 2265 1000;
- if you normally deal directly with us, our J.P. Morgan Funds InvestorLine on (852) 2265 1188; or
- your designated client adviser or our J.P. Morgan Pension Services on (852) 2978 7588.

Yours faithfully,
For and on behalf of
JPMorgan Funds (Asia) Limited
As Hong Kong Representative of the Fund

A handwritten signature in black ink, appearing to read 'Eddy Wong', with a long horizontal flourish extending to the right.

Eddy Wong
Head of Funds Business, Hong Kong & China Retail

Tel : (+352) 341 342 202 Fax : (+352) 341 342 342

IMPORTANT: This letter is important and requires your immediate attention. If you have any questions about the content of this letter, you should seek independent professional advice. The directors of Schroder International Selection Fund accept full responsibility for the accuracy of the information contained in this letter and confirm, having made all reasonable enquiries, that to the best of our knowledge and belief there are no other facts the omission of which would make any statement misleading.

30 April 2015

Dear Shareholder,

Schroder International Selection Fund – BRIC (Brazil, Russia, India, China)
Schroder International Selection Fund – Emerging Markets
Schroder International Selection Fund – Global Multi-Asset Income
Schroder International Selection Fund – Global Smaller Companies
Schroder International Selection Fund – QEP Global Active Value
Schroder International Selection Fund – QEP Global Quality
Schroder International Selection Fund – Asian Opportunities
Schroder International Selection Fund – Asian Equity Yield
Schroder International Selection Fund – Asian Smaller Companies
Schroder International Selection Fund – Asia Pacific Property Securities
Schroder International Selection Fund – Asian Total Return
Schroder International Selection Fund – China Opportunities
Schroder International Selection Fund – Emerging Asia
Schroder International Selection Fund – Hong Kong Equity
Schroder International Selection Fund – Greater China (collectively, the "Funds")

The board of directors of Schroder International Selection Fund (the "Company") has decided to update the additional information of the Funds as disclosed in the "Fund Details" section of the Hong Kong Covering Document of the Company.

The purpose of the clarification is to provide investors with greater transparency of the types of assets that the Funds may use to capture market opportunities in the China and to provide flexibility for the Funds to invest directly in A-Shares via the Shanghai-Hong Kong Stock Connect ("Stock Connect"). All other key features of the Funds, including fee structure, risk profile and the way financial derivative instruments are used, will remain the same.

The clarified additional information of the Funds as disclosed in the "Fund Details" section of the Hong Kong Covering Document of the Company is as follows:

BRIC (Brazil, Russia, India, China) , Emerging Markets, Global Multi-Asset Income, Global Smaller Companies, QEP Global Active Value and QEP Global Quality

The Funds may invest directly in China A-Shares via the Stock Connect (as further described in the section headed "Shanghai-Hong Kong Stock Connect" in this document). Indirect exposure to China A-Shares may also be sought for the Funds through investment in financial instruments such as China

market access products and other funds with China access through RQFII/QFII quota. The Funds do not currently intend to invest (i) more than 5% of their respective Net Asset Value in China A-Shares via Stock Connect and (ii) more than 10% of their respective Net Asset Value directly and indirectly in China A-Shares and China B-Shares.

Asian Opportunities, Asian Equity Yield, Asian Smaller Companies, Asia Pacific Property Securities, Asian Total Return, China Opportunities, Emerging Asia, Greater China and Hong Kong Equity

For clarification, in relation to the Funds' investment objectives as described in the said Appendix III to the Prospectus, the Funds may invest directly in China A-Shares via the Stock Connect (as further described in the section headed "Shanghai-Hong Kong Stock Connect" in this document). Indirect exposure to China A-Shares may also be sought for the Funds through investment in financial instruments such as China market access products and other funds with China access through RQFII/QFII quota. The Funds do not currently intend to invest (i) more than 5% of their respective Net Asset Value in China A-Shares via Stock Connect and (ii) more than 30% of their respective Net Asset Value directly and indirectly in China A-Shares and China B-Shares.

For further information about the Stock Connect, please refer to the "Shanghai-Hong Kong Stock Connect" section of the Hong Kong Covering Document. Investors should also pay attention to the enhanced risk disclosure in "PRC tax consideration" and "Risks associated with the Shanghai-Hong Kong Stock Connect" in the "Risks of Investment" section of the Hong Kong Covering Document.

If you would like more information, please contact your usual professional advisor or Schroders Investor Hotline on (+852) 2869 6968.

Yours faithfully,



Noel Fessey
Authorised Signatory



Nathalie Wolff
Authorised Signatory

Tel : (+352) 341 342 202 Fax : (+352) 341 342 342

IMPORTANT: This letter is important and requires your immediate attention. If you have any questions about the content of this letter, you should seek independent professional advice. The directors of Schroder International Selection Fund accept full responsibility for the accuracy of the information contained in this letter and confirm, having made all reasonable enquiries, that to the best of our knowledge and belief there are no other facts the omission of which would make any statement misleading.

30 April 2015

Dear Shareholder,

Schroder International Selection Fund Asian Bond Absolute Return (the "Fund")

Schroder Investment Management (Singapore) Ltd, the investment manager of the Fund (the "Investment Manager") has recently obtained a Renminbi Qualified Foreign Institutional Investor ("RQFII") licence and has been granted RQFII quota ("RQFII quota") by the State Administration of Foreign Exchange ("SAFE"). The board of directors of Schroder International Selection Fund (the "Company") has decided to provide a greater flexibility for the Fund to capture market opportunities, the Fund may invest directly in the People's Republic of China (the "PRC") through the RQFII quota made available by the Investment Manager to the Fund from time to time.

In connection with the Fund's investment in the PRC through RQFII quota, the investment objective and investment strategy of the Fund in the "Fund Details" section of the Hong Kong Covering Document will be enhanced as follows:

"Asian Bond Absolute Return

For clarification, the Fund may invest in the PRC to achieve its investment objective through RQFII quota granted by SAFE. It is intended that the exposure of the Fund to PRC onshore investment through RQFII will not exceed 30% of the Net Asset Value.

The Fund may not invest:

- (a) more than 10% of its Net Asset Value in Urban Investment Bonds (城投債), which means debt instruments issued by local government financing vehicles ("LGFVs") and traded on the PRC exchange-traded bond markets and interbank bond market. These LGFVs are separate legal entities established by local governments and/or their affiliates to raise financing for public welfare investment or infrastructure projects;
- (b) more than 5% of its Net Asset Value in asset-backed securities (including mortgage-backed securities and asset-backed commercial papers); and
- (c) in structured deposits or structured products.

The Fund does not have explicit restrictions on the minimum credit ratings of debt securities it may hold through RQFII. The aggregate investment in debt securities with a credit rating below investment grade (i.e. rated below BBB- by any internationally recognised credit rating agency, such as Standard & Poor's, Moody's or Fitch, or rated BB+ or below by any PRC domestic credit rating

agency; whenever different ratings are assigned by different credit rating agencies, the lowest credit ratings assigned to the security will be adopted by the Fund) or unrated debt securities through RQFII will not exceed 30% of the Fund's Net Asset Value. For this purpose, if the relevant security does not itself have a credit rating, then reference can be made to the credit rating of the issuer of the security. If both the security and the relevant issuer are not rated, then the security will be classified as unrated."

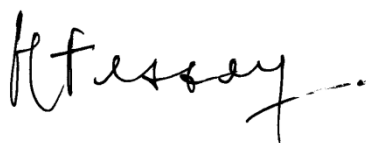
For further information about the RQFII regime and overview of the PRC debt securities market, please refer to the "RQFII regime" section and Appendix I of the Hong Kong Covering Document respectively. Shareholders should also pay attention to the enhanced risk disclosure in Appendices II and III of the Prospectus of the Company, as well as, "PRC tax consideration" and "RQFII risks" in the "Risks of Investment" section of the Hong Kong Covering Document.

The Company confirms that in respect of the clarification as discussed above:

- The investment style, investment philosophy and risk profile of the Funds will remain the same;
- All fees chargeable in respect of the Funds as stated in the Prospectus will remain the same.

If you would like more information, please contact your usual professional advisor or Schroders Investor Hotline on (+852) 2869 6968.

Yours faithfully,



Noel Fessey
Authorised Signatory



Nathalie Wolff
Authorised Signatory

Tel : (+352) 341 342 202 Fax : (+352) 341 342 342

IMPORTANT: This letter is important and requires your immediate attention. If you have any questions about the content of this letter, you should seek independent professional advice. The directors of Schroder International Selection Fund accept full responsibility for the accuracy of the information contained in this letter and confirm, having made all reasonable enquiries, that to the best of our knowledge and belief there are no other facts the omission of which would make any statement misleading.

30 April 2015

Dear Shareholder,

Schroder International Selection Fund – Asian Bond Absolute Return

The board of directors of Schroder International Selection Fund (the "Company") has decided to change the expected level of leverage of Schroder International Selection Fund – Asian Bond Absolute Return (the "Fund").

The previous expected level of leverage, as stated in the Company's prospectus dated July 2014, was 150% of the total net assets of the Fund. This has been increased to 250% of the total net assets of the Fund mainly due to the use of derivatives for currency hedging. The expected level of leverage using commitment approach, which does not take into account the use of derivatives for currency hedging, remains unchanged in the range of 0% to 200%.

The Company confirms that in respect of this change:

- The investment style, investment philosophy and risk profile of the Fund will remain the same;
- All fees chargeable in respect of the Fund as stated in the Prospectus will remain the same.

Any expenses incurred directly as a result of making this change will be borne by Schroder Investment Management (Luxembourg) S.A., the Company's management company.

If you would like more information about this change please contact your usual professional advisor or Schroders' Investor Hotline on (+852) 2869 6968.

Yours faithfully,



Noel Fessey
Authorised Signatory



Nathalie Wolff
Authorised Signatory

Tel : (+352) 341 342 202 Fax : (+352) 341 342 342

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30 April 2015

Dear Shareholder,

Schroder International Selection Fund – EURO Bond

The board of directors of Schroder International Selection Fund (the "Company") has decided to clarify the investment objective of Schroder International Selection Fund – EURO Bond (the "Fund").

Clarification of the investment objective

The purpose of this clarification is to provide investors with greater transparency on the types of assets that the Fund may invest in, namely that the Fund will invest in total return swaps. Due to guidelines issued by the European Securities and Markets Authority (the European regulator) which came into force in February 2013 we are required to specifically state when a fund is investing in total return swaps. In addition we must briefly describe how they are used and include disclosures on the risks involved.

There will be no difference in the composition of the Fund's portfolio or to the way the Fund will be managed following this clarification. All other key features of the Fund, including fee structure, risk profile and the way financial derivative instruments are used, will remain the same.

The clarified investment objective and specific risk consideration of the Fund will be as follows (in each case the clarification is indicated in bold type):

Investment Objective:


To provide a return of capital growth and income primarily through investment in a portfolio of bonds and other fixed and floating rate securities denominated in Euro and issued by governments, government agencies, supra-national and corporate issuers worldwide **and financial derivative instruments (including total return swaps). Where the Fund uses total return swaps, the underlying consists of instruments in which the Fund may invest according to its Investment Objective.** The Fund also has the flexibility to implement long and short active currency positions either via currency forwards or via the above instruments.

Specific Risk Consideration:


Long and short positions gained through bond total return swaps may increase exposure to credit-related risks.

If you would like more information, please contact your usual professional advisor or Schroders Investor Hotline on (+852) 2869 6968.

Yours faithfully,

A handwritten signature in black ink, appearing to read 'N. Fessey', with a long horizontal stroke extending to the right.

Noel Fessey
Authorised Signatory

A handwritten signature in black ink, appearing to read 'N. Wolff', with a long horizontal stroke extending to the right.

Nathalie Wolff
Authorised Signatory