



Aviva Fund Catalogue

Contents

01

Investment Expertise

02

Fund Details – Equity Funds

18

Fund Details – Bond Funds

27

Fund Managers

Investing with Aviva

Through Aviva you have access to a range of funds. The key to choosing an investment strategy is matching your required level of return with the investment risk you can tolerate.

There are two important things to consider when making your investment choice:

- your age & your investment time horizon
- your risk tolerance – how comfortable you are with the level of risk associated with your investment strategy

About Aviva

Aviva is the world's sixth largest* insurance group, serving 53 million customers across Europe, North America and Asia Pacific.

Aviva's main business activities are long-term savings, fund management and general insurance, with worldwide total sales of S\$99.38 billion and funds under management of S\$806.25 billion at 31 December 2010.

We are the largest insurance services provider in the UK and one of the leading providers of life and pension products in Europe.

Aviva Ltd is registered in Singapore and is governed by the laws of Singapore. Our parent company, Aviva plc is listed on the London Stock Exchange and New York Stock Exchange and is regularly assessed to determine its financial strength and operating outlook. Aviva plc's financial strength ratings[^] are:

	S&P	Moody's	AM Best
Insurance Financial Strength Rating	AA- (very strong)	Aa3 (excellent)	A (excellent)

**based on gross worldwide premiums at 31 December 2010*

[^]Ratings are accurate as of 9 February 2011 and are published for information and general circulation only and do not have regard to the specific investment objectives, financial situation and the particular needs of any specific person.

GLOBAL EQUITY FUNDS

Fund Code	Fund Name	Fund Manager	Investment Objective	Fund Currency	Annual Management Charge (p.a.)
E051	AllianceBernstein – Global Equity Blend Portfolio	AllianceBernstein	The Portfolio seeks to achieve long-term growth of capital by investing in a portfolio of equity securities. The strategy is designed for investors who seek equity returns but also want broad diversification of related risks across styles, capitalization and geographic regions.	USD	1.70% [†]
E002	AllianceBernstein – Global Growth Trends Portfolio	AllianceBernstein	The Portfolio seeks long-term capital growth by investing in a global portfolio of equity securities. The Portfolio currently consists of six subportfolios, each managed by an in-house, senior sector analyst-manager. Currently, these sectors consist of healthcare, infrastructure, consumer growth, information technology, energy & natural resources and finance. Applying a research driven, bottom-up stock selection process, each of the sub-portfolio analyst-managers uses the Investment Manager's proprietary research to seek attractive companies in their sectors.	USD	1.80% [†]
E001	AllianceBernstein – Global Value Portfolio	AllianceBernstein	The Portfolio seeks long-term capital growth by investing in a global portfolio of equity securities that are determined by the Investment Manager to be undervalued. The Investment Manager combines a fundamental value approach with a disciplined investment process to evaluate a company's intrinsic value.	USD	1.60% [†]
E095	Allianz RCM Global Sustainability	Allianz Global Investors Luxembourg S.A.	The Fund's investments are concentrated in a global selection of companies with sustainable business practices.	EUR	1.50%
E105	Aviva Investors – Asian Equity Income Fund	Aviva Investors Global Services Limited	The aim of the Sub-Fund is to achieve capital growth with a higher income than the indicative benchmark level of income by investing mainly, in a portfolio of Asia-Pacific (excluding Japan) equities and equity related securities, such as ADRs and GDRs, options on equities, equity warrants, participation certificates and profit sharing certificates.	USD	1.50%
E106	Aviva Investors – Emerging Markets Equity Income Fund ²	Aviva Investors Global Services Limited	The aim of the Sub-Fund is to achieve capital growth by investing, mainly, in a portfolio of worldwide developing or emerging countries equities, or equity related securities such as ADRs and GDRs, options on equities, equity warrants, participation certificates and profit sharing certificates.	USD	1.70%
E107	Aviva Investors – European Convergence Equity Fund	Aviva Investors Global Services Limited	The aim of the Sub-Fund is to achieve capital growth by investing mainly in a portfolio of equities and equity-related securities such as ADRs and GDRs, options on equities, equity warrants, participation certificates and profit sharing certificates in those countries approved by the European Council for entry in to the European Union on 1 May 2004, as well as those countries with formal European Union accession programmes.	EUR	1.70%
E048	BlackRock Global Funds – Global Equity Fund	BlackRock Investment Management (UK) Limited	The Global Equity Fund seeks to maximise total return. The Fund invests globally at least 70% of its total assets in the equity securities of companies domiciled in, or exercising the predominant part of their economic activity in, developed markets.	USD	1.50%

[†] Please refer to the fund prospectus for further details on this charge.

² Emerging Markets Equity Fund To Aviva Investors will be renamed Emerging markets Equity Income Fund with effect from 15 August 2011.

GLOBAL EQUITY FUNDS

Fund Code	Fund Name	Fund Manager	Investment Objective	Fund Currency	Annual Management Charge (p.a.)
E065	BlackRock Global Funds – Global SmallCap Fund	BlackRock Investment Management (UK) Limited	The Global SmallCap Fund seeks to maximise total return. The Fund invests globally at least 70% of its total assets in the equity securities of smaller capitalisation companies. Smaller capitalisation companies are considered companies which, at the time of purchase, form the bottom 20% by market capitalisation of global stock markets. Although it is likely that most of the Fund's investments will be in companies located in the developed markets of North America, Europe and the Far East, the Fund may also invest in the developing markets of the world.	USD	1.50%
E120	Fidelity Global Financial Services Fund	FIL Fund Management Limited	Aims to provide investors with long-term capital growth, principally through investment in the equity securities of companies throughout the world which are involved in providing financial services to consumers and industry.	EUR	1.50%
E043	Fidelity Funds – Global Technology Fund	FIL Fund Management Limited	Aims to provide investors with long-term capital growth, principally through investment in the equity securities of companies throughout the world that have, or will, develop products, processes or services that will provide, or will benefit significantly from, technological advances and improvements.	EUR	1.50%
E099	Fidelity Funds – Global Telecommunications Fund	FIL Limited	Aims to provide investors with long-term capital growth, principally through investment in the equity securities of companies throughout the world which are involved in the development, manufacture or sale of telecommunications services or equipment.	EUR	1.50%
E064	Henderson Horizon Fund – Global Property Equities Fund	Henderson Global Investors Limited	Seeks long-term capital appreciation by investing in the quoted equity securities of companies or Real Estate Investment Trusts (or their equivalents) listed or traded on a regulated market, which derive the main part of their revenue from the ownership, management and/or development of real estate, throughout the world.	USD	1.20%
E173	JPMorgan Funds – Global Dynamic Fund	JPMorgan Asset Management	To maximise long-term capital growth by investing primarily in an aggressively managed portfolio of companies, globally.	USD	1.50%
E148	Jupiter Climate Change Solutions	Jupiter Asset Management	The Fund objective is to generate long-term capital growth from investment worldwide in companies that are responding positively to the challenge of environmental sustainability and climate change.	USD	1.50%
E150	Jupiter Global Financials	Jupiter Asset Management	The Fund objective is to achieve long-term capital growth, principally through investment in equities of financial sector companies on an international basis.	USD	1.50%
E006	MFS Meridian Funds – Global Equity Fund	MFS International Ltd	To provide capital appreciation, measured in Euros, through investment in the stocks of U.S. and non-U.S. issuers. The fund generally seeks to purchase securities of companies with relatively large market capitalisations relative to the market in which they are traded.	EUR	1.05%

4

Fund Details – Equity Funds

GLOBAL EQUITY FUNDS

Fund Code	Fund Name	Fund Manager	Investment Objective	Fund Currency	Annual Management Charge (p.a.)
E004	Franklin Templeton Investment Funds – Templeton Global Fund	Franklin Templeton Investments	Long-term capital growth by investing mainly in equity securities and debt obligations of companies and governments of any nation.	USD	1.50%*

* This charge includes the maintenance charge of 0.50%.

REGIONAL / COUNTRY SPECIFIC EQUITY FUNDS

Fund Code	Fund Name	Fund Manager	Investment Objective	Fund Currency	Annual Management Charge (p.a.)
E047	Aberdeen Global – Asia Pacific Equity Fund ^A	Aberdeen International Fund Managers Limited	The Fund's investment objective is long-term total return to be achieved by investing at least two-thirds of the Fund's assets in equities and equity-related securities of companies with their registered office in Asia Pacific countries (excluding Japan); and/or, of companies which have the preponderance of their business activities in Asia Pacific countries (excluding Japan); and/or, of holding companies that have the preponderance of their assets in companies with their registered office in Asia Pacific countries (excluding Japan).	USD	1.75%
E071	Aberdeen Global – Australasian Equity Fund ^A	Aberdeen International Fund Managers Limited	The Fund's investment objective is long-term total return to be achieved by investing at least two-thirds of the Fund's assets in equities and equity-related securities of companies with their registered office in Australia or New Zealand; and/or, of companies which have the preponderance of their business activities in Australian or New Zealand; and/or, of holding companies that have the preponderance of their assets in companies with their registered office in Australia or New Zealand.	AUD	1.50%
E008	Aberdeen Global – Chinese Equity Fund ^A	Aberdeen International Fund Managers Limited	The Fund's investment objective is long-term total return to be achieved by investing at least two-thirds of the Fund's assets in equities and equity-related securities of companies with their registered office in China; and/or, of companies which have the preponderance of their business activities in China; and/or, of holding companies that have the preponderance of their assets in companies with their registered office in China.	USD	1.75%
E009	Aberdeen Global – Indian Equity Fund ^A	Aberdeen International Fund Managers Limited	The Fund's investment objective is long-term total return to be achieved by investing at least two-thirds of the Fund's assets in equities and equity-related securities of companies with their registered office in India; and/or, of companies which have the preponderance of their business activities in India; and/or, of holding companies that have the preponderance of their assets in companies with their registered office in India.	USD	1.75%
E087	Aberdeen Thailand Equity Fund	Aberdeen Asset Management Asia Limited	Aims to provide holders with medium to long-term capital growth from a portfolio of Thai equities.	USD	1.50%
E054	Amundi Funds Equity Emerging Europe ^A	Amundi Singapore Limited	The objective of this Sub-Fund is to seek medium-term capital increase by investing in a selection of securities diversified both at geographic and sector level and at least two third of the assets in equities and Equity-linked Instruments of companies of the Emerging Europe.	EUR	1.70%
E117	Amundi Islamic BRIC Quant ^A	Amundi Singapore Limited	The objective of the fund is to outperform the Dow Jones Islamic Market BRIC equally weighted Index (the "Reference Indicator") over the long term, by investing exclusively: (1) in equities and equity-linked instruments; those securities are strictly selected or derived from the Reference Indicator and (2) up to 5% of its net assets, at any time, in a non-remunerated cash account or in units/ shares of Shariah compliant UCITS and/or UCIs.	USD	1.70%

^A ILP sub-fund feeds into a Restricted Foreign Scheme in Singapore.

6

Fund Details – Equity Funds

REGIONAL / COUNTRY SPECIFIC EQUITY FUNDS

Fund Code	Fund Name	Fund Manager	Investment Objective	Fund Currency	Annual Management Charge (p.a.)
E072	BlackRock Global Funds – Latin American Fund	BlackRock Investment Management (UK) Limited	The Latin American Fund seeks to maximise total return. The Fund invests at least 70% of its total assets in the equity securities of companies domiciled in, or exercising the predominant part of their economic activity in, Latin America (i.e. Mexico, Central America, South America and the islands of the Caribbean, including Puerto Rico).	USD	1.75%
E066	BlackRock Global Funds – United Kingdom Fund ^A	BlackRock Investment Management (UK) Limited	The United Kingdom Fund seeks to maximise total return. The Fund invests at least 70% of its total assets in the equity securities of companies domiciled in, or exercising the predominant part of their economic activity in, the UK.	GBP	1.50%
E092	BNP Paribas L1 Equity Russia	BNP Paribas Investment Partners Singapore Limited	To increase asset value in the medium term. This sub-fund invests at least 2/3 of its assets in shares or other securities of companies that have their registered offices or conduct the majority of their business activities in Russia and in derivative financial instruments on this type of asset. The remaining portion, namely a maximum of 1/3 of its assets, may be invested in any other transferable securities, money market instruments, derivative financial instruments or cash, provided that the investments in debt securities of any kind do not exceed 15% of its assets and up to 5% of its assets in other UCITS or UCIs. Some of these markets are not currently considered regulated markets, so direct investments on these markets must be limited to 10% of net assets. Russia is one of these non-regulated markets, except for the Russian Trading System Stock Exchange (“RTS Stock Exchange”) and the Moscow Interbank Currency Exchange (“MICEX”) which are considered regulated Russian markets and on which investments can exceed 10% of net assets.	EUR	1.75%
E168	BNP Paribas L1 Equity Brazil	BNP Paribas Investment Partners Singapore Limited	The sub-fund invests at least two-thirds of its assets in equities and/or securities treated as equivalent to equities issued by companies that have their registered office in, or conduct a significant proportion of their business in, Brazil, and also in 66 derivatives on this type of asset. The remainder, namely one-third of its assets maximum, may be invested in any other transferable securities, money market instruments, derivatives or cash, and also, within a limit of 15% of the assets, in debt securities of any kind and, within a limit of 10% of the assets, in UCITS or UCIs. The provisions of the investment policy as described above may be departed from during a two-month period prior to the liquidation or merger of the sub-fund.	USD	1.75%

REGIONAL / COUNTRY SPECIFIC EQUITY FUNDS

Fund Code	Fund Name	Fund Manager	Investment Objective	Fund Currency	Annual Management Charge (p.a.)
E082	DWS Global Agribusiness ^A	DWS Investment S.A., Luxembourg	The fund's investment objective is to gain the greatest possible return on investments. At least 70% of the fund's assets (after deduction of the liquid assets) are invested in equities issued by foreign and domestic issuers operating in or profiting from the agricultural industry. The relevant companies operate within the multilayered food value chain. This includes companies involved in the cultivation, harvesting, planning, production, processing, service and distribution of agricultural products (forestry and agriculture companies, tool and agricultural machine manufacturers, companies in the food industry such as wine, cattle and meat producers and processors, supermarkets and chemical companies). In addition, the fund's assets may be invested in all other permissible investments. A maximum of 30% of the fund's total assets (after deduction of the liquid assets) can be invested in equities issued by foreign and domestic issuers that do not satisfy the requirements of the paragraph above. In addition, the fund's assets may be invested in all other permissible investments.	EUR	1.50%
E146	DWS Invest Global Equities	DWS Investment GmbH	The objective of the investment policy of DWS Invest Global Equities is to achieve as high an appreciation as possible of capital invested in euros. The fund may acquire equities, interest bearing securities, convertible bonds, convertible debentures and warrant-linked bonds, participation and dividend-right certificates, equity warrants and index certificates. At least 70% of the fund's assets are invested in equities of international issuers. A maximum of 30% of the fund's assets (after deduction of liquid assets) may be invested in securities other than equities of international issuers. In addition, the fund's assets may be invested in all other permissible assets.	EUR	1.50%
E098	DWS Singapore Equity Fund	Deutsche Asset Management (Asia) Limited	To achieve capital appreciation in the medium to long term by investing in a diversified portfolio of equity and equity-related securities issued by: <ol style="list-style-type: none"> 1) entities listed or to be listed on the Recognised Stock Exchanges of Singapore; 2) entities domiciled or organised under the laws of Singapore; and/or 3) offshore entities that have significant business interest in Singapore. To minimise downside risks, especially in volatile markets, the fund may invest up to 30% of its Deposited Property in Singapore Dollar-denominated fixed income securities. 	SGD	1.50%
E012	Fidelity Funds – Asian Special Situations Fund	FIL Fund Management Limited	Invests principally in special situations stocks and smaller growth companies in Asia, excluding Japan. Special situations stocks generally have valuations which are attractive in relation to net assets or earnings potential with additional factors which may have a positive influence on the share price. Up to 25% of the portfolio can consist of investments other than special situations stocks and smaller growth companies.	USD	1.50%
E013	Fidelity Funds – Euro Blue Chip Fund	FIL Limited	Invests principally in blue chip equities in those countries which are members of the Economic Monetary Union (EMU) and primarily denominated in Euro. Currently, these are the twelve member countries but if other countries join the EMU in the future then investment in these countries may also be considered for inclusion in the fund.	EUR	1.50%

REGIONAL / COUNTRY SPECIFIC EQUITY FUNDS

Fund Code	Fund Name	Fund Manager	Investment Objective	Fund Currency	Annual Management Charge (p.a.)
E119	Fidelity Funds – Euro Stoxx 50TM Fund	FIL Fund Management Limited	The fund aims to track the performance of the EURO STOXX 50SM index as far as reasonably and legally practicable. The fund manager's policy for achieving this objective is by the use of replication methodology. The fund manager will aim to hold mainly all securities that represent the EURO STOXX 50SM index. In order to achieve the investment objective, the fund manager will utilise stock index futures.	EUR	0.60%
E040	Fidelity Funds – European Aggressive Fund	FIL Fund Management Limited	Invests principally in equity securities of European companies. Following an aggressive approach, the fund manager is free to select any company regardless of size or industry. Typically the fund will concentrate its investments in a more limited number of companies and therefore the resulting portfolio will be less diversified. This will suit investors prepared to accept the higher risk associated with this type of investment.	EUR	1.50%
E085	Fidelity Funds – European Growth Fund	FIL Fund Management Limited	Invests principally in equity securities quoted on European stock exchanges.	EUR	1.50%
E100	Fidelity Funds – Korea Fund	FIL Fund Management Limited	Invests principally in Korean equity securities.	USD	1.50%
E042	Fidelity Funds – Pacific Fund	FIL Fund Management Limited	Invests principally in an actively managed portfolio of equities in countries having a Pacific sea coast, primarily Japan, South East Asia and the United States of America.	USD	1.50%
E044	Fidelity Funds – Taiwan Fund	FIL Fund Management Limited	Invests principally in Taiwanese equities.	USD	1.50%
E015	Fidelity Funds – United Kingdom Fund	FIL Fund Management Limited	Invests principally in United Kingdom equity securities.	GBP	1.50%
E073	First State Regional China Fund	First State Investments (Singapore)	To achieve long term capital appreciation by investing all or substantially all of its assets in the First State Greater China Growth Fund (a Dublin-domiciled fund) which invests primarily in securities issued by companies with either assets in, or revenues derived from, the People's Republic of China, Hong Kong and Taiwan.	SGD	1.50%
E074	First State Singapore Growth Fund	First State Investments (Singapore)	To achieve long term capital appreciation by investing all or substantially all of its assets in the First State Singapore and Malaysia Growth Fund (a Dublin-domiciled fund) which invests primarily in securities issued by companies that are listed, traded or dealt in regulated markets in Singapore or Malaysia or companies that are listed, traded or dealt in another regulated market but are incorporated in, with substantial assets in, or derive significant revenues from operations in Singapore or Malaysia.	SGD	1.50%

REGIONAL / COUNTRY SPECIFIC EQUITY FUNDS

Fund Code	Fund Name	Fund Manager	Investment Objective	Fund Currency	Annual Management Charge (p.a.)
E017	Henderson Horizon Fund – Continental European Equity Fund	Henderson Global Investors Limited	Seeks long-term capital appreciation by investing at least 75% of its total assets in equity securities of companies having their registered office in the European Economic Area (“EEA”) in a variety of sectors within Europe, excluding the United Kingdom.	EUR	1.20%
E031	Henderson Horizon Fund – Japanese Equity Fund	Henderson Global Investors Limited	Seeks long-term capital appreciation by investing in Japanese companies across a variety of sectors, providing investors with diversification across large and small companies.	USD	1.20%
E032	Henderson Horizon Fund – Pan European Property Equities Fund	Henderson Global Investors Limited	Seek long-term capital appreciation by investing at least 75% of its total assets in quoted equity securities of companies or Real Estate Investment Trusts (or their equivalents) having their registered offices in the European Economic Area (“EEA”) and listed or traded on a regulated market which derive the main part of their revenue from the ownership, management and/or development of real estate in Europe.	EUR	1.20%
E018	ING (L) Invest EMU EURO Equity ^A	ING Investment Management Luxembourg S.A.	The sub-fund essentially invests (minimum 2/3) in a diversified portfolio of equities and/or other transferable securities (warrants on transferable securities – up to a maximum of 10% of the sub-fund’s net assets – and convertible bonds) issued by companies listed on stock exchanges in the Euro zone.	EUR	1.80%
E171	JPMorgan Funds – Emerging Europe, Middle East and Africa Equity Fund ^A	J.P. Morgan Asset Management	To provide long-term capital growth by investing primarily in companies of the emerging markets of central, eastern and southern Europe, Middle East and Africa.	USD	1.50%
E172	JPMorgan Funds – Emerging Middle East Equity Fund ^A	J.P. Morgan Asset Management	To provide long-term capital growth by investing primarily in companies of the emerging markets of the Middle East region.	USD	1.50%
E175	JPMorgan Funds – JF India Fund	J.P. Morgan Asset Management	To provide long-term capital growth by investing primarily in Indian companies.	USD	1.50%
E176	JPMorgan Funds – JF Taiwan Fund ^A	J.P. Morgan Asset Management	To provide long-term capital growth by investing primarily in Taiwanese companies.	USD	1.50%
E149	Jupiter European Growth ^A	Jupiter Asset Management	The Fund objective is to achieve long-term capital growth by exploiting special investment opportunities in Europe.	EUR	1.50%
E151	Jupiter India Select ^A	Jupiter Asset Management	The Fund objective is to achieve long term capital growth through investment primarily in India and selected opportunities in Pakistan, Bangladesh, Sri Lanka, Bhutan, Nepal and the Maldives.	USD	1.75%
E152	Legg Mason Batterymarch European Equity Fund	Legg Mason Investments (Europe) Limited	The Fund seeks to provide long-term capital appreciation by investing at least two-thirds of its Total Asset Value in equity securities of companies that are domiciled in or are conducting a predominant portion of their economic activities in Europe, including up to 10% in European emerging markets.	EUR	1.35%

^A ILP sub-fund feeds into a Restricted Foreign Scheme in Singapore.

REGIONAL / COUNTRY SPECIFIC EQUITY FUNDS

Fund Code	Fund Name	Fund Manager	Investment Objective	Fund Currency	Annual Management Charge (p.a.)
E028	Schroder Asian Growth Fund	Schroder Investment Management (Singapore) Limited	The Schroder Asian Growth Fund (the "Fund") aims to seek long-term capital growth by investing primarily in securities of companies quoted on stockmarkets in Asia, including Australia and New Zealand but excluding Japan.	USD	1.13%
E056	Schroder ISF BRIC (Brazil, Russia, India and China)	Schroder Investment Management Limited	To provide capital growth primarily through investment in equity securities of Brazilian, Russian, Indian and Chinese companies.	USD	1.50%
E027	Schroder ISF Emerging Markets	Schroder Investment Management Limited	To provide capital growth primarily through investment in equity securities of emerging markets companies.	USD	1.50%
E076	Schroder ISF Middle East	Schroder Investment Management Limited	To provide capital growth primarily through investment in equity securities of Middle Eastern companies including companies in emerging Mediterranean markets. The portfolio may also, to a limited extent, seek exposure to the markets of Northern Africa.	EUR	1.50%
E023	Schroder ISF UK Equity	Schroder Investment Management Limited	To provide capital growth primarily through investment in equity securities of UK companies.	GBP	1.25%
E121	FTIF – Franklin European Small-Mid Cap Growth	Franklin Templeton Investments	The fund's investment objective is capital appreciation. The fund invests primarily in small and mid-cap growth equity securities of companies located throughout Europe. The fund invests in a diversified portfolio of equity and equity related securities (including warrants and convertible securities). The fund invests in companies with a market capitalization above Euro 100 million and below Euro 8 billion or the equivalent in local currencies at the time of purchase.	EUR	1.50%
E062	FTIF – Franklin Mutual Beacon Fund	Franklin Mutual Advisers LLC	The Fund's primary investment objective is capital appreciation. A secondary objective is income. The Fund will pursue its objectives primarily through investments in common stock, preferred stock, and debt securities convertible or expected to be convertible into common or preferred stock. No more than 30% of the Fund's net assets will be invested in securities of non-U.S. issuers. The opinions of the Investment Manager are based upon analysis and research, taking into account, among other factors, the relationship of book value (after taking into account accounting differences among countries) to market value, cash flow, multiple of earnings of comparable securities, creditworthiness of issuers, as well as the value of collateral securing a debt obligation, with the objective of purchasing equity and debt securities at below their intrinsic value. The Fund will also seek to invest in the securities of companies involved in mergers, consolidations, liquidations and reorganisations or as to which there exist tender or exchange offers, and may participate in such transactions. The Fund may purchase indebtedness and participations therein, both secured and unsecured, of debtor companies in reorganisation or financial restructuring. Such indebtedness may be in the form of securitised loans, notes, bonds or debentures. The Fund may invest in financial derivative instruments, which may include, but are not limited to, futures, options, contracts for difference, forward contracts on financial instruments and options on such contracts, swaps such as credit default swaps, synthetic equity swaps or total return swaps. The Fund may, through the use of financial derivative instruments, hold covered short positions provided that the long positions held by the Fund be sufficiently liquid to cover, at any time, its obligations resulting from its short positions.	USD	1.50%*

* This charge includes the maintenance charge of 0.50%.

REGIONAL / COUNTRY SPECIFIC EQUITY FUNDS

Fund Code	Fund Name	Fund Manager	Investment Objective	Fund Currency	Annual Management Charge (p.a.)
E037	Franklin Templeton Investment Funds – Templeton Asian Growth Fund	Franklin Templeton Investments	Long-term capital appreciation by investing primarily in equity securities of companies incorporated or who have their area of primary activity in Asia (excluding Australia, New Zealand and Japan).	USD	1.85%*
E036	FTIF – Templeton European Fund	Franklin Templeton Investments	Long-term capital growth by investing mainly in equity securities and debt obligations of European corporations and governments.	EUR	1.50%*
E063	FTIF – Templeton Latin America Fund	Templeton Asset Management Ltd	Seeks capital appreciation, to achieve, under normal market conditions, through a policy of investing primarily in equity securities and as an ancillary matter in debt securities of issuers incorporated or having their principal business activities in the Latin American region. The Latin American region includes, but is not limited to, the following countries: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Ecuador, El Salvador, French Guyana, Guatemala, Guyana, Honduras, Mexico, Nicaragua, Panama, Paraguay, Peru, Surinam, Trinidad/Tobago, Uruguay and Venezuela.	USD	1.90%*
E142	Threadneedle Asia Fund ^A	Threadneedle Asset Management Limited	The Fund aims to achieve capital growth through investing primarily in the equity of companies domiciled in Asia (with the exclusion of Japan) or with significant Asian (excluding Japan) operations. The Fund may however further invest in other securities including fixed interest securities, other equities and money market securities.	USD	1.50%
E143	Threadneedle Pan European Fund ^A	Threadneedle Asset Management Limited	The aim of the Fund is to achieve capital growth. It will invest primarily in the equity of large companies domiciled in Continental Europe or the UK or with significant Continental or UK activities. The Fund may however further invest in the equity of smaller companies.	EUR	1.50%
E139	Threadneedle American Fund ^A	Threadneedle Asset Management Limited	The Fund seeks to achieve capital growth through investing primarily in the stock of medium to large companies domiciled in North America or which have significant North American operations. If desirable, the fund may further invest in other securities (including fixed interest securities, other equities and money market securities).	USD	1.50%

* This charge includes the maintenance charge of 0.50%.

^A ILP sub-fund feeds into a Restricted Foreign Scheme in Singapore.

ASSET ALLOCATION / BALANCED FUNDS

Fund Code	Fund Name	Fund Manager	Investment Objective	Fund Currency	Annual Management Charge (p.a.)
E050	AllianceBernstein - Dynamic Diversified Portfolio	AllianceBernstein	The Portfolio seeks to maximize total return. The Portfolio invests in a globally diversified portfolio of securities and other financial instruments, including financial derivative instruments, that provide investment exposures to a variety of asset classes.	USD	1.50% [†]
E049	AllianceBernstein – Global Conservative Portfolio	AllianceBernstein	The Portfolio seeks to achieve a high total return without, in the opinion of the Investment Manager, undue risk to principal. The strategy is designed for investors who seek some opportunities for equity returns if the related risks are broadly diversified and overall portfolio volatility reflects a preponderance of debt securities.	USD	1.25% [†]
E124	Barclays – Global Agriculture Delta Fund	Barclays Capital Fund Solutions	To provide a unique yet transparent agriculture investment opportunity for investors to directly track the performance of the Rogers International Commodity Index TM - Agriculture (the "RICITM-Agriculture Index"). The total return performance is based on a basket of 22 agriculture commodities futures contracts consumed in the global economy.	USD	1.45% [^]
E125	Barclays – Global Commodities Delta Fund	Barclays Capital Fund Solutions	To provide a unique yet transparent commodity investment opportunity for investors to directly track the performance of the Rogers International Commodity Index TM - Total Return (the "RICITM Index") which is intended to be an effective measure of the price change of raw materials on a worldwide basis.	EUR	1.45% [^]
E123	Barclays – Investment Legends Fund	Barclays Capital Fund Solutions	To provide investors a unique opportunity to achieve long term capital growth by investing in diversified asset classes (equities, commodities, and fixed income, namely "Investment Legends Portfolio") which are managed or owned by the world renowned investment legends, such as Warren Buffett, Jim Rogers, Bill Gross, Mark Mobius, Ian Cumming and BlackRock, Inc.	USD	1.70% [^]
E003	Fidelity Funds – Fidelity Portfolio Selector Global Growth Fund	FIL Fund Management Limited	To provide long-term capital growth primarily through investment in equities. The fund will suit those investors who are looking for longer-term rewards of equity investment and are prepared to accept the higher risk associated with this type of investment.	USD	2.00% [*]
E041	Fidelity Funds – Growth & Income Fund	FIL Fund Management Limited	The fund is managed with a more conservative approach towards seeking high current income and capital growth primarily through investment in a combination of equities and bonds. This fund will appeal to investors seeking regular income and moderate capital growth but who prefer a lower level of risk than that normally associated with equity investment only.	USD	1.25%

* This charge includes the maintenance charge of 0.50%.

^ Not available to U.S. citizens.

ASSET ALLOCATION / BALANCED FUNDS

Fund Code	Fund Name	Fund Manager	Investment Objective	Fund Currency	Annual Management Charge (p.a.)
E070	FTIF– Templeton Global Income Fund	Franklin Templeton Investments	The Fund's investment objective is to maximise current income while maintaining prospects for capital appreciation. Under normal market conditions, the Fund invests in a diversified portfolio of debt and equity securities worldwide. The Fund seeks income by investing in a portfolio of fixed and floating rate debt securities and debt obligations issued by governments and government-related issuers or corporate entities worldwide, including in Emerging Markets, as well as stocks the Investment Manager believes offer attractive dividend yields. The Fund may also purchase debt obligations issued by supranational entities organised or supported by several national governments, such as the International Bank for Reconstruction and Development or the European Investment Bank. The Fund may invest in investment grade and non-investment grade debt securities issued by US and non-US issuers including securities in default. The Fund may also utilise financial derivative instruments for investment purposes. These financial derivative instruments may be dealt either in regulated markets or over-the-counter, and may include, inter alia, swaps (such as credit default swaps or total return swaps), forwards and cross forwards, futures contracts (including those on government securities), as well as options. Use of financial derivative instruments may result in negative exposures in a specific yield curve/duration, currency or credit. The Fund may invest up to 10% of its net assets in units of UCITS and other UCIs. The Fund may invest in fixed or floating rate debt securities either directly or through regulated investment funds (subject to the limited indicated above). The Investment Manager may take a temporary defensive cash position when it believes the securities trading markets or the economies of countries where the Fund invests are experiencing excessive volatility or prolonged general decline or other adverse conditions.	USD	1.35%*
E058	GrowthPath Portfolios – GrowthPath 2020	UOBAM	The objective of GrowthPath 2020 is to provide medium to long-term capital appreciation for investors planning to begin to withdraw substantial portions of their investment approximately in the year 2020.	SGD	0.95%
E059	GrowthPath Portfolios – GrowthPath 2030	UOBAM	The objective of GrowthPath 2030 is to provide long-term capital appreciation for investors planning to begin to withdraw substantial portions of their investment approximately in the year 2030.	SGD	0.95%
E060	GrowthPath Portfolios – GrowthPath 2040	UOBAM	GrowthPath 2040 is designed to produce long-term capital appreciation for investors planning to begin to withdraw substantial portions of their investment approximately in the year 2040.	SGD	0.95%
E057	GrowthPath Portfolios – GrowthPath Today	UOBAM	The objective of GrowthPath Today is to provide income and short-term capital appreciation for investors planning to begin to withdraw portions of their investment in the near future.	SGD	0.80%

* This charge includes the maintenance charge of 0.50%.

THEMATIC EQUITY FUNDS

Fund Code	Fund Name	Fund Manager	Investment Objective	Fund Currency	Annual Management Charge (p.a.)
E010	AllianceBernstein – US Thematic Research Portfolio	AllianceBernstein	The investment objective of the Portfolio is to achieve long-term capital appreciation. The Portfolio pursues opportunistic growth by investing in a universe of US companies in multiple industries that may benefit from economic, demographic, or technological innovation. The Investment Manager employs a combination of “top-down” and “bottom-up” investment processes with the goal of identifying the most attractive securities, fitting into our broader themes. Drawing on the global fundamental and quantitative research capabilities of the Investment Manager, and its economists’ macro-economic insights, the Portfolio’s investment strategy seeks to identify long-term trends that will affect multiple industries.	USD	1.60% [†]
E061	Amundi Funds Equity Global Aqua [‡]	Amundi Singapore Limited	The objective of this Sub-fund is to seek long-term capital growth by investing in at least two thirds of the assets in equities of companies active in the “water” sector. Investments are made following a selection process that combines financial and nonfinancial criteria on a range of companies that have turnovers made up of at least 25% of activities linked to the “water” sector.	EUR	1.70%
E128	Aviva Investors – Australian Resources Fund [‡]	Aviva Investors Global Services Limited	The aim of the Sub-Fund is to achieve capital growth by investing mainly, in a portfolio of equities and equity-related securities, such as ADRs and GDRs, options on equities, equity warrants, participation certificates and profit sharing certificates in resources companies in Australia.	EUR	1.70%
E084	DWS Noor Precious Metals Securities Fund	Deutsche Asset Management (Asia) Limited	To achieve capital appreciation in the medium to long term by investing in a portfolio of Shari’a observant equity and equity-related securities listed or traded on Recognised Exchanges of companies engaged in activities related to gold, silver, platinum or other precious metals or minerals. The fund will not invest directly in physical gold and silver bullion commodities.	USD	1.50%
E026	Henderson Horizon Fund – Global Technology Fund	Henderson Global Investors Limited	Seeks long-term capital appreciation by investing in a globally diversified portfolio of technology-related companies. The Fund aims to take advantage of market trends internationally. The Fund takes a geographically diversified approach and operates within broad asset allocation ranges. There are no specified limits on the amounts that the Fund can or must invest in any geographical region or single country.	USD	1.20%
E024	Legg Mason Emerging Markets Equity Fund [^] [^]	Legg Mason Investments (Luxembourg) S.A	This Sub-Fund seeks to achieve long-term capital growth by investing in at least 70% of its Total Assets in Emerging Markets Equity Securities that are listed or traded on a Regulated Market. The Investment Manager will invest across the range of industries of a diversified group of emerging and less developed countries without any limits on the market capitalisation of companies.	USD	Up to 1.92%

[†] Please refer to the fund prospectus for further details on this charge.

[‡] ILP sub-fund feeds into a Restricted Foreign Scheme in Singapore.

[^] Not available to U.S. citizens.

[‡] Aviva Investors - Australian Resources Fund will be liquidated with effect from 31 August 2011.

THEMATIC EQUITY FUNDS

Fund Code	Fund Name	Fund Manager	Investment Objective	Fund Currency	Annual Management Charge (p.a.)
E039	FTIF – Franklin Biotechnology Discovery Fund	Franklin Templeton Investments	The Fund's investment objective is to seek capital appreciation. The Fund invests principally in equity securities of biotechnology companies and discovery research firms located in the U.S. and other countries and to a lesser extent in debt securities of any type of issuers worldwide. For the Fund's investment purposes, a biotechnology company is one that has at least 50% of its earnings derived from biotechnology activities, or at least 50% of its assets devoted to such activities based on the company's most recent fiscal year. Biotechnology activities are research, development, manufacture, and distribution of various biotechnological or biomedical products, services and processes. This may include companies involved with genomics, genetic engineering, and gene therapy. It also includes companies involved in the application and development of biotechnology in areas such as health care, pharmaceuticals and agriculture. To the extent that the Fund invests in debt securities, it generally buys securities that are rated investment grade or unrated securities that it determines to be of comparable quality. Investment grade debt securities are rated in the top four ratings categories by independent rating organizations such as Standard & Poor's Corporation or Moody's Investors Service, Inc. The Fund anticipates that under normal conditions, it will invest more of its assets in U.S. securities than in those of any other single country although the Fund may have more than 50% of its total assets in non-U.S. securities.	USD	1.50%*
E153	FTIF – Franklin Global Real Estate Fund	Franklin Templeton Investments	The fund's investment objective is to maximize total investment return consisting of income and capital appreciation. The Investment Manager will seek to achieve its investment objective by investing in real estate investment trusts ("REITs") and other companies whose principal business is financing, dealing, holding, developing and managing real estate and which are located around the world. REITs are companies the shares of which are listed on a stock exchange, which invest a significant portion of their assets directly in real estate and which profit from a special and favourable tax regime. These investments of the fund shall qualify as transferable securities. The fund will seek to invest in companies across a wide range of real estate sectors and countries. The base currency of the fund is Euro and the non-Euro component of the portfolio will be hedged into Euro to reduce foreign currency risk exposure.	EUR	1.50%*

* This charge includes the maintenance charge of 0.50%.

OTHERS – FUTURES & OPTIONS

Fund Code	Fund Name	Fund Manager	Investment Objective	Fund Currency	Annual Management Charge (p.a.)
E114	Amundi Funds Absolute Volatility Arbitrage ^a	Amundi Singapore Limited	To achieve an annual performance in excess of 2% over capitalized EONIA over a minimum investment horizon of two years, after taking into account charges invoiced to the fund.	EUR	0.80%
E116	Amundi Funds Absolute Volatility World Equities ^a	Amundi Singapore Limited	The objective of this Sub-Fund consists in seeking a performance of 7% p.a minus fees applicable to each relevant class and in offering an exposure to the volatility of the equity markets in focusing on three geographic areas: Euroland, United States of America and Asia within a framework of controlled risk. The exposure of the Sub-Fund to volatility is controlled according to an indicative target grid depending on the volatility level of the equity markets of the three geographic areas.	USD	1.00%
E077	BNP Paribas L1 Equity World Materials	BNP Paribas Investment Partners Singapore Limited	This subfund invests at least 2/3 of its assets in shares or other securities representing equity in the capital of companies that operate in the materials sector (e.g. among others, in building and packaging materials, base chemicals, metals, forestry, paper etc.) and related or connected sectors, as well as in derivative financial instruments on this type of asset. It may also invest a maximum of 1/3 of its assets in any other transferable securities, money market instruments, derivative financial instruments or cash, provided that the investments in debt securities of any kind do not exceed 15% of its assets and the investments in other UCITS or UCI do not exceed 5%.	EUR	1.50%
E129	BNP Paribas L1 Green Future	BNP Paribas Investment Partners Singapore Limited	<p>To increase asset value in the medium term. This sub-fund invests at least 2/3 of its assets in shares or other securities of companies whose technologies, products and services bring sustainable development solutions to environmental problems and in derivative financial instruments on this type of asset.</p> <p>The remaining portion, namely a maximum of 1/3 of its assets, may be invested in any other transferable securities, money market instruments, derivative financial instruments or cash, provided that the investments in debt securities of any kind do not exceed 15% of its assets and up to 5% of its assets in other UCITS or UCIs.</p> <p>The manager will favour companies that develop technologies focused on sustainable development. In choosing these companies, it will select those that represent the best balance between level of sustainability and risk profile.</p> <p>The research process and methodology are validated by an independent committee of experts (the Sustainable and Responsible Investment [SRI] Advisory Committee), whose composition is described in Part I of the full prospectus.</p> <p>The SRI Advisory Committee will produce at least one report per year on the SRI process in terms of robustness, pertinence and integrity.</p>	USD	1.75%

^a ILP sub-fund feeds into a Restricted Foreign Scheme in Singapore.

Fund Details – Bond Funds

17

GLOBAL BOND FUNDS

Fund Code	Fund Name	Fund Manager	Investment Objective	Fund Currency	Annual Management Charge (p.a.)
D022	Aberdeen Global – Asian Local Currency Short Duration Bond Fund ^A	Aberdeen International Fund Managers Limited	The Fund's objective is to achieve long-term total return by investing in Debt and Debt-Related securities issued by governments, supranational institutions or government related bodies domiciled in Asia.	USD	1.00%
D023	Aberdeen Global – Emerging Markets Bond Fund ^A	Aberdeen International Fund Managers Limited	The Fund's investment objective is to maximise long-term total return to be achieved by investing at least two-thirds of the Fund's assets in fixed interest securities which are issued by corporations with their registered office in, and/or government related bodies domiciled in an Emerging Market country.	USD	1.50%
D027	PIMCO Funds: GIS plc – Global Bond Fund	PIMCO Global Advisors (Ireland) Limited	The Fund invests at least two-thirds of its assets in a diversified portfolio of fixed income instruments denominated in major world currencies.	USD	1.39%
E145	PIMCO Funds: GIS plc – Global Real Return Fund	PIMCO Global Advisors (Ireland) Limited	The Fund invests at least two-thirds of its assets in a diversified portfolio of inflation-indexed fixed income instruments of varying maturities issued by governments, their agencies or instrumentalities and corporations.	USD	1.39%
D002	Amundi Funds Global Bond ^A	Amundi Singapore Limited	The investment objective of the Sub-Fund is to maximize total investment returns consisting of a combination of interest income, capital appreciation and currency gains by investing at least two third of the assets in fixed or floating rate securities and debt obligations issued or guaranteed by the major OECD governments or supranational entities such as the World Bank (at least 60% of the Sub-Fund), and in other high quality bonds denominated in freely convertible currencies.	USD	0.80%
D019	BNP Paribas L1 Bond World	BNP Paribas Investment Partners Singapore Limited	To increase asset value in the medium term. This sub-fund invests at least 2/3 of its assets in "Investment Grade" bonds or other securities denominated in EUR, as well as derivative financial instruments on this type of asset. The sub-fund may also invest a maximum of 1/3 of its assets in any other transferable securities, money market instruments, derivative financial instruments or cash, and up to 10% of its assets in other UCITs or UCIs. If these rating criteria are not respected, the manager will adjust the composition of the portfolio in the interest of the investors and as soon as possible.	USD	0.75%
E086	Fidelity Funds – International Bond Fund	FIL Fund Management Limited	Invests in international markets to maximize performance measured in US Dollars.	USD	0.75%

^A ILP sub-fund feeds into a Restricted Foreign Scheme in Singapore.

GLOBAL BOND FUNDS

Fund Code	Fund Name	Fund Manager	Investment Objective	Fund Currency	Annual Management Charge (p.a.)
E094	FTIF – Templeton Global Total Return Fund (Euro)	Franklin Templeton Investments	<p>The Fund's principal investment objective is to maximise, consistent with prudent investment management, total investment return consisting of a combination of interest income, capital appreciation, and currency gains. Under normal market conditions, the Fund will invest in a portfolio of fixed and floating rate debt securities and debt obligations of governments, government-related or corporate issuers worldwide as well as in certain financial derivative instruments. These financial derivative instruments may include, inter alia, swaps such as total return swaps or credit default swaps, forwards and financial futures contracts, or options on such contracts, including those on government securities worldwide, dealt in either on regulated markets or over-the-counter. The Fund may also, in accordance with the investment restrictions, invest in securities or structured products where the security is linked to or derives its value from another security, linked to assets or currencies of any nation. More specifically, the Fund may purchase debt obligations issued by governments and supranational entities organised or supported by several national governments. The Fund may also purchase mortgage and asset-backed securities and convertible bonds. The Fund may invest in investment grade and non-investment grade debt securities issued by U.S. and non-U.S. issuers including securities in default. The Fund may also invest up to 10% of its net assets in units of UCITS and other UCIs.</p> <p>In order to effectively manage cash flows in or out of the Fund, the Fund may buy and sell financial futures contracts or options on such contracts. The Fund may use futures contracts on U.S. Treasury securities to help manage risks relating to interest rates and other market factors, to increase liquidity, and to quickly and efficiently cause new cash to be invested in the securities markets or, if cash will be needed to meet shareholder redemption requests, to remove Fund assets from exposure to the market. The Fund may also participate in mortgage dollar roll transactions. On an ancillary basis, the Fund may gain exposure to debt market indexes by investing in index-based financial derivatives and credit default swaps.</p>	EUR	1.05%^

^ Not available to U.S. citizens.

GLOBAL BOND FUNDS

Fund Code	Fund Name	Fund Manager	Investment Objective	Fund Currency	Annual Management Charge (p.a.)
E068	FTIF – Franklin Strategic Income Fund	Franklin Templeton Investments	The Fund's primary investment objective is to earn a high level of current income. As a secondary investment objective, the Fund seeks capital appreciation over the long term. The Fund will invest primarily in U.S. and non-U.S. debt securities, including those in Emerging Markets. For the purpose of this Fund, debt securities shall include all varieties of fixed and floating rate income securities, including bank loans (through regulated investment funds), bonds, mortgage and other asset-backed securities and convertible securities. The Fund may invest up to 100% of its assets in low-rated and non-investment grade debt securities issued by U.S. and non-U.S. issuers. In order to seek to achieve its objective, the Fund may use various financial derivative instruments for hedging and efficient portfolio management as well as to enhance its investment return, subject to the investment restrictions more fully described in Appendix B of the Luxembourg Prospectus. The financial derivative instruments may include, inter alia, swaps such as credit default swaps or total return swaps, forwards, futures contracts, as well as options on such contracts dealt in either on regulated markets or over-the-counter. The Fund may invest up to 10% of its net assets in units of UCITS and other UCIs and up to 10% of its total assets in securities in default and participate in dollar roll transactions.	USD	1.25%*
E094	Franklin Templeton Investment Funds – Templeton Global Total Return Fund	Franklin Templeton Investments	The Fund's principal investment objective is to maximise, consistent with prudent investment management, total investment return consisting of a combination of interest income, capital appreciation, and currency gains. Under normal market conditions, the Fund will invest in a portfolio of fixed and floating rate debt securities and debt obligations of governments, government-related or corporate issuers worldwide as well as in certain financial derivative instruments. These financial derivative instruments may include, inter alia, swaps such as total return swaps or credit default swaps, forwards and financial futures contracts, or options on such contracts, including those on government securities worldwide, dealt in either on regulated markets or over-the-counter. The Fund may also, in accordance with the investment restrictions, invest in securities or structured products where the security is linked to or derives its value from another security, linked to assets or currencies of any nation. More specifically, the Fund may purchase debt obligations issued by governments and supranational entities organised or supported by several national governments. The Fund may also purchase mortgage and asset-backed securities and convertible bonds. The Fund may invest in investment grade and non-investment grade debt securities issued by U.S. and non-U.S. issuers including securities in default. The Fund may also invest up to 10% of its net assets in units of UCITS and other UCIs. In order to effectively manage cash flows in or out of the Fund, the Fund may buy and sell financial futures contracts or options on such contracts. The Fund may use futures contracts on U.S. Treasury securities to help manage risks relating to interest rates and other market factors, to increase liquidity, and to quickly and efficiently cause new cash to be invested in the securities markets or, if cash will be needed to meet shareholder redemption requests, to remove Fund assets from exposure to the market. The Fund may also participate in mortgage dollar roll transactions. On an ancillary basis, the Fund may gain exposure to debt market indexes by investing in index-based financial derivatives and credit default swaps.	EUR	1.05%^

* This charge includes the maintenance charge of 0.50%.

^ Not available to U.S. citizens.

GLOBAL BOND FUNDS

Fund Code	Fund Name	Fund Manager	Investment Objective	Fund Currency	Annual Management Charge (p.a.)
E093	FTIF – Templeton Global Total Return Fund (USD)	Franklin Templeton Investments	<p>The Fund's principal investment objective is to maximise, consistent with prudent investment management, total investment return consisting of a combination of interest income, capital appreciation, and currency gains. Under normal market conditions, the Fund will invest in a portfolio of fixed and floating rate debt securities and debt obligations of governments, government-related or corporate issuers worldwide as well as in certain financial derivative instruments. These financial derivative instruments may include, inter alia, swaps such as total return swaps or credit default swaps, forwards and financial futures contracts, or options on such contracts, including those on government securities worldwide, dealt in either on regulated markets or over-the-counter. The Fund may also, in accordance with the investment restrictions, invest in securities or structured products where the security is linked to or derives its value from another security, linked to assets or currencies of any nation. More specifically, the Fund may purchase debt obligations issued by governments and supranational entities organised or supported by several national governments. The Fund may also purchase mortgage and asset-backed securities and convertible bonds. The Fund may invest in investment grade and non-investment grade debt securities issued by U.S. and non-U.S. issuers including securities in default. The Fund may also invest up to 10% of its net assets in units of UCITS and other UCIs.</p> <p>In order to effectively manage cash flows in or out of the Fund, the Fund may buy and sell financial futures contracts or options on such contracts. The Fund may use futures contracts on U.S. Treasury securities to help manage risks relating to interest rates and other market factors, to increase liquidity, and to quickly and efficiently cause new cash to be invested in the securities markets or, if cash will be needed to meet shareholder redemption requests, to remove Fund assets from exposure to the market. The Fund may also participate in mortgage dollar roll transactions. On an ancillary basis, the Fund may gain exposure to debt market indexes by investing in index-based financial derivatives and credit default swaps.</p>	USD	1.05%^
E140	Threadneedle Global Bond Fund [^]	Threadneedle Asset Management Limited	<p>The Fund aims to achieve a total return comprising primarily income with some capital growth, by investing in a managed portfolio of fixed income securities quoted on markets worldwide.</p>	EUR	1.25%
E147	Threadneedle Target Return Fund	Threadneedle Asset Management Limited	<p>To achieve a total positive return in Euros in all market conditions through exposure to the global bond markets. The Fund will invest primarily in derivatives, cash and near cash, fixed interest securities, index linked securities, money market instruments and deposits. At times the portfolio may be concentrated in any one or a combination of such assets. The manager may take long and short positions through derivatives in such issues.</p>	EUR	1.25%

[^] ILP sub-fund feeds into a Restricted Foreign Scheme in Singapore.

[^] Not available to U.S. citizens.

REGIONAL / COUNTRY SPECIFIC BOND FUNDS

Fund Code	Fund Name	Fund Manager	Investment Objective	Fund Currency	Annual Management Charge (p.a.)
D026	PIMCO Funds: GIS plc – Emerging Markets Bond Fund	PIMCO Global Advisors (Ireland) Limited	The fund invests at least 80% of its assets in fixed income instruments of issuers that are tied to emerging securities markets.	USD	1.69%
D028	PIMCO Funds: GIS plc – High Yield Bond Fund	PIMCO Global Advisors (Ireland) Limited	The Fund invests at least two-thirds of its assets in a diversified portfolio of high yield fixed income instruments.	USD	1.45%
D029	PIMCO Funds: GIS plc – Total Return Bond Fund	PIMCO Global Advisors (Ireland) Limited	The Fund invests at least two-thirds of its assets in a diversified portfolio of fixed income instruments of varying maturities.	USD	1.40%
D020	BNP Paribas L1 Bond Best Selection World Emerging	BNP Paribas Investment Partners Singapore Limited	To increase asset value in the medium term. This sub-fund invests at least 2/3 of its assets in shares or other securities of a limited number of companies that are characterised by the quality of their financial structure and/or their potential for positive earnings growth and in derivative financial instruments on this type of asset. The remaining portion, namely a maximum of 1/3 of its assets, may be invested in any other transferable securities, money market instruments, derivative financial instruments or cash, provided that the investments in debt securities of any kind do not exceed 15% of its assets and up to 10% of its assets in other UCITs or UCIs.	USD	1.50%
D030	Parvest Bond Euro	BNP Paribas Investment Partners Singapore Limited	The sub-fund invests at least two-thirds of its assets in Investment Grade bonds and/or securities treated as equivalent denominated in EUR, and also in derivatives on this type of asset. In the event the rating criteria are no longer met, the manager will promptly adjust the composition of the portfolio in the interest of the shareholders. The remainder, namely one-third of its assets maximum, may be invested in any other transferable securities, money market instruments, derivatives and/or cash, and also, within a limit of 10% of the assets, in UCITS or UCIs. The provisions of the investment policy as described above may be departed from during a two-month period prior to the liquidation or merger of the sub-fund.	EUR	0.75%
D017	Fidelity Funds – European High Yield Fund	FIL Fund Management Limited	This fund seeks a high level of current income and capital appreciation by investing primarily in highyielding, sub investment grade securities of issuers that have their head office or who exercise a predominant part of their activity in Western, Central and Eastern Europe (including Russia). The type of debt securities in which the fund will primarily invest will be subject to high risk and will not be required to meet a minimum rating standard. Most but not all will be rated for creditworthiness by an internationally recognised rating agency. Sub investment grade securities mean securities with a rating of BB+ or less from S&P or equivalent rating from an internationally recognised rating agency.	EUR	1.00%
D008	ING (L) Renta Fund Euromix Bond	ING Investment Management Luxembourg S.A.	The sub-fund aims to generate returns via the active management of a portfolio of bonds by investing primarily (minimum of 2/3) in bonds issued by issuers established in European Union countries and denominated in Euro. These countries strictly include member states of the European Union which are part of the Euro area.	EUR	0.75%

REGIONAL / COUNTRY SPECIFIC BOND FUNDS

Fund Code	Fund Name	Fund Manager	Investment Objective	Fund Currency	Annual Management Charge (p.a.)
D013	Schroder ISF Asian Bond Absolute Return	Schroder Investment Management Limited	To provide capital growth primarily through investment in equity securities of Middle Eastern companies including companies in emerging Mediterranean markets. The portfolio may also, to a limited extent, seek exposure to the markets of Northern Africa.	USD	1.25%
E141	Threadneedle Emerging Market Bond Fund ^A	Threadneedle Asset Management Limited	The Fund aims to achieve a total return primarily by way of income with some capital growth. It invests primarily in the assets of high yielding public sector sovereign and corporate bonds issued by emerging market borrowers, typically these countries are outside the OECD. The Fund may also invest in other fixed interest securities, including bonds issued by countries making up the G7, deposits, cash and near cash.	USD	1.50%

^A ILP sub-fund feeds into a Restricted Foreign Scheme in Singapore.

FIXED INCOME / MONEY MARKET FUNDS

Fund Code	Fund Name	Fund Manager	Investment Objective	Fund Currency	Annual Management Charge (p.a.)
E170	Parvest Short Term USD	BNP Paribas Investment Partners Singapore Limited	The sub-fund invests at least 85% of its assets in money market instruments, term deposits and bonds denominated in USD, and also in derivatives on this type of asset. The average maturity of investments in the portfolio is less than 3 months and the residual maturity of each investment does not exceed 12 months. The remainder, namely 15% of its assets maximum, may be invested in any other money market instruments, derivatives or cash, and also, within a limit of 10% of the assets, in UCITS or UCIs. The sub-fund may enter into securities lending/borrowing transactions and repurchase or reverse repurchase agreements. The sub-fund does not invest in equities and/or convertible bonds or in securities treated as equivalent to equities and/or convertible bonds. After hedging, exposure to currencies other than the USD is zero. The provisions of the investment policy as described above may be departed from during a two-month period prior to the liquidation or merger of the sub-fund.	USD	0.50%
E132	JPMorgan Series EUR ^A	J.P. Morgan Asset Management	To achieve a competitive level of total return in the reference currency, with the preservation of capital and a high degree of liquidity.	EUR	0.25%
E133	JPMorgan Series GBP ^A	J.P. Morgan Asset Management	To achieve a competitive level of total return in the reference currency, with the preservation of capital and a high degree of liquidity.	GBP	0.25%
E131	JPMorgan Series USD ^A	J.P. Morgan Asset Management	To achieve a competitive level of total return in the reference currency, with the preservation of capital and a high degree of liquidity.	USD	0.25%
E126	United SGD Fund	UOBAM	The investment focus of the Fund is to invest substantially all its assets in money market and short term interest bearing debt instruments and bank deposits with the objective of achieving a yield enhancement over Singapore dollar deposits.	SGD	0.50%

^A ILP sub-fund feeds into a Restricted Foreign Scheme in Singapore.

COMMODITIES

Fund Code	Fund Name	Fund Manager	Investment Objective	Fund Currency	Annual Management Charge (p.a.)
E034	BlackRock Global Funds – World Gold Fund	BlackRock Investment Management (UK) Limited	The World Gold Fund seeks to maximise total return. The Fund invests globally at least 70% of its total assets in the equity securities of companies whose predominant economic activity is gold-mining. It may also invest in the equity securities of companies whose predominant economic activity is other precious metal or mineral and base metal or mineral mining. The Fund does not hold physical gold or metal.	USD	1.75%
E035	BlackRock Global Funds – World Mining Fund	BlackRock Investment Management (UK) Limited	The World Mining Fund seeks to maximise total return. The Fund invests globally at least 70% of its total assets in the equity securities of mining and metals companies whose predominant economic activity is the production of base metals and industrial minerals such as iron ore and coal. The Fund may also hold the equity securities of companies whose predominant economic activity is in gold or other precious metal or mineral mining. The Fund does not hold physical gold or metal.	USD	1.75%
E174	JPMorgan Funds – Global Natural Resources Fund	J.P. Morgan Asset Management	To provide long-term capital growth by investing primarily in natural resources companies, globally.	USD	1.50%
E088	United Commodities Plus Fund	UOBAM	The investment objectives of the Fund is to achieve long term capital appreciation through investments linked to the performance of underlying indices and fixed income securities.	SGD	1.50%

 <p>Aberdeen</p>	<p>Aberdeen Asia is a wholly owned subsidiary and the Asian headquarters of Aberdeen Asset Management PLC, an independent asset management company listed on the London stock exchange. The Group's expertise covers equities, fixed income and property. They manage assets for a range of clients, including institutions, other fund managers, government and related bodies, as well as retail investors in Singapore and the region, making it one of the largest managers of regional equities globally. As well as Singapore, the company has regional offices in Bangkok, Hong Kong, Kuala Lumpur, Seoul, Sydney, Taipei, Shanghai and Tokyo.</p>
 <p>ALLIANCEBERNSTEIN</p>	<p>The Management Company of the Fund, AllianceBernstein (Luxembourg) S.A., has appointed AllianceBernstein L.P. ("ABLP"), as the Investment Manager for the Portfolio. ABLP is a leading global investment management firm with approximately US\$ 447 billion in assets under management as of 30 June 2009. Our global presence, breadth of services and research excellence allow us to offer a full array of investment solutions to meet our clients' and investors' diverse needs. AllianceBernstein (Singapore) Ltd. has been appointed as the representative (the "Singapore Representative") of the Management Company of the Portfolios and as its local agent in Singapore to accept service of process on behalf of the Management Company.</p>
 <p>Allianz  Global Investors</p>	<p>Allianz Global Investors (AllianzGI) is backed by the financial strength of the Allianz Group, one of the world's leading financial services companies with well over US\$1 trillion of assets under management, which makes AllianzGI one of the top 5 fund management companies in the world. AllianzGI provides a single platform for investors, through their multi-styles managers. PIMCO Global Advisors (Ireland) Limited is a wholly owned subsidiary of Allianz Group.</p>
 <p>Amundi ASSET MANAGEMENT</p>	<p>Amundi was formed by combining the asset management expertise of two major banking groups: Crédit Agricole and Société Générale. This partnership reflects the two groups' shared vision of asset management responding to the new challenges facing the industry and allowing them to serve their clients more effectively.</p> <p>With €688 billion in assets under management (figures as at 31 Mar 2010), Amundi is one of the world market leaders in asset management.</p> <p>Amundi has management teams operating in the major financial centres in Europe (Paris, London, Milan), in Asia (Japan, Hong-Kong, Singapore), Australia and the US.</p>
 <p>AVIVA INVESTORS</p>	<p>Aviva Investors is a global asset management business dedicated to building and providing focused investment solutions for clients which include local government organisations, pension funds, wholesale and retail banks, insurance companies, charities and private wealth managers. We employ over 1,300 people in 16 countries.</p> <p>With assets under management in excess of £259 billion (as at 31 December 2010) across a range of real estate, equity, fixed income, money market and alternative funds, our clients benefit not only from our unique access to, and experience of, local markets but also from the availability of considerable global resources. Despite recent market turmoil, we have continued to expand, harnessing our expertise in all locations to create innovative new products that meet our clients' needs.</p>
 <p>BARCLAYS CAPITAL</p>	<p>Barclays Capital Fund Solutions (BCFS) is the investment management business of Barclays Capital, the investment banking division within Barclays Bank PLC. BCFS combines multi-jurisdictional fund expertise with multi-award winning structuring, derivative trading and asset allocation capabilities to deliver applied investment innovation in fund management across all asset classes. The core of its investment philosophy is to create value through a customised investment approach. With a global reach through its investment professionals based in London, Singapore, Tokyo and New York, the business managed GBP3.3 billion of assets as of July 2009.</p>
 <p>BLACKROCK</p>	<p>BlackRock is one of the world's premier providers of global investment management, risk management and advisory services, with \$1.37 trillion in assets under management. The firm manages assets on behalf of clients in over 60 countries, offering a range of award-winning products in equities, fixed income, cash management and alternative investments. The firm has a major presence in key global markets, including the US, Europe, Asia, Australia and the Middle East. A pioneer in risk management analytics, BlackRock Solutions services both BlackRock's asset management team and a wide variety of clients. \$7 trillion of securities and derivatives are maintained on BlackRock systems.</p>



BNP Paribas Investment Partners is the dedicated asset management business line of the BNP Paribas Group. BNP Paribas Investment Partners offers a full range of investment management services to institutional and retail clients around the world. Central to the way we work is the concept of partnership – both in terms of how we behave as a family of companies and our relationships with our clients. Around 1,200 investment professionals work across our network of some 60 investment centres, each of which is a specialist in a particular asset class or type of product. With total assets under management of EUR 542 billion as at 31 March 2010, BNP Paribas Investment Partners is the fifth-largest asset manager in Europe and the eleventh-largest in the world*.

On 1 April 2010, the operations of Fortis Investments were merged with those of BNP Paribas Investment Partners. Fortis Investments' investment experts and international locations were a natural and complementary fit with BNP Paribas Investments Partners, whose flexible partnership model has proven successful in integrating new expertise in the past. Together, our combined company provides clients with an even broader range of investment solutions and even better client service than before.

**Source: Based on the IPE Top 400, July 2009 (figures as at 31 December 2008)*



DWS Investment GmbH was founded in Hamburg, Germany in May 1956 by the group of Deutsche Bank and moved to Frankfurt in October of the same year. The company was named "Deutsche Gesellschaft für Wertpapiersparen mbH", which translates as company for investment savings. In 1976 the abbreviation DWS became part of the company name. Today DWS Investments and is the brand for Deutsche Bank's global retail asset management business. In December 1956 the first mutual fund was launched: the German blue chip equity fund "Investa". The intention was to enable a broad range of the population to participate in the profit potential offered by solid German companies even with investing only small sums of money. The first step in the European expansion was made by the foundation of a subsidiary in Luxembourg in 1987. Switzerland, Austria, Italy, France, Spain and other countries followed over the next decades. Today, DWS Investments is market leader in its home country Germany and the third-largest mutual fund company in Europe. The Americas and Asia-Pacific were next: In 2001 Deutsche Bank acquired Scudder, a US asset manager, which was rebranded to DWS Scudder in 2006 and to DWS Investments in 2008. In July 2005 the company established a presence in Latin America and in 2006 began its expansion in Asia. The brand was first launched in Singapore, other countries in the Asian-Pacific region followed shortly after. Today, DWS Investments is one of the top 15 global asset managers worldwide.



Fidelity International (FIL Limited) was founded 40 years ago to provide investment management services out of the Americas. It manages all significant asset classes for institutional and retail investors in long-term savings products. Fidelity International and its subsidiaries employ over 4,000 people in 21 countries managing US\$179.8 billion worldwide (as at 30 June 2009).



First State Investments is the international operation of Colonial First State Global Asset Management (CFSGAM), which is the consolidated asset management business of Commonwealth Bank of Australia. CFSGAM has funds under management of US\$155.4 billion (A\$152.8b) as at 31 December 2010 and is one of the largest Australian-based investment managers with offices in Auckland, Sydney, Melbourne, London, Edinburgh, New York, Singapore, Hong Kong, Jakarta and Tokyo. CFSGAM provides asset management services to wholesale and institutional investors across a diverse range of asset classes.

The Commonwealth Bank of Australia (CBA) is an international financial services company listed on the Australian Stock Exchange and is one of the largest banks in Australia. CBA has total assets held and funds under management of US\$848.5 billion (A\$834.3b) as of 31 December 2010.

In Singapore, we provide a diversified range of products to both retail investors and institutions. The collective investment schemes offered to retail investors include global and regional funds, as well as specialist sector funds. These include award-winning funds such as First State Asian Growth Fund, First State Bridge, First State GEM Leaders, First State Global Resources, First State Regional China Fund and First State Regional India Fund*.

**For a full listing of our awards, please refer to <http://www.firststateasia.com/AwardsEnSG.aspx>*



Franklin Resources, Inc., is a global investment management organization known as Franklin Templeton Investments. Our headquarters are located just south of San Francisco, in San Mateo, California. We have offices in 29 countries around the world and offer investment solutions and services in more than 150. We offer investment solutions under the Franklin, Templeton, Mutual Series, Bissett, Fiduciary Trust and Darby Overseas names. We manage investment vehicles for individuals, institutions, pension plans, trusts, partnerships and other clients.

Franklin Templeton Investments is listed on the New York Stock Exchange under the ticker symbol BEN.



Established in 1934 to administer the estates of Alexander Henderson, the first Lord Faringdon, Henderson Global Investors (Henderson) is a leading independent global asset management firm. The company provides its institutional, retail and high net-worth clients access to skilled investment professionals representing a broad range of asset classes, including equities, fixed income, property and private equity. With its principal place of business in London, Henderson is one of Europe's largest investment managers, with £61.6 billion assets under management (as at 31 December 2010) and employs around 930 people worldwide.

In Europe, Henderson has offices in Amsterdam, Dublin, Edinburgh, Frankfurt, Luxembourg, Madrid, Milan, Paris, Vienna, Zurich and London. Henderson has had a presence in North America since 1999, when it acquired US real estate investment manager Phoenix Realty Advisers, and has offices in Chicago and Hartford. In Asia, Henderson has offices in New Delhi, Singapore (Asia headquarters), Hong Kong, Tokyo and Beijing as well as in Sydney, Australia.

The Singapore office has been Henderson Global Investors' headquarters for Asia Pacific investment since July 1995. The Singapore office has the dual purpose of managing and monitoring local investment opportunities and attracting new funds to manage from the region.



HSBC Global Asset Management objective is to deliver value to our clients by manufacturing disciplined investment products. We manage assets in total of over US\$390 billion as at end June 2009 for institutional and individual clients around the world. We specialise in providing comprehensive investment solutions to meet the needs of our diverse, global client base, including corporations, public pension plans, insurance companies, endowments and foundations, as well as sovereign and supranational funds. HSBC Global Asset Management employs a distinct multi-specialist asset management structure, which promotes focus and expertise in the various investment disciplines.



ING Investment Management is the primary investment arm of ING Group, a global financial services company with 100,000 employees serving 85 million customers in over 40 countries. In addition to ranking among the world's largest financial services companies, ING is a leading asset manager, a top provider of retirement services and the world's largest real estate investor. ING Investment Management manages over \$400 billion worldwide. With over 900 investment professionals located in most developed and emerging markets, ING is in a unique position to offer clients access to investment solutions on a truly global scale.



J.P. Morgan Asset Management is the asset management division of JPMorgan Chase & Co. and is one of the world's largest asset managers. With a heritage of more than two centuries, a broad range of core and alternative strategies, and investment professionals operating in every major world market, we offer investment experience and insight that few other firms can match. We have a global network of over 650 investment professionals located in some 40 locations worldwide and assets under management of over US\$1.1 trillion (as of 30/06/09). This enormous global investment capability is based on a strong local market presence across four regions - Asia, Europe, Japan and the US - and brings together an incredible pool of specialist investment knowledge and expertise which further enhances our capabilities to provide our clients with the very best products. With the reputation for innovation and market leadership, we are committed to helping investors reach their financial goals by providing them with a broad range of professionally managed funds, excellence in investment performance, and the highest quality of client service.



Jupiter Asset Management is a leading fund management group managing investments for both private and institutional investors internationally. Launched in 1985 as a specialist boutique, Jupiter has grown to be one of the Europe's most successful and respected investment management groups. Jupiter currently manages over US \$31 billion* in assets across a wide range of international and UK based mutual funds, multi-manager products, hedge funds, institutional mandates, and a variety of portfolios specialising in specific markets such as the Europe, Asia and emerging markets, as well as specialist asset classes such as Socially Responsible Investments (SRI) and Global Financial Equities.

**As at 26 February 2010*



Since its founding in 1899 as a brokerage firm in Baltimore, Maryland, Legg Mason has evolved into one of the largest asset management firms in the world, serving individual and institutional investors in 190 countries on six continents. Legg Mason is one of the world's largest asset managers with assets under management of US\$702.7 billion (as of 30 September 2009). Today's Legg Mason is a diversified group of best-in-class investment managers who are recognized for their proven investment expertise and long-term performance. The principal investment affiliates of Legg Mason are among the industry leaders in their respective areas of specialization, with unique investment approaches that have been developed over decades. The distinctive Legg Mason "multi-affiliate" business model provides clients with a broad spectrum of Equity, Fixed Income, Liquidity and Alternatives solutions.



MFS Investment Management has investment offices in Boston, London, Singapore, Tokyo and Mexico City. As at 30 Jun 2005, MFS Investment Management managed approximately US\$150 billion in client assets worldwide. Its products are offered exclusively through investment professionals affiliated with brokerage houses, financial institutions, and financial planning firms, as well as independent financial advisers.



Schroders is an independent, dedicated asset manager with a strong heritage and culture based on over 200 years' experience of investment markets. This heritage gives us the experience to challenge conventional thinking and develop new investment opportunities for our clients. Listed in the UK, we benefit from a strong balance sheet and a stable ownership structure which allows us to focus entirely on delivering results for our clients. With US \$187 billion funds under management (as of 30 June 2009) and an international network spanning 33 offices in 26 countries, Schroders has the perspective and expertise to identify major investment potential wherever it is located. We are focused on developing transparent and simple products. With substantial in-house resources, we have a diverse range of traditional equity and fixed income products plus a collection of alternative and multi-asset funds. Today, this has culminated in over 90 Luxembourg domiciled investment funds. At Schroders, asset management is all we do. That means we can approach investment with a focused perspective and an entrepreneurial attitude. Our 182 fund managers, 152 analysts and 42 traders, are based in 24 cities. These talented in-house specialists contribute local knowledge and investment ideas to our global research network. This means we can identify investment potential wherever it is located. We employ over 2,600 talented people worldwide, operating from 33 offices in 26 different countries: close to the markets in which we invest and close to our clients. In Singapore, Schroders has successfully built a strong local franchise over the last 30 over years. This is evident by the list of clientele comprising reputable listed companies, government-linked organizations, private clients and retail investors; a leading position in terms of retail and institutional assets under management as well as a comprehensive range of investment products.



Threadneedle is an award-winning active provider of investment solutions to institutional and retail clients across the globe, with offices in 17 locations. Threadneedle is the international asset management arm of Ameriprise Financial, a publicly quoted investment company listed on the NYSE. As of 31 July 2009, Threadneedle managed more than USD84.7 billion of assets for investors across a broad spectrum of clients that include central banks, financial institutions, pension schemes, corporations, public bodies, intermediaries and private investors. With a team of more than 100 talented investment professionals, our expertise extends to equities, bonds, property and alternative investments.



The managers of the Fund are UOB Asset Management Ltd ("UOBAM"), whose registered office is at 80, Raffles Place, UOB Plaza, Singapore 048624. UOBAM is a wholly-owned subsidiary of UOB Group. Established in 1986, UOBAM has been managing collective investment schemes and discretionary funds in Singapore for 23 years and as of 31 July 2009 manages about S\$14.04 billion in clients' assets. UOBAM also has investment operations in Malaysia and Thailand. UOBAM offers global investment management expertise to institutions, corporations and individuals, through customised portfolio management services and unit trusts. As at 31 July 2009, UOBAM manages 46 unit trusts in Singapore, with total assets of about S\$2.61 billion under management. UOBAM is one of the largest unit trust managers in Singapore in terms of assets under management. In terms of market coverage, UOBAM has acquired specialist skills in equity investment in Asian, Australian, European and US markets and major global sectors. In the bond markets, UOBAM covers the Organisation of Economic Co-operation and Development (OECD) countries to emerging markets. UOBAM's investment philosophy is to emphasise on securities selection using a bottom-up approach. UOBAM makes regular company visits and supplements its fundamental investment approach with quantitative tools to control risks and to aid in the portfolio construction process. UOBAM has also established itself as one of the leading players in structured credits and investment solutions, managing third party investments in global emerging market securities as well as global investment grade, non investment grade and multi-sector credits. In addition, UOBAM is committed to achieving consistently good performance. Since 1996, UOBAM has won 103 awards for investments in local, regional and global markets, and across global sectors such as Banking and Finance, Technology, Healthcare, as well as Gold and Mining. As at 31 July 2009, UOBAM has a staff strength of over 200 including 41 investment professionals in Singapore.

Let Aviva take care of your global investment needs.
Call our hotline at **(65) 6827 9929**,
log on to **www.aviva.com.sg** or
contact your Financial Adviser for more information.

Important Notes:

This Fund Catalogue provides the list of funds currently available. For more information, please refer to the relevant Fund Summary and Prospectus on www.aviva.com.sg

The source of all information under the "Fund Details" and "Fund Managers" are provided by the respective Fund Managers. Aviva Ltd will not be liable for any loss or damage caused or claimed as a consequence of reliance on the information provided herein. Aviva Ltd makes no warranties or representations as to the contents of this document or the accuracy of its contents.

This Fund Catalogue is published for information only and does not have regard to the specific investment objectives, financial situation and the particular needs of anyone who may receive this Fund Catalogue. It is not intended to constitute a recommendation or opinion of an appropriate strategy or financial advice. Before making a decision on the basis of this guide, you need to consider, preferably with the assistance of your financial adviser, whether your decision is appropriate for your financial needs, investment objectives and financial situation.

This document should be read in conjunction with the product and applicable fund summary(ies). A product summary in relation to Global Saving Account or Global Investment Account and applicable fund summary(ies) are available and may be obtained from Aviva Ltd and the participating distributors' offices. You should read the product summary and applicable fund summary(ies) before deciding whether to subscribe units in the sub-fund. Past performance is not necessarily indicative of future performance. The value of the units in the sub-fund and income accruing to the units, if any, may fall as well as rise.

The policy may be cancelled by written request to Aviva Ltd within fourteen (14) days after the receipt of the Policy contract, in which case Aviva Ltd shall make a refund of the premium received by Aviva Ltd, or if there has been a decline in a market value, such lesser amount as Aviva Ltd deems necessary to reflect the change in market value.

Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable, if any, may be less than the total premiums paid.

This policy is governed by and shall be construed in accordance with the laws of Singapore.

Tel : +65 6827 9929
Fax : +65 6827 7900
Website: www.aviva.com.sg
Address: 4 Shenton Way
#01-01 SGX Centre 2
Singapore 068807

Company Reg. No.:196900499K
GST Reg. No.: MR-8500166-8