

Fund Summary

Aberdeen Global

This Fund Summary is for the following ILP sub-funds and should be read in conjunction with the Product Summary

Aberdeen Global – Asian Local Currency Short Duration Bond Fund^{1,2}
Aberdeen Global – Asia Pacific Equity Fund¹
Aberdeen Global – Australasian Equity Fund¹
Aberdeen Global – Chinese Equity Fund¹
Aberdeen Global – Select Emerging Markets Bond Fund^{1,3}
Aberdeen Global – Indian Equity Fund¹

¹ *Funds are registered under Restricted Foreign Schemes in Singapore*

Restricted Foreign Scheme

- (a) *The scheme is not authorised or recognised by the Authority and units in the scheme are not allowed to be offered to the retail public; and*
- (b) *any written material issued in connection with the offer is not a prospectus as defined in the Act and, accordingly, statutory liability under the Act in relation to the content of prospectuses would not apply.*

You should consider carefully whether the investment is suitable for you.

² *Aberdeen Global – Asian Bond Fund has been renamed to Aberdeen Global - Asian Local Currency Short Duration Bond Fund with effect from 1 March 2011.*

³ *Aberdeen Global – Emerging Markets Bond Fund was renamed as Aberdeen Global – Select Emerging Markets Bond Fund with effect from 1 December 2011.*

⁴ *Aberdeen Global – Euro High Yield Bond Fund has been terminated with effect from 28 July 2011.*

Structure of ILP Sub-Funds

The ILP sub-funds are feeder funds investing in the underlying Aberdeen Global Fund.

Aberdeen Global is incorporated in Luxembourg and qualifies as an open-ended société d'investissement à capital variable (a "SICAV") with UCITS status (an Undertaking for Collective Investment in Transferable Securities as defined in the European Union Directive 85/611/EEC of 20 December 1985, as amended). Aberdeen Global is authorised as an undertaking for collective investment in transferable securities under part I of the law dated 20 December 2002 on undertakings for collective investment, as amended (the "Law of 2002"). Aberdeen Global is a "UCITS III" fund.

Information on the Underlying Manager

Underlying Investment Manager

Aberdeen International Fund Managers Limited is the Group's Hong Kong subsidiary, responsible for Chinese equity research and sales & marketing. It is also the global distributor and investment manager for the Aberdeen Global Fund range, domiciled in Luxembourg, which is our principal umbrella product in the SAR. This range includes 29 sub-funds totalling around US\$37.7 bn (as at end February 2012).

AIFML distributes funds via commercial banks, brokerages, insurance companies and financial advisers. In addition the company represents the Group to institutional clients. We set up in 1998, when the Aberdeen Global Fund range was originally acquired.



Aberdeen International Fund Managers Limited (the 'Investment Manager') has appointed Aberdeen Asset Managers Limited, Aberdeen Asset Management Asia Limited and Aberdeen Asset Management Inc as the Investment Advisors for Aberdeen Global.

All four entities are wholly owned subsidiaries of Aberdeen Asset Management PLC ('Aberdeen' or 'the Group'), which is listed on the London Stock Exchange in 1991. Aberdeen is the holding company for an asset management group managing equity, fixed income, property and tailored solutions, principally for state and corporate pension funds, global financial institutions and discretionary managers (including other fund managers) through segregated and pooled fund products.

The company was formed in 1983 via the MBO of an investment management contract for a small investment trust. Over the years we have expanded through a combination of acquisition and organic growth. At Aberdeen, asset management remains our business. As at end February 2012, the Aberdeen Group managed more than US\$294.0 billion of assets on a worldwide basis.

Other Parties

Please refer to the section on "Management and Administration" in the Aberdeen Global Prospectus for details of other parties involved in the underlying Aberdeen Global sub-funds.

Investment Objectives, Focus and Approach

The investment objectives, focus and approach of the underlying Aberdeen Global sub-funds are described in the section on "Fund Information" in the Aberdeen Global Prospectus.

Risks

Please refer to the section on "General Risk Factors" and "Fund Information" in the Aberdeen Global Prospectus for a description of the risk factors associated with investing in the underlying Aberdeen Global sub-funds.

The ILP sub-funds are not denominated in Singapore dollars and the hedging of foreign currency exposure depends on the investment objective of the underlying Aberdeen Global sub-funds. Policyholders will be exposed to exchange rate risks.

Fees and Charges

Please refer to the section on "Charges and Expenses" in the Aberdeen Global Prospectus for a description of the fees and charges applicable to the underlying Aberdeen Global sub-funds. Please note that the Sales Charge is waived for Aviva policyholders. The Annual Management Charges (AMC) of the underlying Aberdeen Global sub-funds are:

Fund Name	AMC
Aberdeen Global – Asian Local Currency Short Duration Bond Fund	1.00%
Aberdeen Global – Asia Pacific Equity Fund	1.75%
Aberdeen Global – Australasian Equity Fund	1.50%
Aberdeen Global – Chinese Equity Fund	1.75%
Aberdeen Global – Select Emerging Markets Bond Fund	1.50%
Aberdeen Global – Indian Equity Fund	1.75%

All fund fees and charges are payable through deduction from the asset value of the sub-funds of Aberdeen Global that the ILP sub-funds feed into.

Subscription/Redemption/Switching of Units

Please refer to the **Product Summary for Aviva Global Savings Account** or the **Product Summary for Aviva Global Investment Account**, as may be applicable.

Obtaining Prices of Units

Please refer to the **Product Summary for Aviva Global Savings Account** or the **Product Summary for Aviva Global Investment Account**, as may be applicable.

Prices for the ILP sub-funds are also available at the Aviva website www.aviva.com.sg

Suspension of dealings

Please refer to the section on “Appendix C – General Information” in the Aberdeen Global Prospectus.

Past Performance⁵: as at 31 March 2012

NOTE: PAST PERFORMANCE IS NOT NECESSARILY INDICATIVE OF FUTURE PERFORMANCE.

Cumulative Performance

Funds / Benchmark	1 Yr	3 Yr	5 Yr	10 Yr	Since Inception*
Aberdeen Global - Asian Local Currency Short Duration Bond A Acc / <i>IBOXX Pan Asia (ex China) to 28 February 2011 then IBOXX Asia ex Japan Sovereign 1-3 years</i>	1.03%	23.85%	20.56%	N.A.	30.01%
	3.01%	30.71%	34.90%	N.A.	52.73%
Aberdeen Global – Asia Pacific Equity Fund A Acc / <i>MSCI AC Asia Pacific ex Japan Index</i>	-0.88%	116.27%	39.26%	295.24%	1243.02%
	-6.71%	95.77%	25.42%	231.70%	723.84%
Aberdeen Global – Australasian Equity Fund A Acc / <i>ASX All Ordinaries TR</i>	-6.67%	23.84%	-9.19%	82.53%	403.80%
	-6.20%	41.57%	-8.59%	99.15%	727.24%
Aberdeen Global – Chinese Equity Fund A Acc ⁶ / <i>MSCI Zhong Hua TR</i> ⁷	-1.51%	107.38%	41.79%	N.A.	78.90%
	-10.11%	61.89%	41.80%	N.A.	N.A. ⁸
Aberdeen Global – Select Emerging Markets Bond Fund A Acc/ <i>JPM EMBI Global Diversified USD</i>	11.08%	79.89%	42.89%	218.61%	257.80%
	10.94%	57.02%	48.64%	172.30%	193.41%
Aberdeen Global – Indian Equity Fund A Acc ⁹ / <i>MSCI India Index</i>	-9.71%	122.58%	47.64%	N.A.	65.61%
	-20.51%	87.85%	17.22%	N.A.	44.83%

Annualised Performance

Funds / Benchmark	1 Yr	3 Yr	5 Yr	10 Yr	Since Inception *
Aberdeen Global - Asian Local Currency Short Duration Bond A Acc / <i>IBOXX Pan Asia (ex China) to 28 February 2011 then IBOXX Asia ex Japan Sovereign 1-3 years</i>	1.03%	7.38%	3.81%	N.A.	4.40%
	3.01%	9.34%	6.17%	N.A.	7.20%
Aberdeen Global – Asia Pacific Equity Fund A Acc / <i>MSCI AC Asia Pacific ex Japan Index</i>	-0.88%	29.29	6.84%	14.72%	11.46%
	-6.71%	25.07%	4.63%	12.73%	9.21%
Aberdeen Global – Australasian Equity Fund A Acc / <i>ASX All Ordinaries TR</i>	-6.67%	22.66%	3.09%	13.47%	8.48%
	-6.20%	28.25%	3.22%	14.47%	10.75%
Aberdeen Global – Chinese Equity Fund A Acc ⁶ / <i>MSCI Zhong Hua TR⁷</i>	-1.51%	27.50%	7.22%	N.A.	10.14%
	-10.11%	17.40%	7.23%	N.A.	N.A. ⁸
Aberdeen Global – Select Emerging Markets Bond Fund A Acc/ <i>JPM EMBI Global Diversified USD</i>	11.08%	21.60%	7.39%	12.28%	12.74%
	10.94%	16.21%	8.24%	10.53%	10.65%
Aberdeen Global – Indian Equity Fund A Acc ⁹ / <i>MSCI India Index</i>	-9.71%	30.53	8.09%	N.A.	8.73%
	-20.51%	23.36	3.22%	N.A.	6.34%

Source: Lipper, Aberdeen Asset Management, Markit, Russell Mellon & Bloomberg, percentage growth, NAV-NAV basis gross income reinvested. All performance data are calculate based on USD terms, except for Aberdeen Global – Australasian Equity Fund and ASX All Ordinaries Index, which is based on AUD terms

- * *Aberdeen Global – Asian Local Currency Short Duration Bond Fund* : Incepted on 1 March 2006
Aberdeen Global – Asia Pacific Equity Fund : Incepted on 26 April 1988
Aberdeen Global – Australasian Equity Fund : Incepted on 26 April 1988
Aberdeen Global – Chinese Equity Fund : Incepted on 24 March 2006
Aberdeen Global – Select Emerging Markets Bond Fund : Incepted on 15 August 2001
Aberdeen Global – Indian Equity Fund : Incepted on 24 March 2006

⁵ *Performance shown in fund currency and calculated before sales charges are deducted. Fees and charges payable through deduction of premium or cancellation of units are excluded in deriving the performance. Performance is calculated on the assumption that all dividends and distributions are reinvested, taking into account all charges which would have been payable upon such reinvestment.*

⁶ *The ILP sub-fund currently feed into Aberdeen Global – Chinese Equity Fund; The fund was created as a sub fund of Aberdeen Global on 24/03/2006 by the conversion of Aberdeen International China Opportunities Fund. The historical track record reflects that of Aberdeen International China Opportunities Fund launched 27/04/1992.*

⁷ *MSCI Zhong Hua Index was the benchmark since October 2007, previous benchmark was MSCI China Index. Performance of the Composite Index is unavailable from 24 March 2006.*

⁸ *The Since Inception figures is not available as the performance data for the benchmark is only available from 31 December 1992.*

⁹ *The ILP sub-fund currently feed into Aberdeen Global – Indian Equity Fund; The fund was created as a sub fund of Aberdeen Global on 24/03/2006 by the conversion of Aberdeen International India Opportunities Fund. The historical track record reflects that of Aberdeen International India Opportunities Fund launched 02/12/1996*

Expense Ratio and Turnover Ratio

Funds	Expense Ratio	Turnover Ratio
Aberdeen Global – Asian Local Currency Short Duration Bond Fund	1.29%	-121.76%
Aberdeen Global – Asia Pacific Equity Fund	1.96%	-64.80%
Aberdeen Global – Australasian Equity Fund	1.71%	-54.31%
Aberdeen Global – Chinese Equity Fund	1.96%	-66.16%
Aberdeen Global – Select Emerging Markets Bond Fund	1.69%	28.29%
Aberdeen Global – Indian Equity Fund	2.04%	-41.05%

The expense and turnover ratios stated in the table above are for the period ending 31 March 2012.

The expense ratio does not include (where applicable) brokerage and other transaction costs, performance fee, foreign exchange gains or losses, front or back end loads arising from the purchase or sale of other schemes and tax deducted at source or arising out of income received.

Soft Dollar Commissions or Arrangements

From time to time, the Underlying Investment Manager, the Underlying Investment Advisers and any of their respective Connected Person(s) (collectively the "Underlying Managers") may effect transactions by or through the agency of another person with whom the Underlying Managers have an arrangement under which that party will from time to time provide to or procure for the Underlying Managers goods, services or other benefits (such as research or advisory services, computer hardware associated with specialised software or research services and performance measures) the nature of which is such that their provision can reasonably be expected to benefit Aberdeen Global as a whole and may contribute to an improvement in the performance of Aberdeen Global or of the respective Underlying Manager or any of its Connected Person(s) in providing services to Aberdeen Global and for which no direct payment is made but instead the Underlying Manager undertake to place business with that party. For the avoidance of doubt, such goods and services do not include travel, accommodation, entertainment, general administrative goods or services, general office equipment or premises, membership fees, employee salaries or direct money payments.

Neither the Underlying Investment Manager, any Underlying Investment Adviser or any Connected Person may retain the benefit of any cash commission rebate (being repayment of a cash commission made by a broker or dealer to the Underlying Investment Managers, Investment Adviser and/or any Connected Person) paid or payable from any such broker or dealer in respect of any business placed with such broker or dealer by the Underlying Investment Managers for or on behalf of Aberdeen Global. Any such cash commission rebate received from any such broker or dealer will be held by the Underlying Managers, Investment Adviser and/or any Connected Person for the account of Aberdeen Global.

Conflicts of Interest

The Underlying Investment Manager/Adviser and other companies in the Aberdeen Group may effect transactions in which they have, directly or indirectly, an interest which may involve a potential conflict with their duty to Aberdeen Global. Neither the Underlying Investment Manager/Adviser nor other companies in the Aberdeen Group shall be liable to account to Aberdeen Global for any profit, commission or remuneration made or received from or by reason of such transactions or any connected transactions nor will the Underlying Investment Manager/Adviser's fees, unless otherwise provided, be abated.

The Underlying Investment Manager/Adviser will ensure that such transactions are effected on terms which are not less favourable to Aberdeen Global than if the potential conflict had not existed.

Such potential conflicting interests or duties may arise because the Underlying Investment Manager/Adviser or other members in the Aberdeen Group may have invested directly or indirectly in Aberdeen Global. More specifically, the Underlying Investment

Manager, under the rules of conduct applicable to it, must try to avoid conflicts of interests and, where they cannot be avoided, ensure that its clients (including Aberdeen Global) are fairly treated.

Reports

The financial year-end of the ILP sub-funds will be 30 June. Aviva Ltd will make available semi-annual reports and annual audited reports of the ILP sub-funds within 2 months and 3 months respectively of the relevant reporting periods.

In addition, Aviva Ltd will make available financial reports of the underlying Aberdeen Global sub-funds as they become available from the Underlying Investment Manager. Policyholders can access these reports via the Aviva website at www.aviva.com.sg or request the information to be forwarded by calling the Aviva hotline (65) 6827 9929.

Specialised ILP Sub-Funds

The ILP sub-funds are not specialised funds as set out in the Code on Collective Investment Schemes issued by the Monetary Authority of Singapore.

Other Material Information

This Fund Summary should be read in conjunction with the relevant Product Summary and Prospectus. The respective Product Summary and Prospectus may be found on the Aviva website at www.aviva.com.sg.

You understand that you will be provided with, and will read and understand the applicable sections of the most recent versions of the relevant Product Summary and Prospectus in relation to the Application for this Policy. The respective Product Summary and Prospectus may also be found on the Aviva website at www.aviva.com.sg.

You are advised to read the relevant Aberdeen Global Prospectus and any addendums and retain them for future reference.

The ILP sub-funds are not offered as collective investment schemes under the Securities and Futures Act.

Please note that any prospectus given to you is in relation to the sale of the investment linked plan that you intend to purchase. It is NOT to be construed as an offer to directly sell or distribute the specific fund to which the Prospectus relates. Some funds may only be directly available on a restricted basis. If you need further information, please consult your financial adviser.