

**Fund Summary****Aberdeen Global**

**This Fund Summary is for the following ILP sub-funds and should be read in conjunction with the Product Summaries for Aviva Global Savings Account Aviva Global Investment Account**

Aberdeen Global – Asian Bond Fund^  
Aberdeen Global – Asia Pacific Equity Fund^  
Aberdeen Global – Australasian Equity Fund^  
Aberdeen Global – Chinese Equity Fund^  
Aberdeen Global – Emerging Markets Bond Fund^  
Aberdeen Global – Euro High Yield Bond Fund^  
Aberdeen Global – Indian Equity Fund^

*^The ILP sub-funds feed into 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.

**Structure of ILP Sub-Funds**

The ILP sub-funds are feeder funds investing in the sub-funds of Aberdeen Global. 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 Manager****Investment Manager**

Aberdeen International Fund Managers Limited ('AIFML') is the Aberdeen Group's sales & marketing office in Hong Kong. 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 23\* sub-funds totalling almost US\$17.9 bn (as at 31 March 2010).

AIFML distributes funds via third parties such as commercial banks, brokerages, insurance companies and financial advisers. In addition the company represents the group to institutional clients. The Hong Kong presence dates from 1998, when the Aberdeen Global Fund range was originally acquired. AIFML is also responsible for fund distribution and institutional marketing in China, Taiwan and Korea.

The Investment Manager has appointed Aberdeen Asset Management Asia Limited ('AAMAL') as the Investment Advisor for Aberdeen Global - Asia Pacific Equity Fund, Aberdeen Global - Australasian Equity Fund, Aberdeen Global - Chinese Equity Fund and Aberdeen Global - Indian Equity Fund, and appointed Aberdeen Asset Managers Limited ('AAML') as the Investment Advisor for Aberdeen Global -Emerging Markets Bond Fund and Aberdeen Global - Euro High Yield Bond Fund.

AIFML, AAMAL and AAML 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 and property, 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. Asset management remains our only business. As of end March 2010, the Aberdeen Group managed more than US\$259.3 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 “Investment Objectives and Policies” in the Aberdeen Global Prospectus.

### Risks

Please refer to the section on “General Risk Factors” and “Specific Risk Factors” 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-IFS policyholders. The Annual Management Charges (AMC) of the underlying Aberdeen Global sub-funds are:

<b>Fund Name</b>	<b>AMC</b>
Aberdeen Global – Asian Bond Fund	1.25%
Aberdeen Global – Asia Pacific Equity Fund	1.75%
Aberdeen Global – Australasian Equity Fund	1.50%
Aberdeen Global – Chinese Equity Fund	1.75%
Aberdeen Global – Emerging Markets Bond Fund	1.50%
Aberdeen Global – Euro High Yield Bond Fund	1.25%
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 IFS website [www.aviva-ifs.com](http://www.aviva-ifs.com).

### Suspension of dealings

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

Past Performance<sup>1</sup>: as at 31 March 2010

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

### Cumulative Performance

Funds / Benchmark	1 Yr	3 Yr	5 Yr	10 Yr	Since Inception <sup>#</sup>
Aberdeen Global – Asian Bond Fund A Acc <sup>^^^</sup> /	13.30%	10.28%	n/a	n/a	18.93%
<i>iBoxx Pan-Asia (ex China) index</i>	15.67%	19.38%	n/a	n/a	35.54%
Aberdeen Global – Asia Pacific Equity Fund A Acc <sup>^</sup> /	82.06%	17.23%	91.04%	231.36%	1030.60%
<i>MSCI AC Asia Pacific ex Japan Index</i>	77.26%	13.56%	86.47%	129.39%	645.94%
Aberdeen Global – Australasian Equity Fund A Acc /	34.66%	-1.26%	47.50%	141.75%	447.80%
<i>ASX All Ordinaries TR</i>	44.01%	-7.01%	47.17%	132.73%	741.51%
Aberdeen Global – Chinese Equity Fund A Acc <sup>^</sup> /	75.46%	19.96%	86.66%	309.94%	1065.12%
<i>MSCI Zhong Hua Index</i>	60.06%	24.46%	120.24%	97.55%	n/a
Aberdeen Global – Emerging Markets Bond Fund A Acc/	49.32%	18.61%	58.06%	n/a	197.00%
<i>JPM EMBI GD USD</i>	30.35%	23.40%	54.77%	n/a	143.58%
Aberdeen Global – Euro High Yield Bond Fund /	162.27%	-0.90%	18.94%	n/a	43.20%
<i>JP Morgan Euro High Yield</i>	72.40%	18.23%	37.05%	n/a	42.50%
Aberdeen Global – Indian Equity Fund A Acc <sup>^</sup> /	107.74%	37.79%	133.17%	377.89%	840.11%
<i>MSCI India Index</i>	115.88%	34.71%	177.04%	233.81%	580.72%

### Annualised Performance

Funds / Benchmark	1 Yr	3 Yr	5 Yr	10 Yr	Since Inception <sup>#</sup>
Aberdeen Global – Asian Bond Fund A Acc <sup>^^^</sup> /	13.30%	3.31%	n/a	n/a	4.34%
<i>iBoxx Pan-Asia (ex China) index</i>	15.67%	6.08%	n/a	n/a	7.73%
Aberdeen Global – Asia Pacific Equity Fund A Acc <sup>^</sup> /	82.06%	5.43%	13.81%	12.72%	11.69%
<i>MSCI AC Asia Pacific ex Japan Index</i>	77.26%	4.32%	13.26%	8.65%	9.59%
Aberdeen Global – Australasian Equity Fund A Acc /	34.66%	-0.42%	8.08%	9.22%	8.06%
<i>ASX All Ordinaries TR</i>	44.01%	-2.39%	8.03%	8.81%	10.19%
Aberdeen Global – Chinese Equity Fund A Acc <sup>^</sup> /	75.46%	6.24%	13.29%	15.14%	14.67%
<i>MSCI Zhong Hua Index</i>	60.06%	7.55%	17.10%	7.04%	n/a
Aberdeen Global – Emerging Markets Bond Fund A Acc /	49.32%	5.84%	9.58%	n/a	13.44%
<i>JPM EMBI GD USD</i>	30.35%	7.25%	9.12%	n/a	10.87%
Aberdeen Global – Euro High Yield Bond Fund A Acc /	162.27%	-0.30%	3.53%	n/a	3.90%
<i>JP Morgan Euro High Yield</i>	72.40%	5.74%	6.51%	n/a	3.85%
Aberdeen Global – Indian Equity Fund A Acc <sup>^</sup> /	107.74%	11.26%	18.44%	16.92%	18.30%
<i>MSCI India Index</i>	115.88%	10.42%	22.59%	12.80%	15.47%

Source: Lipper, Aberdeen Asset Management, Russell Mellon & Bloomberg, percentage growth, 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, and Aberdeen Global – Euro High Yield Bond and JP Morgan Euro High Yield Index, which are based on Euro terms

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.

#	Aberdeen Global – Asian 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 27 April 1992
	Aberdeen Global – Emerging Markets Bond Fund	: Incepted on 15 August 2001
	Aberdeen Global – Euro High Yield Bond Fund	: Incepted on 13 November 2000
	Aberdeen Global – Indian Equity Fund	: Incepted on 2 December 1996

<sup>^</sup> The ILP sub-funds currently feed into sub-funds of Aberdeen Global; they previously fed into the respective sub-funds of Aberdeen International, which was merged with the former on 24 March 2006. The past performances of the China Opportunities and India Opportunities Funds under Aberdeen International have been carried over to Aberdeen Global – Chinese Equity Fund and Aberdeen Global – Indian Equity Fund while the past performance of Asia Pacific Fund is now fully based on that of Aberdeen Global – Asia Pacific Equity Fund.

<sup>^^</sup> From October 2007, previously MSCI China Index. Performance for MSCI Zhong Hua Index is not available as it was introduced on 31 December 1992.

<sup>^^^</sup> Performance is calculated from 1 March 2006 onwards because it is on that date Aberdeen Global - Australasian Bond Fund changed its name and mandate to become Aberdeen Global - Asia Pacific & Australasian Bond Fund. The latter subsequently was to be known as Aberdeen Global – Asian Bond Fund with effect from 1 October 2008.

### Expense Ratio and Turnover Ratio

Funds	Expense Ratio	Turnover Ratio
Aberdeen Global – Asian Bond Fund A Acc	1.75%	-39.31%
Aberdeen Global – Asia Pacific Equity Fund A Acc	2.04%	-65.06%
Aberdeen Global – Australasian Equity Fund A Acc	1.88%	-84.77%
Aberdeen Global – Chinese Equity Fund A Acc	1.99%	-23.91%
Aberdeen Global – Emerging Markets Bond Fund A Acc	1.75%	150.62%
Aberdeen Global – Euro High Yield Bond Fund	1.53%	-8.40%
Aberdeen Global – Indian Equity Fund	2.12%	-15.14%

The expense and turnover ratios stated in the table above are for the period ending 30 September 2009

The expense ratio excludes: brokerage and other transaction costs; performance fee; foreign exchange gains and losses; front or back-end loads arising from the purchase or sale of other funds; and tax deducted at source or arising from income received.

### Soft Dollar Commissions or Arrangements

From time to time, the Investment Manager, the Investment Advisers and any of their respective Connected Person(s) (collectively the "Managers") may effect transactions by or through the agency of another person with whom the Managers have an arrangement under which that party will from time to time provide to or procure for the 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 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 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 Investment Manager, any 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 Managers) paid or payable from any such broker or dealer in respect of any business placed with such broker or dealer by the 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 Managers for the account of Aberdeen Global.

## Conflicts of Interest

The Investment Manager 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 the Fund. Neither the Investment Manager nor other companies in the Aberdeen Group shall be liable to account to the Fund for any profit, commission or remuneration made or received from or by reason of such transactions or any connected transactions nor will the Investment Manager's fees, unless otherwise provided, be abated.

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

Such potential conflicting interests or duties may arise because the Investment Manager or other members in the Aberdeen Group may have invested directly or indirectly in the Fund. More specifically, the 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 the Fund) 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 Investment Manager. Policyholders can access these reports via the AVIVA-IFS website at [www.aviva-ifs.com](http://www.aviva-ifs.com) or request the information to be forwarded by calling the AVIVA-IFS 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-singapore.com.sg](http://www.aviva-singapore.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 –IFS website at [www.aviva-ifs.com](http://www.aviva-ifs.com).

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 Aviva Global Savings Account or Aviva Global Investment Account. 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.**