



Fund Summary

Aberdeen Select Portfolio

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

Aberdeen Thailand Equity Fund - USD Class

Structure of ILP Sub-Fund

The ILP sub-fund is a feeder fund investing in Aberdeen Thailand Equity Fund, a sub-fund of Aberdeen Select Portfolio which is a Singapore-authorized umbrella unit trust that offers a group of separate and distinct portfolios of securities or obligations, each of which is a sub-fund investing in different securities or portfolios of securities.

Information on the Manager

Investment Manager

Aberdeen Asset Management Asia Limited, a wholly-owned subsidiary of the Aberdeen Asset Management Group (the "**Aberdeen Group**"), was established in Singapore in May 1992, as the regional headquarters of the Aberdeen Group to oversee all of its Asia-Pacific assets, including collective investment schemes. As at end March 2010, the Singapore office has staff strength of 154, including a dedicated investment management team totalling 12 in the equity division, 10 in fixed income and 5 in property. As at end March 2010, Aberdeen Asset Management Asia Limited had over US\$68.5 billion worth of assets under its management across the region.

The Aberdeen Group

The roots of the Aberdeen Group go back to 1983, when it was formed by a management buy-out. Over the years, the Aberdeen Group has undergone a series of transformations, but retained its identity as an independent asset manager. Worldwide, the Aberdeen Group managed over US\$259.3 billion as at end March 2010 in assets for institutional and retail clients, across different mandate types - equity, fixed income, and property assets. The Aberdeen Group's headquarters are in Aberdeen, Scotland, with principal investment centres (Edinburgh, London, Philadelphia and Singapore) in the three main time zones. Within Asia, the Aberdeen Group has offices in Hong Kong, Sydney, Bangkok, Kuala Lumpur, Taipei, Tokyo and Singapore, and representative offices in Seoul and Shanghai. Aberdeen Asset Management PLC was listed on the London Stock Exchange in 1991.

Other Parties

Please refer to the sections on "The Trustee/Custodian", "The Registrar" and "The Auditors" in the Aberdeen Select Portfolio Prospectus for details of other parties involved in the underlying Aberdeen Thailand Equity Fund.

Investment Objectives, Focus and Approach

The investment objective, focus and approach of the underlying Aberdeen Thailand Equity Fund is described in the section under "Investment Objectives and Focus of the Sub-Funds" in the Aberdeen Select Portfolio Prospectus.

Risks

Please refer to the section on "Risks" in the Aberdeen Select Portfolio Prospectus for a description of the risk factors associated with investing in the underlying Aberdeen Thailand Equity Fund.

The ILP sub-fund is not denominated in Singapore dollars and the hedging of foreign currency exposure depends on the investment objective of the underlying Aberdeen Thailand Equity Fund. Policyholders will be exposed to exchange rate risks.

Fees and Charges

Please refer to the section on "Fees and Charges" in the Aberdeen Select Portfolio Prospectus for a description of the fees and charges applicable to the underlying Aberdeen Thailand Equity Fund. Please note that the Preliminary Charge, Realisation Charge and Switching Fee are waived for AVIVA-IFS policyholders. The Annual Management Charges (AMC) of the underlying Aberdeen Thailand Equity Fund is:

Fund Name	AMC
Aberdeen Thailand Equity Fund	1.50%

All fund fees and charges are payable through deduction from the asset value of the sub-fund of Aberdeen Thailand Equity Fund that the ILP sub-fund feeds into.

Subscription/Redemption/Switching of Units

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

Prices for the ILP sub-fund are also available at the Aviva IFS website www.aviva-ifs.com.

Suspension of dealings

Please refer to the section on "Suspension of Dealing" in the Aberdeen Select Portfolio Prospectus.

Past Performance¹: as at 31 March 2010

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

Cumulative Performance

Fund / Benchmark	1 Yr	3 Yr	5 Yr	10 Yr	Since Inception*
Aberdeen Thailand Equity Fund USD Class / <i>Thailand SET TR</i>	86.27%	25.00%	71.82%	n/a	100.00%
	109.27%	44.59%	73.27%	n/a	98.78%

Annualised Performance

Fund / Benchmark	1 Yr	3 Yr	5 Yr	10 Yr	Since Inception*
Aberdeen Thailand Equity Fund USD Class/ <i>Thailand SET TR</i>	86.27%	7.71%	11.43%	n/a	12.62%
	109.27%	13.05%	11.61%	n/a	12.50%

Source: Lipper, percentage growth, gross income reinvested, in USD terms

* *Aberdeen Thailand Equity Fund* : Incepted on 1 June 2004

Expense Ratio and Turnover Ratio

Fund	Expense Ratio	Turnover Ratio
Aberdeen Thailand Equity Fund	1.76%	16.52%

¹ 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.

The expense and turnover ratios stated in the table above are for the one year period ending 30 September 2009. The expense ratio excludes: brokerage and other transaction costs; interest expense; 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

The Manager does not receive soft-dollar commissions or arrangements for Aberdeen Thailand Equity Fund.

Please refer to the section on "Soft Dollar Commissions/Arrangements" in the Aberdeen Select Portfolio Prospectus.

Conflicts of Interest

The Manager may from time to time have to deal with competing or conflicting interests of the Aberdeen Thailand Equity Fund with other funds managed by the Manager. For example, the Manager may make a purchase or sale decision on behalf of some or all of the other funds managed by them without making the same decision on behalf of the Aberdeen Thailand Equity Fund, as a decision whether or not to make the same investment or sale for the Aberdeen Thailand Equity Fund depends on factors such as the cash availability and portfolio balance of the Aberdeen Thailand Equity Fund. However, the Manager will use reasonable endeavours at all times to act fairly and in the interests of the Aberdeen Thailand Equity Fund. In particular, after taking into account the availability of cash and relevant investment guidelines of the other funds managed by the Manager and Aberdeen Thailand Equity Fund, the Manager will endeavour to ensure that securities bought and sold will be allocated proportionately as far as possible among the Aberdeen Thailand Equity Fund and the other funds managed by the Manager.

The factors which the Manager will take into account when determining if there is any conflict of interest as described in the paragraph above include the aggregation of the purchase of the assets of the Aberdeen Thailand Equity Fund (such as the debt securities and the structured bond). To the extent that another fund managed by the Manager intends to purchase substantially similar assets, the Manager will ensure that the assets are allocated fairly and proportionately and that the interests of all investors are treated equally between the Aberdeen Thailand Equity Fund and the other funds.

The Manager and the Trustee shall conduct all transactions with or for the Aberdeen Thailand Equity Fund on an arm's length basis. Associates of the Trustee may be engaged to provide financial, banking and brokerage services to the Aberdeen Thailand Equity Fund. Such services where provided, will be on an arm's length basis.

Reports

The financial year-end of the ILP sub-fund will be 30 June. Aviva Ltd will make available semi-annual reports and annual audited reports of the ILP sub-fund 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 Thailand Equity Fund as it becomes available from the Investment Manager. Policyholders can access these reports via the AVIVA-IFS website at 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-fund is not a specialised fund 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 –IFS website at www.aviva-ifs.com.

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.

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

The ILP sub-fund is 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.