



## Product Summary Aviva Global Investment Account

### Description of Policy

Aviva Global Investment Account is a single premium investment-linked life insurance plan that offers a wide range of investment-linked plan (ILP) sub-funds.

### Aviva Global Investment Account At-a-glance

<ul style="list-style-type: none"> <li>You can choose to invest via lump sum or instalments (recurring single premium called Easy Save).</li> <li>100% of the single premium (net of bank charges, if applicable) will be invested in the selected ILP sub-fund(s).</li> <li>You can invest in one of the 6 different contract currencies available* - Sterling (£), Euro (€), A\$, US\$, HK\$ or S\$.</li> </ul>	<ul style="list-style-type: none"> <li>The contract currency will be used for policy valuations and all policy transactions, including premium payment (top-ups and instalments), withdrawals, surrenders and settlements.</li> <li>The contract currency may differ from the fund currency of the underlying funds. For example, the contract currency may be in US Dollar, but the underlying funds may be denominated in Sterling Pound and Euro.</li> </ul>
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*\*Note: A contract currency must be specified at the point of application and it cannot be altered thereafter. If a contract currency is not specified, US\$ will be used as a default contract currency.*

### Insurance Benefit

The Plan provides an insurance benefit as a percentage of Net Asset Value (NAV), depending on whichever event that occurs first, as follows:

- 106% of NAV of the Policy payable upon death of the Life Assured from an Accidental Injury before the Policy Anniversary immediately prior to the 65<sup>th</sup> birthday of the Life Assured; or
- 101% of NAV of the Policy payable upon all other causes of death of the Life Assured.

For the purposes of this Policy, Accidental Injury must result directly and independently of any other cause in the death of the Life Assured within 180 days of the Accident. "Accident" means an event caused solely and independently of all other causes and directly by violent, unexpected, external and visible means.

### Key Terms

- "Accidental Injury" means bodily injury caused by an Accident, directly and independently of any other cause(s), of which there is as evidence, a visible contusion or wound on the exterior of the body.
- The Sum Assured will be payable in one lump sum upon death of the Life Assured and for joint lives policies where the Life Assured is two individuals, the Sum Assured will be payable in one lump sum upon the death of the last surviving individual.
- The NAV is calculated by multiplying the total number of units allocated to the Policy in each of the relevant ILP sub-funds by the unit price of the respective ILP sub-funds prevailing on the next appropriate Fund Valuation Date. Unit prices fluctuate based on the investment performance of the underlying funds of the respective ILP sub-funds.

Signature of Applicant : \_\_\_\_\_

Date : \_\_\_\_\_

Name : \_\_\_\_\_

Signature of Adviser : \_\_\_\_\_

Date : \_\_\_\_\_

Name : \_\_\_\_\_

Company Name : \_\_\_\_\_

Contact Number : \_\_\_\_\_

Adviser Code : \_\_\_\_\_

### Key Provisions for Death Benefit

#### 1. Termination

The cover under the Death Benefit terminates on the earlier of the following dates:

- (a) the date the Policy terminates;
- (b) (in the event of Accidental Death) the date on which the Accidental Death Benefit (together with the Death Benefit) or an advancement of the Accidental Death Benefit (together with the Death Benefit) are paid; and
- (c) (in the event of death of the Life Assured other than an Accident Death) the date on which the Death Benefit or an advancement of the Death Benefit is paid in full.

### Key Provisions for Accidental Death Benefit

#### 1. Termination

The cover under the Accidental Death Benefit terminates on the earlier of the following dates:

- (a) the date the Policy terminates;
- (b) the benefit cessation date of the Accidental Death Benefit as stated in the Policy Schedule;
- (c) (in the event of death of the Life Assured other than an Accidental Death) the date on which the Death Benefit or an advancement of the Death Benefit is paid; and
- (d) (in the event of Accidental Death) the date on which the Accidental Death Benefit (together with the Death Benefit) or an advancement of the Accidental Death Benefit (together with the Death Benefit) are paid in full.

#### 2. Exclusions for Accidental Death

Accidental Injury directly or indirectly, wholly or partly caused by or arising from or contributed to by the following is excluded:

- (a) any Pre-existing Conditions; or
- (b) self-inflicted injuries or suicide, while sane or insane; or
- (c) bodily infirmity, or mental or functional disorder, or illness or disease of any kind, or any infection other than an infection occurring simultaneously with and in consequence of a cut or wound of an Accidental Injury; or
- (d) childbirth, pregnancy and complications thereof; or
- (e) the influence of alcohols or drugs, or the taking of poison or inhalation of gas, voluntarily or involuntarily; or
- (f) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
- (g) active duty in any navy, army, air force, military, fire service, civil defence, police or law enforcement organisation; or
- (h) participation in any hazardous sport or pastime, including but not limited to aerial activity, rock climbing or mountaineering, underwater activities, racing of any type other than on foot; or
- (i) injuries sustained during travel in or on any type of aircraft other than as a crew member or fare-paying passenger on a regularly scheduled passenger flight of an international commercial airline; or
- (j) the commission of, or attempt to commit or provoke an assault or a felony or any violation of the law.

## Available ILP sub-funds

Aviva Global Investment Account offers you a wide range of ILP sub-funds to allocate your premiums to. Please refer to Appendix A for the full list of ILP sub-funds.

## Information on the Manager/Sub-manager

Please refer to the relevant Fund Summary and Prospectus<sup>^^</sup> of the underlying fund(s).

## Other Parties

Please refer to the relevant Fund Summary and Prospectus<sup>^^</sup> of the underlying fund(s).

The auditor of the ILP sub-funds is Ernst & Young.

## Structure of the ILP sub-fund / Investment Objectives, Focus and Approach

Please refer to the relevant Fund Summary and Prospectus<sup>^^</sup> of the underlying fund(s).

## Underlying Fund Prospectuses<sup>^^</sup>

You will be able to access the current prospectus or addendum online at [www.aviva.com.sg](http://www.aviva.com.sg).

## Risks

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.

The value of your Policy will rise and fall as the performance of the underlying fund(s) changes. Please refer to the relevant Fund Summary and Prospectus<sup>^^</sup> of the underlying fund(s) for the specific risks associated with these funds.

## Pricing of Units & Dealing Deadline

The ILP sub-funds will have a single “dealing” price used for all subscriptions, switches and withdrawals. There is no bid/offer spread, except where the fund house imposes a charge on the underlying fund. All ILP sub-funds will be priced based on the frequency of the fund manager’s pricing policy. As Units are issued and cancelled using a forward price, the unit price for all subscriptions, switching and withdrawal of units will not be available at the time of receiving Your application.

Aviva Ltd must receive your applications by 12 noon (Singapore Time) for the subscription, switching and withdrawal/surrender of Units to be based on the same working day’s price and currency conversion (if required). Applications received after 12 noon (Singapore Time) will be allocated using the next working day’s price and currency conversion.

This cut-off time stated is correct as at the time of print. Aviva Ltd reserves the right to change the cut-off time by giving You thirty (30) days’ prior notice or any such shorter period of notice as Aviva Ltd may agree with the relevant authorities.

## Subscription of Units

Entry Age: Minimum : 19 (Age next birthday)  
Maximum : 80 (Age next birthday)

Ownership: Single or Joint ownership

- Joint ownership and joint lives coverage are offered under the plan.
- Joint ownership is only available if the two individuals who are to own the policy are the same lives to be insured under the Policy.
- Joint ownership will be on a joint tenancy basis. If either owner dies, the policy will be automatically transferred to the surviving owner and will in turn pass to the estate of the surviving owner upon his/her death.
- Under joint lives coverage the Policy benefit will be paid out upon the death of the last surviving Life Assured.

## How to Apply:

You have to complete and sign the respective application form stating the funds You had chosen and the percentages to be invested in the selected funds.

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<sup>^^</sup> Please refer to “Other Material Information” on the last page of this Product Summary.

#### Payment Method:

You may pay by bank draft, telegraphic transfer or cheques. Cheques must be drawn from a bank in the country of domicile of the cheque's currency. Cheque payment is to be made in the chosen contract currency at time of application and with the Assured's own personal cheque. Payment is to be made in your chosen contract currency specified at the time of application.

You have to fill up and sign an application form stating how your money is to be allocated among the different ILP sub-funds.

#### Minimum Investment Limits:

	US\$	€	£	A\$	S\$	HK\$
Minimum Initial Investment (Lump Sum Option)	15,000	15,000	10,000	30,000	30,000	100,000
Minimum Initial Investment (Easy Save Option)	3,000	3,000	2,000	5,000	5,000	20,000
Minimum Top-up	4,000	4,000	2,500	8,000	8,000	30,000
Minimum Account Value	15,000	15,000	10,000	30,000	30,000	100,000

#### Maximum Investment Limits:

No maximum investment limits but Aviva reserves the right to impose a limit on the value of investments made in any particular ILP sub-fund.

#### Example of how the number of units are derived:

Assuming Investment amount = US\$10,000; Unit price = US\$1

Units allocated = US\$10,000 / US\$1 = 10,000 units

#### Shortfall Fee (Applicable to the Easy Save Option only):

The Shortfall Fee applies only if the total Instalment Premiums paid within the first 12 months do not meet the Minimum Account Value. The Shortfall Fee is charged at the end of the first Policy Year, and then quarterly in arrears until the total Instalment Premiums paid is equal to or greater than the Minimum Account Value.

#### Example of how Shortfall Fee is calculated:

At the end of the 1st Policy Year :

Shortfall Fee = (Minimum Account Value – total Premiums paid in the first Policy Year) x 2%

After the first Policy Year :

Shortfall Fee = (Minimum Account Value – total Premiums paid up to the end of each subsequent quarter) x 0.19% per quarter

#### **Volume Bonus**

Volume Bonus is awarded as follows:

For investment amounts** greater than or equal to (in contract currency)						Volume Bonus Rate
US\$	€	£	A\$	S\$	HK\$	
50,000	50,000	25,000	75,000	75,000	300,000	0.50%
100,000	100,000	50,000	150,000	150,000	600,000	0.75%
200,000	200,000	100,000	300,000	300,000	1,200,000	1.00%

\*\* Net of bank charges (if applicable)

The Initial Volume Bonus will be applied at the time at which the Initial Investment is made if it is equal or greater than the required investment amounts stated above.

^^ Please refer to "Other Material Information" on the last page of this Product Summary.

The Accumulated Volume Bonus will also be allocated if the total investment net of partial withdrawals, within any 12-month period, is equal to or greater than the required amounts stated above. The Accumulated Volume Bonus will be paid in arrears on the Policy Anniversary upon completion of the purchase of units attributable to the Accumulated Volume Bonus and based on the Accumulated Volume Bonus Rate prevailing on the last day of that Policy Year.

For the first Policy Year:

Initial Volume Bonus = Initial Investment x Volume Bonus Rate applicable

Accumulated Volume Bonus = (Initial Investment + subsequent investment – partial withdrawals) x Volume Bonus Rate applicable – Initial Volume Bonus paid

For the second Policy Year and onwards:

Accumulated Volume Bonus for the policy year = (subsequent investment for the policy year – partial withdrawals for the policy year) x Volume Bonus Rate applicable

The Volume Bonus will be applied in units across all sub-funds investment in the same proportions at the point of allocation.

Example of how Volume Bonus is calculated:

Assuming Initial Investment = US\$100,000; NAV = US\$1

Initial Volume Bonus	= US\$100,000 x 0.75%	= US\$750
Total Investment amt	= US\$100,000 + US\$750	= US\$100,750
Net Investment amt		= US\$100,750
Units allocated	= US\$100,750 / US\$1	= 100,750 units

**Withdrawal/Surrender**

Partial Withdrawals can be made by stating the number of units, the value required in the contract currency or the number of Individual Policies you wish to withdraw, provided always that you may not withdraw part of an Individual Policy, subject to the Minimum Partial Withdrawal amount stated below. The entire Policy shall include each and all of the fifty (50) Individual Policies.

	US\$	€	£	A\$	S\$	HK\$
Minimum Partial Withdrawal	1,500	1,500	1,000	3,000	3,000	10,000

The balance of the NAV after a Partial Withdrawal is made must be maintained at the higher of the following:

- Minimum Account Value of US\$15,000 (or currency equivalent); or
- 15% of the total premiums (including Top-up) paid in the last 5 years.

If you applied to pay Premiums under the Easy Save Option, you may apply for a Partial Withdrawal only after the total Instalment Premiums you have paid is equal to or more than the Minimum Account Value.

Partial withdrawals will result in a reduction of the Sum Assured.

Partial and full withdrawals (i.e. Surrender) will be calculated on a first-in first-out (FIFO) basis.

Withdrawal Allowance

From the second Policy Year onwards, you can withdraw up to the Withdrawal Allowance each year without incurring Exit Fees.

Withdrawal Allowance = [Total Investment Balance before Withdrawal (TIBBW) – Top-ups made less than 1 investment year at the start of each policy year] x 50%

Where :

*TIBBW = Initial Premium + Top-up premiums paid to-date – Previous Exit Amounts paid to-date*

*Exit Amount = [Withdrawal amount / NAV before Withdrawal] x TIBBW*

If the Withdrawal Allowance is not fully utilised in the first withdrawal, it can be carried over to subsequent withdrawals within the same policy year, until it is fully exhausted. This is not accumulative over to the following policy years.

At every policy anniversary, the Withdrawal Allowance will be computed. The Withdrawal Allowance will apply for the policy year ahead and drawn down whenever any withdrawals are made during the policy year.

Withdrawal Allowance will not apply on full surrender of the policy.

## Exit Fee

For partial withdrawals, an Exit Fee is chargeable on the Exit Amount in excess of the Withdrawal Allowance and is dependent on the Exit Fee Rate applicable based on the Investment Year of the premium in which the premium is withdrawn.

Upon full surrender of the policy, an Exit Fee is chargeable on the total premiums paid over the 5-year period preceding the date of request and is dependent on the Exit Fee Rate applicable according to the Investment Years of the respective premiums.

Exit Fee is not applicable in the event of a death claim.

Exit Fee table is as follows :

<u>Investment Year</u>	<u>Exit Fee Rate</u>
Year 1	8.0%
Year 2	5.0%
Year 3	2.5%
Year 4	2.0%
Year 5	1.0%
Year 6 onwards	0%

### Example of how Exit Fee is calculated:

Assuming Initial Premium = US\$80,000 ; current holdings = 100,000 units; NAV = US\$1;

- (i) If policyholder redeems 10,000 units in Yr 1,

Withdrawal Amount = 10,000 units x US\$1 = US\$10,000  
Total NAV = 100,000 units x US\$1 = US\$100,000  
TIBBW = Initial Premium + Top-ups paid-to-date - Previous Exit Amounts paid-to-date  
= US\$80,000 + US\$0 - US\$0  
= US\$80,000

Exit Amount = Withdrawal amount / NAV before Withdrawal x TIBBW  
= US\$10,000 / US\$100,000 x US\$80,000  
= US\$8,000

As Withdrawal Allowance is not available in the first policy year, Exit Fees will be levied.

Exit Fee = (Exit Amount less Withdrawal Allowance) x Exit Fee Rate  
= (US\$8,000 - US\$0) x 8%  
= US\$640

Amount payable to policyholder = US\$10,000 - US\$640  
= US\$9,360

- (ii) If policyholder redeems 10,000 units in Yr 2 instead of Yr 1,

Withdrawal Amount = 10,000 units x US\$1 = US\$10,000  
Total NAV = 100,000 units x US\$1 = US\$100,000  
TIBBW = Initial Premium + Top-ups paid-to-date - Previous Exit Amounts paid-to-date  
= US\$80,000 + US\$0 - US\$0  
= US\$80,000

Exit Amount = Withdrawal amount / NAV before Withdrawal x TIBBW  
= US\$10,000 / US\$100,000 x US\$80,000  
= US\$8,000

Withdrawal Allowance = [TIBBW - Top-ups made less than 1 investment year at the start of each policy year] x 50%  
= (US\$80,000 - US\$0) x 50%  
= US\$40,000

As the withdrawal amount of US\$10,000 is within the Withdrawal Allowance, Exit Fees will not be levied.

Amount payable to policyholder = US\$10,000

Redemption proceeds will be payable no later than ten (10) working days after receipt of withdrawal/redemption request from the investor.

## Fund Switching

You are entitled to unlimited free fund switches. Aviva reserves the right to impose a charge or limit the number of free switches after giving You 30 days' prior notice.

Switching will be a two-step process where the sale proceeds will be received (and converted to another currency if required) prior to the purchase of units. Switching can occur between funds of the same and/or different currencies.

All switching will be based on the settlement timeframes as stated by the fund manager(s) involved. Please refer to the relevant Prospectus<sup>^^</sup> of the underlying fund(s).

### Minimum switching amount

	US\$	€	£	A\$	S\$	HK\$
	1,500	1,500	1,000	3,000	3,000	10,000

## Fees and Charges

Payable to Aviva at the product level through cancellation of units:

Establishment Fee	:	Max 0.63% per quarter of premiums paid, charged quarterly in arrears and proportionately across all funds regardless of volatility, for the first 3 investment years
Management Fee	:	Max 0.30% per quarter of NAV, charged quarterly in arrears and proportionately across all funds regardless of volatility, from Year 1
Switching Fee	:	Nil
Bid/Offer Spread	:	Nil
Shortfall Fee	:	Levied if total Instalment Premiums within the first 12 months do not meet the Minimum Account Value. Please refer to section on Subscription of Units for details.
Exit Fee	:	Levied if partial or full surrender takes place before the 6th investment year. Please refer to section on Redemption of Units for details.

Payable through deduction from asset value of the ILP sub-fund:

Annual Management Charge (AMC)	:	This refers to the fee charged by the underlying fund manager and varies depending on the ILP sub-fund(s) selected. Refer to the Fund Summary and Fund Prospectus issued by the relevant fund houses of the respective underlying funds for details.
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Aviva reserves the right to review and amend the Fees and Charges from time to time by giving You thirty (30) days' prior notice or any such shorter period of notice as We may agree with the relevant authorities. Please refer to the relevant Fund Summary and Prospectus<sup>^^</sup> of the underlying fund(s) for the specific fees and charges associated with the underlying fund(s).

## Obtaining Prices of Units

Unit pricing is based on the respective underlying fund managers' pricing policy. You may obtain the prices from the website at [www.aviva.com.sg](http://www.aviva.com.sg).

Please refer to the relevant Fund Summary and Prospectus<sup>^^</sup> of the underlying fund(s).

## Suspension of dealings

Suspension in dealings will only occur if the underlying funds are suspended from dealing.

Please refer to the relevant Fund Summary and Prospectus<sup>^^</sup> of the underlying fund(s) for full details.

## Past Performance / Expense Ratio / Turnover Ratio

Please refer to the relevant Fund Summary and Prospectus<sup>^^</sup> of the underlying fund(s).

## Soft Dollar Commissions or Arrangements

Aviva Ltd does not receive any soft dollar commissions in respect of the underlying fund(s).

## Conflicts of Interest

Aviva Ltd does not have any conflict of interests which may exist or arise in relation to the underlying fund(s) and its management.

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<sup>^^</sup> Please refer to "Other Material Information" on the last page of this Product Summary.

## Free Look

You may cancel the Policy by giving Us written notice of cancellation provided that such notice of cancellation is received by Aviva Ltd at its Registered Office within fourteen (14) days from the date on which You receive the Policy.

Upon cancellation of the Policy, Aviva Ltd will sell all Units allocated to the Policy at the next appropriate Fund Valuation Date and will pay all sums received upon such sale to You on or before the Settlement Date. No increase in market value of the Units allocated to the Policy shall be payable to You. No interest shall accrue or be payable on any sums payable to You pending payment. Any applicable Fees deducted from the Policy will be refunded to You and the Exit Fee will be waived.

## The Contract

This Product Summary provides you with an overview of the plan. Your Policy Terms and Conditions provides the full terms and conditions of the plan.

## Point-of-Sale Documents

A copy of the following documents are given at the point-of-sale:

- Benefit Illustration
- Product Summary
- Applicable Fund Summary
- Fact Find
- Your Guide to Life Insurance (Singapore only)

## Reports

The financial year-end of the ILP sub-funds will be 30th June. Aviva will make available semi-annual reports and annual-audited reports of the ILP sub-fund(s) within 2 months and 3 months from 31st December and 30th June of each year respectively. You can access these reports via the AVIVA website at [www.aviva.com.sg](http://www.aviva.com.sg) or request the information to be forwarded by calling the AVIVA hotline (65) 6827 9929.

## Specialised ILP sub-funds

Please refer to the relevant Fund Summary and Prospectus<sup>^^</sup> of the underlying fund(s) for important disclosures.

## Other Material Information

The ILP sub-fund is not offered as a collective investment scheme under the Securities and Futures Act (Cap. 289).

This Product Summary should be read in conjunction with the relevant Fund Summary and Prospectus. The Fund Summary and Prospectus may be obtained from the Aviva website at [www.aviva.com.sg](http://www.aviva.com.sg).

Kindly read the applicable sections of the most recent edition of the relevant Fund Summary and Prospectus in relation to the Application for this Policy.

**Please note that any Prospectus given to You is in relation to the sale of 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.**

## Policy Owners' Protection Scheme

This Policy is protected under the Policy Owner's Protection Scheme, and is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for Your Policy is automatic and no further action is required from You. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Us or visit the LIA or SDIC web-sites ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

## Details of the Insurer

Aviva is the world's sixth largest\* insurance group, serving over 44.5 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 pensions products in Europe.

\*Based on gross worldwide premiums at 31 December 2010

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<sup>^^</sup> Please refer to the "Other Material Information" on the last page of this Product Summary.

## Appendix A: Available ILP sub-funds under Aviva Global Investment Account

No.	Fund Code	ILP Sub-Fund Name	Fund Currency	Annual Management Charge (AMC)
1	E047	Aberdeen Global - Asia Pacific Equity Fund*	USD	1.75%
2	D022	Aberdeen Global - Asian Local Currency Short Duration Bond * 4	USD	1.00% <sup>1</sup>
3	E071	Aberdeen Global - Australasian Equity Fund*	AUD	1.50%
4	E008	Aberdeen Global - Chinese Equity Fund*	USD	1.75%
5	D023	Aberdeen Global – Select Emerging Markets Bond Fund* 14	USD	1.50%
6	E009	Aberdeen Global - Indian Equity Fund*	USD	1.75%
7	E087	Aberdeen Thailand Equity Fund	USD	1.50%
8	E050	AllianceBernstein - Dynamic Diversified Portfolio <sup>8</sup>	USD	1.50%
9	E049	AllianceBernstein - Global Conservative Portfolio	USD	1.25%
10	E051	AllianceBernstein - Global Equity Blend Portfolio	USD	1.70%
11	E002	AllianceBernstein - Global Growth Trends Portfolio	USD	1.80%
12	E001	AllianceBernstein - Global Value Portfolio	USD	1.60%
13	E010	AllianceBernstein - US Thematic Research Portfolio	USD	1.60%
14	E095	Allianz RCM Global Sustainability Fund	EUR	1.50%
15	E061	Amundi Funds Equity Global Aqua * 2, 11	EUR	1.70%
16	E114	Amundi Funds Absolute Volatility Arbitrage * 11	EUR	0.80%
17	E054	Amundi Funds Equity Emerging Europe * 3, 11	EUR	1.70%
18	D002	Amundi Funds Bond Global * 11	USD	0.80%
19	E116	Amundi Funds Absolute Volatility World Equities * 11	USD	1.00%
20	E117	Amundi Islamic BRIC Quant*	USD	1.70%
21	E105	Aviva Investors – Asian Equity Income Fund <sup>9</sup>	USD	1.50%
22	E106	Aviva Investors – Emerging Markets Equity Income Fund <sup>12</sup>	USD	1.70%
23	E107	Aviva Investors – European Convergence Equity Fund	EUR	1.70%
24	E124	Barclays - Global Agriculture Delta Fund	USD	1.05%
25	E125	Barclays - Global Commodities Delta Fund	USD	0.90%
26	E123	Barclays - Investment Legends Fund	USD	1.50%
27	E048	BlackRock Global Funds - Global Equity Fund	USD	1.50%
28	E065	BlackRock Global Funds - Global SmallCap Fund*	USD	1.50%
29	E072	BlackRock Global Funds - Latin American Fund	USD	1.75%
30	E033	BlackRock Global Funds - New Energy Fund	USD	1.75%
31	E066	BlackRock Global Funds - United Kingdom Fund*	GBP	1.50%
32	E034	BlackRock Global Funds - World Gold Fund	USD	1.75%
33	E035	BlackRock Global Funds - World Mining Fund	USD	1.75%
34	D020	BNP Paribas L1 Bond Best Selection World Emerging	USD	1.50%
35	D019	BNP Paribas L1 Bond World	USD	0.75%
36	E092	BNP Paribas L1 Equity Russia	EUR	1.75%
37	E077	BNP Paribas L1 Equity World Materials	EUR	1.50%
38	E129	BNP Paribas L1 Green Future	USD	1.75%
39	E082	DWS Global Agribusiness Fund	EUR	1.50%
40	E146	DWS Invest Global Equities	EUR	1.50%
41	E084	DWS Noor Precious Metals Securities Fund	USD	1.50%
42	E098	DWS Singapore Equity Fund	SGD	1.50%
43	E119	Fidelity Euro Stoxx 50TM Fund	EUR	0.60%
44	E012	Fidelity Funds - Asian Special Situations Fund	USD	1.50%
45	E013	Fidelity Funds - Euro Blue Chip Fund	EUR	1.50%
46	E040	Fidelity Funds - European Aggressive Fund	EUR	1.50%
47	E085	Fidelity Funds - European Growth Fund	EUR	1.50%

48	D017	Fidelity Funds - European High Yield Fund	EUR	1.00%
49	E003	Fidelity Funds - Fidelity Portfolio Selector Global Growth Fund	USD	Up to 2.00%
50	E043	Fidelity Funds - Global Technology Fund	EUR	1.50%
51	E099	Fidelity Funds - Global Telecommunications Fund	EUR	1.50%
52	E041	Fidelity Funds - Growth & Income Fund	USD	1.25%
53	E086	Fidelity Funds - International Bond Fund	USD	0.75%
54	E100	Fidelity Funds - Korea Fund	USD	1.50%
55	E042	Fidelity Funds - Pacific Fund	USD	1.50%
56	D006	Fidelity Funds - Sterling Bond Fund	GBP	0.75%
57	E044	Fidelity Funds - Taiwan Fund	USD	1.50%
58	E015	Fidelity Funds - United Kingdom Fund	GBP	1.50%
59	D016	Fidelity Funds - US Dollar Bond Fund	USD	0.75%
60	E120	Fidelity Global Financial Services Fund	EUR	1.50%
61	E073	First State Regional China Fund	SGD	1.50%
62	E074	First State Singapore Growth Fund	SGD	1.50%
63	E121	Franklin European Small-Mid Cap Growth Fund	EUR	1.50%
64	E039	Franklin Templeton Investment Funds - Franklin Biotechnology Discovery Fund	USD	1.50%
65	E153	Franklin Templeton Investment Funds - Franklin Global Real Estate Fund	EUR	1.50%
66	E062	Franklin Templeton Investment Funds - Franklin Mutual Beacon Fund	USD	1.50%
67	E068	Franklin Templeton Investment Funds - Franklin Strategic Income Fund	USD	1.25%
68	E037	Franklin Templeton Investment Funds - Templeton Asian Growth Fund	USD	1.85%
69	E036	Franklin Templeton Investment Funds - Templeton European Fund	EUR	1.50%
70	E004	Franklin Templeton Investment Funds - Templeton Global Fund	USD	1.50%
71	E070	Franklin Templeton Investment Funds - Templeton Global Income Fund	USD	1.35%
72	E094	Franklin Templeton Investment Funds - Templeton Global Total Return Fund	EUR	1.05%
73	E093	Franklin Templeton Investment Funds - Templeton Global Total Return Fund	USD	1.05%
74	E063	Franklin Templeton Investment Funds - Templeton Latin America Fund	USD	1.90%
75	E058	GrowthPath Portfolios - GrowthPath 2020	SGD	0.95%
76	E059	GrowthPath Portfolios - GrowthPath 2030	SGD	0.95%
77	E060	GrowthPath Portfolios - GrowthPath 2040	SGD	0.95%
78	E057	GrowthPath Portfolios - GrowthPath Today	SGD	0.80%
79	E017	Henderson Horizon Fund – Euroland Fund <sup>13</sup>	EUR	1.20%
80	E064	Henderson Horizon Fund - Global Property Equities Fund	USD	1.20%
81	E026	Henderson Horizon Fund - Global Technology Fund	USD	1.20%
82	E031	Henderson Horizon Fund - Japanese Equity Fund	USD	1.20%
83	E032	Henderson Horizon Fund - Pan European Property Equities Fund	EUR	1.20%
84	E018	ING (L) Invest EURO Equity*	EUR	1.80%
85	D008	ING (L) Renta Fund Euromix Bond <sup>10</sup>	EUR	0.75%
86	E175	JF India A (acc) <sup>7</sup>	USD	1.50%
87	E176	JF Taiwan A (acc)* <sup>7</sup>	USD	1.50%
88	E171	JPM Emerging Europe, Middle East and Africa Equity A (acc)* <sup>7</sup>	USD	1.50%
89	E172	JPM Emerging Middle East Equity A (acc)* <sup>7</sup>	USD	1.50%
90	E132	JPM EUR*	EUR	0.25%
91	E133	JPM GBP*	GBP	0.25%
92	E173	JPM Global Dynamic A (acc) <sup>7</sup>	USD	1.50%
93	E174	JPM Global Natural Resources (USD) A (acc) <sup>7</sup>	USD	1.50%
94	E131	JPM USD*	USD	0.25%
95	E148	Jupiter Climate Change Solutions L USD*	USD	1.50%
96	E149	Jupiter European Growth L EUR*	EUR	1.50%
97	E150	Jupiter Global Financials L USD*	USD	1.50%
98	E151	Jupiter India Select USD*	USD	1.75%
99	E024	Legg Mason Emerging Markets Equity Fund*	USD	Up to 1.92%
100	E152	Legg Mason Batterymarch European Equity Fund*	EUR	1.35%

101	E006	MFS Meridian Global Equity Fund	EUR	1.05%
102	D030	Parvest Bond Euro <sup>5</sup>	EUR	0.75%
103	E168	Parvest Equity Brazil <sup>6</sup>	USD	1.75%
104	E169	Parvest Short Term Euro <sup>6</sup>	EUR	0.50%
105	E170	Parvest Short Term USD <sup>6</sup>	USD	0.50%
106	D026	PIMCO GIS Emerging Markets Bond Fund Class E	USD	1.69%
107	D027	PIMCO GIS Global Bond Fund Class E	USD	1.39%
108	E145	PIMCO GIS Global Real Return Fund Class E	USD	1.39%
109	D028	PIMCO GIS High Yield Bond Fund Class E	USD	1.45%
110	D029	PIMCO GIS Total Return Bond Fund Class E	USD	1.40%
111	E028	Schroder Asian Growth Fund	USD	1.13%
112	D013	Schroder International Selection Fund Asian Bond Absolute Return	USD	1.25%
113	E056	Schroder International Selection Fund BRIC	USD	1.50%
114	E027	Schroder International Selection Fund Emerging Markets	USD	1.50%
115	E076	Schroder International Selection Fund Middle East	EUR	1.50%
116	E023	Schroder International Selection Fund UK Equity	GBP	1.25%
117	E139	Threadneedle American Fund*	USD	1.50%
118	E142	Threadneedle Asia Fund*	USD	1.50%
119	E141	Threadneedle Emerging Market Bond Fund*	USD	1.50%
120	E140	Threadneedle Global Bond Fund*	EUR	1.25%
121	E143	Threadneedle Pan European Fund*	EUR	1.50%
122	E147	Threadneedle Target Return Fund*	EUR	1.25%
123	E088	United Commodities Plus Fund	SGD	1.50%
124	E126	United SGD Fund	SGD	0.50%

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

<sup>1</sup>With effect from 01 Jan 2011, the AMC of Aberdeen Global - Asian Bond Fund was revised from 1.25% to 1.00%

<sup>2</sup>With effect from 01 Feb 2011, the AMC of Amundi Funds Aqua Global was revised from 1.50% to 1.70%.

<sup>3</sup>With effect from 01 Feb 2011, the AMC of Amundi Funds Emerging Europe was revised from 1.60% to 1.70%.

<sup>4</sup>With effect from 01 March 2011, Aberdeen Global - Asian Bond Fund was renamed to Aberdeen Global - Asian Local Currency Short Duration Bond.

<sup>5</sup>With effect from 14 March 2011, BNP Paribas L1 Bond Euro was merged into Parvest Bond Euro.

<sup>6</sup>With effect from 21 March 2011:

- BNP Paribas L1 Equity Brazil was merged into Parvest Equity Brazil.
- BNP Paribas L1 Short Term Euro was merged into Parvest Short Term Euro.
- BNP Paribas L1 Short Term USD was merged into Parvest Short Term USD.

<sup>7</sup>With effect from 31 March 2011:

- JF India D (acc) was converted to JF India A (acc); the AMC was revised from 2.30% to 1.50%.
- JF Taiwan D (dist) was converted to JF Taiwan A (acc); the AMC was revised from 2.50% to 1.50%.
- JPM Emerging Europe, Middle East and Africa D (acc) was converted to JPM Emerging Europe, Middle East and Africa A (dist); the AMC was revised from 2.50% to 1.50%.
- JPM Emerging Middle East Equity D (acc) was converted to JPM Emerging Middle East Equity A (dist); the AMC was revised from 2.50% to 1.50%.
- JPM Global Dynamic D (acc) was converted to JPM Global Dynamic A (dist); the AMC was revised from 2.50% to 1.50%.
- JPM Global Natural Resources (USD) D (acc) was converted to JPM Global Natural Resources (USD) A (acc); the AMC was revised from 2.50% to 1.50%.

<sup>8</sup>With effect from 15 April 2011, AllianceBernstein – Global Balanced Portfolio was renamed as AllianceBernstein – Dynamic Diversified Portfolio.

<sup>9</sup>With effect from 25 April 2011, Aviva Investors – Asia-Pacific Equity Fund was renamed as Aviva Investors - Asian Equity Income Fund.

<sup>10</sup>With effect from 29 April 2011, ING (L) Renta Fund Euromix Bond was merged into ING (L) Renta Fund Euro Government Bond and was subsequently renamed back to ING (L) Renta Fund Euromix Bond.

<sup>11</sup>With effect from 24 June 2011:

- Amundi Funds Aqua Global was renamed as Amundi Funds Equity Global Aqua.
- Amundi Funds Dynarbitrage Volatility was renamed as Amundi Funds Absolute Volatility Arbitrage.
- Amundi Funds Emerging Europe was renamed as Amundi Funds Equity Emerging Europe.
- Amundi Funds Global Bond was renamed as Amundi Funds Bond Global.
- Amundi Funds Volatility World Equities was renamed as Amundi Funds Absolute Volatility World Equities.

<sup>12</sup> With effect from 15 August 2011, Aviva Investors – Emerging Markets Equity Fund was renamed as Aviva Investors – Emerging Markets Equity Income Fund.

<sup>13</sup> With effect from 8 November 2011, Henderson Horizon Fund – Continental European Equity Fund was renamed as Henderson Horizon Fund – Euroland Fund.

<sup>14</sup> With effect from 1 December 2011, Aberdeen Global – Emerging Markets Bond Fund was renamed as Aberdeen Global – Select Emerging Markets Bond Fund.

- End of Product Summary -