

Fund Summary

DWS Noor Islamic Fund Plc

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

DWS Noor Precious Metals Securities Fund

Structure of ILP Sub-Fund

The ILP sub-fund is a feeder fund investing in a sub-fund of DWS Noor Islamic Fund Plc (the “Company”).

The Company is an umbrella type open-ended Investment Company, with variable capital and segregated liability between sub-funds, incorporated with limited liability under the laws of Ireland on 27 July 2006 with registered number 424121. The Company is authorised in Ireland as an investment company pursuant to the UCITS Regulations.

The Company’s articles of incorporation (the “Articles”) were filed with the Irish Companies Registration Office under number 424121. The Articles are published in Irish Companies Registration Office website: www.cro.ie and copies are available for inspection at the registered office of the Company or by contacting the Singapore Representative during normal Singapore business hours.

Please refer to the section on “The Company” in the DWS Noor Islamic Fund Plc Singapore Prospectus for further information on the structure of the Company.

Information on the Manager

Main Investment Manager and Main Distributor

The Company, pursuant to an investment management and distribution agreement dated 29 September 2006 (the “Investment Management and Distribution Agreement”), has appointed Deutsche Asset Management (Asia) Limited (the “Main Investment Manager”) as the main investment manager of the Company to provide, inter alia, investment management services in respect of the assets in the Sub-Fund, subject to the overall direction and supervision of the Directors.

The Main Investment Manager is a public limited company incorporated under the laws of the Republic of Singapore and is a subsidiary of Deutsche Asia Pacific Holdings Pte Ltd. The Main Investment Manager has been managing collective investment schemes and discretionary funds in Singapore since 1987. As of 31 August 2011, the Main Investment Manager has approximately S\$5.137 billion in assets under management. The Main Investment Manager also acts as the main distributor for the Company pursuant to the Investment Management and Distribution Agreement and may appoint Singapore subdistributors.

Further information on the Main Investment Manager and on the distribution arrangement between the Company and the Main Investment Manager is set out in the General Section of the Irish Prospectus under the heading “INVESTMENT MANAGEMENT, ADMINISTRATION, AND DISTRIBUTION”.

Investment Manager

The Main Investment Manager has, on its own responsibility and under its own control as well as at its own expense, delegated its investment management functions in respect of the Sub-Fund to DWS Investment GmbH which is domiciled in Germany and has been managing collective investment schemes in Germany since 1956. As at the end of 2010, DWS Investment GmbH has approximately €45.404 billion in assets under management.

Further information on the Investment Manager and on the investment management arrangement is set out the General Section of the Irish Prospectus under the heading “INVESTMENT MANAGEMENT, ADMINISTRATION, AND DISTRIBUTION”, sub-heading “INVESTMENT MANAGEMENT”.

Sharia Advisor:

The Company and the Main Investment Manager have entered into a Shari'a Advisory Agreement dated 29 October 2008 (the "Shari'a Advisory Agreement") with Khalij Islamic (BVI) Limited wherein Khalij Islamic (BVI) Limited was appointed as the Shari'a advisor of the Company (the "Shari'a Advisor") to provide the Shari'a eligibility criteria for the Company's and the Sub-Fund's investment policy and to undertake quarterly audits of the portfolios of the Sub-Fund.

The Shari'a Advisor receives Shari'a advice from Shari'a scholars who sit on the Shari'a Supervisory Board and who are experts in the interpretation of Islamic law and whose responsibility is to ensure that a Shari'a-observant financial service or product is truly in observance with Shari'a law.

A summary of the Shari'a Advisory Agreement is set out in the General Section of the Irish Prospectus under the heading "INVESTMENT MANAGEMENT, ADMINISTRATION, AND DISTRIBUTION", sub-heading "SHARI'A ADVISOR". Further information on the Shari'a Supervisory Board is set out in the General Section of the Irish Prospectus under the heading "RISK SPREADING", sub-heading "SHARI'A INVESTMENT GUIDELINES".

Singapore Representative:

The Company has appointed the Main Investment Manager, Deutsche Asset Management (Asia) Limited, to act as the representative for the Sub-Fund in Singapore (the "Singapore Representative") to provide and maintain certain administrative and other facilities in respect of the Sub-Fund.

The Singapore Representative shall carry out the following key functions on behalf of the Company in respect of the offer of the Sub-Fund in Singapore:

- (i) facilitate the subscription, exchange and redemption of Shares;
- (ii) facilitate the publication of the subscription and redemption prices of Shares;
- (iii) the maintenance in Singapore at the Singapore Representative's office, of a subsidiary register of shareholders who subscribed for or purchased Shares in Singapore (collectively, the "Shareholders" and, each a "Shareholder") or the maintenance in Singapore any facility that enables the inspection or extraction of the equivalent information;
- (iv) facilitate the sending of reports of the Sub-Fund to Singapore Shareholders;
- (v) facilitate the inspection of instruments constituting the Company and the Sub-Fund;
- (vi) make available for public inspection at the Singapore Representative's office, and offer copies of the memorandum and articles of association, the latest annual report and semi-annual report of the Company and such other documents required under the SFA and the Code on Collective Investment Schemes issued by MAS (as amended from time to time) (the "Code"), free of charge, to investors and Singapore Shareholders;
- (vii) the furnishing of such books relating to the subscription and redemption of Shares as MAS may require;
- (viii) the furnishing of such information or records of the Sub-Fund as MAS may at any time require; and
- (ix) such other functions as MAS may prescribe.

Investors may obtain, free of charge, copies of the memorandum and articles of association, the latest annual report and semi-annual report and latest annual accounts and semi-annual accounts of the Company, and inspect the subsidiary register of shareholders referred to in paragraph 4.1.2(iii) at the Singapore Representative's business office at One Raffles Quay, #15-00 South Tower, Singapore 048583 during normal Singapore business hours.

Administrator:

State Street Fund Services (Ireland) Limited (the "Administrator"), a limited liability company incorporated under the laws of Ireland on 23 March 1992, has been appointed by the Company under an administration agreement dated 29 September 2006 (the "Administration Agreement") to act as the administrator to provide the Company with administration, registrar and transfer agency services.



Further information on the Administrator and a summary of the terms of the Administration Agreement is set out in the General Section of the Irish Prospectus under the heading “INVESTMENT MANAGEMENT, ADMINISTRATION, AND DISTRIBUTION”, sub-heading “ADMINISTRATION”.

Other Parties

Please refer to the section on “Management, Administration and Distribution” and “Other Parties” in the DWS Noor Islamic Fund Plc Singapore Prospectus for details of other parties involved in the underlying DWS Noor Islamic Fund Plc sub-funds.

Investment Objectives, Focus & Approach

The investment objective, focus and approach of the underlying DWS Noor Islamic Fund Plc sub-funds are described in the section on “Investment Objectives and Policies of the Sub-Fund” in the DWS Noor Islamic Fund Plc Singapore Prospectus.

Risks

Please refer to the section on “Risk Factors” in the DWS Noor Islamic Fund Plc Singapore Prospectus for a description of the risk factors associated with investing in the underlying DWS Noor Islamic Fund Plc sub-funds.

Fees and Charges

Please refer to the section on “Fees, Charges and Expenses” in the DWS Noor Islamic Fund Plc Singapore Prospectus for a description of the fees and charges applicable. Please note that the Front-End Load, Redemption Fee and Exchange Commission are waived for Aviva policyholders. The Annual Management Charges (AMC) of the underlying DWS Noor Islamic Fund Plc sub-fund is:

Fund Name	AMC
DWS Noor Precious Metals Securities Fund	1.50%

All fund fees and charges are payable through deduction from the asset value of the sub-fund of DWS Noor Islamic Fund Plc that the ILP sub-fund feeds 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-fund are also available at the Aviva website www.aviva.com.sg.

Suspension of dealings

Please refer to the section on “Suspension of the Calculation of the Net Asset Value and Issue and Redemption of Shares” in the DWS Noor Islamic Fund Plc Singapore Prospectus.

Past Performance¹: as of 31 March 2012

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

Cumulative Performance

Funds / Benchmark²	1 Yr	3 Yr	5 Yr	10 Yr	Since Inception*
DWS Noor Precious Metals Securities Fund	-24.03%	24.43%	8.91%	N.A.	7.98%

Annualised Performance

Funds / Benchmark²	1 Yr	3 Yr	5 Yr	10 Yr	Since Inception*
DWS Noor Precious Metals Securities Fund	-24.03%	7.56%	1.72%	N.A.	1.51%

Source: DeAM Asia

Performance is based on Share Class A

* DWS Noor Precious Metals Securities Fund : Incepted on 14 February 2007

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.

² The Funds have no benchmarks against which their respective performances will be measured against as there is no corresponding index currently available in the market that is truly representative of the respective asset classes of each of the Funds.

Expense Ratio and Turnover Ratio

Funds	Expense Ratio	Turnover Ratio
DWS Noor Precious Metals Securities Fund	1.95 ³	-56.05% ³

³ Expense ratio and turnover ratio are based on Share Class A for the year ended 31 December 2011. Please note that both ratios are unaudited.

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

The Main Investment Manager and the Investment Manager will not receive and/or enter into any soft dollars commissions/arrangements in respect of the Sub-Fund.

Conflicts of Interest

Details on potential conflicts of interests which exist or may arise in relation to the management of the Company and the Sub-Fund are set out under the heading “POTENTIAL CONFLICTS OF INTERESTS” in the Information Section of the Irish Prospectus.

The Directors of the Company, the Main Investment Manager, the investment managers, the designated distributing agents and persons authorized to carry out the distribution, the Custodian, the Administrator, the Sharia Advisor, the shareholders, as well as all subsidiaries, affiliated companies, representatives or agents of the aforementioned entities and persons (“Associated Persons”) may:

- a) conduct amongst themselves all kinds of financial and banking transactions or other transactions or enter into the corresponding contracts, including those that are directed at investments in securities or at investments by an Associated Person in a company or undertaking, such investment being a constituent part of the respective Sub-Fund’s assets, or be involved in such contracts or transactions; and/or
- b) for their own accounts or for the accounts of third parties, invest in shares, securities or assets of the same type as the components of the respective Sub-Fund’s assets and trade in them; and/or
- c) in their own names or in the names of third parties, participate in the purchase or sale of securities or other investments from or to the Company, through or jointly with the investment managers, the designated distributing agents and persons appointed to carry out the distribution, the Custodian, the Sharia Advisor, or a subsidiary, an affiliated company, representative or agent of these.

Assets of the respective Sub-Fund in the form of liquid assets or securities may be deposited with an Associated Person in accordance with the legal provisions governing the Custodian.

In accordance with the respective terms agreed, members of the Deutsche Bank AG group of companies (“DB Group Members”) may act as directors, distributing agents, distributing subagents, custodians, investment managers, Sharia advisors, and may offer to provide sub-custodian services to the Company. The Directors are aware that conflicts of interest may arise due to the functions that DB Group Members perform in relation to the Company. In respect of such eventualities, each DB Group Member has undertaken to endeavour, to a reasonable extent, to resolve such conflicts of interest equitably (with regard to the Members’ respective duties and responsibilities), and to ensure that the interests of the Company and of the shareholders are not adversely affected. The board of directors of the Company believes that DB Group Members possess the required aptitude and competence to perform such duties.

For each Sub-Fund, transactions involving the Sub-Fund’s assets may be conducted with or between Associated Persons, provided that such transactions are in the best interests of the shareholders and are subject to:

- i) a certified valuation of such transaction by an entity approved by the Custodian (or in the case of a transaction with the Custodian, an entity approved by the Directors) as independent and competent has been obtained, or
- (ii) such transaction has been executed on best terms on an organized investment exchange under its rules, or
- (iii) where the conditions set out in (i) or (ii) above are not practical, the transaction is executed on terms which the Custodian is (or in the case of a transaction with the Custodian, the Directors are) satisfied conform with the principle outlined above.

The Main Investment Manager may be involved in managing or advising on the investments of other investment funds which may have similar or overlapping investment objectives to the Company. Investment opportunities shall be fairly allocated by the Main Investment Manager to its respective clients.

The Directors of the Company believe that the interests of the Company might conflict with those of the entities mentioned above. The Company has taken reasonable steps to avoid conflicts of interest. In the event of unavoidable conflicts of interest, the Directors of the Company will endeavour to resolve such conflicts fairly in favour of the Company and in the best interests of its shareholders

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 DWS Noor Islamic Fund Plc sub-funds as they become available from the 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-Fund

The ILP sub-fund is 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.

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 DWS Noor Islamic Fund Plc Singapore 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 the Prospectus is given to you 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.