

Fund Summary

The Jupiter Global Fund¹

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

Jupiter Climate Change Solutions
Jupiter European Growth
Jupiter Global Financials
Jupiter India Select

¹ *The ILP sub-fund feed into Restricted Foreign Scheme 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-Fund

The ILP sub-funds are feeder funds investing in the sub-funds of The Jupiter Global Fund (the “Company”). The Company is an open-ended investment company incorporated under the laws of the Grand Duchy of Luxembourg as a Société d’Investissement à Capital Variable (‘SICAV’) with an umbrella structure. In accordance with the Articles, the Company may issue multiple Classes in several Funds. A separate pool of assets and liabilities is maintained for each Fund and is invested in accordance with the investment objective applicable to the relevant Fund.

The Company is an open-ended investment company which qualifies as an undertaking for collective investment in Transferable Securities (UCITS) under Part I of the 2002 Law.

Please refer to the section on “Key Features” in The Jupiter Global Fund Prospectus for further information on the structure of The Jupiter Global Fund.

Information on the Manager

The Management Company

The Directors have designated RBS (Luxembourg) S.A. as Management Company of the Company to perform investment management, administration and marketing functions for the Company.

The Management Company was incorporated in the form of a société anonyme on 10 November 2004 for an unlimited duration. As at 29 September 2006 it has a subscribed capital of €10,000,000 divided into ten thousand (10,000) shares, fully paid-up. Upon incorporation, the articles of the Management Company were published in the Mémorial, Recueil des Sociétés et Associations, n° C 1245 on 6 December 2004 and were last modified on 29 September 2006 as published in the Mémorial, Recueil des Sociétés et Associations, n° C 2133 on 15 November 2006. RBS (Luxembourg) S.A. complies with the conditions set out in Chapter 13 of the 2002 Law and is therefore authorised as a management company managing UCITS governed by the EC Directive 85/611 of 20 December 1985 (as amended).

Please refer to the section on “General Information” in the Jupiter Global Fund Prospectus for further information on the Management Company.

The Investment Manager

The Management Company has delegated investment management functions to the Investment Manager. The Investment Manager has delegated the provision of investment advisory services including investment management services to the Investment Adviser.

Each of the Investment Manager and the Investment Adviser are wholly owned subsidiaries of the Jupiter Group. The Jupiter business was established in 1985 and has since built a reputation for asset management with an emphasis on performance and client service.

The Jupiter Group is an investment management house with a worldwide client base that includes both corporate and private clients. It has offices in the UK, Germany, Jersey and Bermuda and since 1 October 2009, Singapore. Emphasis is placed on the benefits of combining local expertise and high quality research with the capabilities of a leading financial institution. The Jupiter Group aims to achieve consistent and competitive investment performance for investors, supported by outstanding administration and a high level of client service.

Please refer to the section on “General Information” in the Jupiter Global Fund Prospectus for further information on the Management Company.

Other Parties

Please refer to the section on “General Information” in the Jupiter Global Fund Prospectus for details of other parties involved in the underlying The Jupiter Global Fund sub-fund.

Investment Objectives, Focus & Approach

The investment objective, focus and approach of the underlying The Jupiter Global Fund sub-fund is described in the respective fund information sheet in the Jupiter Global Fund Prospectus.

Risks

Please refer to the section on “Risk Factors” in the Jupiter Global Fund Prospectus for a description of the risk factors associated with investing in the underlying The Jupiter Global Fund sub-fund.

Fees and Charges

Please refer to the section “General Information” and the fund information sheet in the Jupiter Global Fund Prospectus for a description of the fees and charges applicable. . The Annual Management Charges (AMC) of the underlying Jupiter Global Fund sub-funds are:

Fund Name	AMC
Jupiter Climate Change Solutions	1.50%
Jupiter European Growth	1.50%
Jupiter Global Financials	1.50%
Jupiter India Select	1.75%

All fund fees and charges are payable through deduction from the asset value of the sub-fund of The Jupiter Global Fund that the ILP sub-fund feeds into.

Subscription/Redemption/Switching of Units

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

Obtaining Prices of Units

Please refer to the **Product Summary for Aviva Global Savings Account**, the **Product Summary for Aviva Global Investment Account** or the **Product Summary for IFS Global Investment – Regular Premium Plan**, 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 “Suspension of Dealings in Shares” in the Jupiter Global Fund Prospectus.

Past Performance² : 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*
Jupiter Climate Change Solutions USD <i>FTSE World TR</i>	-7.83%	58.39%	N.A.	N.A.	-23.5%
	0.12%	78.17%	N.A.	N.A.	-3.72%
Jupiter European Growth L EUR <i>FTSE World Europe</i>	-1.03%	93.43%	10.77%	N.A.	53.20%
	-1.72%	65.11%	-15.67%	N.A.	22.66%
Jupiter Global Financials L USD <i>FTSE All World Financials</i>	-13.49%	40.5%	N.A.	N.A.	-32.00%
	-7.76%	75.48%	N.A.	N.A.	-39.49%
Jupiter India Select L USD <i>MSCI India TR</i>	-13.49%	116.67%	N.A.	N.A.	-2.65%
	-20.51%	87.85%	N.A.	N.A.	-20.38%

Annualised Performance

Funds / Benchmark	1 Yr	3 Yr	5 Yr	10 Yr	Since Inception*
Jupiter Climate Change Solutions <i>FTSE World TR</i>	-7.83%	16.55%	N.A.	N.A.	-6.66%
	0.12%	21.21%	N.A.	N.A.	-0.97%
Jupiter European Growth L EUR <i>FTSE World Europe</i>	-1.03%	24.57%	2.07%	N.A.	4.10%
	-1.72%	18.17%	-3.35%	N.A.	1.94%
Jupiter Global Financials L USD <i>FTSE All World Financials</i>	-13.49%	11.99%	N.A.	N.A.	-7.83%
	-7.76%	20.59%	N.A.	N.A.	-10.08%
Jupiter India Select L USD <i>MSCI India TR</i>	-13.49%	29.37%	N.A.	N.A.	-0.68%
	-20.51%	23.36%	N.A.	N.A.	-5.65%

² 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.

Source: Financial Express. To 31 March 2012, bid to bid, total return. Tax gross, net of fees.

* <i>Jupiter Climate Change Solutions</i>	: Incepted on 12 May 2008. Base currency: EUR.
<i>Jupiter European Growth</i>	: Incepted on 17 August 2001. Base currency: EUR.
<i>Jupiter Global Financials</i>	: Incepted on 10 July 2007. Base currency: EUR.
<i>Jupiter India Select</i>	: Incepted on 02 May 2008. Base currency: USD.

Expense Ratio and Turnover Ratio

Funds	Expense Ratio	Turnover Ratio
Jupiter Climate Change Solutions L USD	2.00%	0.00%
Jupiter European Growth L EUR	1.87%	9.00%
Jupiter Global Financials L USD	1.91%	982.00%
Jupiter India Select L USD	2.20%	0.00%

Note: Expense ratios correct as at 30 September 2011. Updated annually.

Note: Turnover ratios correct as at 31 March 2012.

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. For details of the components Total Expense Ratio please refer to the section "General Information" in The Jupiter Global Fund Prospectus.

Soft Dollar Commissions or Arrangements

Jupiter Asset Management Limited may receive goods and services which are paid out of broker commissions provided that they relate to execution and research services which meet the criteria laid down by the Financial Services Authority (FSA).

Conflicts of Interest

The Directors, the Investment Manager, the Investment Adviser, the Distributors, the Management Company, the Administrator and the Custodian and their respective affiliates, officers, directors and shareholders, employees and agents (collectively the 'Parties') are or may be involved in other financial, investment and professional activities which may on occasion cause a conflict of interest with the management of the Company and/or their respective roles with respect to the Company. These activities may include managing or advising other investment funds, purchases and sales of securities, investment management services, brokerage services, valuation of unlisted securities (in circumstances in which fees may increase as the value of assets increases) and serving as directors, officers, advisers or agents of other funds or companies, including funds or companies in which the Company may invest.

In particular, the Investment Manager and Investment Adviser may be involved in advising or managing other investment funds which have similar or overlapping investment objectives to or with the Company or Funds. Each of the Parties will use its reasonable endeavours to ensure that the performance of their respective duties will not be impaired by any such involvement they may have and that any conflicts which may arise will be resolved fairly and in the best interests of Shareholders. The Investment Manager will endeavour to ensure a fair allocation of investments among each of its clients.

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 The Jupiter Global Fund sub-fund 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-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.

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 The Jupiter Global Fund 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.