

abrdn SICAV I Funds

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

Fund code	ILP sub-funds	Underlying Funds
E047	abrdn SICAV I - Asia Pacific Sustainable Equity Fund ^{*1}	abrdn SICAV I - Asia Pacific Sustainable Equity Fund A Acc USD ^{*1}
E008	abrdn SICAV I - All China Sustainable Equity Fund ^{*2}	abrdn SICAV I - All China Sustainable Equity Fund A Acc USD ^{*2}
E009	abrdn SICAV I - Indian Equity Fund [*]	abrdn SICAV I - Indian Equity Fund A Acc USD [*]
D023	abrdn SICAV I - Select Emerging Markets Bond Fund	abrdn SICAV I - Select Emerging Markets Bond Fund A Acc USD

^{*} Funds are registered under Restricted Foreign Schemes in Singapore.

¹ Prior to 1 August 2022, abrdn SICAV I - Asia Pacific Sustainable Equity Fund was known as abrdn SICAV I - Asia Pacific Equity Fund.

² Prior to 11 April 2022, abrdn SICAV I - All China Sustainable Equity Fund was known as abrdn SICAV I - All China Equity Fund.

Structure of ILP sub-fund

The ILP sub-funds are feeder funds investing 100% into the sub-funds (the “Underlying Funds”), of abrdn SICAV I Fund. abrdn SICAV I was incorporated in Luxembourg on 25 February 1988 as a société anonyme under the laws of the Grand Duchy of Luxembourg and qualifies as an open-ended société d’investissement à capital variable (a “SICAV”) with UCITS status. abrdn SICAV I is authorised as an undertaking for collective investment in transferable securities under Part I of the Law.

The units in the ILP sub-funds are not classified as Excluded Investment Products.

Information on the Manager

Management Company of the Underlying Funds

Aberdeen Standard Investments Luxembourg S.A.

abrdn Investments Luxembourg S.A. has been appointed to act as the management company of the Fund (the “Management Company”). The Management Company will be responsible on a day-to-day basis, under the supervision of the Board of Directors, for providing administration, marketing, distribution, investment management and advisory services in respect of all the Sub-Funds and may delegate part or all of such functions to third parties. The regulatory authority is Commission de Surveillance du Secteur Financier (CSSF). The Management Company is a Luxembourg company having its registered address at 35a, avenue John F. Kennedy, L-1855 Luxembourg, Grand Duchy of Luxembourg. The Management Company has managed collective investment schemes since 2009.

Investment Managers of the Underlying Funds

abrdn Investments Limited and abrdn Inc have been appointed as the Investment Managers and abrdn Asia Limited as the Sub-Investment Manager of the Underlying Funds. abrdn Investments Limited is domiciled in the United Kingdom and is regulated and authorised by the Financial Conduct Authority in the United Kingdom. It has managed collective investment schemes or discretionary funds since 1988.

abrdn Inc. is domiciled in the United States of America and is regulated by the United States Securities and Exchange Commission. abrdn Inc. has managed collective investment schemes or discretionary funds since 1993.

abrdn Asia Limited is domiciled in Singapore and is regulated by the Monetary Authority of Singapore. abrdn Asia Limited has managed collective investment schemes or discretionary funds since 1992.

abrdn Investments Limited and abrdn Inc. are referred to as the “Investment Managers” in this Singapore Prospectus. abrdn Asia Limited is referred to as the “Sub-Investment Manager”.

Other Parties

The Custodian (which is the Depositary) of the Underlying Funds is Citibank Europe plc, Luxembourg Branch.

The Singapore representative of the Underlying Funds is abrdn Asia Limited.

Please refer to the section on “Management and Administration” in the abrdn SICAV I Prospectus for details of other parties involved in the Underlying Funds.

Investment Objectives, Focus and Approach

Underlying Funds	Investment Objectives, Focus & Approach
abrdn SICAV I - Asia Pacific Sustainable Equity Fund A Acc USD	<p>The Underlying Fund’s investment objective is long term total return to be achieved by investing at least 90% of the Underlying Fund’s assets in equities and equity-related securities of companies listed, incorporated or domiciled in Asia Pacific countries (excluding Japan) or companies that derive a significant proportion of their revenues or profits from Asia Pacific countries (excluding Japan) operations; or have significant proportion of their assets there.</p> <p>The Underlying Fund may invest up to 30% of its net assets in Mainland China equity and equity-related securities, although only up to 20% of its net assets may be invested directly through available QFI regime, the Shanghai-Hong Kong and Shenzhen-Hong Kong Stock Connect programme or by any other available means.</p> <p>The Underlying Fund is actively managed. The Underlying Fund aims to outperform the MSCI AC Asia Pacific ex Japan Index (USD) benchmark before charges.</p> <p>The benchmark is also used as a reference point for portfolio construction and as a basis for setting risk constraints, but does not incorporate any sustainable criteria.</p> <p>In order to achieve its objective, the Underlying Fund will take positions whose weightings diverge from the benchmark and may invest in securities which are not included in the benchmark. The investments of the Underlying Fund may deviate significantly from the components of and their respective weightings in the benchmark. Due to the active and sustainable nature of the management process, the Underlying Fund’s performance profile may deviate significantly from that of the benchmark.</p> <p>The Underlying Fund promotes environmental and social characteristics but does not have a sustainable investment objective.</p> <p>Investment in all equity and equity-related securities will follow abrdn’s “Asia Pacific Sustainable Equity Investment Approach”.</p> <p>Through the application of this approach the Underlying Fund has an expected minimum of 20% in Sustainable Investments.</p>

Furthermore, the Underlying Fund targets an ESG rating that is equal to or better, and a meaningfully lower carbon intensity, than the benchmark.

Through the application of this approach the Underlying Fund has an expected minimum of 20% in Sustainable Investments. Furthermore, the Underlying Fund targets an ESG rating that is equal to or better, and a meaningfully lower carbon intensity, than the benchmark.

This approach utilises abrdn's equity investment process, which enables portfolio managers to qualitatively identify and focus investment in sustainable leaders and improvers. Sustainable leaders are viewed as companies with the best in class ESG credentials or products and services which address global environmental and societal challenges, whilst improvers are typically companies with average governance, ESG management practices and disclosure with potential for improvement.

To complement this research, the abrdn ESG House Score is used to quantitatively identify and exclude those companies exposed to the highest ESG risks. Additionally, abrdn apply a set of company exclusions which are related to the UN Global Compact, Norges Bank Investment Management (NBIM), Weapons, Tobacco, Gambling, Thermal Coal, Oil & Gas and Electricity Generation. More detail on this overall process is captured within the abrdn Asia Pacific Sustainable Equity Investment Approach, which is published at www.abrdn.com under "Fund Centre".

Engagement with external company management teams is used to evaluate the ownership structures, governance and management quality of those companies in order to inform portfolio construction.

The abrdn Asia Pacific Sustainable Equity Investment Approach reduces the benchmark investable universe by a minimum of 20%.

Financial derivative instruments, money-market instruments and cash may not adhere to this approach.

The Underlying Fund may utilise financial derivative instruments for hedging and/or investment purposes, or to manage foreign exchange risks, subject to the conditions and within the limits laid down by applicable laws and regulations. The use of derivatives for hedging and/or investment purposes is expected to be very limited, mainly in those cases where there are significant inflows into the Underlying Fund so that cash can be invested while the Underlying Fund's investments in equity and equity related securities is maintained.

abrdn SICAV I - All China Sustainable Equity Fund A Acc
USD

The Underlying Fund's investment objective is long term total return to be achieved by investing at least 90% of the Underlying Fund's assets in equities and equity-related securities of companies listed, incorporated or domiciled in China; or companies that derive a significant proportion of their revenues or profits from Chinese operations or have a significant proportion of their assets there.

The Underlying Fund may invest up to 100% of its net assets in Mainland China equity and equity-related securities through the Shanghai-Hong Kong and Shenzhen-Hong Kong Stock Connect programme or by any other available means, a 30% limit applies to QFI regime.

The Underlying Fund is actively managed.

The Underlying Fund aims to outperform the MSCI China All Shares Index (USD) benchmark before charges. The benchmark is also used as a reference point for portfolio construction and as a basis for setting risk constraints, but does not incorporate any sustainable criteria.

In order to achieve its objective, the Underlying Fund will take positions whose weightings diverge from the benchmark and may invest in securities which are not included in the benchmark. The investments of the Underlying Fund may deviate significantly from the components of and their respective weightings in the benchmark. Due to the active and sustainable nature of the management process, the Underlying Fund's performance profile may deviate significantly from that of the benchmark.

The Underlying Fund promotes environmental and social characteristics but does not have a sustainable investment objective.

Investment in all equity and equity-related securities will follow abrdn's "All China Sustainable Equity Investment Approach". Through the application of this approach the Underlying Fund has an expected minimum of 20% in Sustainable Investments. Furthermore, the Underlying Fund targets an ESG rating that is equal to or better, and a meaningfully lower carbon intensity, than the benchmark.

This approach utilises abrdn's equity investment process, which enables portfolio managers to qualitatively identify and focus investment in sustainable leaders and improvers. Sustainable leaders are viewed as companies with the best in class ESG credentials or products and services which address global environmental and societal challenges, whilst improvers are typically companies with average governance, ESG management practices and disclosure with potential for improvement.

To complement this research, the abrdn ESG House Score is used to quantitatively identify and exclude those companies exposed to the highest ESG risks. Additionally, abrdn apply a set of company exclusions which are related to the UN Global Compact, Norges Bank Investment Management (NBIM), Weapons, Tobacco, Gambling, Thermal Coal, Oil & Gas and

	<p>Electricity Generation. More detail on this overall process is captured within the abrdn All China Sustainable Equity Investment Approach, which is published at www.abrdn.com under "Fund Centre".</p> <p>Engagement with external company management teams is used to evaluate the ownership structures, governance and management quality of those companies in order to inform portfolio construction.</p> <p>The abrdn All China Sustainable Equity Investment Approach reduces the benchmark investable universe by a minimum of 20%.</p> <p>Financial derivative instruments, money-market instruments and cash may not adhere to this approach.</p> <p>The Underlying Fund may utilise financial derivative instruments for hedging and/or investment purposes, or to manage foreign exchange risks, subject to the conditions and within the limits laid down by applicable laws and regulations. The use of derivatives for hedging and/or investment purposes is expected to be very limited, mainly in those cases where there are significant inflows into the Underlying Fund so that cash can be invested while the Underlying Fund's investments in equity and equity related securities is maintained.</p>
abrdn SICAV I - Indian Equity Fund A Acc USD	<p>The Underlying Fund's investment objective is long term total return to be achieved by investing at least 70% of the Underlying Fund's assets in equities and equity-related securities of companies listed, incorporated or domiciled in India or companies that derive a significant proportion of their revenues or profits from Indian operations or have a significant proportion of their assets there.</p> <p>The Underlying Fund is actively managed.</p> <p>The Underlying Fund aims to outperform the MSCI India Index (USD) benchmark before charges. The benchmark is also used as a reference point for portfolio construction and as a basis for setting risk constraints, but does not incorporate any sustainable criteria.</p> <p>In order to achieve its objective, the Underlying Fund will take positions whose weightings diverge from the benchmark and may invest in securities which are not included in the benchmark. The investments of the Underlying Fund may deviate significantly from the components of and their respective weightings in the benchmark. Due to the active nature of the management process, the Underlying Fund's performance profile may deviate significantly from that of the benchmark.</p> <p>The Underlying Fund promotes environmental and social characteristics but does not have a sustainable investment objective.</p> <p>Investment in all equity and equity-related securities will follow abrdn's "Indian Promoting ESG Equity Investment Approach".</p>

	<p>Through the application of this approach the Underlying Fund does not apply a minimum threshold in Sustainable Investments. However, the Underlying Fund targets an ESG rating that is equal to or better, and a meaningfully lower carbon intensity, than the benchmark.</p> <p>This approach utilises abrdn's equity investment process, which enables portfolio managers to qualitatively identify and avoid ESG laggards. To complement this research, the abrdn ESG House Score is used to quantitatively identify and exclude those companies exposed to the highest ESG risks. Additionally, abrdn apply a set of company exclusions which are related to the UN Global Compact, Controversial Weapons, Tobacco Manufacturing and Thermal Coal. More detail on this overall process is captured within the abrdn Indian Promoting ESG Equity Investment Approach, which is published at www.abrdn.com under "Fund Centre".</p> <p>Engagement with external company management teams is used to evaluate the ownership structures, governance and management quality of those companies in order to inform portfolio construction.</p> <p>Financial derivative instruments, money-market instruments and cash may not adhere to this approach.</p> <p>The Underlying Fund may utilise financial derivative instruments for hedging and/or investment purposes, or to manage foreign exchange risks, subject to the conditions and within the limits laid down by applicable laws and regulations. The use of derivatives for hedging and/or investment purposes is expected to be very limited, mainly in those cases where there are significant inflows into the Underlying Fund so that cash can be invested while the Underlying Fund's investments in equity and equity related securities is maintained.</p>
abrdn SICAV I - Select Emerging Markets Bond Fund A Acc USD	<p>The Underlying Fund's investment objective is long term total return to be achieved by investing at least two-thirds of the Underlying Fund's assets in debt and debt-related securities which are issued by corporations with their registered office in, and/or government related bodies domiciled in an Emerging Market country.</p> <p>The Underlying Fund may invest up to 100% of its Net Asset Value in Sub-Investment Grade Debt and Debt-Related Securities.</p> <p>The Underlying Fund is actively managed.</p> <p>The Underlying Fund aims to outperform the JP Morgan EMBI Global Diversified Index (USD) benchmark before charges. The benchmark is also used as a reference point for portfolio construction and as a basis for setting risk constraints.</p> <p>In order to achieve its objective, the Underlying Fund will take positions whose weightings diverge from the benchmark or invest in securities which are not included in the benchmark. The investments of the Underlying Fund may deviate significantly from the components of and their respective weightings in the benchmark. Due to the active nature of the management process, the Underlying Fund's performance</p>

profile may deviate significantly from that of the benchmark over the longer term.

The Underlying Fund promotes environmental and social characteristics but does not have a sustainable investment objective. Investment in all debt and debt-related securities will follow the abrdn “Select Emerging Markets Bond Promoting ESG Investment Approach”.

Through the application of this approach, the Underlying Fund has an expected minimum of 10% in Sustainable Investments.

This approach is designed to evaluate the Environmental, Social, Governance and Political (“ESGP”) characteristics of sovereign issuers using a range of data points. This data results in a score being calculated for each of the four ESGP pillars and an overall ESGP score is then assigned to each issuer, based on an equally weighted average across the pillars. The overall ESGP score allows a subset of countries falling below a threshold to be excluded from the investment universe.

In addition to the exclusion threshold, a forward-looking qualitative Direction of Travel assessment is conducted. This assessment is based on internal research and focuses on material ESG factors, allowing quantitative exclusions to be overridden where ESGP weaknesses are being adequately addressed by the sovereign issuer and this is not reflected in the data.

To promote sustainable development, the Underlying Fund may invest in Green bonds, Social bonds or Sustainable bonds issued by excluded countries where the proceeds of such issues can be confirmed as having a positive environmental or social impact.

For investments in debt and debt-related securities issued by corporations, the abrdn ESG House Score is used to quantitatively identify and exclude those companies exposed to the highest ESG risks. In addition, abrdn apply a set of company exclusions, which are related to the UN Global Compact, Controversial Weapons, Tobacco Manufacturing and Thermal Coal. While these exclusions are applied at a company level, investment is permitted in Green bonds, Social bonds or Sustainable bonds issued by companies otherwise excluded by the environmental screens, where the proceeds of such issues can be confirmed as having a positive environmental impact.

Engagement with issuers is a part of abrdn’s investment process and ongoing stewardship programme. As part of this, where the engagement process identifies companies in high carbon emitting sectors with ambitious and credible targets to decarbonise their operations, up to 5% of assets may be invested in these companies in order to support their transition to ultimately comply with the environmental screens.

Further detail of this overall process is captured within the “Select Emerging Markets Bond Promoting ESG Investment Approach”, which is published at www.abrdn.com under “Fund Centre”.

	Investment in financial derivative instruments, money-market instruments and cash may not adhere to this approach.
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Distribution Policy

Please refer to the section on “Distribution of Dividends” (if applicable) in the relevant Investment Linked Product (ILP) - Product Summary for further details.

Risks

The ILP sub-funds are not listed on the Singapore Exchange and you can redeem only on Business Days through Singapore Life Ltd. In respect of Singapore investors, there is no secondary market for the ILP sub-fund.

Please refer to the section on “General Risk Factors” and “Fund Information” in the abrdn SICAV I Prospectus for a description of the risk factors associated with investing in the Underlying Funds. The risks may include:

Investment Objective Risk

There is no guarantee or assurance that the investment objectives of any of the Underlying Funds will be achieved. Investors should also be aware that the investment objectives of an Underlying Fund may state that it may invest on a limited basis into areas not naturally associated with the name of the Underlying Fund. These other markets may act with more or less volatility than the core investment area and performance will be in part dependent on these investments. Investors should ensure (prior to any investment being made) that they are satisfied with the risk profile of the overall objectives disclosed.

Liquidity Risk

An Underlying Fund may invest in certain securities that subsequently become difficult to sell because of reduced liquidity which may have an adverse impact on their market price and consequently the Net Asset Value of the Underlying Fund. Reduced liquidity for such securities may be driven by unusual or extraordinary economic or market events, such as the deterioration in the creditworthiness of an issuer or the lack of efficiency of a given market. In such circumstances, or in case of unusually high volumes of redemption requests, where the Underlying Fund is not able to sell securities readily and does not hold sufficient cash or other liquid assets to meet redemption requests, the Underlying Fund may, in accordance with the Articles of Incorporation and the Prospectus of abrdn SICAV I and in the best interests of Shareholders, be subject to deferral or suspension of redemption requests or have an extended settlement timeframe, amongst other measures which may be available to it at the time.

Depository Risk

The assets of the Underlying Funds shall be held in custody by the Depositary and its sub-custodian(s) and/or any other custodians, prime broker and/or broker-dealers appointed by abrdn SICAV I. Investors are hereby informed that cash and fiduciary deposits may not be treated as segregated assets and might therefore not be segregated from the relevant depositary, sub-custodian(s), other custodian / third party bank, prime broker and/or broker dealer’s own assets in the event of the insolvency or the opening of bankruptcy, moratorium, liquidation or reorganization proceedings of the depositary, sub-custodian(s), other custodian / third party bank, prime broker or the broker dealer as the case may be. Subject to specific depositor’s preferential rights in bankruptcy proceedings set forth by regulation in the jurisdiction of the relevant depositary, sub-custodian(s), other custodian / third party bank, prime broker or the broker dealer, abrdn SICAV I’s claim might not be privileged and may only rank pari passu with all other unsecured creditors’ claims. abrdn SICAV I and/or the Underlying Funds might not be able to recover all of their assets in full.

Regulatory Risk

The Underlying Funds are domiciled in Luxembourg and investors should note that all the regulatory protections provided by local regulatory authorities may not apply. Investors should consult their financial advisors for further information in this area.

Currency Risk

Where the currency of the relevant Underlying Fund varies from the currency invested, or where the currency of the relevant Underlying Fund varies from the currencies of the markets in which the Underlying Fund invests, there is the prospect of additional loss (or the

prospect of additional gain) to the investor greater than the usual risks of investment. An Underlying Fund may invest in securities denominated in a number of different currencies other than the Base Currency in which the Underlying Fund is denominated. Changes in foreign currency exchange rates may adversely affect the value of an Underlying Fund's investments and the income thereon.

Taxation

Investors should note in particular that the proceeds from the sale of securities in some markets or the receipt of any dividends or other income may be or may become subject to tax, levies, duties or other fees or charges imposed by the authorities in that market, including taxation levied by withholding at source. Tax law and practice in certain countries into which an Underlying Fund invests or may invest in the future (in particular Russia and other Emerging Markets) is not clearly established. Tax law and practice may equally be subject to change in developed countries, where governments implement fiscal reforms. It is possible therefore that the current interpretation of the law or understanding of practice might change, or that the law might be changed with retrospective effect. It is therefore possible that abrdn SICAV I could become subject to additional taxation in such countries that is not anticipated either at the date of the Prospectus or when investments are made, valued or disposed of.

ESG Investment Risk

Applying ESG and sustainability criteria in the investment process may result in the exclusion of securities in which the Underlying Fund might otherwise invest. Such securities could be part of the benchmark against which the Underlying Fund is managed, or be within the universe of potential investments. This may have a positive or negative impact on performance and may mean that the Underlying Fund's performance profile differs to that of Underlying Funds which are managed against the same benchmark or invest in a similar universe of potential investments but without applying ESG or sustainability criteria. Furthermore, the lack of common or harmonised definitions and labels regarding ESG and sustainability criteria may result in different approaches by managers when integrating ESG and sustainability criteria into investment decisions. This means that it may be difficult to compare Underlying Funds with ostensibly similar objectives and that these Underlying Funds will employ different security selection and exclusion criteria. Consequently, the performance profile of otherwise similar Underlying Funds may deviate more substantially than might otherwise be expected. Additionally, in the absence of common or harmonised definitions and labels, a degree of subjectivity is required and this will mean that a Underlying Fund may invest in a security that another manager or an investor would not.

The above should not be considered to be an exhaustive list of the risks which you should consider before investing into the Underlying Funds. You should be aware that an investment in the Underlying Funds may be exposed to other risks of an exceptional nature from time to time.

Fees and Charges

In addition to the fees and charges shown in the Product Summary, the following fees are also payable through deduction from the asset value of the Underlying Funds.

Underlying Funds	AMC
abrdn SICAV I - Asia Pacific Sustainable Equity Fund A Acc USD	1.75%
abrdn SICAV I - All China Sustainable Equity Fund A Acc USD	1.75%
abrdn SICAV I - Indian Equity Fund A Acc USD	1.75%
abrdn SICAV I - Select Emerging Markets Bond Fund A Acc USD	1.50%

Past Performance³: as at 30 June 2023

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

Fund / Benchmark	3 Months	6 months	1 Year	3 Years*	5 Years*	10 Years*	Since Inception* ⁴ (7 Mar 2006)
abrdn SICAV I - Asia Pacific Sustainable Equity Fund	-4.61%	-2.40%	-2.50%	0.79%	1.30 %	2.13%	4.57%
Benchmark: MSCI AC Asia Pacific ex Japan TR USD	-0.93%	3.17%	1.15%	2.80%	1.88%	4.77 %	5.83%

Fund / Benchmark [^]	3 Months	6 months	1 Year	3 Years*	5 Years*	10 Years*	Since Inception* ⁵ (1 Jan 2004)
abrdn SICAV I - All China Sustainable Equity Fund	-14.58 %	-14.62%	-24.30%	-9.86%	-4.63%	-0.16%	3.27%
Benchmark: MSCI Zhong Hua Index [^]	-9.79 %	-5.27%	-17.90%	-7.04%	-3.52%	3.78%	5.27%

Fund / Benchmark	3 Months	6 months	1 Year	3 Years*	5 Years*	10 Years*	Since Inception* ⁶ (1 Jan 2004)
abrdn SICAV I - Indian Equity Fund	9.70%	6.57%	9.06%	10.70%	3.28%	7.39%	9.91%
Benchmark: MSCI India TR USD	12.36%	5.30%	14.72%	19.84%	9.04%	9.02%	9.58%

Fund / Benchmark	3 Months	6 months	1 Year	3 Years*	5 Years*	10 Years*	Since Inception* ⁷ (12 Feb 2009)
abrdn SICAV I - Select Emerging Markets Bond Fund	4.48%	4.57%	8.85%	-3.67%	-1.13%	0.82%	5.21%
Benchmark: JP Morgan EMBI Global Diversified	2.19%	4.09%	7.39 %	-3.10 %	0.55%	2.82%	5.75%

Source: abrdn

* Annualised performance

[^] MSCI Zhong Hua Index was the benchmark since October 2007.

³ 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.

- ⁴ 7 March 2006 is the launch date of the ILP sub-fund. Previously known as 26 April 1988, which was the Underlying Fund's launch date.
- ⁵ 1 January 2004 is the launch date of the ILP sub-fund. Previously known as 27 April 1992, which was the Underlying Fund's launch date.
- ⁶ 1 January 2004 is the launch date of the ILP sub-fund. Previously known as 2 December 1996, which was the Underlying Fund's launch date.
- ⁷ 12 February 2009 is the launch date of the ILP sub-fund. Previously known as 15 August 2001, which was the Underlying Fund's launch date.

Expense Ratio and Turnover Ratio

Underlying Funds	Expense Ratio	Turnover Ratio
abrdn SICAV I - Asia Pacific Sustainable Equity Fund A Acc USD	1.98%	54.69%
abrdn SICAV I - All China Sustainable Equity Fund A Acc USD	1.99%	13.63%
abrdn SICAV I - Indian Equity Fund A Acc USD	2.04%	15.38%
abrdn SICAV I - Select Emerging Markets Bond Fund A Acc USD	1.71%	138.97%

The expense ratios and turnover ratios stated in the table above are as at 31 March 2023.

The expense ratio does not include (where applicable) charges for insurance coverage, brokerage and other transaction costs, performance fee, foreign exchange gains or losses, front or back-end loads arising from the purchase or sale of collective investment schemes and tax deducted at source or arising out of income received.

Soft Dollar Commissions or Arrangements

We do not receive soft-dollar commissions or arrangements for the Underlying Fund.

Conflicts of Interest

We do not have any conflict of interests which may exist or arise in relation to the Underlying Fund(s) and its management.

Suspension of dealings

We reserve the right to suspend immediately any issue, withdrawal, exchange or other dealing in relation to the ILP sub-funds if the fund manager, or any government or regulatory body of competent jurisdiction, or we (at our reasonable discretion) decide to suspend the issue, withdrawal, exchange or other dealing in the units or shares of the ILP sub-funds.

Reports

The financial year-end of the ILP sub-fund is 30 June. Singapore Life Ltd. will make available semi-annual report and annual audited report of the ILP sub-fund within 2 months and 3 months respectively from the relevant reporting periods.

In addition, Singapore Life Ltd. will make available financial reports of the Underlying Fund as they become available from the Investment Manager. Policyholders can access these reports via the website at www.singlife.com

Specialised ILP sub-funds

The ILP sub-funds are not specialised sub-funds as set out in MAS Notice 307 on Investment-Linked Policies issued by the Monetary Authority of Singapore.