

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 - Emerging Markets Bond Fund	abrdn SICAV I - 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

abrdn Investments Luxembourg S.A. has been appointed to act as the management company of the Underlying Funds (the “Management Company”). The Management Company was incorporated in the form of a société anonyme under the laws of the Grand Duchy of Luxembourg on 5 October 2006 for an unlimited duration and is a subsidiary of abrdn Holdings Limited. abrdn Holdings Limited is a wholly owned subsidiary of abrdn plc. abrdn Investments Luxembourg S.A. is approved as a UCITS management company regulated by the Luxembourg law dated 17 December 2010 on undertakings for collective investment, as may be amended. It is regulated by the Commission de Surveillance du Secteur Financier (CSSF). The Management Company has managed collective investment schemes since 2009.

Investment Managers of the Underlying Funds

The Management Company has delegated the investment management function for each Underlying Fund to one or more of the Investment Management Entities listed in the section “Management and Administration” (the “Investment Manager”) in the Prospectus. The Investment Managers are responsible for day-to-day management of the Underlying Funds’ portfolios in accordance with the stated investment objectives and policies. The Investment Managers may, from time to time, sub-delegate part or all of the investment management function to any of the below Investment Management Entities, (the “Sub-Investment Manager”).

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 Hong Kong Limited is a limited liability company incorporated in Hong Kong on 8 January 1985 which is regulated by the Securities and Futures Commission. It manages collective investment schemes and/or discretionary accounts and has been doing so since 1985.

abrdn Investment Management Limited is incorporated in Scotland and is regulated by the Financial Conduct Authority in the United Kingdom as an investment manager entity. It manages collective investment schemes and/or discretionary accounts and has been doing so since 1990.

abrdn Japan Limited is incorporated in Japan and is regulated by the Financial Services Agency in Japan. It manages collective investment schemes and/or discretionary accounts and has been doing so since 1993.

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>

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 "Asia Pacific 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.

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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

	<p>can be invested while the Underlying Fund's investments in equity and equity related securities is maintained.</p>
abrdn SICAV I - All China 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 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.</p> <p>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.</p> <p>The Underlying Fund is actively managed.</p> <p>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.</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 "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.</p> <p>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.</p> <p>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</p>

	<p>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 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 - 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</p>

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 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

	<p>Approach”, which is published at www.abrdn.com under “Fund Centre”.</p> <p>Investment in financial derivative instruments, money-market instruments and cash may not adhere to this approach.</p>
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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:

Contingent Convertible Bonds Risk

The Underlying Fund may be invested in contingent convertible bonds. If the financial strength of a bond’s issuer falls by a predetermined threshold, the bond may suffer substantial or total losses of capital.

Concentration Risk

A concentrated portfolio may be more volatile and less liquid than a more broadly diversified one. The Underlying Fund's investments are concentrated in a particular country or sector.

Currency Risk

The Underlying Fund may be exposed to Currency Risk

Where the currency of the Underlying Fund varies from the currency invested, or where the currency of the Underlying Fund varies from the currencies of the markets in which the Underlying Fund invests, you will be exposed to exchange rate risks and there is the prospect of additional loss (or the prospect of additional gain) to the investor greater than the usual risks of investment.

Derivatives Risk

Derivatives may be used for hedging or efficient portfolio management.

In adverse situation, the Underlying Fund’s use of financial derivative instruments may become ineffective, and the Underlying Fund may suffer significant losses. The use of derivatives carries the risk of reduced liquidity, substantial loss and increased volatility in adverse market conditions, such as a failure amongst market participants. The use of derivatives may result in the Underlying Fund being leveraged (where market exposure and thus the potential for loss by the Underlying Fund exceeds the amount it has invested) and in these market conditions the effect of leverage will be to magnify losses.

Emerging Markets Risk

The Underlying fund may invest in emerging market equities and / or bonds. Investing in emerging markets involves a greater risk of loss than investing in more developed markets due to, among other factors, greater political, tax, economic, foreign exchange, liquidity and regulatory risks. The Underlying Fund may invest in Indian equity and equity-related securities thereby providing exposure to Emerging Markets which tend to be more volatile than mature markets and its value could move sharply up or down. In some circumstances, the underlying investments may become less liquid which may constrain the Underlying Fund’s Investment Manager’s ability to realise some or all of the portfolio. The registration and settlement arrangements in emerging markets may be less developed than in more mature markets so the operational risks of investing are higher. Political risks and adverse economic circumstances are more likely to arise.

Equity Risk

The Underlying Fund may invest in equity and equity related securities. These are sensitive to variations in the stock markets which can be volatile and change substantially in short periods of time.

Exchange Rates Risk

The 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 the Underlying Fund’s investments and the income thereon

Interest Rate Risk and Credit Risk

The Underlying Fund's underlying investments may be subject to interest rate risk and credit risk. Interest rate fluctuations affect the capital value of investments. Where long-term interest rates rise, the capital value of bonds is likely to fall and vice versa. Credit risk reflects the ability of a bond issuer to meet its obligations. Where a bond market has a low number of buyers and/or a high number of sellers, it may be harder to sell particular bonds at an anticipated price and/or in a timely manner.

Market risk

Prices of the securities owned by the Underlying Fund may rise or fall in response to changes in economic conditions, political conditions, interest rates, and market sentiment. These may cause the price of units of the Underlying Fund to go up or down.

Single Country Risk

The Underlying Fund's exposure to a single country market increases potential volatility.

Specific Regional Market Risk.

The Underlying Fund may invest in a specific regional market sector, which is the Asia Pacific countries (excluding Japan) and is likely to be more volatile than a more widely invested fund.

Sub-Investment Grade Bonds Risk

The Underlying Fund may invest in fixed interest securities, including sub-investment grade securities. Consequently, the Underlying Fund's portfolio may have a significant position in sub-investment grade bonds, which means that there is more risk to investor's capital and income than from a fund investing in investment grade bonds.

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 - Emerging Markets Bond Fund A Acc USD	1.50%

Past Performance³: as at 30 June 2024

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	5.45%	5.77%	4.13%	-8.92%	1.13%	1.73%	4.57%
Benchmark: MSCI AC Asia Pacific ex Japan TR USD	6.35%	8.63%	13.38%	-4.11%	4.24%	4.37%	6.20%

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	1.41%	-3.93%	12.92%	-23.28%	-7.82%	-1.94%	3.60%
Benchmark: MSCI Zhong Hua Index [^]	3.45%	2.37%	-4.19%	-16.27%	-3.82%	1.77%	7.27%

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	14.17%	17.06%	29.21%	6.46%	8.37%	7.49%	10.41%
Benchmark: MSCI India TR USD	10.36%	17.11%	34.89%	13.93%	14.02%	9.64%	11.09%

Fund / Benchmark	3 Months	6 months	1 Year	3 Years*	5 Years*	10 Years*	Since Inception^{*7} (12 Feb 2009)
abrdn SICAV I - Emerging Markets Bond Fund	-0.34%	2.01%	11.19%	-2.95%	-0.80%	1.01%	5.57%
Benchmark: JP Morgan EMBI Global Diversified	0.30%	2.34%	9.23%	-2.60%	-0.03%	2.60%	5.89%

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	1.91%	74.24%
abrdn SICAV I - All China Sustainable Equity Fund A Acc USD	1.92%	19.48%
abrdn SICAV I - Indian Equity Fund A Acc USD	1.91%	25.58%
abrdn SICAV I - Emerging Markets Bond Fund A Acc USD	1.65%	113.18%

The expense ratios and turnover ratios stated in the table above are as at 31 March 2024.

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.