

Prepared on: 26/11/18

This Product Highlights Sheet is an important document.

- It highlights the key terms and risks of this investment product and complements the Prospectus¹.
- It is important to read the Prospectus before deciding whether to purchase units in the product. If you do not have a copy, please contact us to ask for one.
- You should not invest in the product if you do not understand it or are not comfortable with the accompanying risks.
- If you wish to purchase the product, you will need to make an application in the manner set out in the Prospectus.

Aberdeen Standard Select Portfolio – Aberdeen Standard India Opportunities Fund

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| Product Type | Unit Trust | Launch Date | 8 March 2004 |
| Manager | Aberdeen Standard Investments (Asia) Limited | Custodian | BNP Paribas Securities Services, operating through its Singapore branch |
| Trustee | BNP Paribas Trust Services Singapore Limited | Dealing Frequency | Every Dealing Day |
| Capital Guaranteed | No | Expense Ratio as at 30 September 2017 | SGD Class: 1.75% USD Class: 1.75% |
| Name of Guarantor | N.A. | | |

PRODUCT SUITABILITY

WHO IS THE PRODUCT SUITABLE FOR?

- The Fund is **only** suitable for investors who:
 - seek capital gain over the long term period
 - understand the risks involved in investing in Indian equities
 - understand that it offers no capital protection or guarantees

Refer to "Investment Objectives and Focus of the Sub-Funds" in Section 9 of the Prospectus for further information.

For additional assessments on product suitability, please obtain professional advice.

KEY PRODUCT FEATURES

WHAT ARE YOU INVESTING IN?



- You are investing in a Singapore-authorized unit trust, which aims to achieve long term capital growth by investing in the Underlying Fund, which in turn invests in a portfolio of Indian equities.

Refer to "Structure of the Sub-Funds" and "Investment Objectives and Focus of the Sub-Funds" in Sections 7 and 9 of the Prospectus for further information.

¹The Prospectus is available for collection at the Aberdeen Standard Investments (Asia) Limited (21 Church Street, #01-01 Capital Square Two, Singapore 049480) during business hours or from our website, www.aberdeenstandard.com/singapore/investor.

INVESTMENT STRATEGY

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| <ul style="list-style-type: none"> The Fund will invest all or substantially all of its assets in the Aberdeen Global – Indian Equity Fund. This Underlying Fund invests at least two-thirds of its assets in equities and equity-related securities of companies with their registered office in India; and/or, of companies which have the preponderance of their business activities in India; and/or, of holding companies that have the preponderance of their assets in companies with their registered office in India. | <p>Refer to “Investment Objectives and Focus of the Sub-Funds” and “Investment strategy/policy” in Sections 9 and 11 of the Prospectus for further information.</p> |
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PARTIES INVOLVED

WHO ARE YOU INVESTING WITH?

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| <ul style="list-style-type: none"> The Manager of the Fund is Aberdeen Standard Investments (Asia) Limited. The Trustee of the Fund is BNP Paribas Trust Services Singapore Limited. The Custodian of The Fund is BNP Paribas Securities Services operating through its Singapore branch. The Underlying Fund’s Investment Manager is Aberdeen Asset Managers Limited. The Underlying Fund’s Sub-Investment Manager is Aberdeen Standard Investments (Asia) Limited. | <p>Refer to “The Manager”, “The Trustee”, “The Custodian” and “Investment Managers and the Sub-Investment Managers” in Sections 2, 3 and 8 of the Prospectus for further information.</p> |
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KEY RISKS

WHAT ARE THE KEY RISKS OF THIS INVESTMENT?

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| <p>The value of the Fund may rise or fall. You may lose some or all of your investment depending on the performance of the underlying securities. Factors that may affect the performance of these securities include, without limitation, market risks, fluctuations in interest rates and foreign exchange rates, political instability, exchange controls, changes in taxation and foreign investment policies. Some of the key risks associated with the Fund are described below.</p> | <p>Refer to “Risks” in Section 15 and “Appendix 1” of the Prospectus for further information.</p> |
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Market Risks

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| <p>You are exposed to 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 Fund to go up or down.</p> | |
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Liquidity Risks

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| <p>You are exposed to liquidity risk. The securities that the Underlying Fund owns may at times lack liquidity thereby affecting their value or ease of disposal. The manager may, subject to the trust deed, limit the total number of units which unit holders may dispose if the total number of units to be disposed on any dealing day exceeds 10%.</p> | |
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Product-Specific Risks

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| <p>You are exposed to currency risk. The assets and income of the Underlying Fund will be substantially denominated in currencies other than the Singapore dollar. Currency fluctuations between foreign currencies and the Singapore dollar may affect the income and valuation of the assets of the Underlying Fund in ways unrelated to business performance.</p> <p>You are exposed to regulatory risk. The investment objectives and parameters of the Underlying Fund are restricted by legislative and regulatory guidelines. There may be a risk that legislative or regulatory changes may make it less likely for the Fund to achieve its objectives.</p> | |
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| <p>You are exposed to emerging markets risk. Exposure to emerging markets increases potential volatility in your portfolio as the legal, judicial and regulatory infrastructure in emerging markets is still developing and this may create uncertainty for investors.</p> <p>You are exposed to single country risk. The Underlying Fund invests in a single country market, making it more concentrated and potentially more volatile than if it invested across regional or global markets.</p> | | | | | | | |
| FEES AND CHARGES | | | | | | | |
| <p>WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?</p> <p><u>Payable directly by you</u></p> <ul style="list-style-type: none"> You must pay the following fees and charges to the Fund agent based on the full value of your investment: <table border="1" data-bbox="242 855 971 1003"> <tr> <td data-bbox="242 855 539 958">Sales Charge</td> <td data-bbox="539 855 971 958"> <ul style="list-style-type: none"> Currently 5% for cash and SRS investment, 1.5% for CPF investment (Maximum 5%) </td> </tr> <tr> <td data-bbox="242 958 539 1003">Redemption Charge</td> <td data-bbox="539 958 971 1003"> <ul style="list-style-type: none"> Currently 0% (Maximum 6%) </td> </tr> </table> If you subsequently wish to switch your investment to another Aberdeen fund, there is a switching fee of 1%. If you are using SRS or CPF monies to invest, transaction charges may apply. <p><u>Payable by the Fund from invested proceeds</u></p> <ul style="list-style-type: none"> The Manager deducts management fees direct from the Fund as follows: <table border="1" data-bbox="242 1211 971 1285"> <tr> <td data-bbox="242 1211 539 1285">Management Fee (payable by the Fund)</td> <td data-bbox="539 1211 971 1285"> <ul style="list-style-type: none"> 1.5% per annum (Maximum 2.5%) </td> </tr> </table> The Fund also pays the Trustee a trustee fee of a maximum 0.15% per annum, subject to a minimum of S\$5,000 per annum. The Underlying Funds also pay certain fees, such as annual trustee/custodian/depository fees. Any fees owed to the Investment Manager and Sub-Investment Manager on the Underlying Fund are rebated in the form of additional shares in the Underlying Fund equivalent to such Investment Managers' and Sub-Investment Managers' fees such that there is no double charging of management and sub-investment management fees. Other fees and charges, including inter alia the Sub-Registrar's fees, may each amount to or exceed 0.10% per annum of the Net Asset Value of the Fund, depending on the proportion that each fee or charge bears to the Net Asset Value of the Fund. | Sales Charge | <ul style="list-style-type: none"> Currently 5% for cash and SRS investment, 1.5% for CPF investment (Maximum 5%) | Redemption Charge | <ul style="list-style-type: none"> Currently 0% (Maximum 6%) | Management Fee (payable by the Fund) | <ul style="list-style-type: none"> 1.5% per annum (Maximum 2.5%) | <p>Refer to "Fees and Charges" in Section 14 of the Prospectus for further information.</p> |
| Sales Charge | <ul style="list-style-type: none"> Currently 5% for cash and SRS investment, 1.5% for CPF investment (Maximum 5%) | | | | | | |
| Redemption Charge | <ul style="list-style-type: none"> Currently 0% (Maximum 6%) | | | | | | |
| Management Fee (payable by the Fund) | <ul style="list-style-type: none"> 1.5% per annum (Maximum 2.5%) | | | | | | |

VALUATIONS AND EXITING FROM THIS INVESTMENT

HOW OFTEN ARE VALUATIONS AVAILABLE?

Prices are updated daily on our website, www.aberdeenstandard.com/singapore/investor, or on selected distributors' websites.

Refer to "Obtaining Prices of Units" in Section 20 of the Prospectus for further information.

HOW CAN YOU EXIT FROM THIS INVESTMENT AND WHAT ARE THE COSTS IN DOING SO?

- You may sell ("realise") your units wholly or in part by submitting a realisation form to the relevant financial adviser/distributor or to the Manager. Partial realisations are subject to minimum holding requirements.
- If you are a first-time individual investor in the Fund you may also cancel your investment within 7 calendar days by submitting a completed form to the Manager or its authorised agents/distributors. If the Fund has not fallen in value, you will receive your investment back in full; otherwise you will receive that sum less the difference in the value of the units. You will also need to bear any administrative expenses that are reasonably related to the original purchase and subsequent cancellation.
- Upon acceptance, the Manager will pay you the proceeds within 7 business days. For CPF and SRS monies, transaction charges may be levied by the CPF agent bank or SRS operator bank.
- The value of your investment depends on the net asset value of the Fund which is calculated each Dealing Day.
 - Orders accepted by 4:30pm, Singapore time on a Dealing Day will be based on the net asset value of the Fund at the close of that Dealing Day.
 - If you miss the cut-off time, your order will be based on the net asset value at the close of the next Dealing Day.
- The amount you get back will be the number of units x price - redemption charge (if any). For example, 1000 units x S\$1.05 = S\$1050.

Refer to "Cancellation of subscriptions" and "Realisation of Units" in Sections 16 and 18 of the Prospectus for further information.

CONTACT INFORMATION

HOW DO YOU CONTACT US?

Aberdeen Standard Investments (Asia) Limited
(Registration Number 199105448E)

Tel : 1800 395 2709
Fax : +65 6632 2993

Website: www.aberdeenstandard.com/singapore/investor
Email: Singapore.ClientServices@aberdeenstandard.com

APPENDIX: GLOSSARY OF TERMS

"Fund" means the Aberdeen Standard Select Portfolio – Aberdeen Standard India Opportunities Fund.

"Underlying Fund" means the Aberdeen Global – Indian Equity Fund, a sub-fund of the Luxembourg-registered Aberdeen Global.

"Dealing Day" in connection with the issuance and realisation of units, means any Business Day or such Business Day or Business Days at such intervals as the Manager may from time to time determine Provided That reasonable notice of any such determination shall be given by the Manager to all Holders at such time and in such manner as the Trustee may approve. Notwithstanding the foregoing, the Manager may determine in its discretion that any of the following days shall not be a Dealing Day:-

- (i) any Business Day on which any Recognised Stock Exchange or OTC Market on which substantial portion of the relevant Sub-Fund's Authorised Investments or other property are quoted, listed or dealt in, on an aggregated basis, is not opened for normal trading; or
- (ii) in respect of Sub-Funds which are Feeder Funds, any Business Day on which the relevant underlying Fund is not normally traded.