

abrdn Select Portfolio¹

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

Fund code	ILP Sub-Fund	Underlying Fund
E156	abrdn Select Portfolio – India Opportunities Fund	abrdn Select Portfolio – India Opportunities Fund SGD
E154	abrdn Select Portfolio – Pacific Equity Fund	abrdn Select Portfolio – Pacific Equity Fund SGD
E155	abrdn Select Portfolio – Singapore Equity Fund	abrdn Select Portfolio – Singapore Equity Fund SGD

¹ Prior to 11 April 2022, abrdn Select Portfolio was known as Aberdeen Standard Select Portfolio.

Structure of ILP sub-fund

The ILP sub-fund is an open-ended feeder fund that invests 100% in the sub-funds (the “Underlying Funds”) of the abrdn Select Portfolio, a Singapore-authorized umbrella unit trust offering a group of separate and distinct portfolios of securities or obligations. Each portfolio is a sub-fund that invests in different securities or portfolios of securities.

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

Information on the Managers

abrdn Asia Limited has been appointed as the manager of the Underlying Fund (the “Managers”). The Managers, a wholly-owned subsidiary of abrdn Holdings Limited, were established in Singapore in May 1992 as the regional headquarters to oversee all Asia-Pacific assets, including collective investment schemes. They are licensed and regulated by the Monetary Authority of Singapore and have been managing collective investment schemes and discretionary accounts since May 1992.

Other Parties

The Custodian of the Underlying Funds is Citibank, N.A., Singapore Branch. The Trustee of the Underlying Funds is Citicorp Trustee (Singapore) Limited. Please refer to the sections on “The Trustee/Custodian”, “The Registrar” in the Underlying Funds’ Prospectus for details of other parties involved in the Underlying Funds.

Investment Objectives, Focus and Approach

Underlying Fund	Investment Objectives, Focus & Approach
abrdn Select Portfolio – India Opportunities Fund SGD	<p>The Underlying Fund aims to achieve long term capital growth by investing all or substantially all of its assets in the Underlying abrdn SICAV I – Indian Equity Fund, a sub-fund of the Luxembourg-registered abrdn SICAV I.</p> <p>The Underlying abrdn SICAV I – Indian Equity Fund invests at least 70% of its 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 abrdn SICAV I – Indian Equity Fund is actively managed.</p> <p>The abrdn SICAV I – Indian Equity Fund aims to outperform the MSCI India Index (USD) benchmark before charges. The benchmark is also used as a reference point for portfolio</p>

construction and as a basis for setting risk constraints, but does not incorporate any ESG criteria.

In order to achieve its objective, the abrdn SICAV I – Indian Equity 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 abrdn SICAV I – Indian Equity 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 abrdn SICAV I – Indian Equity Fund’s performance profile may deviate significantly from that of the benchmark.

The Underlying abrdn SICAV I – Indian Equity Fund promotes environmental and social characteristics but does not have a sustainable investment objective.

Investment in all equity and equity-related securities will adhere to the abrdn SICAV I – Indian Equity Fund’s ESG criteria detailed in the abrdn SICAV I – Indian Equity Fund’s “Sustainability related disclosures”, which www.aberdeeninvestments.com under “Fund Centre”.

Through the application of this approach the abrdn SICAV I – Indian Equity Fund commits to having a minimum of 10% in Sustainable Investments. Furthermore, the abrdn SICAV I – Indian Equity Fund targets a meaningfully lower carbon intensity, than the benchmark.

Aberdeen’s Overall Sustainability Assessment (OSA) provides an overall view on a company’s sustainability based on scoring of its governance, operations, and products and/or services. To complement this, Aberdeen’s equity investment process is utilised, which enables it to qualitatively identify ESG risks and opportunities. Companies considered to be exposed to the highest ESG risks will be excluded. Additionally, a set of company exclusions are applied which are related to the UN Global Compact, Controversial Weapons, Tobacco Manufacturing and Thermal Coal.

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. As part of this, where a company fails the thermal coal exclusion but is identified as having a clear and credible action plan to mitigate the adverse impact associated with these activities, the company will be deemed investable. This is to support their transition to ultimately comply with the thermal coal exclusions. Up to 5% of assets may be invested in such companies.

Financial derivative instruments, money-market instruments and cash may not adhere to the abrdn SICAV I – Indian Equity Fund’s ESG criteria .

The abrdn SICAV I – Indian Equity Fund may utilise financial derivative instruments for hedging and/or investment purposes, or to manage foreign exchange risks, subject to the conditions

	<p>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 abrdrn SICAV I – Indian Equity Fund so that cash can be invested while the abrdrn SICAV I – Indian Equity Fund’s investments in equity and equity-related securities is maintained.</p>
<p>abrdrn Select Portfolio – Pacific Equity Fund SGD</p>	<p>The Underlying Fund aims to generate capital growth over the medium to long term by investing in Asia Pacific equities excluding Japan (company shares).</p> <p>The Underlying Fund aims to outperform the MSCI AC Asia Pacific ex Japan Index before charges. The benchmark is also used as a reference point for portfolio construction and as a basis for setting risk constraints.</p> <p>The Underlying Fund is actively managed.</p> <p>The Underlying Fund invests in equities and equity related securities of companies or institutions domiciled in, operating principally from, or deriving significant revenue from, Asia Pacific region excluding Japan.</p> <p>The Underlying Fund may also invest in other Authorised Investments, including but not limited to funds (including those managed by Aberdeen) and money-market instruments which invest in securities of companies or institutions domiciled in, operating principally from, or deriving significant revenue from, the Asia-Pacific region excluding Japan, and cash.</p> <p>The management team use their discretion (active management) to maintain a diverse asset mix at country, sector and stock level.</p> <p>Their primary focus is on stock selection using research techniques to select individual holdings. The research process is focused on finding high quality companies at attractive valuations that can be held for the long term.</p> <p>In order to achieve its objective, the abrdrn Pacific Equity 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 abrdrn Pacific Equity 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 abrdrn Pacific Equity Fund’s performance profile may deviate significantly from that of the benchmark over the longer term.</p> <p>The Underlying Fund may use derivatives to reduce risk, reduce cost and/or generate additional income or growth consistent with the risk profile of the fund (often referred to as “efficient portfolio management”).</p> <p>Derivative usage in the Underlying Fund is expected to be very limited. Where derivatives are used, this would mainly be in response to significant inflows into the Underlying Fund so that in these instances, cash can be invested while maintaining the Underlying Fund’s existing allocations to company shares.</p>

<p>abrdn Select Portfolio – Singapore Equity Fund SGD</p>	<p>The Underlying Fund aims to generate capital growth over the medium to long term by investing in Singapore equities (company shares).</p> <p>The Underlying Fund aims to outperform the Straits Times Index before charges. The benchmark is also used as a reference point for portfolio construction and as a basis for setting risk constraints.</p> <p>Since 23 September 2024, certain constituents, such as but not limited to DBS Group Holdings, have consistently been dominant within the Straits Times Index, occasionally exceeding 20% of the total index composition. This dominance may or is currently expected to persist as the Straits Times Index, the reference benchmark for the Singapore Equity Fund, reflects the current Singapore equity market, and such constituents are typically dominant constituent securities of indices which track the performance of Singapore-listed equity securities.</p> <p>The Underlying Fund is actively managed.</p> <p>The Underlying Fund invests in equities and equity related securities of companies or institutions domiciled in, operating from, or deriving significant revenue from, Singapore.</p> <p>The Underlying Fund may also invest in other Authorised Investments, including but not limited to funds (including those managed by Aberdeen) and money-market instruments which invest in securities of companies or institutions domiciled in, operating principally from, or deriving significant revenue from, Singapore, and cash.</p> <p>The management team use their discretion (active management) to maintain a diverse asset mix at country, sector and stock level.</p> <p>Their primary focus is on stock selection using research techniques to select individual holdings. The research process is focused on finding high quality companies at attractive valuations that can be held for the long term.</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 profile may deviate significantly from that of the benchmark over the longer term.</p> <p>The Underlying Fund may use derivatives to reduce risk, reduce cost and/or generate additional income or growth consistent with the risk profile of the fund (often referred to as “efficient portfolio management”).</p> <p>Derivative usage in the Underlying Fund is expected to be very limited. Where derivatives are used, this would mainly be in</p>
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	response to significant inflows into the Underlying Fund so that in these instances, cash can be invested while maintaining the Underlying Fund’s existing allocations to company shares.
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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. The value of the Underlying Fund may rise or fall. Investments in the Underlying Fund are subjected to various risks, as elaborated below.

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.

Derivatives Risk

The Underlying Fund may use financial derivatives instruments for the purposes of hedging and/or efficient portfolio management.

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.

Market Risk

Prices of the securities owned by the Underlying Funds 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.

Regulatory Risk

The investment objectives and parameters of the Underlying Fund are restricted by applicable legislation and regulatory guidelines. There may be a risk that legislative or regulatory changes may make it less likely for an Underlying Fund to achieve its objectives.

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.

Additional risks related to the Underlying Fund investment in Chinese securities through the use of a Qualified Foreign Institutional Investor (“QFII”) licence. If the creditors of the QFII successfully assert that the securities and other assets in the nominee accounts are owned by the QFII and not the Underlying Fund, the creditors of the QFII may seek payment from the assets of the Underlying Fund, which could in turn affect the net asset value of the Underlying Fund.

Additional risks related to the Underlying Fund and/or the abrdn All China Sustainable Equity Fund’s investment in Chinese securities through the Shanghai - Hong Kong Stock Connect program and the Shenzhen -Hong Kong Stock Connect program (collectively and individually referred to as the “Stock Connect”), the London -Shanghai Connect and/or other platforms. The Underlying Fund may invest in certain eligible China A -shares through the Stock Connect program, the London-Shanghai Connect and/or other platforms as may be decided by the Manager from time to time, which is subject to other risks, including regulatory change, clearing and settlement risks, recalling of eligible stocks, quota limitations and also operational constraints, amongst other matters, which may result in increased risk.

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. Please refer to the section “Risks” in the Singapore Prospectus for full details.

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 Fund.

Underlying Fund	AMC	Trustee Fee
abrdn Select Portfolio – India Opportunities Fund SGD	1.50%	0.02%

abrtn Select Portfolio – Pacific Equity Fund SGD	1.50%	0.02%
abrtn Select Portfolio – Singapore Equity Fund SGD	1.50%	0.02%

Past Performance² as at 31 December 2025

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** ³ (1 Feb 2011)
abrtn Select Portfolio – abrtn India Opportunities Fund	0.77%	-5.63%	-11.61%	7.05%	3.47%	5.26%	6.02%
Benchmark: MSCI India Index	4.57%	-1.17%	-1.68%	10.89%	10.15%	9.09%	6.83%

Fund/ Benchmark	3 Months	6 Months	1 Year	3 Years*	5 Years*	10 Years*	Since Inception** ⁴ (1 Feb 2011)
abrtn Select Portfolio – abrtn Pacific Equity Fund	4.42%	15.45%	15.03%	6.47%	-1.25%	4.97%	3.82%
Benchmark: MSCI AC Asia Pacific ex Japan Index	3.34%	15.00%	22.75%	14.15%	4.00%	7.75%	5.97%

Fund/ Benchmark	3 Months	6 Months	1 Year	3 Years*	5 Years*	10 Years*	Since Inception** ⁵ (1 Feb 2011)
abrtn Select Portfolio – abrtn Singapore Equity Fund	6.55%	16.38%	22.08%	15.75%	12.43%	8.24%	5.64%
Benchmark: Straits Times Index	8.68%	19.80%	28.57%	18.49%	15.41%	9.34%	6.55%

Source: abrtn

* Annualised performance

² Performance shown in SGD term 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.

³ 1 February 2011 is the launch date of the ILP sub-fund. Previously known as 8 March 2004, which was the Underlying Fund's launch date.

⁴ 1 February 2011 is the launch date of the ILP sub-fund. Previously known as 5 December 1997, which was the Underlying Fund's launch date. On 14 March 2022, this ILP sub-fund was made available for investment under Singlife Savvy Invest.

⁵ 1 February 2011 is the launch date of the ILP sub-fund. Previously known as 5 December 1997, which was the Underlying Fund's launch date.

Expense Ratio and Turnover Ratio

Underlying Fund	Expense Ratio	Turnover Ratio
abrdrn Select Portfolio – India Opportunities Fund SGD	1.73%	16.17%
abrdrn Select Portfolio – Pacific Equity Fund SGD	1.67%	70.81%
abrdrn Select Portfolio – Singapore Equity Fund SGD	1.62%	50.04%

The expense ratios and turnover ratios stated in the table above are for the period ended 30 September 2025.

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 Funds.

Conflicts of Interest

We do not have any conflict of interests which may exist or arise in relation to the Underlying Funds 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 a specialized sub-fund as set out in MAS Notice 307 on Investment-Linked Policies issued by the Monetary Authority of Singapore.