



abrdn Select Portfolio

Product Highlight Sheets April 2022

abrdn Asian Smaller Companies Fund
abrdn All China Sustainable Equity Fund
abrdn European Sustainable Equity Fund
abrdn Global Emerging Markets Fund
abrdn Global Sustainable Equity Fund
abrdn Global Technology Fund
abrdn India Opportunities Fund
abrdn Indonesia Equity Fund
abrdn Malaysian Equity Fund
abrdn Pacific Equity Fund
abrdn Singapore Equity Fund
abrdn Thailand Equity Fund

[abrdn.com](https://www.abrdn.com)

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.

abrdn Select Portfolio – abrdn Asian Smaller Companies Fund (the “Fund”)

Product Type	Unit Trust	Launch Date	22 September 2006
Manager	abrdn Asia Limited	Custodian	Citibank, N.A., Singapore Branch
Trustee	Citicorp Trustee (Singapore) Limited	Dealing Frequency	Every Dealing Day
Capital Guaranteed	No	Expense Ratio as at 30 September 2021	SGD Class: 1.75%

PRODUCT SUITABILITY

WHO IS THE PRODUCT SUITABLE FOR?

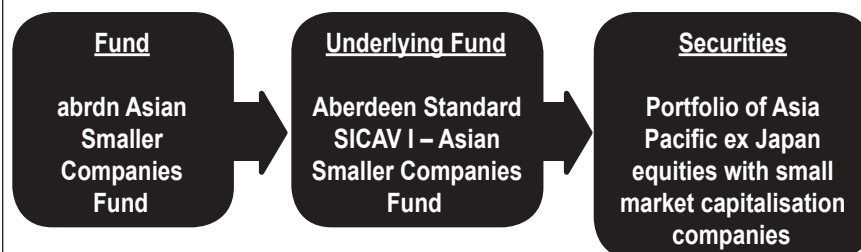
- The Fund is **only** suitable for investors who:
 - seek long-term total return
 - understand the risks involved in investing in small caps equities in Asia Pacific excluding Japan
 - understand that it offers no capital protection or guarantees

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

Refer to “Investment Objectives and Focus of the Sub-Funds” in Section 9 of the Prospectus for further information on product suitability.

KEY PRODUCT FEATURES

WHAT ARE YOU INVESTING IN?



- You are investing in a Singapore-authorized unit trust, which aims to provide long-term total return through investing in the Underlying Fund, which in turn invests in a portfolio of Asia Pacific ex Japan equities of Smaller Companies.

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 on features of the product.

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

INVESTMENT STRATEGY	
<ul style="list-style-type: none"> • The Fund will invest all or substantially all of its assets in the Aberdeen Standard SICAV I – Asian Smaller Companies Fund. This Underlying Fund invests at least 70% of its assets in Small Capitalisation equities and equity-related securities of companies listed, incorporated or domiciled in Asia Pacific (excluding Japan) countries or companies that derive a significant proportion of their revenue or profits from Asia Pacific (excluding Japan) countries operations or have a significant proportion of their assets there. • 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 QFI regime, the Shanghai-Hong Kong and Shenzhen-Hong Kong Stock Connect programme or by any other available means. • The Underlying Fund is actively managed. • The Underlying Fund aims to outperform the MSCI AC Asia Pacific ex Japan Small Cap 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 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. • The Underlying Fund promotes environmental or social characteristics but does not have a sustainable investment objective. Investment in all equity and equity-related securities will follow abrdn's "Asian Smaller Companies Promoting ESG Equity Investment Approach". Through the application of this approach the Underlying Fund targets a meaningfully lower carbon intensity than the benchmark. • This approach utilises abrdn's equity investment process, which enables portfolio managers to qualitatively identify and avoid ESG laggards. Additionally, abrdn applies a set of company exclusions which are related to the UN Global Compact, Controversial Weapons, Tobacco Manufacturing and Thermal Coal. • 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>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 on the investment strategy of the Fund.</p>
PARTIES INVOLVED	
<p>WHO ARE YOU INVESTING WITH?</p> <ul style="list-style-type: none"> • abrdn Select Portfolio is the umbrella unit trust of the Fund. • The Manager of the Fund is abrdn Asia Limited. • The Trustee of the Fund is Citicorp Trustee (Singapore) Limited. • The Custodian of the Fund is Citibank, N.A., Singapore Branch. 	<p>Refer to "Basic Information", "The Manager" and "The Trustee/Custodian" in Sections 1, 2 and 3 of the Prospectus for further information on the role and responsibilities of the entities and what happens if they become insolvent.</p>

KEY RISKS	
WHAT ARE THE KEY RISKS OF THIS INVESTMENT?	
<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, “Liquidity Risk Management” in Section 21 and “Appendix 1” of the Prospectus for further information on risks of the product.</p>
Market Risks	
<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>	
Liquidity Risks	
<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>	
Product-Specific Risks	
<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> <p>You are exposed to smaller companies, regional & emerging market risk. Share prices of smaller companies are more often more volatile than larger ones. Smaller company stocks may at times lack liquidity and there may be limited access to information in comparison with larger companies. The Underlying Fund may experience increased volatility as Asia and emerging markets lack the diversity of global markets. Exposure to emerging markets also increases potential volatility in your portfolio as the region’s legal, judicial and regulatory infrastructure is still developing and this may create uncertainty for investors.</p> <p>You are exposed to additional risks related to the Underlying Fund’s 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 relevant Underlying Fund, the creditors of the QFII may seek payment from the assets of the relevant Underlying Fund, which could in turn affect the net asset value of the Fund.</p>	

You are exposed to additional risks related to the Underlying Fund’s investment in Chinese securities through the Shanghai-Hong Kong Stock Connect program.

The Underlying Fund may invest in certain eligible China A-shares through the Shanghai-Hong Kong Stock Connect program, 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.

You are exposed to Variable Interest Entity (“VIE”) risk.

The Underlying Fund may invest in companies with VIE structures in order to gain exposure to industries with foreign ownership restrictions. There is a risk that the authorities in the country where the company is incorporated could take action which would have an adverse impact on the value of one or more VIEs.

Refer to “Risks associated with the use of Shanghai-Hong Kong Stock Connect” in Appendix 1 of the Prospectus for further information on investments in Chinese securities.

FEES AND CHARGES

WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?

Payable directly by you

- You must pay the following fees and charges to the Fund agent based on the full value of your investment:

Sales Charge	<ul style="list-style-type: none"> Currently 5% (Maximum) for cash and SRS investment CPF investment – 0%
Redemption Charge	<ul style="list-style-type: none"> Currently 0% (Maximum 6%)
Switching Fee	<ul style="list-style-type: none"> 1% (Maximum)

- If you are using SRS or CPF monies to invest, transaction charges may apply.

Payable by the Fund from invested proceeds

- The Fund will pay the following fees and charges to the Manager, Trustee and other parties:

Management Fee (payable by the Fund)	<ul style="list-style-type: none"> 1.5% per annum (Maximum 2.5%) 40% to 80% will be retained by the Manager 20% to 60%² will be paid to financial advisers (trailer fees).
Trustee Fee	<ul style="list-style-type: none"> 0.02% per annum (Maximum 0.15% subject to a minimum of S\$6,000 per annum)

- The Underlying Fund also pays certain fees (maximum 0.60% of the Net Asset Value in respect of all Share Classes), such as annual trustee/custodian/depository fees.
- Any fees owed to the Investment Managers of the Underlying Fund are rebated in the form of additional shares in the Underlying Fund equivalent to such Investment Managers’ fees such that there is no double charging of investment management fees. The Sub-Investment Managers’ fees will be remunerated by Aberdeen Asset Managers Limited.
- 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.
- You should check with the agent or distributor through whom you subscribe for units of the Fund whether they impose other fees and charges not included in the Prospectus.

Refer to “Fees and Charges” in Section 14 of the Prospectus for further information on fees and charges.

²The range may change from time to time without prior notice. Your financial adviser is required to disclose to you the amount of trailer fee it receives from the Manager.

VALUATIONS AND EXITING FROM THIS INVESTMENT

HOW OFTEN ARE VALUATIONS AVAILABLE?

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

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 sale proceeds that you will receive will be the exit price multiplied by the number of units sold, less any charges. An example is as follows:

1,000 Units		SGD 1.05		SGD1,050.00
Redemption Amount	X	NAV per Share	=	Gross Redemption Proceeds
SGD1,050.00		Nil		SGD1,050.00
Gross Redemption Proceeds	-	Redemption Charge (0%)	=	Net Redemption Proceeds

Refer to "Obtaining Prices of Units", "Cancellation of subscriptions" and "Realisation of Units" in Sections 16, 18 and 20 of the Prospectus for further information on valuation and exiting from the product.

CONTACT INFORMATION

HOW DO YOU CONTACT US?

abrdn Asia Limited
(Reg. Number 199105448E)

Tel : 1800 395 2700

Fax : +65 6632 2993

Website: www.abrdn.com/sg/investor

APPENDIX: GLOSSARY OF TERMS

“**ESG**” means environmental, social and governance.

“**Fund**” means the abrdn Select Portfolio – abrdn Asian Smaller Companies Fund.

“**Underlying Fund**” means the Aberdeen Standard SICAV I – Asian Smaller Companies Fund, a sub-fund of the Luxembourg-registered Aberdeen Standard SICAV I.

“**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.

“**QFI**” means qualified foreign investor(s) (including, if applicable, qualified foreign institutional investors and Renminbi qualified foreign institutional investors), as defined under laws and regulations governing the establishment and operation of the qualified foreign institutional investors regime in the PRC.

“**Smaller Capitalisation**” or “**Smaller Capitalisation Companies**” relates to or are companies with a market capitalisation as at the date of investment, of under US\$5 billion.

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- 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.

abrdn Select Portfolio – abrdn All China Sustainable Equity Fund (the “Fund”)

Product Type	Unit Trust	Launch Date	13 July 2001
Manager	abrdn Asia Limited	Custodian	Citibank, N.A., Singapore Branch
Trustee	Citicorp Trustee (Singapore) Limited	Dealing Frequency	Every Dealing Day
Capital Guaranteed	No	Expense Ratio as at 30 September 2021	SGD Class: 1.75%

PRODUCT SUITABILITY

WHO IS THE PRODUCT SUITABLE FOR?

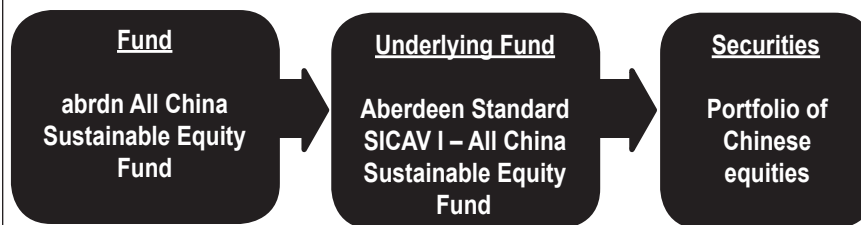
- The Fund is **only** suitable for investors who:
 - seek capital growth over the long-term period
 - understand the risks involved in investing in Chinese equities
 - understand that it offers no capital protection or guarantees

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

Refer to “Investment Objectives and Focus of the Sub-Funds” in Section 9 of the Prospectus for further information on product suitability.

KEY PRODUCT FEATURES

WHAT ARE YOU INVESTING IN?



- You are investing in a Singapore-authorized unit trust, which aims to provide capital growth by investing in the Underlying Fund, which in turn invests in a portfolio of Chinese 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 on features of the product.

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INVESTMENT STRATEGY	
<ul style="list-style-type: none"> • The Fund will invest all or substantially all of its assets in the Aberdeen Standard SICAV I – All China Sustainable Equity Fund. This Underlying Fund invests at least 90% of its 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 or 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 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. Additionally, abrdn applies a set of company exclusions which are related to the United Nations Global Compact, Norges Bank Investment Management (NBIM), Weapons, Tobacco, Gambling, Thermal Coal, Oil & Gas and Electricity Generation. • The Sustainable Equity Investment Approach reduces the benchmark investable universe by a minimum of 20%. • 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>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 on the investment strategy of the Fund.</p>
PARTIES INVOLVED	
<p>WHO ARE YOU INVESTING WITH?</p> <ul style="list-style-type: none"> • abrdn Select Portfolio is the umbrella unit trust of the Fund. • The Manager of the Fund is abrdn Asia Limited. • The Trustee of the Fund is Citicorp Trustee (Singapore) Limited. • The Custodian of the Fund is Citibank, N.A., Singapore Branch. 	<p>Refer to "Basic Information", "The Manager" and "The Trustee/Custodian" in Sections 1, 2 and 3 of the Prospectus for further information on the role and responsibilities of the entities and what happens if they become insolvent.</p>

KEY RISKS	
WHAT ARE THE KEY RISKS OF THIS INVESTMENT?	
<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, “Liquidity Risk Management” in Section 21 and “Appendix 1” of the Prospectus for further information on risks of the product.</p>
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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>	
Liquidity Risks	
<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>	
Product-Specific Risks	
<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> <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> <p>You are exposed to additional risks related to the Underlying Fund’s 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 relevant Underlying Fund, the creditors of the QFII may seek payment from the assets of the relevant Underlying Fund, which could in turn affect the net asset value of the Fund.</p>	

You are exposed to additional risks related to the Underlying Fund's investment in Chinese securities through the Shanghai-Hong Kong Stock Connect program.

The Underlying Fund may invest in certain eligible China A-shares through the Shanghai-Hong Kong Stock Connect program, 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.

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FEES AND CHARGES

WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?

Payable directly by you

- You must pay the following fees and charges to the Fund agent based on the full value of your investment:

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Redemption Charge	<ul style="list-style-type: none"> Currently 0% (Maximum 6%)
Switching Fee	<ul style="list-style-type: none"> 1% (Maximum)

- If you are using SRS or CPF monies to invest, transaction charges may apply.

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- The Fund will pay the following fees and charges to the Manager, Trustee and other parties:

Management Fee (payable by the Fund)	<ul style="list-style-type: none"> 1.5% per annum (Maximum 2.5%) 40% to 80% will be retained by the Manager 20% to 60%² will be paid to financial advisers (trailer fees).
Trustee Fee	<ul style="list-style-type: none"> 0.02% per annum (Maximum 0.15% subject to a minimum of S\$6,000 per annum)

- The Underlying Fund also pays certain fees (maximum 0.60% of the Net Asset Value in respect of all Share Classes) such as annual trustee/custodian/depository fees.
- Any fees owed to the Investment Managers of the Underlying Fund are rebated in the form of additional shares in the Underlying Fund equivalent to such Investment Managers' fees such that there is no double charging of management fees. The Sub-Investment Managers' fees will be remunerated by Aberdeen Asset Managers Limited.
- 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.
- You should check with the agent or distributor through whom you subscribe for units of the Fund whether they impose other fees and charges not included in the Prospectus.

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- The sale proceeds that you will receive will be the exit price multiplied by the number of units sold, less any charges. An example is as follows:

1,000 Units		SGD 1.05		SGD1,050.00
Redemption Amount	X	NAV per Share	=	Gross Redemption Proceeds
SGD1,050.00		Nil		SGD1,050.00
Gross Redemption Proceeds	-	Redemption Charge (0%)	=	Net Redemption Proceeds

Refer to "Obtaining Prices of Units", "Cancellation of subscriptions" and "Realisation of Units" in Sections 16, 18 and 20 of the Prospectus for further information on valuation and exiting from the product.

CONTACT INFORMATION

HOW DO YOU CONTACT US?

abrdn Asia Limited
(Reg. Number 199105448E)

Tel : 1800 395 2700

Fax : +65 6632 2993

Website: www.abrdn.com/sg/investor

APPENDIX: GLOSSARY OF TERMS

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“**Fund**” means the abrdn Select Portfolio – abrdn All China Sustainable Equity Fund.

“**Underlying Fund**” means the Aberdeen Standard SICAV I – All China Sustainable Equity Fund, a sub-fund of the Luxembourg-registered Aberdeen Standard SICAV I.

“**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.

“**QFI**” means qualified foreign investor(s) (including, if applicable, qualified foreign institutional investors and Renminbi qualified foreign institutional investors), as defined under laws and regulations governing the establishment and operation of the qualified foreign institutional investors regime in the PRC.

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abrdn Select Portfolio – abrdn European Sustainable Equity Fund (the “Fund”)

Product Type	Unit Trust	Launch Date	14 August 1998
Manager	abrdn Asia Limited	Custodian	Citibank, N.A., Singapore Branch
Trustee	Citicorp Trustee (Singapore) Limited	Dealing Frequency	Every Dealing Day
Capital Guaranteed	No	Expense Ratio as at 30 September 2021	SGD Class: 1.75%

PRODUCT SUITABILITY

WHO IS THE PRODUCT SUITABLE FOR?

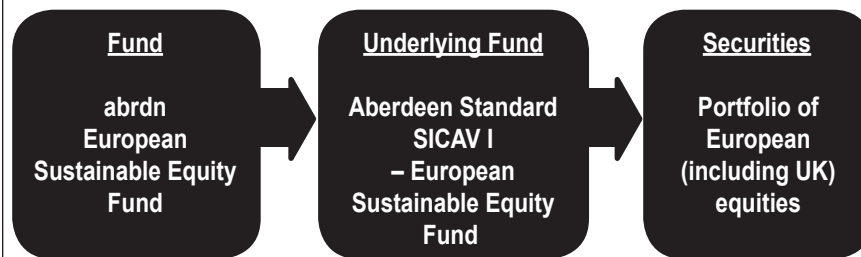
- The Fund is **only** suitable for investors who:
 - seek capital gain over the long term period
 - understand the risks involved in investing in European (including UK) equities
 - understand that it offers no capital protection or guarantees

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

Refer to “Investment Objectives and Focus of the Sub-Funds” in Section 9 of the Prospectus for further information on product suitability.

KEY PRODUCT FEATURES

WHAT ARE YOU INVESTING IN?



- You are investing in a Singapore-authorized unit trust, which aims to provide long-term total return through investing in the Underlying Fund, which in turn invests in a portfolio of European (including UK) equities and equity-related securities.

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 on features of the product.

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

INVESTMENT STRATEGY	
<ul style="list-style-type: none"> • The Fund will invest all or substantially all of its assets in the Aberdeen Standard SICAV I – European Sustainable Equity Fund. This Underlying Fund invests at least at least 90% of its assets in equities and equity-related securities of companies listed, incorporated or domiciled in Europe, or companies that derive a significant proportion of their revenues or profits from European operations, or have a significant proportion of their assets there. • The Underlying Fund is actively managed. • The Underlying Fund aims to outperform the FTSE World Europe Index (EUR) 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 or social characteristics but does not have a sustainable investment objective. Investment in all equity and equity-related securities will follow abrdrn's "European Sustainable Equity Investment Approach". Through the application of this approach 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 abrdrn's equity investment process, which enables portfolio managers to qualitatively identify and focus investments in sustainable leaders and improvers. • Additionally, abrdrn applies a set of company exclusions which are related to the United Nations Global Compact, Norges Bank Investment Management (NBIM), State Owned Enterprises (SOE), Weapons, Tobacco, Gambling, Thermal Coal, Oil & Gas, and Electricity Generation. • The Sustainable Equity Investment Approach reduces the benchmark investable universe by a minimum of 20%. • 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>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 on the investment strategy of the Fund.</p>
PARTIES INVOLVED	
<p>WHO ARE YOU INVESTING WITH?</p> <ul style="list-style-type: none"> • abrdrn Select Portfolio is the umbrella unit trust of the Fund. • The Manager of the Fund is abrdrn Asia Limited. • The Trustee of the Fund is Citicorp Trustee (Singapore) Limited. • The Custodian of the Fund is Citibank, N.A., Singapore Branch. 	<p>Refer to "Basic Information", "The Manager" and "The Trustee/Custodian" in Sections 1, 2 and 3 of the Prospectus for further information on the role and responsibilities of the entities and what happens if they become insolvent.</p>

KEY RISKS							
WHAT ARE THE KEY RISKS OF THIS INVESTMENT?							
<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, “Liquidity Risk Management” in Section 21 and “Appendix 1” of the Prospectus for further information on the risks of the product.</p>						
Market Risks							
<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>							
Liquidity Risks							
<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>							
Product-Specific Risks							
<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> <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 regional market risk. The Underlying Fund may experience increased volatility as Europe lacks the diversity of global markets.</p>							
FEES AND CHARGES							
WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?							
<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" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="background-color: #ccc;">Sales Charge</td> <td> <ul style="list-style-type: none"> Currently 5% (Maximum) for cash and SRS investment CPF investment – 0% </td> </tr> <tr> <td style="background-color: #ccc;">Redemption Charge</td> <td> <ul style="list-style-type: none"> Currently 0% (Maximum 6%) </td> </tr> <tr> <td style="background-color: #ccc;">Switching Fee</td> <td> <ul style="list-style-type: none"> 1% (Maximum) </td> </tr> </tbody> </table>	Sales Charge	<ul style="list-style-type: none"> Currently 5% (Maximum) for cash and SRS investment CPF investment – 0% 	Redemption Charge	<ul style="list-style-type: none"> Currently 0% (Maximum 6%) 	Switching Fee	<ul style="list-style-type: none"> 1% (Maximum) 	<p>Refer to “Fees and Charges” in Section 14 of the Prospectus for further information on fees and charges.</p>
Sales Charge	<ul style="list-style-type: none"> Currently 5% (Maximum) for cash and SRS investment CPF investment – 0% 						
Redemption Charge	<ul style="list-style-type: none"> Currently 0% (Maximum 6%) 						
Switching Fee	<ul style="list-style-type: none"> 1% (Maximum) 						

- If you are using SRS or CPF monies to invest, transaction charges may apply.

Payable by the Fund from invested proceeds

- The Fund will pay the following fees and charges to the Manager, Trustee and other parties:

Management Fee (payable by the Fund)	<ul style="list-style-type: none"> • 1.5% per annum (Maximum 2.5%) • 40% to 80% will be retained by the Manager • 20% to 60%² will be paid to financial advisers (trailer fees).
Trustee Fee	<ul style="list-style-type: none"> • 0.02% per annum (Maximum 0.15% subject to a minimum of S\$6,000 per annum)

- The Underlying Funds also pay certain fees (maximum 0.60% of the Net Asset Value in respect of all Share Classes) such as annual trustee/custodian/depository fees.
- Any fees owed to the Investment Managers of the Underlying Fund are rebated in the form of additional shares in the Underlying Fund equivalent to such Investment Managers' fees such that there is no double charging of 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.
- You should check with the agent or distributor through whom you subscribe for units of the Fund whether they impose other fees and charges not included in the Prospectus.
- You should check with the agent or distributor through whom you subscribe for units of the Fund whether they impose other fees and charges not included in the Prospectus.

VALUATIONS AND EXITING FROM THIS INVESTMENT

HOW OFTEN ARE VALUATIONS AVAILABLE?

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

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.

Refer to "Obtaining Prices of Units", "Cancellation of subscriptions" and "Realisation of Units" in Sections 16, 18 and 20 of the Prospectus for further information on valuation and exiting from the product.

²The range may change from time to time without prior notice. Your financial adviser is required to disclose to you the amount of trailer fee it receives from the Manager.

- 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 sale proceeds that you will receive will be the exit price multiplied by the number of units sold, less any charges. An example is as follows:

1,000 Units		SGD 1.05		SGD1,050.00
Redemption Amount	X	NAV per Share	=	Gross Redemption Proceeds
SGD1,050.00		Nil		SGD1,050.00
Gross Redemption Proceeds	-	Redemption Charge (0%)	=	Net Redemption Proceeds

CONTACT INFORMATION

HOW DO YOU CONTACT US?

abrdrn Asia Limited
 (Reg. Number 199105448E)
 Tel : 1800 395 2700
 Fax : +65 6632 2993
 Website: www.abrdrn.com/sg/investor

APPENDIX: GLOSSARY OF TERMS

“**ESG**” means environmental, social and governance.

“**Fund**” means the abrdrn Select Portfolio – abrdrn European Sustainable Equity Fund.

“**Underlying Fund**” means the Aberdeen Standard SICAV I – European Sustainable Equity Fund, a sub-fund of the Luxembourg-registered Aberdeen Standard SICAV I.

“**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.

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.

abrdn Select Portfolio – abrdn Global Emerging Markets Fund (the “Fund”)

Product Type	Unit Trust	Launch Date	2 September 2005
Manager	abrdrn Asia Limited	Custodian	Citibank, N.A., Singapore Branch
Trustee	Citicorp Trustee (Singapore) Limited	Dealing Frequency	Every Dealing Day
Capital Guaranteed	No	Expense Ratio as at 30 September 2021	SGD Class: 1.75%

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 global emerging markets equities
 - understand that it offers no capital protection or guarantees

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

Refer to “Investment Objectives and Focus of the Sub-Funds” in Section 9 of the Prospectus for further information on product suitability.

KEY PRODUCT FEATURES**WHAT ARE YOU INVESTING IN?**

- You are investing in a Singapore-authorized unit trust, which aims to provide long-term capital gain by investing in the Underlying Fund, which in turn invests in a portfolio of Global Emerging Markets 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 on features of the product.

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

INVESTMENT STRATEGY	
<ul style="list-style-type: none"> • The Fund will invest in the Aberdeen Standard SICAV I – Emerging Markets Equity Fund. This Underlying Fund invests at least 70% of its assets in equities and equity-related securities of companies listed, incorporated or domiciled in Emerging Market countries or companies that derive a significant proportion of their revenues or profits from Emerging Market countries operations or have a significant proportion of their assets there. • 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 QFI regime, the Shanghai-Hong Kong and Shenzhen-Hong Kong Stock Connect programme or by any other available means. • The Underlying Fund is actively managed. • The Underlying Fund aims to outperform the MSCI Emerging Markets 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 nature of the management process, the Underlying Fund’s performance profile may deviate significantly from that of the benchmark. • The Underlying Fund promotes environmental or social characteristics but does not have a sustainable investment objective. Investment in all equity and equity-related securities will follow abrdrn’s “Emerging Markets Promoting ESG Equity Investment Approach”. Through the application of this approach 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 abrdrn’s equity investment process, which enables portfolio managers to qualitatively identify and avoid ESG laggards. Additionally, abrdrn applies a set of company exclusions which are related to the United Nations Global Compact, Controversial Weapons, Tobacco Manufacturing and Thermal Coal. • 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>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 on the investment strategy of the Fund.</p>
PARTIES INVOLVED	
<p>WHO ARE YOU INVESTING WITH?</p> <ul style="list-style-type: none"> • abrdrn Select Portfolio is the umbrella unit trust of the Fund. • The Manager of the Fund is abrdrn Asia Limited. • The Trustee of the Fund is Citicorp Trustee (Singapore) Limited. • The Custodian of the Fund is Citibank, N.A., Singapore Branch. 	<p>Refer to “Basic Information”, “The Manager” and “The Trustee/Custodian” in Sections 1, 2 and 3 of the Prospectus for further information on the role and responsibilities of the entities and what happens if they become insolvent.</p>

KEY RISKS	
WHAT ARE THE KEY RISKS OF THIS INVESTMENT?	
<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, “Liquidity Risk Management” in Section 21 and “Appendix 1” of the Prospectus for further information on risks of the product.</p>
Market Risks	
<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>	
Liquidity Risks	
<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>	
Product-Specific Risks	
<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> <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 additional risks related to the Underlying Fund’s 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 relevant Underlying Fund, the creditors of the QFII may seek payment from the assets of the relevant Underlying Fund, which could in turn affect the net asset value of the Fund.</p> <p>You are exposed to additional risks related to the Underlying Fund’s investment in Chinese securities through the Shanghai-Hong Kong Stock Connect program. The Underlying Fund may invest in certain eligible China A-shares through the Shanghai-Hong Kong Stock Connect program, 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.</p>	<p>Refer to “Risks associated with the use of Shanghai-Hong Kong Stock Connect” in Appendix 1 of the Prospectus for further information on investments in Chinese securities.</p>

You are exposed to Variable Interest Entity (“VIE”) risk.
 The Underlying Fund may invest in companies with VIE structures in order to gain exposure to industries with foreign ownership restrictions. There is a risk that the authorities in the country where the company is incorporated could take action which would have an adverse impact on the value of one or more VIEs.

FEES AND CHARGES

WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?

Payable directly by you

- You must pay the following fees and charges to the Fund agent based on the full value of your investment:

Sales Charge	<ul style="list-style-type: none"> Currently 5% (Maximum) for cash and SRS investment CPF investment – 0%
Redemption Charge	<ul style="list-style-type: none"> Currently 0% (Maximum 6%)
Switching Fee	<ul style="list-style-type: none"> 1% (Maximum)

- If you are using SRS or CPF monies to invest, transaction charges may apply.

Payable by the Fund from invested proceeds

- The Fund will pay the following fees and charges to the Manager, Trustee and other parties:

Management Fee (payable by the Fund)	<ul style="list-style-type: none"> 1.5% per annum (Maximum 2.5%) 40% to 80% will be retained by the Manager 20% to 60%² will be paid to financial advisers (trailer fees).
Trustee Fee	<ul style="list-style-type: none"> 0.02% (Maximum 0.15% subject to a minimum of S\$6,000 per annum)

- The Underlying Funds also pay certain fees (maximum 0.60% of the Net Asset Value in respect of all Share Classes), such as annual trustee/custodian/depositary fees.
- Any fees owed to the Investment Managers of the Underlying Fund are rebated in the form of additional shares in the Underlying Fund equivalent to such Investment Managers’ fees such that there is no double charging of management fees. The Sub-Investment Managers’ fees will be remunerated by Aberdeen Asset Managers Limited.
- 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.
- You should check with the agent or distributor through whom you subscribe for units of the Fund whether they impose other fees and charges not included in the Prospectus.

Refer to “Fees and Charges” in Section 14 of the Prospectus for further information on fees and charges.

VALUATIONS AND EXITING FROM THIS INVESTMENT

HOW OFTEN ARE VALUATIONS AVAILABLE?

Prices are updated daily on our website, www.abrdn.com/sg/investor, or on selected distributors’ websites.

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.

Refer to “Obtaining Prices of Units”, “Cancellation of subscriptions” and “Realisation of Units” in Sections 16, 18 and 20 of the Prospectus for further information on valuation and exiting from the product.

² The range may change from time to time without prior notice. Your financial adviser is required to disclose to you the amount of trailer fee it receives from the Manager.

- 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 sale proceeds that you will receive will be the exit price multiplied by the number of units sold, less any charges. An example is as follows:

1,000 Units Redemption Amount	X	SGD 1.05 NAV per Share	=	SGD1,050.00 Gross Redemption Proceeds
SGD1,050.00 Gross Redemption Proceeds	-	Nil Redemption Charge (0%)	=	SGD1,050.00 Net Redemption Proceeds

CONTACT INFORMATION

HOW DO YOU CONTACT US?

abrdrn Asia Limited
(Reg. Number 199105448E)

Tel : 1800 395 2700

Fax : +65 6632 2993

Website: www.abrdrn.com/sg/investor

APPENDIX: GLOSSARY OF TERMS

“**ESG**” means environmental, social and governance.

“**Fund**” means the abrdrn Select Portfolio – abrdrn Global Emerging Markets Fund.

“**Underlying Fund**” means the Aberdeen Standard SICAV I – Emerging Markets Equity Fund, a sub-fund of the Luxembourg-registered Aberdeen Standard SICAV I.

“**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:-

- 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
- in respect of Sub-Funds which are Feeder Funds, any Business Day on which the relevant underlying fund is not normally traded.

“**Emerging Market**” means any country that is included in the MSCI Emerging Markets series of indices or FTSE Emerging Markets series of indices or JP Morgan Emerging Market series of indices (or composites thereof or any successor series) or any country classified by the World Bank as a low to upper middle income country.

“**QFI**” means qualified foreign investor(s) (including, if applicable, qualified foreign institutional investors and Renminbi qualified foreign institutional investors), as defined under laws and regulations governing the establishment and operation of the qualified foreign institutional investors regime in the PRC.

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.

abrdn Select Portfolio – abrdn Global Sustainable Equity Fund (the “Fund”)

Product Type	Unit Trust	Launch Date	25 August 2000
Manager	abrdn Asia Limited	Custodian	Citibank, N.A., Singapore Branch
Trustee	Citicorp Trustee (Singapore) Limited	Dealing Frequency	Every Dealing Day
Capital Guaranteed	No	Expense Ratio as at 30 September 2021	SGD Class: 1.75%

PRODUCT SUITABILITY

WHO IS THE PRODUCT SUITABLE FOR?

- The Fund is **only** suitable for investors who:
 - seek long-term total return
 - understand the risks involved in investing in global equity markets
 - understand that it offers no capital protection or guarantees

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

Refer to “Investment Objectives and Focus of the Sub-Funds” in Section 9 of the Prospectus for further information on product suitability.

KEY PRODUCT FEATURES

WHAT ARE YOU INVESTING IN?



- You are investing in a Singapore-authorized unit trust, which aims to provide long-term total return through investing in the Underlying Fund, which in turn invests in a portfolio of Global 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 on features of the product.

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

INVESTMENT STRATEGY	
<ul style="list-style-type: none"> • The Fund will invest all or substantially all of its assets in the Aberdeen Standard SICAV I - Global Sustainable Equity Fund. This Underlying Fund invests at least 90% of its assets in equities or equity-related securities of companies listed on global stock exchanges including emerging markets. • The Underlying Fund may invest up to 10% of its net assets in Mainland China equity and equity-related securities including through the Shanghai-Hong Kong and Shenzhen-Hong Kong Stock Connect programme or by any other available means. • The Underlying Fund is actively managed. • The Underlying Fund aims to outperform the MSCI AC World 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 sustainability criteria. 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 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 or social characteristics but does not have a sustainable investment objective. Investment in all equity and equity-related securities will follow abrdn's "Global Sustainable Equity Investment Approach". This approach utilises abrdn's equity investment process, which enables portfolio managers to qualitatively identify and focus investment in sustainable leaders and improvers. • In addition, abrdn applies a set of company exclusions which are related to the United Nations Global Compact, Norges Bank Investment Management (NBIM), State Owned Enterprises (SOE), Weapons, Tobacco, Gambling, Thermal Coal, Oil & Gas and Electricity Generation. • The Sustainable Equity Investment Approach reduces the benchmark investable universe by a minimum of 20%. • 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>Refer to "Investment Objectives and Focus of the Sub-Funds" and "Investment strategy/policy" in Sections on 9 and 11 of the Prospectus for further information on the investment strategy of the Fund.</p>
PARTIES INVOLVED	
<p>WHO ARE YOU INVESTING WITH?</p> <ul style="list-style-type: none"> • abrdn Select Portfolio is the umbrella unit trust of the Fund. • The Manager of the Fund is abrdn Asia Limited. • The Trustee of the Fund is Citicorp Trustee (Singapore) Limited. • The Custodian of the Fund is Citibank, N.A., Singapore Branch. 	<p>Refer to "Basic Information", "The Manager" and "The Trustee/Custodian" in Sections 1, 2 and 3 of the Prospectus for further information on the role and responsibilities of the entities and what happens if they become insolvent.</p>

KEY RISKS	
WHAT ARE THE KEY RISKS OF THIS INVESTMENT?	
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.	Refer to “Risks” in Section 15, “Liquidity Risk Management” in Section 21 and “Appendix 1” of the Prospectus for further information on risks of the product.
Market Risks	
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.	
Liquidity Risks	
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%.	
Product-Specific Risks	
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.	
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.	
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.	
You are exposed to Variable Interest Entity (“VIE”) risk. The Underlying Fund may invest in companies with VIE structures in order to gain exposure to industries with foreign ownership restrictions. There is a risk that the authorities in the country where the company is incorporated could take action which would have an adverse impact on the value of one or more VIEs.	

FEES AND CHARGES

WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?

Payable directly by you

- You must pay the following fees and charges to the Fund agent based on the full value of your investment:

Sales Charge	<ul style="list-style-type: none"> Currently 5% (Maximum) for cash and SRS investment
Redemption Charge	<ul style="list-style-type: none"> Currently 0% (Maximum 6%)
Switching Fee	<ul style="list-style-type: none"> 1% (Maximum)

- If you are using SRS monies to invest, transaction charges may apply.

Payable by the Fund from invested proceeds

- The Fund will pay the following fees and charges to the Manager, Trustee and other parties:

Management Fee (payable by the Fund)	<ul style="list-style-type: none"> 1.5% per annum (Maximum 2.5%) 40% to 80% will be retained by the Manager 20% to 60%² will be paid to financial advisers (trailer fees).
Trustee Fee	<ul style="list-style-type: none"> 0.02% (Maximum 0.15% subject to a minimum of S\$6,000 per annum)

- The Underlying Funds also pay certain fees (maximum 0.60% of the Net Asset Value in respect of all Share Classes), such as annual trustee/custodian/depository fees.
- Any fees owed to the Investment Managers of the Underlying Fund are rebated in the form of additional shares in the Underlying Fund equivalent to such Investment Managers' fees such that there is no double charging of management fees. The Sub-Investment Managers' fees will be remunerated by Aberdeen Asset Managers Limited.
- 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.
- You should check with the agent or distributor through whom you subscribe for units of the Fund whether they impose other fees and charges not included in the Prospectus.

Refer to "Fees and Charges" in Section 14 of the Prospectus for further information on fees and charges.

VALUATIONS AND EXITING FROM THIS INVESTMENT

HOW OFTEN ARE VALUATIONS AVAILABLE?

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

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.

Refer to "Obtaining Prices of Units", "Cancellation of subscriptions" and "Realisation of Units" in Sections 16, 18 and 20 of the Prospectus for further information on valuation and exiting from the product.

² The range may change from time to time without prior notice. Your financial adviser is required to disclose to you the amount of trailer fee it receives from the Manager.

- 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 SRS monies, transaction charges may be levied by the 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 sale proceeds that you will receive will be the exit price multiplied by the number of units sold, less any charges. An example is as follows:

1,000 Units		SGD 1.05		SGD1,050.00
Redemption Amount	X	NAV per Share	=	Gross Redemption Proceeds
SGD1,050.00		Nil		SGD1,050.00
Gross Redemption Proceeds	-	Redemption Charge (0%)	=	Net Redemption Proceeds

CONTACT INFORMATION

HOW DO YOU CONTACT US?

abrdrn Asia Limited

(Reg. Number 199105448E)

Tel : 1800 395 2700

Fax : +65 6632 2993

Website: www.abrdrn.com/sg/investor

APPENDIX: GLOSSARY OF TERMS

“**Fund**” means the abrdrn Select Portfolio – abrdrn Global Sustainable Equity Fund.

“**Underlying Fund**” means the Aberdeen Standard SICAV I – Global Sustainable Equity Fund, a sub-fund of the Luxembourg-registered Aberdeen Standard SICAV I.

“**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.

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.

abrdn Select Portfolio – abrdn Global Technology Fund (the “Fund”)

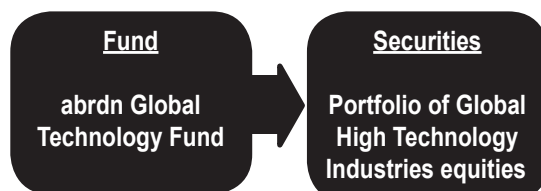
Product Type	Unit Trust	Launch Date	29 October 1999
Manager	abrdn Asia Limited	Custodian	Citibank, N.A., Singapore Branch
Trustee	Citicorp Trustee (Singapore) Limited	Dealing Frequency	Every Dealing Day
Capital Guaranteed	No	Expense Ratio as at 30 September 2021	SGD Class: 1.75%

PRODUCT SUITABILITY**WHO IS THE PRODUCT SUITABLE FOR?**

- The Fund is **only** suitable for investors who:
 - seek long-term capital growth from an international portfolio of shares in companies involved in high technology industries
 - understand greater volatility and risks associated with a narrowly focused, single sector equity fund
 - understand that it offers no capital protection or guarantees

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

Refer to “Investment Objectives and Focus of the Sub-Funds” in Section 9 of the Prospectus for further information on product suitability.

KEY PRODUCT FEATURES**WHAT ARE YOU INVESTING IN?**

- You are investing in a Singapore-authorized unit trust, which aims to generate capital growth over the medium to long term by investing in global technology equities (company shares).

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 on features of the product.

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

INVESTMENT STRATEGY	
<ul style="list-style-type: none"> • The Fund aims to outperform the MSCI AC World Information Technology before charges. The benchmark is also used as a reference point for portfolio construction and as a basis for setting risk constraints. • The Fund is actively managed. • The Fund invests in technology equities and equity related securities of companies or institutions involved in high technology industries anywhere in the world. • The management team use their discretion (active management) to maintain a diverse asset mix at country, sector and stock level. 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. • In order to achieve its objective, the 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 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 Fund's performance profile may deviate significantly from that of the benchmark over the longer term. • The 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"). • Derivative usage in the Fund is expected to be very limited. Where derivatives are used, this would mainly be in response to significant inflows into the Fund so that in these instances, cash can be invested while maintaining the Fund's existing allocations to company shares. 	<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 on the investment strategy of the Fund.</p>
PARTIES INVOLVED	
<p>WHO ARE YOU INVESTING WITH?</p> <ul style="list-style-type: none"> • abrdn Select Portfolio is the umbrella unit trust of the Fund. • The Manager of the Fund is abrdn Asia Limited. • The Trustee of the Fund is Citicorp Trustee (Singapore) Limited. • The Custodian of the Fund is Citibank, N.A., Singapore Branch. • The sub-manager of the Fund is Aberdeen Asset Managers Limited. 	<p>Refer to "Basic Information", "The Manager" and "The Trustee/Custodian" in Sections 1, 2 and 3 of the Prospectus for further information on the role and responsibilities of the entities and what happens if they become insolvent.</p>
KEY RISKS	
<p>WHAT ARE THE KEY RISKS OF THIS INVESTMENT?</p> <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, "Liquidity Risk Management" in Section 21 of the Prospectus for further information on risks of the product.</p>

Market Risks	
<p>You are exposed to market risk. Prices of the securities owned by the 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>	
Liquidity Risks	
<p>You are exposed to liquidity risk. The securities that the 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>	
Product-Specific Risks	
<p>You are exposed to currency risk. The assets and income of the 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 Fund in ways unrelated to business performance.</p> <p>You are exposed to regulatory risk. The investment objectives and parameters of the 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> <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 specialist market sector risk. The Fund invests solely in one sector, making it more concentrated and potentially more volatile than if it invested across different sectors.</p> <p>You may be exposed to derivatives risk. The Fund may use financial derivative instruments for the purposes of hedging and/or efficient portfolio management.</p> <p>You are exposed to additional risks related to the Fund's 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 Fund, the creditors of the QFII may seek payment from the assets of the Fund, which could in turn affect the net asset value of the Fund.</p> <p>You are exposed to additional risks related to the 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 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.</p>	<p>Refer to "Risks associated with the use of Shanghai-Hong Kong Stock Connect" in Appendix 1 of the Prospectus for further information on investments in Chinese securities which may be similarly applicable to the respective mutual market access schemes adopted by the Fund.</p>

You are exposed to Variable Interest Entity (“VIE”) risk.
 The Underlying Fund may invest in companies with VIE structures in order to gain exposure to industries with foreign ownership restrictions. There is a risk that the authorities in the country where the company is incorporated could take action which would have an adverse impact on the value of one or more VIEs.

FEES AND CHARGES

WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?

Payable directly by you

- You must pay the following fees and charges to the Fund agent based on the full value of your investment:

Sales Charge	<ul style="list-style-type: none"> Currently 5% (Maximum) for cash and SRS investment
Redemption Charge	<ul style="list-style-type: none"> Currently 0% (Maximum 6%)
Switching Fee	<ul style="list-style-type: none"> 1% (Maximum)

- If you are using SRS monies to invest, transaction charges may apply.

Payable by the Fund from invested proceeds

- The Fund will pay the following fees and charges to the Manager, Trustee and other parties:

Management Fee (payable by the Fund)	<ul style="list-style-type: none"> 1.5% per annum (Maximum 2.5%) 40% to 80% will be retained by the Manager 20% to 60%² will be paid to financial advisers (trailer fees).
Trustee Fee	<ul style="list-style-type: none"> 0.02% (Maximum 0.15% subject to a minimum of S\$6,000 per annum)

- 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.
- You should check with the agent or distributor through whom you subscribe for units of the Fund whether they impose other fees and charges not included in the Prospectus.

Refer to “Fees and Charges” in Section 14 of the Prospectus for further information on fees and charges.

VALUATIONS AND EXITING FROM THIS INVESTMENT

HOW OFTEN ARE VALUATIONS AVAILABLE?

Prices are updated daily on our website, www.abrdn.com/sg/investor, or on selected distributors’ websites.

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.

Refer to “Obtaining Prices of Units”, “Cancellation of subscriptions” and “Realisation of Units” in Sections 16, 18 and 20 of the Prospectus for further information on valuation and exiting from the product.

²The range may change from time to time without prior notice. Your financial adviser is required to disclose to you the amount of trailer fee it receives from the Manager.

- 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 SRS monies, transaction charges may be levied by the SRS operator.
- 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 sale proceeds that you will receive will be the exit price multiplied by the number of units sold, less any charges. An example is as follows:

1,000 Units		SGD 1.05		SGD1,050.00
Redemption Amount	X	NAV per Share	=	Gross Redemption Proceeds
SGD1,050.00		Nil		SGD1,050.00
Gross Redemption Proceeds	-	Redemption Charge (0%)	=	Net Redemption Proceeds

CONTACT INFORMATION

HOW DO YOU CONTACT US?

abrdrn Asia Limited
(Reg. Number 199105448E)

Tel : 1800 395 2700
Fax : +65 6632 2993

Website: www.abrdrn.com/sg/investor

APPENDIX: GLOSSARY OF TERMS

“Fund” means the abrdrn Select Portfolio – abrdrn Global Technology Fund.

“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.

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.

abrnd Select Portfolio – abrnd India Opportunities Fund (the “Fund”)

Product Type	Unit Trust	Launch Date	8 March 2004
Manager	abrnd Asia Limited	Custodian	Citibank, N.A., Singapore Branch
Trustee	Citicorp Trustee (Singapore) Limited	Dealing Frequency	Every Dealing Day
Capital Guaranteed	No	Expense Ratio as at 30 September 2021	SGD Class: 1.75%

PRODUCT SUITABILITY

WHO IS THE PRODUCT SUITABLE FOR?

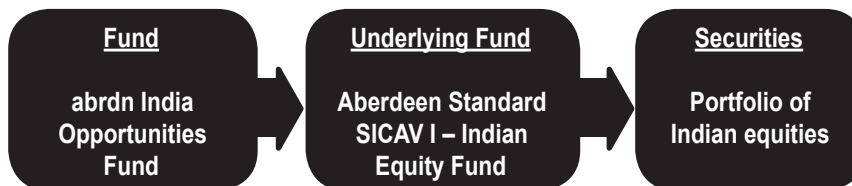
- The Fund is **only** suitable for investors who:
 - seek capital gain over the long term period
 - understand the risks involved in investing in Indian equities
 - understand that it offers no capital protection or guarantees

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

Refer to “Investment Objectives and Focus of the Sub-Funds” in Section 9 of the Prospectus for further information on product suitability.

KEY PRODUCT FEATURES

WHAT ARE YOU INVESTING IN?



- You are investing in a Singapore-authorized unit trust, which aims to provide 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 on features of the product.

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

INVESTMENT STRATEGY	
<ul style="list-style-type: none"> • The Fund will invest all or substantially all of its assets in the Aberdeen Standard SICAV I – Indian Equity Fund. This Underlying 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. • The Underlying Fund is actively managed. • 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. • 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. • The Underlying Fund promotes environmental or social characteristics but does not have a sustainable investment objective. Investment in all equity and equity-related securities will follow abrdrn's "Indian Promoting ESG Equity Investment Approach". Through the application of this approach 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 abrdrn's equity investment process, which enables portfolio managers to qualitatively identify and avoid ESG laggards. In addition, abrdrn applies a set of company exclusions which are related to the United Nations Global Compact, Controversial Weapons, Tobacco Manufacturing and Thermal Coal. • 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>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 on the investment strategy of the Fund.</p>
PARTIES INVOLVED	
<p>WHO ARE YOU INVESTING WITH?</p> <ul style="list-style-type: none"> • abrdrn Select Portfolio is the umbrella unit trust of the Fund. • The Manager of the Fund is abrdrn Asia Limited. • The Trustee of the Fund is Citicorp Trustee (Singapore) Limited. • The Custodian of the Fund is Citibank, N.A., Singapore Branch. 	<p>Refer to "Basic Information", "The Manager" and "The Trustee/Custodian" in Sections 1, 2 and 3 of the Prospectus for further information on the role and responsibilities of the entities and what happens if they become insolvent.</p>

KEY RISKS	
WHAT ARE THE KEY RISKS OF THIS INVESTMENT?	
<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, “Liquidity Risk Management” in Section 21 and “Appendix 1” of the Prospectus for further information on risks of the product.</p>
Market Risks	
<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>	
Liquidity Risks	
<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>	
Product-Specific Risks	
<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> <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

WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?

Payable directly by you

- You must pay the following fees and charges to the Fund agent based on the full value of your investment:

Sales Charge	<ul style="list-style-type: none"> Currently 5% (Maximum) for cash and SRS investment CPF investment – 0%
Redemption Charge	<ul style="list-style-type: none"> Currently 0% (Maximum 6%)
Switching Fee	<ul style="list-style-type: none"> 1% (Maximum)

- If you are using SRS or CPF monies to invest, transaction charges may apply.

Payable by the Fund from invested proceeds

- The Fund will pay the following fees and charges to the Manager, Trustee and other parties:

Management Fee (payable by the Fund)	<ul style="list-style-type: none"> 1.5% per annum (Maximum 2.5%) 40% to 80% will be retained by the Manager 20% to 60%² will be paid to financial advisers (trailer fees).
Trustee Fee	<ul style="list-style-type: none"> 0.02% (Maximum 0.15% subject to a minimum of S\$6,000 per annum)

- The Underlying Funds also pay certain fees (maximum 0.60% of the Net Asset Value in respect of all Share Classes), such as annual trustee/custodian/depository fees.
- Any fees owed to the Investment Managers of the Underlying Fund are rebated in the form of additional shares in the Underlying Fund equivalent to such Investment Managers' fees such that there is no double charging of management fees. The Sub-Investment Managers' fees will be remunerated by Aberdeen Asset Managers Limited.
- 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.
- You should check with the agent or distributor through whom you subscribe for units of the Fund whether they impose other fees and charges not included in the Prospectus.

Refer to "Fees and Charges" in Section 14 of the Prospectus for further information on fees and charges.

VALUATIONS AND EXITING FROM THIS INVESTMENT

HOW OFTEN ARE VALUATIONS AVAILABLE?

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

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.

Refer to "Obtaining Prices of Units", "Cancellation of subscriptions" and "Realisation of Units" in Sections 16, 18 and 20 of the Prospectus for further information on valuation and exiting from the product.

²The range may change from time to time without prior notice. Your financial adviser is required to disclose to you the amount of trailer fee it receives from the Manager.

- 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 sale proceeds that you will receive will be the exit price multiplied by the number of units sold, less any charges. An example is as follows:

1,000 Units		SGD 1.05		SGD1,050.00
Redemption Amount	X	NAV per Share	=	Gross Redemption Proceeds
SGD1,050.00		Nil		SGD1,050.00
Gross Redemption Proceeds	-	Redemption Charge (0%)	=	Net Redemption Proceeds

CONTACT INFORMATION

HOW DO YOU CONTACT US?

abr dn Asia Limited
(Reg. Number 199105448E)

Tel : 1800 395 2700
Fax : +65 6632 2993

Website: www.abr dn.com/sg/investor

APPENDIX: GLOSSARY OF TERMS

“**ESG**” means environmental, social and governance.

“**Fund**” means the abr dn Select Portfolio – abr dn India Opportunities Fund.

“**Underlying Fund**” means the Aberdeen Standard SICAV I – Indian Equity Fund, a sub-fund of the Luxembourg-registered Aberdeen Standard SICAV I.

“**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.

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.

abrdn Select Portfolio – abrdn Indonesia Equity Fund (the “Fund”)

Product Type	Unit Trust	Launch Date	5 December 1997
Manager	abrdn Asia Limited	Custodian	Citibank, N.A., Singapore Branch
Trustee	Citicorp Trustee (Singapore) Limited	Dealing Frequency	Every Dealing Day
Capital Guaranteed	No	Expense Ratio as at 30 September 2021	SGD Class: 1.75% USD Class: 1.75%

PRODUCT SUITABILITY

WHO IS THE PRODUCT SUITABLE FOR?

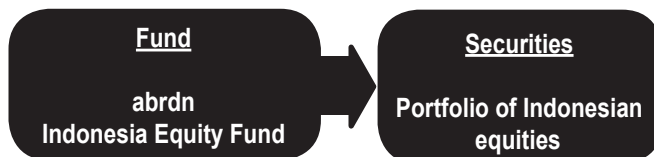
- The Fund is **only** suitable for investors who:
 - seek capital growth over the medium to long term period
 - understand the risks involved in investing in Indonesian equities
 - understand that it offers no capital protection or guarantees

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

Refer to “Investment Objectives and Focus of the Sub-Funds” in Section 9 of the Prospectus for further information on product suitability.

KEY PRODUCT FEATURES

WHAT ARE YOU INVESTING IN?



- You are investing in a Singapore-authorized unit trust, which aims to generate capital growth over the medium to long term by investing in Indonesia equities (company shares).

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 on features of the product.

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

INVESTMENT STRATEGY	
<ul style="list-style-type: none"> • The Fund aims to outperform the Jakarta Composite Index before charges. The benchmark is also used as a reference point for portfolio construction and as a basis for setting risk constraints. • The Fund is actively managed. • The Fund invests in equities and equity related securities of companies listed, incorporated or domiciled in Indonesia, or companies or institutions domiciled in, operating principally from, or deriving significant revenue from, Indonesia. • The Fund may also invest in other Authorised Investments, including but not limited to funds (including those managed by abrdn) and money-market instruments which invest in securities of companies or institutions domiciled in, operating principally from, or deriving significant revenue from, Indonesia, and cash. • The management team use their discretion (active management) to maintain a diverse asset mix at country, sector and stock level. 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. • In order to achieve its objective, the 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 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 Fund's performance profile may deviate significantly from that of the benchmark over the longer term. • The 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"). • Derivative usage in the Fund is expected to be very limited. Where derivatives are used, this would mainly be in response to significant inflows into the Fund so that in these instances, cash can be invested while maintaining the Fund's existing allocations to company shares. 	<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 on the investment strategy of the Fund.</p>
PARTIES INVOLVED	
<p>WHO ARE YOU INVESTING WITH?</p> <ul style="list-style-type: none"> • abrdn Select Portfolio is the umbrella unit trust of the Fund. • The Manager of the Fund is abrdn Asia Limited. • The Trustee of the Fund is Citicorp Trustee (Singapore) Limited. • The Custodian of the Fund is Citibank, N.A., Singapore Branch. 	<p>Refer to "Basic Information", "The Manager" and "The Trustee/Custodian" in Sections 1, 2 and 3 of the Prospectus for further information on the role and responsibilities of the entities and what happens if they become insolvent.</p>
KEY RISKS	
<p>WHAT ARE THE KEY RISKS OF THIS INVESTMENT?</p> <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, "Liquidity Risk Management" in Section 21 of the Prospectus for further information on risks of the product.</p>

Market Risks							
You are exposed to market risk. Prices of the securities owned by the 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.							
Liquidity Risks							
You are exposed to liquidity risk. The securities that the 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%.							
Product-Specific Risks							
<p>You are exposed to currency risk. The assets and income of the 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 Fund in ways unrelated to business performance.</p> <p>You are exposed to regulatory risk. The investment objectives and parameters of the 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> <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 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> <p>You may be exposed to derivatives risk. The Fund may use financial derivatives instruments for the purposes of hedging and/or efficient portfolio management.</p>							
FEES AND CHARGES							
WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?							
<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" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="width: 30%;">Sales Charge</td> <td>• Currently 5% (Maximum) for cash and SRS investment</td> </tr> <tr> <td>Redemption Charge</td> <td>• Currently 0% (Maximum 6%)</td> </tr> <tr> <td>Switching Fee</td> <td>• 1% (Maximum)</td> </tr> </tbody> </table> <ul style="list-style-type: none"> If you are using SRS monies to invest, transaction charges may apply. 	Sales Charge	• Currently 5% (Maximum) for cash and SRS investment	Redemption Charge	• Currently 0% (Maximum 6%)	Switching Fee	• 1% (Maximum)	<p>Refer to “Fees and Charges” in Section 14 of the Prospectus for further information on fees and charges.</p>
Sales Charge	• Currently 5% (Maximum) for cash and SRS investment						
Redemption Charge	• Currently 0% (Maximum 6%)						
Switching Fee	• 1% (Maximum)						

Payable by the Fund from invested proceeds

- The Fund will pay the following fees and charges to the Manager, Trustee and other parties:

Management Fee (payable by the Fund)	<ul style="list-style-type: none"> 1.5% per annum (Maximum 2.5%) 40% to 80% will be retained by the Manager 20% to 60%² will be paid to financial advisers (trailer fees).
Trustee Fee	<ul style="list-style-type: none"> 0.02% (Maximum 0.15% subject to a minimum of S\$6,000 per annum)

- 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.
- You should check with the agent or distributor through whom you subscribe for units of the Fund whether they impose other fees and charges not included in the Prospectus.

VALUATIONS AND EXITING FROM THIS INVESTMENT

HOW OFTEN ARE VALUATIONS AVAILABLE?

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

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 SRS monies, transaction charges may be levied by the 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 sale proceeds that you will receive will be the exit price multiplied by the number of units sold, less any charges. An example is as follows:

1,000 Units		SGD 1.05		SGD1,050.00
Redemption Amount	X	NAV per Share	=	Gross Redemption Proceeds
SGD1,050.00		Nil		SGD1,050.00
Gross Redemption Proceeds	-	Redemption Charge (0%)	=	Net Redemption Proceeds

Refer to "Obtaining Prices of Units", "Cancellation of subscriptions" and "Realisation of Units" in Sections 16, 18 and 20 of the Prospectus for further information on valuation and exiting from the product.

²The range may change from time to time without prior notice. Your financial adviser is required to disclose to you the amount of trailer fee it receives from the Manager.

CONTACT INFORMATION

HOW DO YOU CONTACT US?

abr dn Asia Limited
(Reg. Number 199105448E)

Tel : 1800 395 2700

Fax : +65 6632 2993

Website: www.abr dn.com/sg/investor

APPENDIX: GLOSSARY OF TERMS

“**Fund**” means the abr dn Select Portfolio – abr dn Indonesia Equity Fund.

“**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.

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.

abrdn Select Portfolio – abrdn Malaysian Equity Fund (the “Fund”)

Product Type	Unit Trust	Launch Date	5 December 1997
Manager	abrdn Asia Limited	Custodian	Citibank, N.A., Singapore Branch
Trustee	Citicorp Trustee (Singapore) Limited	Dealing Frequency	Every Dealing Day
Capital Guaranteed	No	Expense Ratio as at 30 September 2021	SGD Class: 1.75%

PRODUCT SUITABILITY

WHO IS THE PRODUCT SUITABLE FOR?

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

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

Refer to “Investment Objectives and Focus of the Sub-Funds” in Section 9 of the Prospectus for further information on product suitability.

KEY PRODUCT FEATURES

WHAT ARE YOU INVESTING IN?



- You are investing in a Singapore-authorized unit trust, which aims to generate capital growth over the medium to long term by investing in Malaysia equities (company shares).

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 on features of the product.

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

INVESTMENT STRATEGY	
<ul style="list-style-type: none"> • The Fund aims to outperform the FTSE Bursa Malaysia KLCI before charges. The benchmark is also used as a reference point for portfolio construction and as a basis for setting risk constraints. • The Fund is actively managed. • The Fund invests in equities and equity related securities of companies listed, incorporated or domiciled in Malaysia, or companies or institutions domiciled in, operating principally from, or deriving significant revenue from, Malaysia. • The Fund may also invest in other Authorised Investments, including but not limited to funds (including those managed by abrdn) and money-market instruments which invest in securities of companies or institutions domiciled in, operating principally from, or deriving significant revenue from, Malaysia, and cash. • The management team use their discretion (active management) to maintain a diverse asset mix at country, sector and stock level. 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. • In order to achieve its objective, the 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 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 Fund's performance profile may deviate significantly from that of the benchmark over the longer term. • The 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"). • Derivative usage in the Fund is expected to be very limited. Where derivatives are used, this would mainly be in response to significant inflows into the Fund so that in these instances, cash can be invested while maintaining the Fund's existing allocations to company shares. 	<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 on the investment strategy of the Fund.</p>
PARTIES INVOLVED	
<p>WHO ARE YOU INVESTING WITH?</p> <ul style="list-style-type: none"> • abrdn Select Portfolio is the umbrella unit trust of the Fund. • The Manager of the Fund is abrdn Asia Limited. • The Trustee of the Fund is Citicorp Trustee (Singapore) Limited. • The Custodian of the Fund is Citibank, N.A., Singapore Branch. 	<p>Refer to "Basic Information", "The Manager" and "The Trustee/Custodian" in Sections 1, 2 and 3 of the Prospectus for further information on the role and responsibilities of the entities and what happens if they become insolvent.</p>
KEY RISKS	
<p>WHAT ARE THE KEY RISKS OF THIS INVESTMENT?</p> <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, "Liquidity Risk Management" in Section 21 of the Prospectus for further information on risk of the product.</p>

Market Risks							
You are exposed to market risk. Prices of the securities owned by the 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.							
Liquidity Risks							
You are exposed to liquidity risk. The securities that the 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%.							
Product-Specific Risks							
<p>You are exposed to currency risk. The assets and income of the 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 Fund in ways unrelated to business performance.</p> <p>You are exposed to regulatory risk. The investment objectives and parameters of the 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> <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 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> <p>You may be exposed to derivatives risk. The Fund may use financial derivatives instruments for the purposes of hedging and/or efficient portfolio management.</p>							
FEES AND CHARGES							
WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?							
<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" style="margin-left: 20px;"> <tbody> <tr> <td style="background-color: #cccccc;">Sales Charge</td> <td>• Currently 5% (Maximum) for cash and SRS investment</td> </tr> <tr> <td style="background-color: #cccccc;">Redemption Charge</td> <td>• Currently 0% (Maximum 6%)</td> </tr> <tr> <td style="background-color: #cccccc;">Switching Fee</td> <td>• 1% (Maximum)</td> </tr> </tbody> </table> If you are using SRS monies to invest, transaction charges may apply. 	Sales Charge	• Currently 5% (Maximum) for cash and SRS investment	Redemption Charge	• Currently 0% (Maximum 6%)	Switching Fee	• 1% (Maximum)	Refer to “Fees and Charges” in Section 14 of the Prospectus for further information on fees and charges.
Sales Charge	• Currently 5% (Maximum) for cash and SRS investment						
Redemption Charge	• Currently 0% (Maximum 6%)						
Switching Fee	• 1% (Maximum)						

<u>Payable by the Fund from invested proceeds</u>					
<ul style="list-style-type: none"> The Fund will pay the following fees and charges to the Manager, Trustee and other parties: <table border="1" data-bbox="229 295 960 539"> <tr> <td style="background-color: #cccccc;">Management Fee (payable by the Fund)</td> <td> <ul style="list-style-type: none"> 1.5% per annum (Maximum 2.5%) 40% to 80% will be retained by the Manager 20% to 60%² will be paid to financial advisers (trailer fees). </td> </tr> <tr> <td style="background-color: #cccccc;">Trustee Fee</td> <td> <ul style="list-style-type: none"> 0.02% (Maximum 0.15% subject to a minimum of S\$6,000 per annum) </td> </tr> </table> 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. You should check with the agent or distributor through whom you subscribe for units of the Fund whether they impose other fees and charges not included in the Prospectus. 		Management Fee (payable by the Fund)	<ul style="list-style-type: none"> 1.5% per annum (Maximum 2.5%) 40% to 80% will be retained by the Manager 20% to 60%² will be paid to financial advisers (trailer fees). 	Trustee Fee	<ul style="list-style-type: none"> 0.02% (Maximum 0.15% subject to a minimum of S\$6,000 per annum)
Management Fee (payable by the Fund)	<ul style="list-style-type: none"> 1.5% per annum (Maximum 2.5%) 40% to 80% will be retained by the Manager 20% to 60%² will be paid to financial advisers (trailer fees). 				
Trustee Fee	<ul style="list-style-type: none"> 0.02% (Maximum 0.15% subject to a minimum of S\$6,000 per annum) 				

VALUATIONS AND EXITING FROM THIS INVESTMENT

<p>HOW OFTEN ARE VALUATIONS AVAILABLE?</p> <p>Prices are updated daily on our website, www.abrdn.com/sg/investor, or on selected distributors' websites.</p> <p>HOW CAN YOU EXIT FROM THIS INVESTMENT AND WHAT ARE THE COSTS IN DOING SO?</p> <ul style="list-style-type: none"> 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 SRS monies, transaction charges may be levied by the SRS operator bank. The value of your investment depends on the net asset value of the Fund which is calculated each Dealing Day. <ul style="list-style-type: none"> 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 sale proceeds that you will receive will be the exit price multiplied by the number of units sold, less any charges. An example is as follows: <table border="0" style="margin-left: 40px;"> <tr> <td style="text-align: right;">1,000 Units</td> <td></td> <td style="text-align: center;">X</td> <td style="text-align: center;">SGD 1.05</td> <td></td> <td style="text-align: center;">=</td> <td style="text-align: center;">SGD1,050.00</td> </tr> <tr> <td style="text-align: right;">Redemption Amount</td> <td></td> <td></td> <td style="text-align: center;">NAV per Share</td> <td></td> <td></td> <td style="text-align: center;">Gross Redemption Proceeds</td> </tr> <tr> <td style="text-align: right;">SGD1,050.00</td> <td></td> <td></td> <td style="text-align: center;">Nil</td> <td></td> <td style="text-align: center;">=</td> <td style="text-align: center;">SGD1,050.00</td> </tr> <tr> <td style="text-align: right;">Gross Redemption Proceeds</td> <td></td> <td style="text-align: center;">-</td> <td style="text-align: center;">Redemption Charge (0%)</td> <td></td> <td></td> <td style="text-align: center;">Net Redemption Proceeds</td> </tr> </table>	1,000 Units		X	SGD 1.05		=	SGD1,050.00	Redemption Amount			NAV per Share			Gross Redemption Proceeds	SGD1,050.00			Nil		=	SGD1,050.00	Gross Redemption Proceeds		-	Redemption Charge (0%)			Net Redemption Proceeds	<p>Refer to "Obtaining Prices of Units", "Cancellation of subscriptions" and "Realisation of Units" in Sections 16, 18 and 20 the Prospectus for further information on valuation and exiting from the product.</p>
1,000 Units		X	SGD 1.05		=	SGD1,050.00																							
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SGD1,050.00			Nil		=	SGD1,050.00																							
Gross Redemption Proceeds		-	Redemption Charge (0%)			Net Redemption Proceeds																							

²The range may change from time to time without prior notice. Your financial adviser is required to disclose to you the amount of trailer fee it receives from the Manager.

CONTACT INFORMATION

HOW DO YOU CONTACT US?

abr dn Asia Limited
(Reg. Number 199105448E)

Tel : 1800 395 2700

Fax : +65 6632 2993

Website: www.abr dn.com/sg/investor

APPENDIX: GLOSSARY OF TERMS

“**Fund**” means the abr dn Select Portfolio – abr dn Malaysian Equity Fund.

“**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.

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.

abrdn Select Portfolio – abrdn Pacific Equity Fund (the “Fund”)

Product Type	Unit Trust	Launch Date	5 December 1997
Manager	abrdn Asia Limited	Custodian	Citibank, N.A., Singapore Branch
Trustee	Citicorp Trustee (Singapore) Limited	Dealing Frequency	Every Dealing Day
Capital Guaranteed	No	Expense Ratio as at 30 September 2021	SGD Class: 1.65% USD Class: 1.65%

PRODUCT SUITABILITY

WHO IS THE PRODUCT SUITABLE FOR?

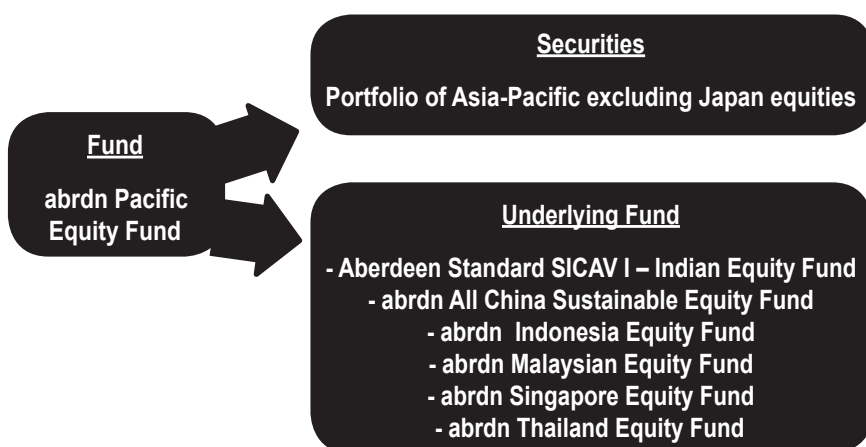
- The Fund is **only** suitable for investors who:
 - seek capital growth over the medium to long term period
 - understand the risks involved in investing in Asia-Pacific excluding Japan equities
 - understand that it offers no capital protection or guarantees

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

Refer to “Investment Objectives and Focus of the Sub-Funds” in Section 9 of the Prospectus for further information on product suitability.

KEY PRODUCT FEATURES

WHAT ARE YOU INVESTING IN?



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 on features of the product.

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

<ul style="list-style-type: none"> You are investing in a Singapore-authorized unit trust, which aims to generate capital growth over the medium to long term by investing in Asia Pacific equities excluding Japan (company shares). 	
INVESTMENT STRATEGY	
<ul style="list-style-type: none"> The 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. The Fund is actively managed. The 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 and in the equity-based Asia Pacific sub-funds, namely the abrdn All China Sustainable Equity Fund, the abrdn Malaysian Equity Fund, the abrdn Indonesia Equity Fund, the abrdn Singapore Equity Fund and the abrdn Thailand Equity Fund, and invests up to 10% of its deposited property in the Aberdeen Standard SICAV I – Indian Equity Fund, a sub-fund of the Luxembourg-registered Aberdeen Standard SICAV I. The Fund may also invest in other Authorised Investments, including but not limited to funds (including those managed by abrdn) 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. The management team use their discretion (active management) to maintain a diverse asset mix at country, sector and stock level. 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. In order to achieve its objective, the 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 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 Fund’s performance profile may deviate significantly from that of the benchmark over the longer term. The 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”). Derivative usage in the Fund is expected to be very limited. Where derivatives are used, this would mainly be in response to significant inflows into the Fund so that in these instances, cash can be invested while maintaining the Fund’s existing allocations to company shares. 	<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 on the investment strategy of the Fund.</p>
PARTIES INVOLVED	
<p>WHO ARE YOU INVESTING WITH?</p>	
<ul style="list-style-type: none"> abrdn Select Portfolio is the umbrella unit trust of the Fund. The Manager of the Fund is abrdn Asia Limited. The Trustee of the Fund is Citicorp Trustee (Singapore) Limited. The Custodian of the Fund is Citibank, N.A., Singapore Branch. 	<p>Refer to “Basic Information”, “The Manager” and “The Trustee/Custodian” in Sections 1, 2 and 3 of the Prospectus for further information on the role and responsibilities of the entities and what happens if they become insolvent.</p>

KEY RISKS	
WHAT ARE THE KEY RISKS OF THIS INVESTMENT?	
<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, “Liquidity Risk Management” in Section 21 and “Appendix 1” of the Prospectus for further information on risks of the product.</p>
Market Risks	
<p>You are exposed to market risk. Prices of the securities owned by the Fund and/or 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 Fund to go up or down.</p>	
Liquidity Risks	
<p>You are exposed to liquidity risk. The securities that the Fund and/or the Underlying Funds own 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>	
Product-Specific Risks	
<p>You are exposed to currency risk. The assets and income of the Fund and/or the Underlying Funds 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 Fund in ways unrelated to business performance.</p> <p>You are exposed to regulatory risk. The investment objectives and parameters of the Fund and/or the Underlying Funds 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> <p>You are exposed to regional and emerging markets risk. The Fund and/or the Underlying Funds may experience increased volatility as emerging markets lack the diversity of global markets. Exposure to emerging markets also increases potential volatility in your portfolio as the region’s legal, judicial and regulatory infrastructure is still developing and this may create uncertainty for investors.</p> <p>You are exposed to additional risks related to the Fund and/or the Underlying Funds’ 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 Fund or the Underlying Funds (as the case may be), the creditors of the QFII may seek payment from the assets of the Underlying Funds or the Fund, which could in turn affect the net asset value of the Fund.</p> <p>You are exposed to additional risks related to the 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</p>	<p>Refer to “Risks associated with the use of Shanghai-Hong Kong Stock Connect” in Appendix 1 of the Prospectus for further information on investments in Chinese securities which may be similarly applicable to the respective mutual market access schemes adopted by the Fund.</p>

The 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.

You may be exposed to derivatives risk.

The Underlying Funds (excluding Aberdeen Standard SICAV I – Indian Equity Fund) may use financial derivatives instruments for the purposes of hedging and/or efficient portfolio management. The Aberdeen Standard SICAV I – Indian Equity Fund may use financial derivatives instruments for investment purposes.

FEES AND CHARGES

WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?

Payable directly by you

- You must pay the following fees and charges to the Fund agent based on the full value of your investment:

Sales Charge	<ul style="list-style-type: none"> Currently 5% (Maximum) for cash and SRS investment CPF investment – 0%
Redemption Charge	<ul style="list-style-type: none"> Currently 0% (Maximum 6%)
Switching Fee	<ul style="list-style-type: none"> 1% (Maximum)

- If you are using SRS or CPF monies to invest, transaction charges may apply.

Payable by the Fund from invested proceeds

- The Fund will pay the following fees and charges to the Manager, Trustee and other parties:

Management Fee (payable by the Fund)	<ul style="list-style-type: none"> 1.5% per annum (Maximum 2.5%) 40% to 80% will be retained by the Manager 20% to 60%² will be paid to financial advisers (trailer fees).
Trustee Fee	<ul style="list-style-type: none"> 0.02% per annum (Maximum 0.15% subject to a minimum of S\$6,000 per annum)

- The Underlying Funds also pay certain fees (maximum 0.60% of the Net Asset Value in respect of all Share Classes), such as annual trustee/custodian/depositary fees.
- No double charging of management fees within feeder funds.
- 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.
- You should check with the agent or distributor through whom you subscribe for units of the Fund whether they impose other fees and charges not included in the Prospectus.

Refer to “Fees and Charges” in Section 14 of the Prospectus for further information on fees and charges.

VALUATIONS AND EXITING FROM THIS INVESTMENT

HOW OFTEN ARE VALUATIONS AVAILABLE?

Prices are updated daily on our website, www.abrdn.com/sg/investor, or on selected distributors’ websites.

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.

Refer to “Obtaining Prices of Units”, “Cancellation of subscriptions” and “Realisation of Units” in Sections 16, 18 and 20 of the Prospectus for further information on valuation and exiting from the product.

²The range may change from time to time without prior notice. Your financial adviser is required to disclose to you the amount of trailer fee it receives from the Manager.

- 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 sale proceeds that you will receive will be the exit price multiplied by the number of units sold, less any charges. An example is as follows:

1,000 Units		SGD 1.05		SGD1,050.00
Redemption Amount	X	NAV per Share	=	Gross Redemption Proceeds
SGD1,050.00		Nil		SGD1,050.00
Gross Redemption Proceeds	-	Redemption Charge (0%)	=	Net Redemption Proceeds

CONTACT INFORMATION

HOW DO YOU CONTACT US?

abrdrn Asia Limited
(Reg. Number 199105448E)

Tel : 1800 395 2700
Fax : +65 6632 2993

Website: www.abrdrn.com/sg/investor

APPENDIX: GLOSSARY OF TERMS

“**Fund**” means the abrdrn Select Portfolio – abrdrn Pacific Equity Fund.

“**Underlying Fund**” refer to the abrdrn All China Sustainable Equity Fund, the abrdrn Indonesia Equity Fund, the abrdrn Malaysian Equity Fund, the abrdrn Singapore Equity Fund, the abrdrn Thailand Equity Fund and the Aberdeen Standard SICAV I – Indian Equity Fund, a sub-fund of the Luxembourg-registered Aberdeen Standard SICAV I.

“**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.

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.

abr dn Select Portfolio – abr dn Singapore Equity Fund (the “Fund”)

Product Type	Unit Trust	Launch Date	5 December 1997
Manager	abr dn Asia Limited	Custodian	Citibank, N.A., Singapore Branch
Trustee	Citicorp Trustee (Singapore) Limited	Dealing Frequency	Every Dealing Day
Capital Guaranteed	No	Expense Ratio as at 30 September 2021	SGD Class: 1.63%

PRODUCT SUITABILITY

WHO IS THE PRODUCT SUITABLE FOR?

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

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

Refer to “Investment Objectives and Focus of the Sub-Funds” in Section 9 of the Prospectus for further information on product suitability.

KEY PRODUCT FEATURES

WHAT ARE YOU INVESTING IN?



- You are investing in a Singapore-authorized unit trust, which aims to generate capital growth over the medium to long term by investing in Singapore equities (company shares).

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 on features of the product.

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

INVESTMENT STRATEGY	
<ul style="list-style-type: none"> • The 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. • The Fund is actively managed. • The Fund invests in equities and equity related securities of companies or institutions domiciled in, operating from, or deriving significant revenue from, Singapore. • The Fund may also invest in other Authorised Investments, including but not limited to funds (including those managed by abrdn) 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. • The management team use their discretion (active management) to maintain a diverse asset mix at country, sector and stock level. 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. • In order to achieve its objective, the 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 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 Fund's performance profile may deviate significantly from that of the benchmark over the longer term. • The 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"). • Derivative usage in the Fund is expected to be very limited. Where derivatives are used, this would mainly be in response to significant inflows into the Fund so that in these instances, cash can be invested while maintaining the Fund's existing allocations to company shares. 	<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 on the investment strategy of the Fund.</p>
PARTIES INVOLVED	
<p>WHO ARE YOU INVESTING WITH?</p> <ul style="list-style-type: none"> • abrdn Select Portfolio is the umbrella unit trust of the Fund. • The Manager of the Fund is abrdn Asia Limited. • The Trustee of the Fund is Citicorp Trustee (Singapore) Limited. • The Custodian of the Fund is Citibank, N.A., Singapore Branch. 	<p>Refer to "Basic Information", "The Manager" and "The Trustee/Custodian" in Sections 1, 2 and 3 of the Prospectus for further information on the role and responsibilities of the entities and what happens if they become insolvent.</p>
KEY RISKS	
<p>WHAT ARE THE KEY RISKS OF THIS INVESTMENT?</p> <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, "Liquidity Risk Management" in Section 21 of the Prospectus for further information on risks of the product.</p>

Market Risks											
You are exposed to market risk. Prices of the securities owned by the 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.											
Liquidity Risks											
You are exposed to liquidity risk. The securities that the 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%.											
Product-Specific Risks											
You are exposed to regulatory risk. The investment objectives and parameters of the 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.											
You are exposed to single country risk. The Fund invests in a single country market, making it more concentrated and potentially more volatile than if it invested across regional or global markets.											
You may be exposed to derivatives risk. The Fund may use financial derivatives instruments for the purposes of hedging and/or efficient portfolio management.											
FEES AND CHARGES											
WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?											
<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" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="width: 30%;">Sales Charge</td> <td> <ul style="list-style-type: none"> Currently 5% (Maximum) for cash and SRS investment CPF investment – 0% </td> </tr> <tr> <td>Redemption Charge</td> <td> <ul style="list-style-type: none"> Currently 0% (Maximum 6%) </td> </tr> <tr> <td>Switching Fee</td> <td> <ul style="list-style-type: none"> 1% (Maximum) </td> </tr> </tbody> </table> <ul style="list-style-type: none"> 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 Fund will pay the following fees and charges to the Manager, Trustee and other parties: <table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="width: 30%;">Management Fee (payable by the Fund)</td> <td> <ul style="list-style-type: none"> 1.5% per annum (Maximum 2.5%) 40% to 80% will be retained by the Manager 20% to 60%² will be paid to financial advisers (trailer fees). </td> </tr> <tr> <td>Trustee Fee</td> <td> <ul style="list-style-type: none"> 0.02% (Maximum 0.15% subject to a minimum of S\$6,000 per annum) </td> </tr> </tbody> </table>	Sales Charge	<ul style="list-style-type: none"> Currently 5% (Maximum) for cash and SRS investment CPF investment – 0% 	Redemption Charge	<ul style="list-style-type: none"> Currently 0% (Maximum 6%) 	Switching Fee	<ul style="list-style-type: none"> 1% (Maximum) 	Management Fee (payable by the Fund)	<ul style="list-style-type: none"> 1.5% per annum (Maximum 2.5%) 40% to 80% will be retained by the Manager 20% to 60%² will be paid to financial advisers (trailer fees). 	Trustee Fee	<ul style="list-style-type: none"> 0.02% (Maximum 0.15% subject to a minimum of S\$6,000 per annum) 	<p>Refer to “Fees and Charges” in Section 14 of the Prospectus for further information on fees and charges.</p>
Sales Charge	<ul style="list-style-type: none"> Currently 5% (Maximum) for cash and SRS investment CPF investment – 0% 										
Redemption Charge	<ul style="list-style-type: none"> Currently 0% (Maximum 6%) 										
Switching Fee	<ul style="list-style-type: none"> 1% (Maximum) 										
Management Fee (payable by the Fund)	<ul style="list-style-type: none"> 1.5% per annum (Maximum 2.5%) 40% to 80% will be retained by the Manager 20% to 60%² will be paid to financial advisers (trailer fees). 										
Trustee Fee	<ul style="list-style-type: none"> 0.02% (Maximum 0.15% subject to a minimum of S\$6,000 per annum) 										

²The range may change from time to time without prior notice. Your financial adviser is required to disclose to you the amount of trailer fee it receives from the Manager.

- 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.
- You should check with the agent or distributor through whom you subscribe for units of the Fund whether they impose other fees and charges not included in the Prospectus.

VALUATIONS AND EXITING FROM THIS INVESTMENT

HOW OFTEN ARE VALUATIONS AVAILABLE?

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

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.
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 - 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 sale proceeds that you will receive will be the exit price multiplied by the number of units sold, less any charges. An example is as follows:

1,000 Units		SGD 1.05	=	SGD1,050.00
Redemption Amount	X	NAV per Share		Gross Redemption Proceeds
SGD1,050.00		Nil	=	SGD1,050.00
Gross Redemption Proceeds	-	Redemption Charge (0%)		Net Redemption Proceeds

Refer to "Obtaining Prices of Units", "Cancellation of subscriptions" and "Realisation of Units" in Sections 16, 18 and 20 of the Prospectus for further information on valuation and exiting from the product.

CONTACT INFORMATION

HOW DO YOU CONTACT US?

abr dn Asia Limited
(Reg. Number 199105448E)

Tel : 1800 395 2700
Fax : +65 6632 2993

Website: www.abr dn.com/sg/investor

APPENDIX: GLOSSARY OF TERMS

“**Fund**” means the abr dn Select Portfolio – abr dn Singapore Equity Fund.

“**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.

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.

abrdn Select Portfolio – abrdn Thailand Equity Fund (the “Fund”)

Product Type	Unit Trust	Launch Date	5 December 1997
Manager	abrdn Asia Limited	Custodian	Citibank, N.A., Singapore Branch
Trustee	Citicorp Trustee (Singapore) Limited	Dealing Frequency	Every Dealing Day
Capital Guaranteed	No	Expense Ratio as at 30 September 2021	SGD Class: 1.75%

PRODUCT SUITABILITY**WHO IS THE PRODUCT SUITABLE FOR?**

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

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

Refer to “Investment Objectives and Focus of the Sub-Funds” in Section 9 of the Prospectus for further information on product suitability.

KEY PRODUCT FEATURES**WHAT ARE YOU INVESTING IN?**

- You are investing in a Singapore-authorized unit trust, which aims to generate capital growth over the medium to long term by investing in Thailand equities (company shares).

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 on features of the product.

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

INVESTMENT STRATEGY	
<ul style="list-style-type: none"> • The Fund aims to outperform the Thailand SET before charges. The benchmark is also used as a reference point for portfolio construction and as a basis for setting risk constraints. • The Fund is actively managed. • The Fund invests in equities and equity related securities of companies or institutions domiciled in, operating primarily from, or deriving significant revenue from, Thailand. • The Fund may also invest in other Authorised Investments, including but not limited to funds (including those managed by abrdn) and money-market instruments which invest in securities of companies or institutions domiciled in, operating principally from, or deriving significant revenue from, Thailand, and cash. • The management team use their discretion (active management) to maintain a diverse asset mix at country, sector and stock level. 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. • In order to achieve its objective, the 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 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 Fund's performance profile may deviate significantly from that of the benchmark over the longer term. • The 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"). • Derivative usage in the Fund is expected to be very limited. Where derivatives are used, this would mainly be in response to significant inflows into the Fund so that in these instances, cash can be invested while maintaining the Fund's existing allocations to company shares. 	<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 on the investment strategy of the Fund.</p>
PARTIES INVOLVED	
<p>WHO ARE YOU INVESTING WITH?</p> <ul style="list-style-type: none"> • abrdn Select Portfolio is the umbrella unit trust of the Fund. • The Manager of the Fund is abrdn Asia Limited. • The Trustee of the Fund is Citicorp Trustee (Singapore) Limited. • The Custodian of the Fund is Citibank, N.A., Singapore Branch. 	<p>Refer to "Basic Information", "The Manager" and "The Trustee/Custodian" in Sections 1, 2 and 3 of the Prospectus for further information on the role and responsibilities of the entities and what happens if they become insolvent.</p>
KEY RISKS	
<p>WHAT ARE THE KEY RISKS OF THIS INVESTMENT?</p> <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, "Liquidity Risk Management" in Section 21 of the Prospectus for further information on risks of the product.</p>

Market Risks							
<p>You are exposed to market risk. Prices of the securities owned by the 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>							
Liquidity Risks							
<p>You are exposed to liquidity risk. The securities that the 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>							
Product-Specific Risks							
<p>You are exposed to currency risk. The assets and income of the 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 Fund in ways unrelated to business performance.</p> <p>You are exposed to regulatory risk. The investment objectives and parameters of the 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> <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 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> <p>You may be exposed to derivatives risk. The Fund may use financial derivatives instruments for the purposes of hedging and/or efficient portfolio management.</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" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="background-color: #cccccc;">Sales Charge</td> <td> <ul style="list-style-type: none"> Currently 5% (Maximum) for cash and SRS investment </td> </tr> <tr> <td style="background-color: #cccccc;">Redemption Charge</td> <td> <ul style="list-style-type: none"> Currently 0% (Maximum 6%) </td> </tr> <tr> <td style="background-color: #cccccc;">Switching Fee</td> <td> <ul style="list-style-type: none"> 1% (Maximum) </td> </tr> </tbody> </table> <ul style="list-style-type: none"> If you are using SRS monies to invest, transaction charges may apply. 	Sales Charge	<ul style="list-style-type: none"> Currently 5% (Maximum) for cash and SRS investment 	Redemption Charge	<ul style="list-style-type: none"> Currently 0% (Maximum 6%) 	Switching Fee	<ul style="list-style-type: none"> 1% (Maximum) 	<p>Refer to “Fees and Charges” in Section 14 of the Prospectus for further information on fees and charges.</p>
Sales Charge	<ul style="list-style-type: none"> Currently 5% (Maximum) for cash and SRS investment 						
Redemption Charge	<ul style="list-style-type: none"> Currently 0% (Maximum 6%) 						
Switching Fee	<ul style="list-style-type: none"> 1% (Maximum) 						

Payable by the Fund from invested proceeds

- The Fund will pay the following fees and charges to the Manager, Trustee and other parties:

Management Fee (payable by the Fund)	<ul style="list-style-type: none"> 1.5% per annum (Maximum 2.5%) 40% to 80% will be retained by the Manager 20% to 60%² will be paid to financial advisers (trailer fees).
Trustee Fee	<ul style="list-style-type: none"> 0.02% (Maximum 0.15% subject to a minimum of S\$6,000 per annum)

- 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.
- You should check with the agent or distributor through whom you subscribe for units of the Fund whether they impose other fees and charges not included in the Prospectus.

VALUATIONS AND EXITING FROM THIS INVESTMENT

HOW OFTEN ARE VALUATIONS AVAILABLE?

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

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 SRS monies, transaction charges may be levied by the 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 sale proceeds that you will receive will be the exit price multiplied by the number of units sold, less any charges. An example is as follows:

1,000 Units		X	SGD 1.05		=	SGD1,050.00
Redemption Amount			NAV per Share			Gross Redemption Proceeds
SGD1,050.00			Nil			SGD1,050.00
Gross Redemption Proceeds		-	Redemption Charge (0%)			Net Redemption Proceeds

Refer to "Obtaining Prices of Units", "Cancellation of subscriptions" and "Realisation of Units" in Sections 16, 18 and 20 of the Prospectus for further information on valuation and exiting from the product.

²The range may change from time to time without prior notice. Your financial adviser is required to disclose to you the amount of trailer fee it receives from the Manager.

CONTACT INFORMATION

HOW DO YOU CONTACT US?

abr dn Asia Limited
(Reg. Number 199105448E)

Tel : 1800 395 2700
Fax : +65 6632 2993

Website: www.abr dn.com/sg/investor

APPENDIX: GLOSSARY OF TERMS

“Fund” means the abr dn Select Portfolio – abr dn Thailand Equity Fund.

“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.

abrdn Asia Limited

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