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SUMMARY PROSPECTUS

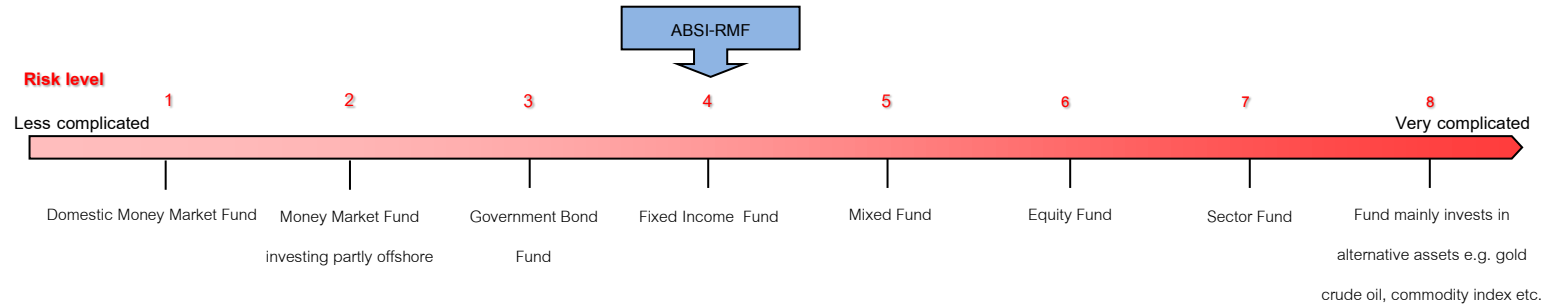
Information as of [01/09/2015]

The information in this document is part of the prospectus providing a brief information on investment policy, nature of return, relevant risks and all conditions of the fund. Investors should carefully and thoroughly read and study information in details from the full prospectus before making a decision to invest. The investor may request for the full prospectus from the management company and the distributors or study the information in the prospectus filing with the SEC at the SEC's website. If there is any question, investors should seek information from the approved investor contact person before making any subscription orders.

Investor should invest in this fund only when investors deem that investing in this fund suits its own investment objectives and investors are able to accept risks arisen from such investment.

Aberdeen Smart Income Retirement Mutual Fund (ABSI-RMF)			
FUND TYPE	Open-Ended Retirement Mutual Fund	THE FUND IS APPROVED BY	The Office of the Securities and Exchange Commission
FUND TYPE AS SHOWN IN THE PEER PERFORMANCE COMPARISON AVAILABLE AT POINT OF SALE	Money Market - Government		
MANAGED BY	Aberdeen Asset Management Company Limited	THE ASSET MANAGEMENT COMPANY IS REGULATED BY	The Office of the Securities and Exchange Commission
FUND SUPERVISOR	Citibank N.A.	IS THE FUND A GUARANTEE OR CAPITAL PROTECTED FUND?	No
DIVIDEND POLICY	No dividend	THE NAME OF GUARANTOR	No
TRADING TIME	Every business day during 9.30 a.m. – 15.30 p.m.	FUND'S REGISTRATION DATE	12 November 2002
TOTAL EXPENSES	Not more than 2.00 % p.a. of the fund's NAV. (0.65 % p.a of the fund's NAV during the past accounting period)	FUND DURATION	Indefinite

The risk spectrum comparison diagram showing risk level of investing in this fund compared with other funds with different investment policy



Investment policy
<ul style="list-style-type: none">Which type of assets to be invested by this fund? Aberdeen Smart Income Retirement Mutual Fund will mainly invest in high quality debt instruments with emphasis on government bonds, state enterprise bonds and/or other debt instruments guaranteed by the Ministry of Finance not less than 50% of the fund's NAV, in average,. In case of overseas investment, the Asset Management Company will comply with the criteria set out by the Office of the SEC.
<ul style="list-style-type: none">Fund Management Strategy The fund employs the active management strategy.
<ul style="list-style-type: none">Fund Benchmark An average weighted between the Thai BMA Government Bond Index (Total Return Index) (50%) and the average weighted of 1 year fixed deposits rate for Baht 1 million of individual client quoted by 3 commercial banks (Bangkok Bank PCL, Kasikornbank PCL and Siam Commercial Bank PCL) (50%)
<ul style="list-style-type: none">Which factors can have material effect on return of the fund? <ul style="list-style-type: none">Principal and interest payment by the issuers.Market liquidity and conditions.Interest rate.Economy condition of the country the fund invested in
What type of investors is suitable for this fund?
This Fund is suitable for investors who seeks for long-term continuous investment in fixed income or fixed income-related securities or assets

for retirement plan.
Important risk factors
<ol style="list-style-type: none">Business RiskCredit RiskMarket RiskLiquidity RiskInterest Rate RiskCountry Risk
Warnings
<ul style="list-style-type: none">Investors could not dispose of, transfer, pledge or place as security investment units of Retirement Mutual Fund.Investors not being complied with investment conditions shall not be entitled to receive tax benefits and have to return such benefits within specified period or will be subject to surcharge according to the Revenue Code.Investors should study conditions for investing in retirement mutual fund and seek additional details and tax guides from the asset management company or its subscription and redemption service providers.The fund will not invest in instruments denominated in foreign currency.

Remarks : the fund performance for the period less than 1 year shall not be adjusted to annualized return.
¹ % per annum
² Information Ratio measures a portfolio manager's ability to generate returns comparing to relative risk.
³ AIMC BM: 50% Thai BMA Government Bond Index (Total Return Index) 50% 1 year fixed deposit rate of million baht for individuals quoted by BBL, KBANK and SCB

Year	Fund	Benchmark1	Benchmark2
2009	0.35	-1.40	0.80
2010	0.24	3.29	0.77
2011	1.97	3.93	1.59
2012	2.25	3.00	1.87
2013	2.07	2.23	1.62
2014 YTD	1.79	5.42	1.18

Information on unit trading

- Subscription :
 - Subscription date : every business day during 9.30 a.m.–15.30 p.m.
 - Minimum initial subscription amount : 10,000 Baht
 - Minimum subsequent subscription amount : 10,000 Baht
 - Redemption :
 - Redemption date : every business day during 9.30 a.m.–13.00 p.m.
 - Minimum redemption amount: not specified
 - Minimum balance : not specified
 - Settlement period : within 5 business days from the next following day after the NAV calculation date.
- Where can investors check the net asset value? :**
- Investors can check the value of investment units every day at the website of the Asset management Company : www.aberdeen-asset.co.th or via an automatic telephone system (IVR) number 0-2352-3399 or The ASTV Manager daily newspaper, Krungthep Turakij newspaper

Name	The starting date performing as a fund manager of this fund
Mr.Adiitpeh Vanabriksha	12 November 2002
Mr. Orsen Karnburisudthi	22 February 2007
Mr. Pochara Thimasan	8 October 2014
Ms.Thanya Mahawattanaungkoon	3 December 2014
Mr. Pongtharin Sapayanon	15 August 2005

• **Aberdeen Asset Management Company Limited**
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2352-3339
www.aberdeen-asset.co.th

• Where can investors request for additional information, prospectus,
project and commitment between the Asset Management Company
and unitholders?

The Asset Management Company and/or its distributors (if any) and on
the website of the Asset Management Company.

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- Investing in investment units is not a money deposit and not under the protection of the Deposit Protection Agency and involves risks. Investors may get a return in an amount higher or lower than the amount initially invested.
- In the event of unusual circumstances, investors may not be able to redeem investment units or may not receive the redemption proceeds within the specified period of time.
- The performance of mutual fund does not depend on the financial condition or performance of the Asset Management Company or its distributors.
- Please study product's features, conditions , relevant risks and tax guide before making investment decision.

The review of the draft prospectus for offering investment units of this fund does not indicate that the Office of the SEC is certifying the correctness of information in the fund's prospectus or guarantees the price or return of the offering investment units.

As of [01/09/2015], the Asset Management Company has carefully examined the information in this summary prospectus as a responsible entity to manage the fund and hereby certified that the information contained herein is true and correct and is not misleading.