

# Funds Select

## First Quarter 2017

### Singapore

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## How to use the Funds Select List

Funds Select – Performance Tracker (Performance as of 31 December 2016)									
Focus Funds	3M	2016	2015	2014	2013	2012	Ann. Volatility 3Y	Ann. Sharpe Ratio 3Y	Available Currency Share Classes
	2	3	4	5					
<b>MULTI ASSET INCOME</b>									
<b>Global Multi Asset Income</b>									
BGF Global Multi Asset Income (SGD Hedged)	0.43%	5.46%	-1.77%	3.99%	NA	NA	4.81%	0.36	USD, SGD Hedged, AUD Hedged, EUR Hedged, GBP Hedged, NZD Hedged
<b>US Multi Asset Income</b>									
Allianz Income and Growth (SGD Hedged)	1.99%	9.27%	-2.89%	5.15%	NA	NA	8.15%	-0.11	USD H, SGD Hedged, AUD Hedged, EUR, GBP Hedged
<b>EQUITIES: DEVELOPED MARKETS</b>									
<b>Global Equity</b>									
AllianceBernstein - Low Volatility Equity (SGD Hedged)	-1.06%	3.31%	5.52%	9.35%	NA	NA	9.29%	0.55%	USD, SGD Hedged, EUR Hedged, AUD Hedged, NZD Hedged

- 1 Reporting Date:** This is the performance date of the report at which all fund performance returns are updated. This date shall be the last day of the immediate calendar month before the quarter, or the next available trading day should the last day fall on a non-trading day
- 2 3M:** This is the percentage return achieved by the fund for the past 3 months as of the performance date of the report.
- 3 Calendar Year Returns:** These are the percentage returns achieved by the fund for the calendar years of 2011, 2012, 2013, 2014, 2015 respectively. Only full calendar year performance will be noted.
- 4 Ann. Volatility 3Y:** Risk can be measured using annualized 3-year volatility as an indicator. Volatility or standard deviation is a measure of the absolute variability of returns. The higher the volatility of a fund's returns, the more risky the fund is over the past.
- 5 Ann. Sharpe Ratio 3Y:** Risk relative to return can be measured by 3-year Sharpe Ratio. Sharpe Ratio is a measure of the fund's performance against the 3-month US Treasury bill rate, adjusted for risk. A relatively high positive ratio indicates that the fund has a relatively high risk-adjusted performance historically. All else being equal, the higher the Sharpe Ratio, the better.

## Funds Select – Performance Tracker (Performance as of 31 December 2016)

Focus Funds	3M	2016	2015	2014	2013	2012	Ann. Volatility 3Y	Ann. Sharpe Ratio 3Y	Available Currency Share Classes
<b>MULTI ASSET INCOME</b>									
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<b>EQUITIES: DEVELOPED MARKETS</b>									
<b>Global Equity</b>									
AllianceBernstein - Low Volatility Equity (SGD Hedged)	-1.06%	3.31%	5.52%	9.35%	NA	NA	9.29%	0.55%	USD, SGD Hedged, EUR Hedged, AUD Hedged, NZD Hedged

Information and performance data in respect of the funds set out herein is provided by respective fund houses, Lipper, Inc. and Bloomberg L.P.

All information and data are updated as at 31 December 2016.

All fund performance numbers are expressed in SGD.

All fund performance numbers are based on NAV-NAV pricing, with dividends reinvested (if any).

For the latest version of the Funds Select List, please contact your Relationship Manager.

## Funds Select – Performance Tracker (Performance as of 31 December 2016)

Focus Funds	3M	2016	2015	2014	2013	2012	Ann. Volatility 3Y	Ann. Sharpe Ratio 3Y	Available Currency Share Classes
<b>FIXED INCOME: GLOBAL</b>									
<b>Multi Sector</b>									
PIMCO GIS Income (SGD Hedged)	0.91%	7.74%	2.80%	6.14%	NA	NA	2.75%	1.69	USD, CNH Hedged, EUR Hedged, SGD Hedged
<b>FIXED INCOME: HIGH YIELD BONDS</b>									
<b>US High Yield</b>									
BGF US Dollar High Yield Bond (SGD Hedged)	1.92%	13.42%	-4.33%	1.49%	6.83%	14.63%	5.81%	0.42	USD, EUR Hedged, AUD Hedged
<b>FIXED INCOME: ASIAN BONDS</b>									
<b>Asian Bonds (Hard Currency)</b>									
BGF Asian Tiger Bond (SGD Hedged)	-3.65%	4.71%	3.07%	8.01%	-3.29%	13.89%	3.95%	1.10	SGD-H, EUR-H, GBP-H, USD, AUD-H,
<b>LIQUID ALTERNATIVES</b>									
<b>Global Macro</b>									
JPM Global Macro Opportunities (EUR)	-3.54%	-5.47%	9.66%	12.71%	16.11%	1.98%	7.72%	0.68	EUR, SGD Hedged, USD Hedged, AUD Hedged
<b>Multi Strategy</b>									
Franklin K2 Alternative Strategies (SGD Hedged)	0.37%	3.07%	0.77%	NA	NA	NA	NA	NA	USD, EUR Hedged, SGD Hedged

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## Funds Select – Performance Tracker (Performance as of 31 December 2016)

Core Funds	3M	2016	2015	2014	2013	2012	Ann. Volatility 3Y	Ann. Sharpe Ratio 3Y	Available Currency Share Classes
<b>MULTI ASSET INCOME</b>									
<b>Global Multi Asset Income</b>									
BGF Global Multi Asset Income (SGD Hedged)	0.43%	5.46%	-1.77%	3.99%	NA	NA	4.81%	0.36	USD, SGD Hedged, AUD Hedged, EUR Hedged, GBP Hedged, NZD Hedged
JPM Global Income (SGD Hedged)	1.00%	6.93%	0.24%	6.49%	NA	NA	5.99%	0.61	USD H, SGD Hedged, AUD Hedged, EUR, GBP Hedged
<b>EQUITIES: DEVELOPED MARKETS</b>									
<b>North American Equity</b>									
Franklin U.S. Opportunities (SGD)	8.31%	12.21%	12.04%	43.31%	2.90%	-2.82%	13.37%	0.65	SGD, SGD Hedged, USD
<b>Global Equity</b>									
Fidelity Global Dividend (SGD)	1.70%	3.26%	8.68%	9.91%	30.04%	NA	8.17%	0.77	USD, SGD, AUD Hedged
AllianceBernstein - Low Volatility Equity (SGD Hedged)	-1.06%	3.31%	5.52%	9.35%	NA	NA	9.29%	0.55%	USD, SGD Hedged, EUR Hedged, AUD Hedged, NZD Hedged
<b>North American Equity</b>									
Franklin U.S. Opportunities (SGD)	3.94%	-0.33%	12.21%	12.04%	43.31%	2.90%	13.16%	0.51	SGD, SGD Hedged, USD
AllianceBernstein- Select US Equity (SGD Hedged)	4.30%	7.82%	0.45%	11.84%	29.29%	NA	10.41%	0.54	SGD Hedged, EUR Hedged, GBP Hedged, USD
<b>European Equity</b>									
BGF European (SGD Hedged)	4.54%	-5.02%	10.36%	2.28%	NA	NA	13.42%	0.12	USD, EUR, SGD Hedged, USD Hedged
<b>Japan Equity</b>									
Eastspring Japan Dynamic (SGD Hedged)	23.80%	7.09%	13.59%	9.37%	NA	NA	22.10%	0.39	USD, SGD, USD Hedged, SGD Hedged
<b>EQUITIES: ASIA EX JAPAN</b>									
<b>Asia Pacific ex Japan Equity</b>									
BGF Asian Growth Leaders (SGD Hedged)	-5.91%	6.02%	1.20%	NA	NA	NA	NA	NA	USD, SGD Hedged, AUD Hedged
First State Dividend Advantage (SGD)	-1.08%	3.58%	3.96%	19.12%	7.66%	17.18%	10.19%	0.74	SGD, USD
<b>Greater China Equity</b>									
First State Regional China (SGD)	0.51%	3.63%	3.45%	9.08%	15.54%	13.20%	13.46%	0.33	SGD, USD
<b>EQUITIES: GLOBAL EMERGING MARKETS</b>									
<b>Global Emerging Markets Equity</b>									
Fidelity Funds – Emerging Markets (SGD)	-1.84%	0.60%	-0.43%	3.90%	15.02%	9.76%	11.51%	0.05	SGD, USD

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## Funds Select – Performance Tracker (Performance as of 31 December 2016)

Core Funds	3M	2016	2015	2014	2013	2012	Ann. Volatility 3Y	Ann. Sharpe Ratio 3Y	Available Currency Share Classes
<b>FIXED INCOME: GLOBAL</b>									
<b>Multi Sector</b>									
PIMCO GIS Income (SGD Hedged)	0.91%	7.74%	2.80%	6.14%	NA	NA	2.75%	1.69	USD, CNH Hedged, EUR Hedged, SGD Hedged
<b>Global Corporate Bond</b>									
BGF Global Corporate Bond A2 (USD)	-3.15%	4.36%	-1.59%	7.33%	0.34%	12.73%	3.46%	0.81	USD, EUR Hedged, SGD Hedged, AUD Hedged, CNH Hedged, NZD Hedged
<b>US Aggregate Bond</b>									
PIMCO GIS Total Return Bond (SGD Hedged)	-2.45%	2.55%	0.60%	3.15%	-3.00%	8.46%	3.12%	0.42	USD, SGD Hedged
AllianceBernstein American Income Portfolio AT (SGD Hedged)	-1.69%	7.85%	-1.94%	5.85%	-1.62%	9.15%	3.96%	0.76	SGD, EUR, USD, SGD Hedged, AUD Hedged, EUR Hedged, GBP Hedged
<b>FIXED INCOME: HIGH YIELD BONDS</b>									
<b>Global High Yield</b>									
AllianceBernstein Global High Yield Portfolio AT (SGD Hedged)	1.19%	14.05%	-4.59%	1.36%	4.86%	15.82%	5.59%	0.45	SGD, USD, EUR, SGD Hedged, AUD Hedged, EUR Hedged, GBP Hedged, NZD Hedged
<b>US High Yield</b>									
BGF US Dollar High Yield Bond (SGD Hedged)	1.92%	13.42%	-4.33%	1.49%	6.83%	14.63%	5.81%	0.42	USD, EUR Hedged, AUD Hedged
<b>FIXED INCOME: ASIAN BONDS</b>									
<b>Asian Bonds (Hard Currency)</b>									
BGF Asian Tiger Bond (SGD Hedged)	-3.65%	4.71%	3.07%	8.01%	-3.29%	13.89%	3.95%	1.10	SGD-H, EUR-H, GBP-H, USD, AUD-H,
<b>LIQUID ALTERNATIVES</b>									
<b>Global Macro</b>									
JPM Global Macro Opportunities (EUR)	-3.54%	-5.47%	9.66%	12.71%	16.11%	1.98%	7.72%	0.68	EUR, SGD Hedged, USD Hedged, AUD Hedged
<b>Multi Strategy</b>									
Franklin K2 Alternative Strategies (SGD Hedged)	0.37%	3.07%	0.77%	NA	NA	NA	NA	NA	USD, EUR Hedged, SGD Hedged

Information and performance data in respect of the funds set out herein is provided by respective fund houses, Lipper, Inc. and Bloomberg L.P.

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## Funds Select – Performance Tracker (Performance as of 31 December 2016)

	3M (Month end)	2016	2015	2014	2013	2012	3Y Ann. Volatility
<b>BROAD MARKET INDICES</b>							
LIBOR USD 1 Month	0.15	0.50	0.20	0.16	0.19	0.24	0.05
Citi WGBI TR USD	-8.53	1.60	-3.57	-0.48	-4.00	1.65	5.98
Bloomberg Barclays Global Aggregate Bond TR	-7.07	2.09	-3.15	0.59	-2.60	4.32	5.04
Bloomberg Barclays Global High Yield TR	-0.19	14.27	-2.72	0.01	7.32	19.60	6.32
JP Morgan EMBI Global	-4.21	10.19	1.23	5.53	-6.58	18.54	6.42
MSCI AC World NR USD	1.19	7.86	-2.36	4.16	22.80	16.13	11.21
S&P 500 TR	3.82	11.96	1.38	13.69	32.39	16.00	10.74
MSCI Europe NR USD	-0.40	-0.40	-2.84	-6.18	25.23	19.12	13.46
MSCI Japan NR USD	-0.16	2.38	9.57	-4.02	27.16	8.18	13.07
MSCI EM (Emerging Markets) TR USD	-4.08	11.60	-14.60	-1.82	-2.27	18.63	16.30
MSCI AC Asia ex Japan NR USD	-6.31	5.44	-9.17	4.80	3.07	22.36	15.07
MSCI China NR USD	-7.07	0.90	-7.82	7.96	3.64	22.75	21.29
MSCI India NR USD	-7.99	-1.43	-6.12	23.87	-3.83	25.97	17.38
RICI TR	3.79	13.35	-26.08	-22.21	-4.49	2.03	16.03

Information and performance data in respect of the indices set out herein is provided by Lipper, Inc. and Bloomberg L.P.

Performance of the broad market indices are provided for informational purposes only. These indices may not be the benchmarks chosen by the issuer of the fund. For further information on the funds in this document, investors should refer to the relevant fund disclosure documents and it is recommended that the client seek independent professional advice before making any investment decisions.

All information and data are updated as at 31 December 2016.

For the latest version of the Funds Select List, please contact your Relationship Manager.

\*Broad Market Indices in USD, unless otherwise stated

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# Branch directory

## Central

**Battery Road (with Priority Banking Centre)**  
6 Battery Road  
Singapore 049909

**Marina Bay (with Priority Banking Centre)**  
8 Marina Boulevard #01-01  
Singapore 018981

**ION Orchard**  
2 Orchard Turn #B1-16  
Singapore 238801

**Plaza Singapura (with Priority Banking Centre)**  
68 Orchard Road #04-53  
Singapore 238839

## North

**Serangoon Garden\* (with Priority Banking Centre)**  
67 Serangoon Garden Way  
Singapore 555963

**nex Serangoon**  
23 Serangoon Central #03-02  
Singapore 556083

**Woodlands**  
900 South Woodlands Drive #02-07  
Woodlands Civic Centre  
Singapore 730900

**Upper Thomson\***  
246R Upper Thomson Road  
Singapore 574370

## Banking hours:

Mon to Fri   **10am–7pm**  
Closed on Sat, Sun and public holidays

Mon to Fri   **10am–7pm**  
Closed on Sat, Sun and public holidays

Mon to Sun   **11am–9pm**  
Closed on New Year, Chinese New Year  
and Christmas

Mon to Sat   **11am–7pm**  
Sun           **11am–5pm**  
Closed on New Year, Chinese New Year  
and Christmas

Mon to Fri   **10am–4pm**  
Sat           **10am–1pm**  
Closed on Sun and public holidays

Mon to Sun   **11am–9pm**  
Closed on New Year, Chinese New Year  
and Christmas

Mon to Fri   **10am–5pm**  
Sat           **10am–2pm**  
Closed on Sun and public holidays

Mon to Fri   **10am–4pm**  
Sat           **10am–1pm**  
Closed on Sun and public holidays

## West

**Holland Village\* (with Priority Banking Centre)**  
261 Holland Avenue  
Singapore 278986

**Clementi Mall**  
3155 Commonwealth Avenue West #04-16/17  
Singapore 129588

**VivoCity**  
1 HarbourFront Walk #B2-01  
Singapore 098585

**Sixth Avenue (Priority Banking Centre)**  
795/797 Bukit Timah Road  
Singapore 269766

**Jurong Point\*\* (Express Banking Centre)**  
63 Jurong West Central 3 #01-85/86  
Jurong Point Shopping Centre  
Singapore 648331

**Jem**  
50 Jurong Gateway Road #B1-12  
Singapore 608549

## East

**Marine Parade (with Priority Banking Centre)**  
Block 87 Marine Parade Central #01-500  
Singapore 440087

**Tampines**  
3 Tampines Central 1 #01-01 Abacus Plaza  
Singapore 529540

**Bedok\***  
Block 210 #01-703/705 New Upper Changi Road  
Singapore 460210

## Banking hours:

Mon to Fri   **10am–4pm**  
Sat           **10am–1pm**  
Closed on Sun and public holidays

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Sat           **10am–2pm**  
Closed on Sun and public holidays

Mon to Fri   **10am–4pm**  
Sat           **10am–1pm**  
Closed on Sun and public holidays