

Funds Select

Second Quarter 2016

Singapore

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Funds Select

Second Quarter 2016

What is Funds Select list

Funds Select list is a publication that aims to provide you with our selected funds for the quarter. These funds have been selected based on the analysis and views of our dedicated team of fund analysts in Standard Chartered Bank (the "Bank"). The team covers a wide range of funds and is continually expanding and updating their coverage. From this list, we have further classified the funds into two categories for your reference as follows:

Focus Funds – These are a selection of funds which reflect the current investment views and themes of the Wealth Management Group of Standard Chartered (House views) for the quarter.

Core Funds – These are a selection of funds from mainstream asset classes that do not necessarily reflect the House views for the quarter.

Funds Selection Process

The funds which are included in the **Funds Select** list are chosen based on the Bank's proprietary funds selection process.

Funds have to first pass a **Quantitative** screening that reviews the size, track record and risk/reward characteristics before they are subjected to a **Qualitative** screening.

Qualitative review forms the most important part of the funds selection process and focuses on the following **3Ps**:

People, Process and Performance.

Basis of Selection

People

We focus on the people behind the product. This involves in-depth interviews with the fund managers to understand the people who are making the investment decisions – their experience, as well as the depth and stability of the teams supporting them.

Goal :

To identify managers who stand out amongst their peers in experience, insight and resources.

Process

A detailed discussion of the investment philosophy and process is carried out with the fund manager. This analysis of their process allows us to understand what the manager is doing to identify investments and manage risk.

Goal :

To check the level of the manager's discipline and gain insight into their skills and focus.

Performance

Past performance is not indicative of future performance. We seek to evaluate how and why the fund has performed in various market conditions.

Goal :

To analyze the reasons behind the fund's returns. We seek qualities that we believe demonstrate an ability to perform in a consistent manner.

Investment Outlook and Themes

2016: A year to A.D.A.P.T. to a changing landscape

A	Advanced economies at different stages of the economic cycle. US expansion mature, but consumer spending to drive growth in 2016. Europe and Japan in mid-cycle.
D	Deflationary pressures to abate in Developed Markets due to gradually tightening labor markets and bottoming oil prices.
A	Asia and Emerging Markets still dependent on China, which is transitioning towards consumer-led growth. Oil prices also key.
P	Policies of central banks to remain supportive of growth, Fed tightening not withstanding.
T	Transitioning to late cycle likely to lead to higher volatility.

Source: Standard Chartered Bank

How to use the Funds Select List

Funds Select – Performance Tracker (Performance to 31 March 2016) 1										
Focus Funds	2	3	4					5	6	Available Currency Share Classes
	2016 Theme	3M	2015	2014	2013	2012	2011	Ann. Volatility 3Y	Ann. Sharpe Ratio 3Y	
MULTI ASSET INCOME										
Global Multi Asset Income										
BGF Global Multi Asset Income (SGD Hedged)	P	0.27%	-1.77%	3.99%	NA	NA	NA	NA	NA	USD, SGD Hedged, AUD Hedged, EUR Hedged, GBP Hedged, NZD Hedged
JPM Global Income (SGD Hedged)	P	-0.02%	0.24%	6.49%	NA	NA	NA	NA	NA	USD H, SGD Hedged, AUD Hedged, EUR, GBP Hedged
EQUITIES: DEVELOPED MARKETS										
Global Equity										
Fidelity Global Dividend (SGD)	A	-3.26%	8.68%	9.91%	30.04%	NA	NA	8.74%	1.11	USD, SGD, AUD Hedged
AllianceBernstein - Low Volatility Equity (SGD Hedged)	A	1.76%	5.52%	9.35%	NA	NA	NA	NA	NA	USD, SGD Hedged, EUR Hedged, AUD Hedged, NZD Hedged
European Equity										
BGF European Equity Income (SGD Hedged)	P	-8.13%	14.90%	NA	NA	NA	NA	NA	NA	USD Hedged, EUR, SGD Hedged, AUD Hedged, GBP Hedged
EQUITIES: ASIA EX JAPAN										
Asia Pacific ex Japan Equity										
First State Dividend Advantage (SGD)	A	-4.25%	3.96%	19.12%	7.66%	17.18%	-9.15%	11.02%	0.52	SGD, USD
BGF Asian Growth Leaders (SGD Hedged)	A	-1.09%	1.20%	NA	NA	NA	NA	NA	NA	USD, SGD Hedged, AUD 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 2016 Theme:** The letters in this column indicate which A.D.A.P.T. theme(s) the fund focuses on.
- 3 3M:** This is the percentage return achieved by the fund for the past 3 months as of the performance date of the report.
- 4 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.
- 5 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.
- 6 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 to 31 March 2016)

Focus Funds	2016 Theme	3M	2015	2014	2013	2012	2011	Ann. Volatility 3Y	Ann. Sharpe Ratio 3Y	Available Currency Share Classes
MULTI ASSET INCOME										
Global Multi Asset Income										
BGF Global Multi Asset Income (SGD Hedged)	P	0.27%	-1.77%	3.99%	NA	NA	NA	NA	NA	USD, SGD Hedged, AUD Hedged, EUR Hedged, GBP Hedged, NZD Hedged
JPM Global Income (SGD Hedged)	P	-0.02%	0.24%	6.49%	NA	NA	NA	NA	NA	USD H, SGD Hedged, AUD Hedged, EUR, GBP Hedged
EQUITIES: DEVELOPED MARKETS										
Global Equity										
Fidelity Global Dividend (SGD)	A	-3.26%	8.68%	9.91%	30.04%	NA	NA	8.74%	1.11	USD, SGD, AUD Hedged
AllianceBernstein - Low Volatility Equity (SGD Hedged)	A	1.76%	5.52%	9.35%	NA	NA	NA	NA	NA	USD, SGD Hedged, EUR Hedged, AUD Hedged, NZD Hedged
European Equity										
BGF European Equity Income (SGD Hedged)	P	-8.13%	14.90%	NA	NA	NA	NA	NA	NA	USD Hedged, EUR, SGD Hedged, AUD Hedged, GBP 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 March 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 to 31 March 2016)

Focus Funds	2016 Theme	3M	2015	2014	2013	2012	2011	Ann. Volatility 3Y	Ann. Sharpe Ratio 3Y	Available Currency Share Classes
EQUITIES: ASIA EX JAPAN										
Asia Pacific ex Japan Equity										
First State Dividend Advantage (SGD)	A	-4.25%	3.96%	19.12%	7.66%	17.18%	-9.15%	11.02%	0.52	SGD, USD
BGF Asian Growth Leaders (SGD Hedged)	A	-1.09%	1.20%	NA	NA	NA	NA	NA	NA	USD, SGD Hedged, AUD Hedged
FIXED INCOME: GLOBAL										
Multi Sector										
PIMCO GIS Income (SGD Hedged)	T	1.46%	2.80%	6.14%	NA	NA	NA	3.60%	0.85	USD, CNH Hedged, EUR Hedged, SGD Hedged
FIXED INCOME: HIGH YIELD BONDS										
US High Yield										
BGF US Dollar High Yield Bond (SGD Hedged)	D	2.05%	-4.33%	1.49%	6.83%	14.63%	NA	5.88%	0.09	USD, EUR Hedged, AUD Hedged
LIQUID ALTERNATIVES										
Global Macro										
JPM Global Macro Opportunities (EUR)	T	0.37%	9.66%	12.71%	16.11%	1.98%	-6.00%	7.40%	1.32	EUR, SGD Hedged, USD Hedged, AUD Hedged

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All fund performance numbers are expressed in SGD.

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

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Funds Select – Performance Tracker (Performance to 31 March 2016)

Core Funds	2016 Theme	3M	2015	2014	2013	2012	2011	Ann. Volatility 3Y	Ann. Sharpe Ratio 3Y	Available Currency Share Classes
BALANCED / MIXED ASSETS										
Global Balanced										
BGF Global Allocation (SGD Hedged)	CORE	-0.51%	-1.75%	1.35%	13.81%	7.42%	-5.36%	7.69%	0.24	USD, SGD Hedged
EQUITIES: DEVELOPED MARKETS										
Global Equity										
AllianceBernstein - Low Volatility Equity (SGD Hedged)	CORE	1.76%	5.52%	9.35%	NA	NA	NA	NA	NA	USD, SGD Hedged, EUR Hedged, AUD Hedged, NZD Hedged
Fidelity Global Dividend (SGD)	CORE	-3.26%	8.68%	9.91%	30.04%	NA	NA	8.74%	1.11	USD, SGD, AUD Hedged
North American Equity										
Franklin U.S. Opportunities (SGD)	CORE	-10.88%	12.21%	12.04%	43.31%	2.90%	-2.82%	13.43%	0.84	SGD, SGD Hedged, USD
AllianceBernstein- Select US Equity (SGD Hedged)	CORE	-0.99%	0.45%	11.84%	29.29%	NA	NA	10.88%	0.75	SGD Hedged, EUR Hedged, GBP Hedged, USD
European Equity										
BGF European (SGD Hedged)	CORE	-8.09%	10.36%	2.28%	NA	NA	NA	NA	NA	USD, EUR, SGD Hedged, USD Hedged
Japan Equity										
Eastspring Japan Dynamic (SGD Hedged)	CORE	-14.65%	13.59%	9.37%	NA	NA	NA	NA	NA	USD, SGD, USD Hedged, SGD Hedged
EQUITIES: ASIA EX JAPAN										
Asia Pacific ex Japan Equity										
BGF Asian Growth Leaders (SGD Hedged)	CORE	-1.09%	1.20%	NA	NA	NA	NA	NA	NA	USD, SGD Hedged, AUD Hedged
First State Dividend Advantage (SGD)	CORE	-4.25%	3.96%	19.12%	7.66%	17.18%	-9.15%	11.02%	0.52	SGD, USD
Greater China Equity										
First State Regional China (SGD)	CORE	-8.26%	3.45%	9.08%	15.54%	13.20%	-9.95%	13.13%	0.31	SGD, USD
EQUITIES: GLOBAL EMERGING MARKETS										
Global Emerging Markets Equity										
Fidelity Funds – Emerging Markets (SGD)	CORE	-3.95%	-0.43%	3.90%	15.02%	9.76%	-16.20%	12.30%	0.21	SGD, USD

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

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

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Funds Select – Performance Tracker (Performance to 31 March 2016)

Core Funds	2016 Theme	3M	2015	2014	2013	2012	2011	Ann. Volatility 3Y	Ann. Sharpe Ratio 3Y	Available Currency Share Classes
FIXED INCOME: GLOBAL										
Global Government Bond										
Templeton Global Bond (SGD)	CORE	-6.05%	1.25%	6.21%	4.58%	9.50%	-2.01%	5.64%	0.05	SGD, USD, EUR, SGD Hedged, GBP Hedged, AUD Hedged, EUR Hedged
PIMCO GIS Total Return Bond (SGD Hedged)	CORE	1.98%	0.60%	3.15%	-3.00%	8.46%	1.84%	3.60%	0.07	USD, SGD Hedged
Unconstrained										
Templeton Global Total Return (SGD)	CORE	-6.48%	0.85%	4.74%	6.95%	12.78%	0.06%	5.91%	0.01	SGD, USD, SGD Hedged, AUD Hedged, GBP Hedged
Global Corporate Bond										
Schroder ISF Global Corp Bond (SGD Hedged)	CORE	0.18%	-0.62%	5.62%	0.25%	9.71%	2.93%	3.79%	0.30	USD, SGD Hedged
US Aggregate Bond										
AllianceBernstein American Income Portfolio (SGD)	CORE	-1.88%	4.22%	11.19%	1.79%	3.25%	6.94%	5.04%	0.70	SGD, EUR, USD, SGD Hedged, AUD Hedged, EUR Hedged, GBP Hedged
Multi Sector										
PIMCO GIS Income (SGD Hedged)	CORE	1.46%	2.80%	6.14%	NA	NA	NA	3.60%	0.85	USD, CNH Hedged, EUR Hedged, SGD Hedged
FIXED INCOME: HIGH YIELD BONDS										
Global High Yield										
AllianceBernstein Global High Yield Portfolio (SGD)	CORE	-2.41%	1.25%	6.53%	8.59%	9.75%	1.40%	4.57%	0.55	SGD, USD, EUR, SGD Hedged, AUD Hedged, EUR Hedged, GBP Hedged, NZD Hedged
US High Yield										
BGF US Dollar High Yield Bond (SGD Hedged)	CORE	2.05%	-4.33%	1.49%	6.83%	14.63%	NA	5.88%	0.09	USD, EUR Hedged, AUD Hedged
FIXED INCOME: ASIAN BONDS										
Asian Bonds (Hard Currency)										
BGF Asian Tiger Bond (SGD Hedged)	CORE	2.56%	3.07%	8.01%	-3.29%	13.89%	1.44%	5.16%	0.50	SGD-H, EUR-H, GBP-H, USD, AUD-H,
LIQUID ALTERNATIVES										
Global Macro										
JPM Global Macro Opportunities (EUR)	CORE	0.37%	9.66%	12.71%	16.11%	1.98%	-6.00%	7.40%	1.32	EUR, SGD Hedged, USD Hedged, AUD 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 March 2016.

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Funds Select – Performance Tracker (Performance to 31 March 2016)

	YTD	3M	2014	2012	2011	2010	Ann. Volatility 3Y
BROAD MARKET INDICES							
LIBOR USD 1 Month	0.11%	0.11%	0.16%	0.24%	0.23%	0.27%	0.02%
Citigroup WGBI	7.09%	7.09%	-0.48%	1.65%	6.35%	5.17%	5.03%
Barcap Global Aggregate	5.90%	5.90%	0.59%	4.32%	5.64%	5.54%	4.43%
Barcap Global High Yield	4.11%	4.11%	0.01%	19.60%	3.12%	14.82%	6.44%
JPMorgan EMBI Global	5.22%	5.22%	5.53%	18.54%	8.46%	12.04%	7.34%
MSCI AC World	0.24%	0.24%	4.16%	16.13%	-7.35%	12.67%	12.04%
S&P 500	1.35%	1.35%	13.69%	16.00%	2.11%	15.06%	11.35%
MSCI Europe	-2.51%	-2.51%	-6.18%	19.12%	-11.06%	3.88%	14.50%
MSCI Japan	-6.52%	-6.52%	-4.02%	8.18%	-14.33%	15.44%	14.38%
MSCI Emerging Markets	5.75%	5.75%	-1.82%	18.63%	-18.17%	19.20%	16.65%
MSCI AC Asia ex Japan	1.78%	1.78%	4.80%	22.36%	-17.31%	19.62%	15.42%
MSCI China	-4.80%	-4.80%	7.96%	22.75%	-18.41%	4.63%	21.64%
MSCI India	-2.50%	-2.50%	23.87%	25.97%	-37.17%	20.95%	20.26%
Rogers International Commodity Index	-0.91%	-0.91%	-22.21%	2.03%	-6.93%	19.01%	14.47%

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 March 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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- You should not invest in the funds stated in this document unless the intermediary who sells it to you has explained to you and you have accepted that the product is suitable for you. This document is not intended to be an offer or solicitation of an offer to buy or sell funds and is not intended to constitute investment advice.
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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

Jurong* (SME Banking Centre)**
Block 66 Yung Kuang Road #01-83/91
Singapore 610066

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

Mon to Fri **9:30am–4:30pm**
Closed on Sat, Sun and public holidays

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

Mon to Sun **11am–9pm**
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–7pm**
Closed on New Year, Chinese New Year
and Christmas

Mon to Sun **11am–7pm**
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–5pm**
Sat **10am–2pm**
Closed on Sun and public holidays

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

*Personal financial consultation services are available till 5pm from Monday to Friday at these branches. **Limited to ATM, CDM, cheque deposit and financial consultant services only. You can also use Breeze on the iPhone, iPad or Android mobile devices to find our branches or ATM locations. Visit our website to make an e-Appointment with our financial consultants at any branch. ***Only SME financial consultation services are available at the SME Banking Centre. Information is accurate as of 16 July 2015