

Funds Select

Fourth Quarter 2016

Singapore

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How to use the Funds Select List

Funds Select – Performance Tracker (Performance as of 30 September 2016) 1									
Focus Funds	3M	2		3			Ann. Volatility 3Y	Ann. Sharpe Ratio 3Y	Available Currency Share Classes
		2015	2014	2013	2012	2011			
MULTI ASSET INCOME									
Global Multi Asset Income									
BGF Global Multi Asset Income (SGD Hedged)	3.08%	-1.77%	3.99%	NA	NA	NA	4.99%	0.54	USD, SGD Hedged, AUD Hedged, EUR Hedged, GBP Hedged, NZD Hedged
JPM Global Income (SGD Hedged)	3.58%	0.24%	6.49%	NA	NA	NA	5.99%	0.73	USD H, SGD Hedged, AUD Hedged, EUR, GBP Hedged
EQUITIES: DEVELOPED MARKETS									
Global Equity									
Fidelity Global Dividend (SGD)	3.37%	8.68%	9.91%	30.04%	NA	NA	8.23%	1.02	USD, SGD, AUD Hedged
AllianceBernstein - Low Volatility Equity (SGD Hedged)	1.20%	5.52%	9.35%	NA	NA	NA	NA	NA	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 30 September 2016)

Focus Funds	3M	2015	2014	2013	2012	2011	Ann. Volatility 3Y	Ann. Sharpe Ratio 3Y	Available Currency Share Classes
MULTI ASSET INCOME									
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AllianceBernstein - Low Volatility Equity (SGD Hedged)	1.20%	5.52%	9.35%	NA	NA	NA	NA	NA	USD, SGD Hedged, EUR Hedged, AUD Hedged, NZD Hedged
EQUITIES: ASIA EX JAPAN									
Asia Pacific ex Japan Equity									
BGF Asian Growth Leaders (SGD Hedged)	10.27%	1.20%	NA	NA	NA	NA	NA	NA	USD, SGD 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 30 September 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 30 September 2016)

Focus Funds	3M	2015	2014	2013	2012	2011	Ann. Volatility 3Y	Ann. Sharpe Ratio 3Y	Available Currency Share Classes
FIXED INCOME: GLOBAL									
Multi Sector									
PIMCO GIS Income (SGD Hedged)	2.92%	2.80%	6.14%	NA	NA	NA	2.81%	1.71	USD, CNH Hedged, EUR Hedged, SGD Hedged
Global Corporate Bond									
BGF Global Corporate Bond A2 (USD)	1.99%	-1.59%	7.33%	0.34%	12.73%	2.37%	3.09%	1.45	USD, SGD-H, EUR-H, AUD-H, NZD-H, CNH-H
US Aggregate Bond									
AllianceBernstein American Income Portfolio AT (SGD Hedged)	2.01%	-1.94%	5.85%	-1.62%	9.15%	NA	3.82%	1.03	SGD, EUR, USD, SGD Hedged, AUD Hedged, EUR Hedged, GBP Hedged
FIXED INCOME: HIGH YIELD BONDS									
US High Yield									
BGF US Dollar High Yield Bond (SGD Hedged)	5.08%	-4.33%	1.49%	6.83%	14.63%	NA	5.77%	0.50	USD, EUR Hedged, AUD Hedged
FIXED INCOME: ASIAN BONDS									
Asian Bonds (Hard Currency)									
BGF Asian Tiger Bond (SGD Hedged)	2.42%	3.07%	8.01%	-3.29%	13.89%	1.44%	3.54%	1.74	SGD-H, EUR-H, GBP-H, USD, AUD-H,
LIQUID ALTERNATIVES									
Global Macro									
JPM Global Macro Opportunities (EUR)	-3.64%	9.66%	12.71%	16.11%	1.98%	-6.00%	7.32%	1.13	EUR, SGD Hedged, USD Hedged, AUD Hedged
Multi Strategy									
Franklin K2 Alternative Strategies (SGD Hedged)	2.49%	0.77%	NA	NA	NA	NA	NA	NA	

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Funds Select – Performance Tracker (Performance as of 30 September 2016)

Core Funds	3M	2015	2014	2013	2012	2011	Ann. Volatility 3Y	Ann. Sharpe Ratio 3Y	Available Currency Share Classes
EQUITIES: DEVELOPED MARKETS									
Global Equity									
Fidelity Global Dividend (SGD)	3.37%	8.68%	9.91%	30.04%	NA	NA	8.23%	1.02	USD, SGD, AUD Hedged
AllianceBernstein - Low Volatility Equity (SGD Hedged)	1.20%	5.52%	9.35%	NA	NA	NA	NA	NA	USD, SGD Hedged, EUR Hedged, AUD Hedged, NZD Hedged
North American Equity									
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
AllianceBernstein- Select US Equity (SGD Hedged)	2.49%	0.45%	11.84%	29.29%	NA	NA	10.53%	0.69	SGD Hedged, EUR Hedged, GBP Hedged, USD
European Equity									
BGF European (SGD Hedged)	2.09%	10.36%	2.28%	NA	NA	NA	13.20%	0.16	USD, EUR, SGD Hedged, USD Hedged
Japan Equity									
Eastspring Japan Dynamic (SGD Hedged)	14.09%	13.59%	9.37%	NA	NA	NA	21.15%	0.21	USD, SGD, USD Hedged, SGD Hedged
EQUITIES: ASIA EX JAPAN									
Asia Pacific ex Japan Equity									
BGF Asian Growth Leaders (SGD Hedged)	10.27%	1.20%	NA	NA	NA	NA	NA	NA	USD, SGD Hedged, AUD Hedged
First State Dividend Advantage (SGD)	6.39%	3.96%	19.12%	7.66%	17.18%	-9.15%	10.24%	0.88	SGD, USD
Greater China Equity									
First State Regional China (SGD)	13.27%	3.45%	9.08%	15.54%	13.20%	-9.95%	13.43%	0.47	SGD, USD
EQUITIES: GLOBAL EMERGING MARKETS									
Global Emerging Markets Equity									
Fidelity Funds – Emerging Markets (SGD)	6.98%	-0.43%	3.90%	15.02%	9.76%	-16.20%	11.51%	0.29	SGD, USD

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Multi Sector									
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BGF Global Corporate Bond A2 (USD)	1.99%	-1.59%	7.33%	0.34%	12.73%	2.37%	3.09%	1.45	USD, SGD-H, EUR-H, AUD-H, NZD-H, CNH-H
US Aggregate Bond									
PIMCO GIS Total Return Bond (SGD Hedged)	1.15%	0.60%	3.15%	-3.00%	8.46%	1.84%	2.85%	0.73	USD, SGD Hedged
AllianceBernstein American Income Portfolio AT (SGD Hedged)	2.01%	-1.94%	5.85%	-1.62%	9.15%	NA	3.82%	1.03	SGD, EUR, USD, SGD Hedged, AUD Hedged, EUR Hedged, GBP Hedged
FIXED INCOME: HIGH YIELD BONDS									
Global High Yield									
AllianceBernstein Global High Yield Portfolio AT (SGD Hedged)	4.59%	-4.59%	1.36%	4.86%	15.82%	NA	5.57%	0.57	SGD, USD, EUR, SGD Hedged, AUD Hedged, EUR Hedged, GBP Hedged, NZD Hedged
US High Yield									
BGF US Dollar High Yield Bond (SGD Hedged)	5.08%	-4.33%	1.49%	6.83%	14.63%	NA	5.77%	0.50	USD, EUR Hedged, AUD Hedged
FIXED INCOME: ASIAN BONDS									
Asian Bonds (Hard Currency)									
BGF Asian Tiger Bond (SGD Hedged)	2.42%	3.07%	8.01%	-3.29%	13.89%	1.44%	3.54%	1.74	SGD-H, EUR-H, GBP-H, USD, AUD-H,
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Multi Strategy									
Franklin K2 Alternative Strategies (SGD Hedged)	2.49%	0.77%	NA	NA	NA	NA	NA	NA	

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Funds Select – Performance Tracker (Performance as of 30 September 2016)

	YTD	3M	2015	2014	2013	3Y Ann STdev
BROAD MARKET INDICES						
LIBOR USD 1 Month	0.35	0.13	0.20	0.16	0.19	0.04
Citi WGBI TR USD	11.07	0.30	-3.57	-0.48	-4.00	4.99
Bloomberg Barclays Global Aggregate Bond TR	9.85	0.82	-3.15	0.59	-2.60	4.19
Bloomberg Barclays Global High Yield TR	14.49	5.30	-2.72	0.01	7.32	6.29
JP Morgan EMBI Global	15.04	3.73	1.25	5.55	-6.63	6.05
MSCI AC World NR USD	6.60	5.30	-2.36	4.16	22.80	11.34
S&P 500 TR	7.84	3.85	1.38	13.69	32.39	10.83
MSCI Europe NR USD	0.00	5.40	-2.84	-6.18	25.23	13.24
MSCI Japan NR USD	2.54	8.60	9.57	-4.02	27.16	12.98
MSCI EM (Emerging Markets) TR USD	16.36	9.15	-14.60	-1.82	-2.27	16.37
MSCI AC Asia ex Japan NR USD	12.55	10.14	-9.17	4.80	3.07	15.08
MSCI China NR USD	8.58	13.92	-7.82	7.96	3.64	21.38
MSCI India NR USD	7.12	5.92	-6.12	23.87	-3.83	17.86
RICI TR	9.22	-1.48	-26.08	-22.21	-4.49	15.86

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

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All information and data are updated as at 30 September 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

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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

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