



Fund Select Fourth Quarter 2024 Singapore

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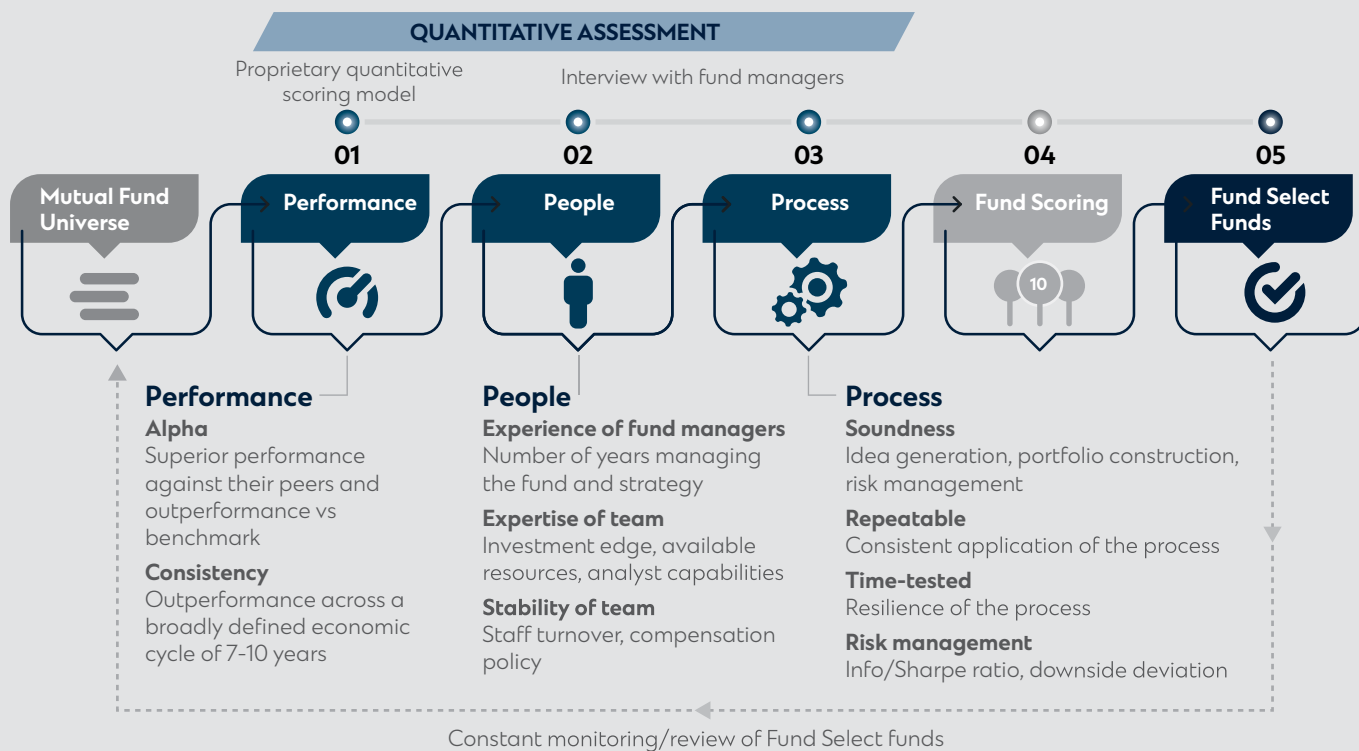


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Overview of the Fund Selection process

At Standard Chartered Bank, the Fund Select Team aims to select funds that have a superior performance against their peers and generate returns in excess of their benchmark on a consistent basis. To achieve that, the team's best fund ideas are selected using a rigorous, in-house proprietary quantitative and qualitative '3P' framework – **Performance, People and Process**.



The team has direct access to fund managers and conducts regular interviews with them to assess the relevance and merit of their fund strategies. By having close access to the key decision makers of the funds, the team will be able to perform in-depth analyses and actively review the funds on a regular basis.

As a result of this thorough selection process, a comprehensive list of recommended funds is distilled from the fund universe. The **Fund Select list** covers across a wide range of asset class from equities, fixed income, multi-asset to liquid alternatives, and represents the highest quality funds with potential to consistently add value to our client's portfolio.

This list is published on a quarterly basis and aims to guide clients in navigating investment opportunities across various asset classes. However, it is important to note that not all funds are appropriate for every investor. If you have any questions about the SCB Fund Select List or our suite of fund solutions, please seek assistance from your Relationship Manager.

Focus Funds

Aligned with our Chief Investment Office views, our **Focus Funds List** offers quality unit trust ideas to help you kickstart your next investment. These funds are covered by the **Fund Select team**, which aims to select funds that have a superior performance against their peers and generate returns in excess of their benchmark on a consistent basis.

Signature CIO Funds*	
Fund Select View	<ul style="list-style-type: none"> • A range of 4 funds designed to provide access to Standard Chartered’s CIO views via global diversified multi asset or fixed income fund of funds portfolios. • The funds cater to different risk/income profiles and are suitable for investors looking to build a Foundation portfolio. • Standard Chartered’s capabilities: Access CIO views and Fund Select capabilities in one fund.
About the fund	<p>Combined Expertise of Standard Chartered (SC) and Amundi: SC advises on asset allocation and fund selections for Amundi, the investment manager, who makes final decisions based on SC’s advice, aligning with the Fund’s policies and UCITS regulation.</p> <p>Best of Standard Chartered’s investment capabilities in one fund: Offers access to SC’s Chief Investment Office insights and a wide range of funds and ETFs, leveraging over 20 years of portfolio management experience.</p> <p>The core pillar in your foundation portfolio: Provides a flexible, diversified investment strategy across various asset classes and risk profiles, enabling tailored investor choices with professional rebalancing.</p>



Fiona Yap
Fund Select Analyst

* Refers to **Signature CIO Income Fund, Signature CIO Conservative Fund, Signature CIO Balanced Fund and Signature CIO Growth Fund** (the "Funds"), sub-funds of Amundi Asia Funds.

Wellington Credit Total Return Fund	
Fund Select View	<ul style="list-style-type: none"> • A flexible investment grade fixed income strategy designed to maximize risk-adjusted total return • Simple, straightforward portfolio that tactically rotates between corporate bonds, treasuries and cash. • Strong emphasis on valuation, leading to a unique contrarian and high turnover approach which has generated significant alpha



Fiona Yap
Fund Select Analyst

<p>About the fund</p>	<p>A flexible, truly active unconstrained fund: The strategy employs a proprietary process to target asymmetric returns while maintaining an average investment grade rating, with a 50% limit on high yield exposure.</p> <p>Contrarian and dynamic approach: The fund takes a dynamic trading approach, rotating between corporate bonds, treasuries, and cash based on valuations. Its contrarian positioning increases corporate exposure when spreads widen, and high turnover of 400-600% enables rapid tactical shifts as market conditions change.</p> <p>Complementary to securitized-heavy portfolios: This strategy maintains a pure focus on corporate and government bonds without exposure to securitized assets. This approach complements peers with high securitized exposure, deriving alpha solely from traditional fixed income sources.</p>
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<p>BlackRock Systematic Global Equity High Income Fund</p>	
<p>Fund Select View</p>	<ul style="list-style-type: none"> • Diversified global equity income strategy with structurally lower volatility • Utilizes a quantitative investment process that has seen through multiple market cycles (>10y track record) • Stable and attractive 7% target distribution yield generated from equity dividends and covered calls
	
<p>Fiona Yap Fund Select Analyst</p>	
<p>About the fund</p>	<p>Diversified global equity income strategy: The fund aims to deliver capital growth while minimizing drawdowns through careful management of portfolio beta (targeted at 0.75 to 0.85) and volatility relative to the MSCI All Country World Index.</p> <p>Stable and attractive high-income distribution: The fund targets an attractive 7% annualized yield, significantly exceeding the MSCI ACWI's typical 2% dividend yield. This high income is generated through a combination of equity dividends and index call option overwriting.</p> <p>Dividend Rotation Model: The fund deploys a dynamic dividend rotation model systematically identifies and evaluates dividend-paying companies, allowing the portfolio to shift toward stocks with stronger alpha potential after dividend payments.</p>

How to use the Fund Select List

Fund Select – Performance Tracker (Performance as of 30 September 2024) 1									
	2	3					4	5	
	3M	2023	2022	2021	2020	2019	Ann. Volatility 3Y	Ann. Sharpe Ratio 3Y	Available Currency Share Classes
MULTI ASSET INCOME									
Global Multi-Asset Income									
BGF Dynamic High Income (SGD-H)	3.40%	11.28%	-19.24%	9.99%	2.37%	18.77%	15.67%	-0.13	USD, SGD-H, EUR-H, AUD-H, GBP-H, CNH-H, HKD-H
EQUITIES									
Global Equity									
AB SICAV I Low Vol Equity Port A Acc (SGD-H)	6.22%	16.28%	-12.85%	19.05%	3.70%	23.67%	17.65%	0.33	SGD-H, USD, EUR-H, AUD-H, CAD-H, GBP-H, NZD-H

- 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 2019, 2020, 2021, 2022, 2023 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.

Fund Select – Performance Tracker (Performance as of 30 September 2024)

	3M	2023	2022	2021	2020	2019	Ann. Volatility 3Y	Ann. Sharpe Ratio 3Y	Available Currency Share Classes
MULTI ASSET INCOME									
Global Balanced Multi Asset									
BGF Global Multi-Asset Income A6 SGD Hedged – Cash	4.33%	7.86%	-13.70%	5.75%	4.50%	12.57%	13.48%	-0.07	USD, SGD-H, AUD-H, EUR-H, GBP-H, NZD-H
Global Multi-Asset Income									
Signature CIO Balanced Fund AS SGD-H ACC	4.24%	NA	NA	NA	NA	NA	NA	NA	SGD-H, USD, EUR-H, GBP-H
Signature CIO Income Fund AS SGD-H Reinvest	5.36%	NA	NA	NA	NA	NA	NA	NA	SGD-H, USD, AUD, EUR
Signature CIO Growth Fund AS SGD-H ACC	4.42%	NA	NA	NA	NA	NA	NA	NA	SGD-H, USD, EUR-H, AUD-H
BGF Dynamic High Income Fund A6 (SGD-H) - Cash	4.21%	11.28%	-19.24%	9.99%	2.37%	18.77%	15.79%	-0.04	USD, SGD-H, EUR-H, AUD-H, GBP-H, CNH-H, HKD-H
JPMorgan Funds - Global Income Fund (SGD-Hedged) - Cash Div	4.46%	6.55%	-12.33%	9.65%	2.47%	13.20%	13.69%	0.02	USD-H, SGD, SGD-H, AUD-H, EUR, GBP-H
Regional Multi Asset									
Allianz Income And Growth AM (H2-SGD) - Cash Div	2.38%	15.57%	-20.07%	11.48%	20.94%	18.55%	15.62%	NA	SGD-H, USD, HKD, AUD-H, EUR-H, GBP-H, NZD-H, RMB-H
FTIF - Franklin Income Fund A MDIS SGD-H1 Cash	5.96%	5.38%	-8.21%	13.84%	0.32%	13.03%	15.48%	0.15	USD, SGD-H, EUR-H, AUD-H
Schroder Asian Income (SGD) - Cash	2.15%	2.50%	-15.52%	4.86%	1.21%	10.66%	12.93%	-0.18	USD-H, SGD, AUD-H

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

All information and data are updated as at 30 September 2024.

Fund performance numbers are expressed in SGD, unless otherwise stated.

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

Fund Select – Performance Tracker (Performance as of 30 September 2024)

	3M	2023	2022	2021	2020	2019	Ann. Volatility 3Y	Ann. Sharpe Ratio 3Y	Available Currency Share Classes
EQUITIES									
Global Equity									
AB SICAV I Low Vol Equity Port A Acc (SGD-H)	4.28%	16.28%	-12.85%	19.05%	3.70%	23.67%	17.80%	0.39	SGD-H, USD, EUR-H, AUD-H, CAD-H, GBP-H, NZD-H
Allianz Global Sustainability AM (H2-SGD) – Cash	-0.34%	20.11%	-15.60%	34.75%	NA	NA	16.02%	0.37	EUR, USD, SGD-H, USD-H
TRP Funds SICAV – Global Focused Growth Eqty Fd An (SGD) Acc	0.40%	23.48%	NA	NA	NA	NA	NA	NA	USD, SGD, SGD-H
JPM Global Dividend A (mth) – SGD Cash	-0.35%	12.76%	-9.82%	24.45%	NA	NA	14.18%	0.36	USD, SGD
JPM Global Select Equity A (acc) – SGD	-2.35%	24.11%	-16.29%	25.10%	15.96%	25.30%	16.26%	0.45	USD, SGD
BGF Systematic Global Equity High Income A6 Cash (SGD-H)	4.55%	13.62%	-15.63%	NA	NA	NA	16.68%	0.28	SGD-H, USD, EUR-H, JPY-H, CHF-H, GBP-H, HKD-H, AUD-H, CAD-H, CNH-H, NZD-H
US Equity									
AB SICAV I American Growth Portfolio A (SGD)	-4.53%	31.55%	-29.82%	29.50%	30.69%	31.27%	19.93%	0.30	SGD, SGD-H, USD, EUR
European Equity									
BGF European Equity Income A6 (SGD-H) Cash Div	2.83%	14.63%	-10.24%	20.96%	0.04%	29.19%	16.78%	0.41	EUR, SGD-H, USD-H, AUD-H, GBP-H, HKD-H
Asia Equity									
FSSA Dividend Advantage Fund (SGD) – Cash	3.00%	-5.06%	-16.22%	3.01%	18.62%	16.77%	18.13%	-0.26	USD, SGD
China Equity									
TRP Funds SICAV – China Evolution Eqty Fd An (SGD) Acc	11.76%	-17.66%	-26.34%	NA	NA	NA	32.23%	-0.23	SGD, USD
Schroder ISF China Opportunities A SGD-H Acc	23.10%	-19.10%	-21.51%	-15.05%	41.29%	18.12%	34.36%	-0.23	SGD-H, USD, HKD, EUR, CNH-H
Onshore China Equity									
Schroder ISF China A SGD Acc	14.88%	NA	NA	NA	NA	NA	NA	NA	SGD, USD
JPMorgan China A-Share Opportunities A (SGD) Acc	12.95%	-25.69%	-29.08%	-2.61%	66.64%	48.82%	23.49%	-0.48	SGD, USD, RMB
Japan Equity									
Goldman Sachs Japan Equity Acc (SGD-H)	-4.26%	NA	NA	NA	NA	NA	NA	NA	USD, EUR, SGD-H
India Equity									
Goldman Sachs India Equity Portfolio Acc (SGD)	2.69%	22.88%	-16.74%	36.92%	17.57%	NA	14.53%	0.49	USD, SGD-H, AUD-H, EUR, EUR-H, HKD-H

Fund Select – Performance Tracker (Performance as of 30 September 2024)

	3M	2023	2022	2021	2020	2019	Ann. Volatility 3Y	Ann. Sharpe Ratio 3Y	Available Currency Share Classes
EQUITIES									
Technology Equity									
Allianz Global Artificial Intelligence AT (SGD-H) ACC	0.32%	46.42%	-46.39%	7.51%	98.50%	27.90%	29.72%	-0.11	SGD
Franklin Technology Fund A Acc (SGD-H)	-0.85%	49.93%	-45.83%	22.96%	59.62%	36.55%	29.40%	0.09	USD, EUR, USD-H, SGD, SGD-H
Fidelity Funds - Global Technology Fund A Acc (SGD)	-1.69%	41.74%	-24.02%	24.89%	41.51%	41.65%	19.81%	0.41	USD, SGD-H, HKD
Healthcare Equity									
BGF World Healthscience Fund A2 (SGD-H) Acc	1.77%	0.23%	-5.81%	14.09%	12.56%	23.37%	16.31%	0.18	EUR, USD, AUD-H, SGD-H, HKD
Energy & Commodities Equity									
Ninety One Global Natural Resources Fund A Acc (SGD-H)	4.10%	3.66%	19.51%	27.79%	3.10%	18.05%	26.55%	0.47	USD, SGD, SGD-H, GBP-H, EUR-H, AUD-H, CNH-H
Financials Equity									
United Global Financials Fund (SGD)	11.66%	15.82%	-21.28%	15.14%	-8.30%	22.90%	NA	NA	USD, CNH-H, EUR-H, SGD-H, AUD-H, GBP-H, CHF-H, HKD
ESG & Environment									
BNP PARIBAS AQUA C CAP (SGD) - Acc	4.83%	18.69%	-23.54%	29.86%	15.45%	30.97%	21.14%	0.11	USD, SGD-H, EUR-H
Ninety One GSF Global Environment Fund Acc (SGD-H)	10.75%	2.52%	-23.95%	10.59%	NA	NA	26.70%	-0.08	USD, AUD-H, SGD-H
Infrastructure Equity									
LMGF-LMCB Gbl Infrastructure Inc Fd A SGD DIS(M) PLUS Cash	14.42%	0.15%	-8.07%	NA	NA	NA	21.98%	0.15	USD, SGD-H, AUD-H, GBP-H, CNH-H
Multi Thematic									
Allianz Thematica - AT (H2-SGD) ACC	5.33%	13.13%	-22.09%	9.76%	39.83%	0.00%	22.14%	-0.02	EUR, USD, AUD-H, SGD-H, HKD

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Fund Select – Performance Tracker (Performance as of 30 September 2024)

	3M	2023	2022	2021	2020	2019	Ann. Volatility 3Y	Ann. Sharpe Ratio 3Y	Available Currency Share Classes
FIXED INCOME: GLOBAL									
Cash Plus / Short Duration Bond									
Fidelity Ucits Ii Icaav-Fil Enhncd Resv A Minc(G) SGD Cash	1.79%	3.23%	-4.75%	-1.74%	2.74%	4.09%	7.05%	-0.20	USD, SGD-H, AUD-H, EUR-H, GBP-H, HKD
Signature Cio Conservative Fund As Md SGD-H - Cash	1.96%	NA	NA	NA	NA	NA	NA	NA	SGD-H, USD, JPY-H, EUR-H, CAD-H
Global Flexible Bond									
AB FCP I American Income Portfolio AT (SGD) - Cash	-0.31%	6.71%	-13.62%	1.76%	2.83%	10.78%	8.04%	-0.49	SGD, SGD-H, USD, HKD, NZD-H, EUR-H, GBP-H, AUD-H
JPMorgan Funds - Income Fund A Mth Dist (SGD) - Cash	-2.11%	3.32%	-8.75%	4.26%	1.20%	NA	5.51%	-0.59	SGD, SGD-H, USD, AUD-H, EUR-H, GBP-H
Jupiter Dynamic Bond L MDIST IRD (SGD-H) Cash	3.55%	7.48%	-14.93%	0.80%	6.72%	NA	12.70%	-0.27	SGD-H, HKD, USD-H, EUR, GBP-H, AUD-H
LMGF-Legg Mason BW Glb Inc Optim A Dis (M) Plus SGD Cash	-1.19%	5.54%	-15.22%	NA	NA	NA	8.15%	-0.69	USD, SGD, SGD-H, GBP-H, EUR-H, AUD-H, CNH-H
NB US Strategic Income Fund A Mdist (SGD-H) Cash	4.62%	6.79%	-10.99%	2.17%	6.63%	8.66%	12.67%	-0.11	USD, SGD-H, AUD-H
PIMCO Income Fund E Inc (SGD-H) Cash Div	3.54%	5.95%	-8.53%	1.67%	4.96%	7.40%	11.41%	-0.09	USD, CNH-H, EUR-H, SGD-H, AUD-H, GBP-H, CHF-H, HKD
United Sustainable Credit Income Fund A Acc (SGD-H)	4.25%	5.83%	-11.23%	-1.44%	NA	NA	12.11%	-0.20	SGD-H, USD
Allianz Global Opportunistic Bond Class AMg (H2-SGD) Cash	2.32%	2.83%	-5.07%	-2.54%	5.88%	NA	9.92%	-0.28	SGD-H, USD, AUD-H, EUR-H, GBP-H, HKD
Wellington Credit Total Return Fund A M6 DisH (SGD-H) - Cash	3.37%	NA	NA	NA	NA	NA	NA	NA	SGD-H, USD, HKD, JPY-H
Global Floating Rate IG Bond									
Allianz Global Floating Rate Notes Plus AMg (SGD-H) CASH	0.94%	6.27%	-0.30%	1.17%	-0.50%	4.48%	6.27%	0.22	USD, SGD-H, EUR-H
Global IG Bond									
Fidelity Funds - US Dollar Bond Fund A-MCDIST(G) SGD (SGD/USD hedged) - Cash	4.34%	NA	NA	NA	NA	NA	NA	NA	SGD-H, USD, AUD-H, HKD
Global High Yield Bond									
AB FCP I Global High Yield Port AT (SGD) - Cash	-1.03%	11.30%	-12.87%	4.92%	0.17%	11.86%	8.76%	-0.17	CAD, HKD, USD, AUD-H, EUR-H, GBP-H, NZD-H, SGD-H, SGD
BGF USD High Yield Bond A6 (SGD-H) Cash	3.85%	10.64%	-12.48%	4.18%	4.77%	13.46%	12.53%	-0.01	USD, SGD-H, AUD-H

Fund Select – Performance Tracker (Performance as of 30 September 2024)

	3M	2023	2022	2021	2020	2019	Ann. Volatility 3Y	Ann. Sharpe Ratio 3Y	Available Currency Share Classes
FIXED INCOME: GLOBAL									
Global Preferred Securities									
Manulife GF Preferred Securities Inc Fd AA SGD-H MDIST Cash	4.99%	5.91%	-15.29%	4.57%	2.57%	20.10%	13.15%	-0.13	USD, AUD-H, SGD-H
US Senior Loans									
Invesco US Senior Loan H Acc (USD) [Well-informed Investor + non-EEA only]	1.57%	11.82%	-2.95%	7.78%	1.32%	7.61%	3.82%	0.26	USD, EUR-H, GBP-H, AUD-H, SGD-H
Asia USD Bond									
BGF ASIAN TIGER BOND FUND A6 (SGD-H) CASH DIV	3.84%	3.99%	-16.50%	-7.49%	5.80%	10.55%	11.60%	-0.45	HKD-H, SGD-H, EUR-H, GBP-H, USD, AUD-H, NZD-H
Fullerton SGD Income Class A (SGD) Cash Div (Min. TXN 100k)	3.55%	3.58%	-10.73%	-4.33%	4.53%	10.58%	4.61%	-0.93	SGD, USD-H
PIMCO GIS Asia Strategic Interest Bond Fund E SGD-H Cash	3.46%	2.17%	-11.07%	-4.88%	NA	NA	13.48%	-0.24	USD, HKD, SGD-H, EUR-H
Asia High Yield Bond									
BGF Asian High Yield Bond Fund A8 (SGD-H) Cash	3.32%	-4.24%	-19.56%	-17.45%	NA	NA	19.16%	-0.46	SGD-H, USD, AUD-H, CNH-H, EUR-H, GBP-H, HKD-H
China Bond									
BGF China Bond Fund A6 (SGD-H) - Cash	2.42%	2.76%	-5.17%	-4.66%	5.86%	7.43%	7.14%	-0.25	RMB, USD, AUD-H, EUR-H, SGD-H, USD-H, HKD, HKD-H, SGD
India Bond									
abrdrn SICAV I - Indian Bond Fund A Gross MincA H SGD - Cash	0.02%	NA	NA	NA	NA	NA	NA	NA	USD, SGD-H

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Important Information

Warning Statements:

- 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

Banking hours:

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

Marina Bay

8 Marina Boulevard #01-01
Singapore 018981

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

North

Serangoon Garden (with Priority Banking Centre)

67 Serangoon Garden Way
Singapore 555963

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

nex Serangoon

23 Serangoon Central #03-02
Singapore 556083

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

West

Clementi Mall

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

Banking hours:

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

VivoCity

1 HarbourFront Walk #B2-01
Singapore 098585

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

Sixth Avenue (Priority Banking Centre)

795/797 Bukit Timah Road
Singapore 269766

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

Jem

50 Jurong Gateway Road #B1-12
Singapore 608549

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

East

Marine Parade (with Priority Banking Centre)

Block 87 Marine Parade Central #01-500
Singapore 440087

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

Tampines

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

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