

TOP MUTUAL FUND PICKS: How we select funds

Screening & Identification We actively screen across a wide universe of more than 87,000 funds to shortlist a subset of funds for each investment idea

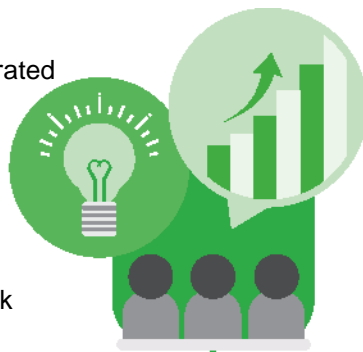


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Idea Generation

Fund ideas are generated from the team's

- Assessment of current investment trends
- Consideration of Standard Chartered Bank's market outlook



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Due Diligence

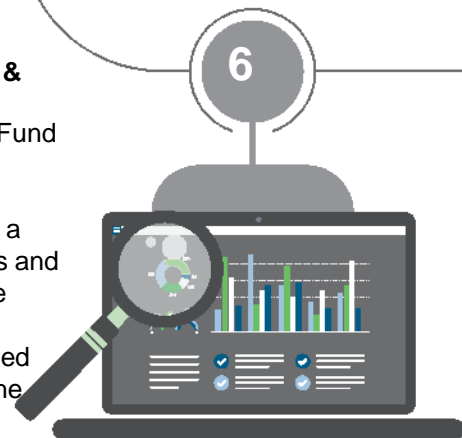
- Portfolio Manager meetings are conducted to assess relevance and merit of fund strategies
- Funds are selected using a proprietary scoring methodology based on a '3P' framework, evaluating:
 - People
 - Process
 - Performance



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Ongoing Monitoring & Review

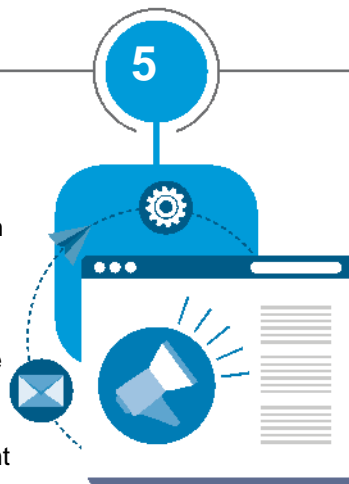
Top Mutual Fund picks are thoroughly reviewed on a regular basis and performance updates are communicated monthly to the frontline



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Communication

- Views on Top Mutual Fund Picks are articulated to various stakeholders through email communications, conference calls and presentations
- Top Mutual Fund Picks are provided to the frontline to facilitate discussion with the client and thereafter the client selects their preferred funds



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Committee Approval

- Recommendations go through a formal approval process with the aim to have an additional layer of oversight
- Funds Committee unanimously decides to add/remove a fund



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