

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 the most suitable funds for each investment idea



1

Idea Generation

Fund ideas are generated from the team's
a.assessment of current investment trends
a.consideration of Standard Chartered Bank's 'House views'



2

Due Diligence

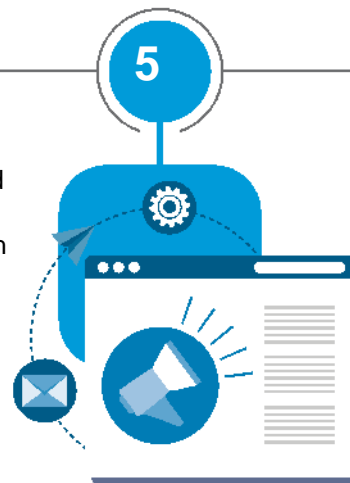
a.Portfolio Manager meetings are conducted to assess relevance and merit of fund strategies
b.Funds are selected using a proprietary scoring methodology based on a '3P' framework, evaluating:
i.People
ii.Process
iii.Performance



3

Communication

a.Views on Top Mutual Fund Picks are articulated to various stakeholders through email communications, conference calls and presentations



5

Committee Approval

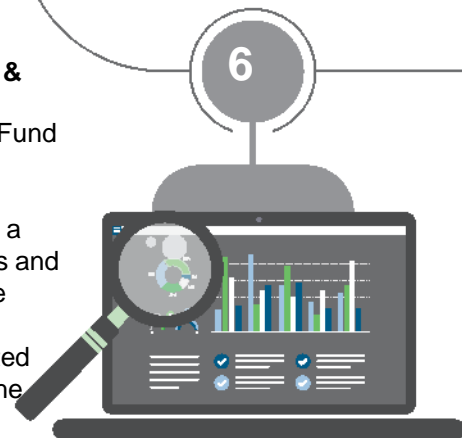
a.Recommendations go through a formal approval process with the aim to have an additional layer of oversight
b.Funds Committee unanimously decides to add/remove a fund recommendation



4

Ongoing Monitoring & Review

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



6

