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FIXED INCOME FUNDS

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FUND NAME	ISIN	ASSET CLASS	GLOBAL CATEGORY	VOLATILITY	RISK RATING	YTD	1 YEAR	3 YEAR	5 YEAR
Schroder ISF Euro Bond Fund	LU0106235533	Fixed Income	Euro Fixed Income	3.50%	CONSERVATIVE	1.57%	10.63%	8.41%	6.73%
Mashreq Al Islami Income Fund	AEDFXA1T6467	Fixed Income	Sharia Compliant Fund	4.39%	CONSERVATIVE	1.26%	7.42%	7.23%	8.02%
Schroder ISF Asian Bond Absolute Return Fund	LU0134333219	Fixed Income	Asia Fixed Income	4.62%	CONSERVATIVE	-0.25%	4.75%	2.66%	3.61%
Schroder ISF Global Bond Fund	LU0106256372	Fixed Income	Global Fixed Income	4.73%	CONSERVATIVE	-0.76%	-0.51%	0.51%	3.06%
BGF Asian Tiger Bond Fund	LU0063729296	Fixed Income	Asia Fixed Income	5.98%	CONSERVATIVE TO MODERATE	2.11%	10.30%	6.11%	6.88%
Makaseb Income Fund	BH000A0J3RR6	Fixed Income	Other Fixed Income	6.47%	CONSERVATIVE TO MODERATE	1.06%	4.88%	9.06%	8.35%
BGF Emerging Markets Bond Fund	LU0200680600	Fixed Income	Emerging Markets Fixed Income	6.68%	CONSERVATIVE TO MODERATE	0.98%	8.07%	4.49%	6.98%
Templeton Asian Bond Fund	LU0229949994	Fixed Income	Asia Fixed Income	8.17%	CONSERVATIVE TO MODERATE	-1.63%	2.91%	0.64%	3.25%
Franklin Global Bond Fund	LU0252652382	Fixed Income	Global Fixed Income	8.27%	CONSERVATIVE TO MODERATE	-0.38%	3.51%	3.36%	4.94%
Templeton Emerging Market Bond Fund	LU0478345209	Fixed Income	Emerging Markets Fixed Income	8.82%	CONSERVATIVE TO MODERATE	-1.85%	-2.78%	1.17%	3.96%
Templeton Global Total Return Fund	LU0170475312	Fixed Income	Global Fixed Income	9.03%	CONSERVATIVE TO MODERATE	-0.48%	2.39%	4.57%	6.77%
BGF Emerging Market Local Currency Bond Fund	LU0278470058	Fixed Income	Emerging Market Fixed Income	10.14%	MODERATE	0.35%	-1.15%	-4.15%	-2.14%

*Risk Rating – Based on Internal Risk Rating & Subject to Revision : Conservative (R1), Conservative to Moderate (R2), Moderate (R3), Moderate to Aggressive (R4) , Aggressive R(5).

MULTI ASSET FUNDS

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FUND NAME	ISIN	ASSET CLASS	GLOBAL CATEGORY	VOLATILITY	RISK RATING	YTD	1 YEAR	3 YEAR	5 YEAR
Schroder ISF Global Multi Asset Income Fund	LU0757359368	Multi Asset Income	Cautious Allocation	5.32%	CONSERVATIVE TO MODERATE	0.67%	4.45%	-	-
BGF Global Allocation Fund	LU0072462426	Multi Asset Income	Moderate Allocation	9.44%	CONSERVATIVE TO MODERATE	-0.40%	3.39%	5.52%	5.53%

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EQUITY FUNDS

FUND NAME	ISIN	ASSET CLASS	GLOBAL CATEGORY	VOLATILITY	RISK RATING	YTD	1 YEAR	3 YEAR	5 YEAR
Mashreq Al Islami Arab Tigers Fund	IE00B29MW600	Equity	GCC Equity	9.90%	CONSERVATIVE TO MODERATE	3.80%	6.03%	15.17%	10.93%
Franklin Mutual European Fund	LU0140363002	Equity	Europe Equity Large Cap	11.05%	MODERATE	4.79%	3.87%	12.46%	9.41%
Franklin Mutual Beacon Fund	LU0070302665	Equity	US Equity Large Cap Value	11.96%	MODERATE	-1.27%	9.91%	12.85%	10.60%
Makaseb Arab Tigers Fund	BH000A0J3RQ8	Equity	GCC Equity	12.77%	MODERATE	5.27%	16.76%	23.37%	16.22%
Franklin US Opportunities Fund	LU0098860363	Equity	US Equity Blend	13.18%	MODERATE	-2.67%	12.08%	12.14%	10.33%
Schroder ISF Global Dividend Maximizer	LU0306807586	Equity	Global Equity Large Cap	13.05%	MODERATE	-1.26%	-2.15%	8.51%	8.48%
Schroder ISF US Large Cap	LU0106261539	Equity	US Equity Large Cap Blend	13.83%	MODERATE	-4.08%	12.15%	16.18%	13.63%
Schroder ISF Global Equity Yield	LU0225284248	Equity	Global Equity Large Cap	14.03%	MODERATE	-1.40%	9.16%	10.29%	9.64%
Franklin Japan	LU0231790832	Equity	Japan Equity	14.08%	MODERATE	2.11%	-0.15%	7.05%	4.40%
Schroder ISF Euro Equity	LU0106235293	Equity	Europe Equity Large Cap	15.24%	MODERATE TO AGGRESSIVE	7.18%	16.55%	16.86%	9.92%
Franklin Global Real Estate	LU0229948087	Equity	Real Estate Sector Equity	15.54%	MODERATE TO AGGRESSIVE	5.37%	21.22%	11.74%	12.21%

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EQUITY FUNDS

FUND NAME	ISIN	ASSET CLASS	GLOBAL CATEGORY	VOLATILITY	RISK RATING	YTD	1 YEAR	3 YEAR	5 YEAR
BGF Global Equity	LU0224106525	Equity	Global Equity Large Cap	17.19%	MODERATE TO AGGRESSIVE	-2.15%	2.10%	5.94%	5.08%
BGF New Energy Fund	LU0124384867	Equity	Energy Sector Equity	16.97%	MODERATE TO AGGRESSIVE	-1.67%	-3.65%	5.30%	-1.57%
Schroder ISF Japanese Equity	LU0236737465	Equity	Japan Equity	17.03%	MODERATE TO AGGRESSIVE	0.52%	16.15%	20.79%	9.61%
Schroder ISF Greater China	LU0140636845	Equity	Greater China Equity	17.53%	MODERATE TO AGGRESSIVE	1.25%	12.57%	7.20%	5.44%
BGF Latin America Fund	LU0171289498	Equity	Latin America Equity	17.88%	MODERATE TO AGGRESSIVE	1.44%	13.92%	-7.92%	-1.73%
Templeton China Fund	LU0052750758	Equity	Greater China Equity	17.89%	MODERATE TO AGGRESSIVE	-0.83%	5.00%	-1.65%	1.31%
BGF Emerging Markets	LU0047713382	Equity	Emerging Markets Equity	18.30%	MODERATE TO AGGRESSIVE	-1.47%	4.15%	0.02%	1.50%
Templeton Asian Growth Fund	LU0128522157	Equity	Asia ex-Japan Equity	18.39%	MODERATE TO AGGRESSIVE	1.23%	12.70%	0.93%	5.85%
Schroder ISF Emerging Market Fund	LU0106252389	Equity	Emerging Markets Equity	18.65%	MODERATE TO AGGRESSIVE	1.43%	4.17%	0.48%	1.72%
Templeton Emerging Markets Fund	LU0128522744	Equity	Emerging Markets Equity	18.70%	MODERATE TO AGGRESSIVE	1.68%	0.53%	-2.61%	0.74%
Schroder ISF Middle East	LU0314587907	Equity	Africa Equity	18.06%	MODERATE TO AGGRESSIVE	3.07%	16.98%	17.48%	11.96%

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EQUITY FUNDS

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FUND NAME	ISIN	ASSET CLASS	GLOBAL CATEGORY	VOLATILITY	RISK RATING	YTD	1 YEAR	3 YEAR	5 YEAR
Schroder ISF Emerging Europe	LU0106817157	Equity	Emerging Markets Equity	19.15%	MODERATE TO AGGRESSIVE	4.36%	-6.65%	-1.85%	0.76%
Templeton BRIC Fund	LU0229945570	Equity	Emerging Markets Equity	21.06%	AGGRESSIVE	0.37%	-0.58%	-6.89%	-4.30%
Franklin India A	LU0231203729	Equity	India Equity	23.71%	AGGRESSIVE	7.83%	60.34%	12.98%	9.30%
BGF India Fund	LU0248272758	Equity	India Equity	24.00%	AGGRESSIVE	7.39%	55.56%	12.12%	6.29%
BGF World Mining Fund	LU0075056555	Equity	Natural Resources Sector Equity	27.72%	AGGRESSIVE	-5.65%	-24.15%	-23.34%	-12.43%

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What is a Systematic Investment Plan?

A Systematic Investment Plan or SIP is a smart and hassle free mode for investing money in mutual funds. SIP allows you to invest a certain pre-determined amount at a regular interval .A SIP is a planned approach towards investments and helps you inculcate the habit of saving and building wealth for the future.

How does it work?

A SIP is a flexible and easy investment plan. Your money is auto-debited from your bank account and invested into a specific mutual fund scheme. You are allocated certain number of units based on the ongoing market rate (called NAV or net asset value) for the day. Every time you invest money, additional units of the scheme are purchased at the market rate and added to your account. Hence, units are bought at different rates and investors benefit from Rupee-Cost Averaging and the Power of Compounding.

Dollar-Cost Averaging

With volatile markets, most investors remain skeptical about the best time to invest and try to 'time' their entry into the market. Dollar-cost averaging allows you to opt out of the guessing game. Since you are a regular investor, your money fetches more units when the price is low and lesser when the price is high. During volatile period, it may allow you to achieve a lower average cost per unit.

Power of Compounding

Albert Einstein once said, "*Compound interest is the eighth wonder of the world. He who understands it, earns it... he who doesn't... pays it.*" The rule for compounding is simple - the sooner you start investing, the more time your money has to grow.

Example

If you started investing USD. 10000 a month on your 40th birthday, in 20 years time you would have put aside USD. 2.4M. If that investment grew by an average of 7% a year, it would be worth USD. 5.2M when you reach 60.

However, if you started investing 10 years earlier, your USD. 10000 each month would add up to USD. 3.6M over 30 years. Assuming the same average annual growth of 7%, you would have USD 12M on your 60th birthday - more than double the amount you would have received if you had started ten years later!

SYSTEMATIC INVESTMENT PLAN (SIP) - BENEFITS

· ***Disciplined Saving***

Discipline is the key to successful investments. When you invest through SIP, you commit yourself to save regularly. Every investment is a step towards attaining your financial objectives.

· ***Flexibility***

While it is advisable to continue SIP investments with a long-term perspective, there is no compulsion. Investors can discontinue the plan at any time. One can also increase/ decrease the amount being invested.

· ***Long-Term Gains***

Due to dollar-cost averaging and the power of compounding SIPs have the potential to deliver attractive returns over a long investment horizon.

· ***Convenience***

SIP is a hassle-free mode of investment. You can issue a standing instruction to your bank to facilitate auto-debits from your bank account.



FUNDS AVAILABLE UNDER SYSTEMATIC INVESTMENT PLAN (SIP)

SERIAL #	FUND NAME	ASSET CLASS	GLOBAL CATEGORY*	MINIMUM CONTRIBUTION (USD)
1	SCHRODER ISF EURO BOND	FIXED INCOME	EURO FIXED INCOME	500
2	MASHREQ AL ISLAMI INCOME FUND	FIXED INCOME	SHARIA COMPLIANT FUND	100
3	SCHRODER ISF ASIAN BOND ABSOLUTE RETURN FUND	FIXED INCOME	ASIA FIXED INCOME	500
4	SCHRODER ISF GLOBAL BOND FUND	FIXED INCOME	GLOBAL FIXED INCOME	500
5	BGF ASIAN TIGER BOND FUND	FIXED INCOME	ASIA FIXED INCOME	100
6	BGF EMERGING MARKETS BOND FUND	FIXED INCOME	EMERGING MARKETS FIXED INCOME	100
7	TEMPLETON ASIAN BOND FUND	FIXED INCOME	ASIA FIXED INCOME	100
8	FRANKLIN GLOBAL BOND FUND	FIXED INCOME	GLOBAL FIXED INCOME	100
9	TEMPLETON EMERGING MARKET BOND FUND	FIXED INCOME	EMERGING MARKETS FIXED INCOME	100
10	TEMPLETON GLOBAL TOTAL RETURN FUND	FIXED INCOME	GLOBAL FIXED INCOME	100
11	BGF EMERGING MARKETS LOCAL CURRENCY BOND FUND	FIXED INCOME	EMERGING MARKETS FIXED INCOME	100
12	TEMPLETON AFRICA FUND	EQUITY	AFRICA EQUITY	100
13	MASHREQ ISLAMI ARAB TIGERS FUND	EQUITY	GCC EQUITY	100
14	FRANKLIN MUTUAL EUROPEAN FUND	EQUITY	EUROPE EQUITY LARGE CAP	100
15	FRANKLIN MUTUAL BEACON FUND	EQUITY	US EQUITY LARGE CAP VALUE	100
16	FRANKLIN US OPPORTUNITIES FUND	EQUITY	US EQUITY BLEND	100
17	SCHRODER ISF GLOBAL DIVIDEND MAXIMIZER FUND	EQUITY	GLOBAL EQUITY LARGE CAP	500
18	SCHRODER ISF US LARGE CAP FUND	EQUITY	US EQUITY LARGE CAP BLEND	500
19	SCHRODER ISF GLOBAL EQUITY YIELD FUND	EQUITY	GLOBAL EQUITY LARGE CAP	500
20	FRANKLIN JAPAN FUND	EQUITY	JAPAN EQUITY	100
21	SCHRODER ISF EURO EQUITY FUND	EQUITY	EUROPE EQUITY LARGE CAP	500
22	FRANKLIN GLOBAL REAL ESTATE FUND	EQUITY	REAL ESTATE SECTOR EQUITY	100
23	BGF GLOBAL EQUITY FUND	EQUITY	GLOBAL EQUITY LARGE CAP	100
24	BGF NEW ENERGY FUND	EQUITY	ENERGY SECTOR EQUITY	100
25	SCHRODER ISF JAPANESE EQUITY FUND	EQUITY	JAPAN EQUITY	500
26	SCHRODER ISF GREATER CHINA FUND	EQUITY	GREATER CHINA EQUITY	500
27	BGF LATIN AMERICA FUND	EQUITY	LATIN AMERICA EQUITY	100
28	TEMPLETON CHINA FUND	EQUITY	GREATER CHINA EQUITY	100
29	BGF EMERGING MARKETS FUND	EQUITY	EMERGING MARKETS EQUITY	100
30	TEMPLETON ASIAN GROWTH FUND	EQUITY	ASIA EX- JAPAN EQUITY	100
31	TEMPLETON EMERGING MARKETS FUND	EQUITY	EMERGING MARKETS EQUITY	100
32	SCHRODER ISF MIDDLE EAST FUND	EQUITY	GCC EQUITY	500
33	SCHRODER ISF EMERGING EUROPE FUND	EQUITY	EMERGING MARKETS EQUITY	500
34	TEMPLETON BRIC FUND	EQUITY	EMERGING MARKET EQUITY	100
35	FRANKLIN INDIA FUND	EQUITY	INDIAN EQUITY	100
36	BGF INDIA FUND	EQUITY	INDIA EQUITY	100
37	BGF WORLD MINING FUND	EQUITY	NATURAL RESOURCES SECTOR EQUITY	100
38	SCHRODER GOLD AND PRECIOUS METALS FUND	EQUITY	PRECIOUS METALS EQUITY	500
39	SCHRODER EUROPEAN EQUITY YIELD FUND	EQUITY	EUROPEAN EQUITY	500
40	TEMPLETON EASTERN EUROPE FUND	EQUITY	EMERGING MARKETS	100
41	BGF JAPAN VALUE FUND	EQUITY	JAPAN EQUITY	100
42	BGF WORLD ENERGY FUND	EQUITY	ENERGY SECTOR EQUITY	100
43	BGF WORLD GOLD FUND	EQUITY	PRECIOUS METALS EQUITY	100
44	SCHRODER EMERGING MARKETS FUND	EQUITY	EMERGING MARKETS EQUITY	100
45	SCHRODER JAPANESE EQUITY	EQUITY	JAPAN EQUITY	500
46	SCHRODER ISF BRIC	EQUITY	EMERGING MARKETS EQUITY	500
47	SCHRODER ISF GLOBAL MULTI ASSET INCOME FUND	MULTI ASSET INCOME	CAUTIOUS ALLOCATION	500
48	BGF GLOBAL ALLOCATION FUND	MULTI ASSET INCOME	MODERATE ALLOCATION	100

* GLOBAL CATEGORY BASED ON MORNINGSTAR CATEGORY

IMPORTANT NOTICE

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