

Performance Evaluation Report for ILPs Included under the CPFIS for the Period Ended September 30, 2002

RETURN PERFORMANCE OVERVIEW

Singapore Unit Trusts	CPFIS Risk Classification	Benchmark	Past Quarter		Past 1 Year		Past 3 Years		S&P Fund Stars
			Absolute Return	Relative to Benchmark	Absolute Return	Relative to Benchmark	Absolute Return	Relative to Benchmark	
Asset Alloc Asia Pac ex Japan Defensive									
Aviva Income Growth (SP)	Medium to High Risk	30% MSCI FE Free ex Japan & 70% CPF (OA) interest rate	-2.79	1.75	-	-	-	-	-
Aviva MM Income Growth	Medium to High Risk	30% MSCI FE Free ex Japan & 70% CPF (OA) interest rate	-2.63	1.91	7.69	3.61	6.00	10.17	-
Asset Alloc Asia Pac ex Japan Neutral									
NTUC Enhanced	Medium to High Risk	45% STI & 20% HSI & 15% SET & 20% SIBR3M Index	-9.24	-0.74	4.31	-1.49	-21.70	-16.80	-
Asset Alloc Asia Pac ex Japan Neutral									
AIA Acorns of Asia Fund	Medium to High Risk	60% MSCI AC FE Free Ex Jap Free Ind & 40% JP Morgan Sing Bd Ind	-9.20	-0.40	-	-	-	-	-
Aviva Balanced Growth (SP)	Medium to High Risk	60% MSCI FE Free ex Japan & 40% CPF (OA) interest rate	-6.38	2.75	-	-	-	-	-
Aviva MM Balanced Growth	Medium to High Risk	60% MSCI FE Free ex Japan & 40% CPF (OA) interest rate	-6.18	2.95	12.82	3.59	-3.59	12.17	-
NTUC Prime	Medium to High Risk	30% STI & 20% HSI & 10% SET & 40% SIBR3m Index	-7.95	-0.05	1.74	-1.66	-21.35	-17.65	-
OAC Premier Link Balanced	Medium to High Risk	50% MSCI APac Fr Ex Jap Ind & 50% 1 Mth SIBID plus 1%	-8.73	-2.03	9.80	-0.60	-6.92	-4.82	-
Asset Alloc Fix Term Global									
Keppel Dynamic Tri-Sector	Low to Medium	1 Month SIBID	-0.87	-1.07	-1.30	-1.90	-	-	-
Asset Alloc Global Defensive									
AIA Portfolio 30	Low to Medium Risk	25% MSCI AC World Free Index & 75% JP Morgan Sing Bond Index	-3.22	-0.52	-	-	-	-	-
AXA Inspire-Harvester	Low to Medium	Not Applicable	-	-	-	-	-	-	-
AXA Life-Balanced Growth	Medium to High	Customised Benchmark	-2.78	-0.87	0.30	-2.40	-3.66	-7.16	-
GE Greatlink LifeStyle Secured	Medium to High	Not Applicable	-0.73	-	-	-	-	-	-
John Hancock Cautious Ptf	Medium to High Risk	28% MSCI AC Wrld F & 72% SSB G5 Wrld Gov Bd Ind	-2.95	0.21	-	-	-	-	-
Keppel Glb Diver. Stable Fund	Medium to High Risk	30% MSCI World & 70% SBWGBI (SGD)	-2.57	-0.07	3.61	1.71	-	-	-
OAC RW Conservative Strategy	Medium to High Risk	30% MSCI World Index & 70% JP Morgan SGB Index	0.61	-	-0.30	-	-	-	-
Asset Alloc Global Dynamic									
AIA Portfolio 70	Medium to High Risk	65% MSCI AC Wld Fr Ind & 20% JP Mrg SG Bd Ind & 15% SSBWGBI	-10.75	-0.15	-	-	-	-	-
AXA Inspire-Seeker	Medium to High	Not Applicable	-	-	-	-	-	-	-
AXA Life-Capital Growth	Medium to High	Customised Benchmark	-10.21	0.48	-2.37	-3.87	-22.54	-17.94	-
GE Greatlink LifeStyle Progres.	Higher Risk	Not Applicable	-12.33	-	-	-	-	-	-
John Hancock Adventurous	Medium to High Risk	60% MSCI AC Wrld F & 10% AMEX Biotech Ind & 30% SSB G5 WGBI	-8.99	-1.69	-	-	-	-	-
John Hancock Pacific Harvest	Medium to High Risk	70% MSCI AC FE ex Japan & 30% SSB Wrld Gov Bd	-7.56	0.39	11.57	-5.80	-12.89	9.31	-
Keppel Glb Diver. Growth Fund	Medium to High Risk	70% MSCI World & 30% SBWGBI (SGD)	-12.30	-0.90	-8.37	1.53	-	-	-
OAC RW Growth Strategy	Higher Risk	80% MSCI World Index & 20% JP Morgan SGB Index	-7.25	-	-10.72	-	-	-	-
UOB Life Millenium Trust III	Higher Risk	20% Sal G7 Gov Bond & 80% MSCI AC World Free	-11.76	0.00	-1.96	4.87	-	-	-
Asset Alloc Global Neutral									
AIA Global Balanced	Medium to High Risk	60% MSCI World Ind & 40% SSBWGBI	-13.04	-3.54	-14.30	-6.27	-	-	-
AIA Portfolio 50	Medium to High Risk	45% MSCI AC Wld Fr Ind & 40% JP Mrg SG Bd Ind & 15% SSBWGBI	-6.81	-0.21	-	-	-	-	-
Aviva Glb Mng Bal Fd (SP)	Medium to High Risk	50% MSCI World & 45% JP Morgan Glb Trade Bd & 5% LIBOR	-	-	-	-	-	-	-
AXA Inspire-Planner	Medium to High	Not Applicable	-	-	-	-	-	-	-
AXA Life-Smart Investment	Medium to High Risk	MSCI Wrld-Price Ind & WD Salomon WGBI Hedged USD translated to S	-7.96	-	-	-	-	-	-
OUB Manulife Golden Balanced Growth	Medium to High Risk	60% Straits Times Ind & 40% Salomon Wrld Bd Ind	-8.53	-2.43	4.27	-2.93	-10.25	-5.75	-
OUB Manulife Golden Global Balanced Fund	Medium to High Risk	60% MSCI Ac World Free Index 40% SSB World Govt Bond ex Japan In	-9.36	-1.48	-	-	-	-	-
GE Greatlink Global Optimum	Medium to High Risk	40% MSCI World Index & 60% Sal Smith Barney World Gov Bd Index	-5.32	-	-2.51	-	-	-	-
GE Greatlink Global Supreme	Medium to High Risk	50% MSCI World 50% Smith Barney Govt Bond	-8.37	-	-7.39	-	-10.27	-	-
GE Greatlink LifeStyle Balanced	Medium to High	Not Applicable	-8.52	-	-	-	-	-	-
GE Greatlink LifeStyle Steady	Medium to High	Not Applicable	-4.90	-	-	-	-	-	-
John Hancock Balanced Ptf	Medium to High Risk	55% MSCI AC Wrld F & 45% SSB G5 Wrld Gov Bd Ind	-7.97	-2.31	-	-	-	-	-

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			Absolute Return	Relative to Benchmark	Absolute Return	Relative to Benchmark	Absolute Return	Relative to Benchmark	
John Hancock Global Balanced	Medium to High Risk	60% MSCI AC Free Gross Ind & 40% SSB Wrld Gov Bd Ind	-9.63	-	-4.65	-	-	-	-
Keppel Balanced Fund	Medium to High Risk	30% MSCI World & 30% MSCI Singapore & 40% 3 M SIBOR	-8.23	1.07	-0.88	2.22	-	-	-
Keppel Glb Diver. Balanced	Medium to High Risk	50% MSCI World & 50% SBWGBI (SGD)	-7.23	-0.23	-2.27	1.83	-	-	-
OAC RW Balanced Strategy	Medium to High Risk	50% MSCI World Index & 50% JP Morgan SGB Index	-2.36	-	-3.55	-	-	-	-
Prulink Global Managed	Medium to High Risk	50% MSCI World Free Index & 50% SSBWGBI	-5.92	-0.93	-0.79	0.98	-9.52	0.00	-
UOB Life Millenium Trust I	Medium to High Risk	60% Sal G7 Gov Bond & 40% MSCI AC World Free	-3.11	2.92	6.25	5.71	-	-	-
UOB Life Millenium Trust II	Medium to High Risk	40% Sal G7 Gov Bond & 60% MSCI AC World Free	-6.67	2.03	0.60	5.15	-	-	-
Asset Alloc Singapore Neutral									
John Hancock Money Growth Plan	Medium to High	60% STI & 40% SIBID	-6.80	0.04	1.78	-1.26	-8.28	9.26	-
NTUC Trust	Medium to High	60% STI & 40% SIBR3M Index	-7.63	0.17	1.85	-0.65	-12.41	-6.21	-
Prulink Singapore Managed	Medium to High Risk	70% MSCI Singapore Free Index & 30% UOB All Index	-7.64	0.76	6.99	0.81	-11.88	12.43	-
Equity ASEAN									
GE Greatlink ASEAN Growth	Higher Risk	Composite Of MSCI Sing/malaysia/Philippines/Thailand/Indonesia	-10.63	-	18.84	-	-12.92	-	-
Equity Asia Pacific									
GE Greatlink Pan Asia	Higher Risk	MSCI AC Asia Pacific Index	-14.66	-2.08	1.02	4.23	-	-	-
UOB Life Asia Top 50 Fund	Higher Risk	MSCI AC Far East Free Grs USD	-14.62	-1.34	3.74	6.37	-	-	-
UOB Life Regional Growth Fund	Higher Risk	MSCI AC Asia Pacific FF USD	-11.36	-0.40	5.98	5.46	-	-	-
Equity Asia Pacific ex Japan									
AIA Regional Equity	Higher Risk	MSCI AC FE Free ex-Japan Index	-16.14	-0.14	15.24	-0.12	-17.49	-6.35	☆☆☆
Asia Premier Growth	Higher Risk	MSCI AC Asia Pacific ex Japan Index	-8.06	5.24	25.49	10.79	-	-	-
Aviva Asia Pac Grwoth (SP)	Higher Risk	FTSE Pacific ex-Japan	-	-	-	-	-	-	-
Aviva Capital Growth (SP)	Higher Risk	90% MSCI FE Free ex Japan & 10% CPF (OA) interest rate	-10.68	0.77	-	-	-	-	-
Aviva MM Capital Growth	Higher Risk	90% MSCI FE Free ex Japan & 10% CPF (OA) interest rate	-10.35	1.10	16.60	2.52	-13.85	13.27	☆☆☆☆☆
AXA Life-Value Growth	Higher Risk	Customised Benchmark	-12.40	4.02	9.21	-0.29	-22.64	-14.04	☆☆
OUB Manulife Golden Asia Growth	Higher Risk	MSCI AC Far East Free ex Japan Index	-15.20	0.80	16.97	1.37	-23.40	-12.40	☆☆☆
OUB Manulife Golden SEA Special Situations	Higher Risk	MSCI Far East ex Japan, ex Taiwan, ex Korea, ex China & ex Hong	-12.42	0.01	1.90	-6.03	-	-	-
GE Greatlink Enhancer	Higher Risk	MSCI All Countries Asia Pac ex Jp	-15.25	-	9.65	-	-26.83	-	☆☆
GE Greatlink Far East ex Japan	Higher Risk	MSCI Far East Ex Japan Index	-15.04	-	-	-	-	-	-
John Hancock Pacific Equity	Higher Risk	MSCI AC Asia Pacific Free ex Japan Index	-7.71	-	-	-	-	-	-
John Hancock Pacific Finance	Higher Risk	MSCI AC FE Free ex Japan	-12.42	0.29	19.05	-0.35	-10.89	18.68	☆☆☆☆
Keppel Asia Growth	Higher Risk	MSCI AC FE ex Japan (SGD)	-16.96	-0.96	3.82	-11.78	-36.02	-6.42	☆☆
NTUC Takaful	Higher Risk	50% STI & 40% HSI & 10% SET	-12.65	3.05	-11.79	-1.39	-46.25	-35.15	☆☆
OAC Premier Link Equity	Higher Risk	MSCI Asia Pacific Free Ex Japan Index	-16.00	-2.70	12.56	-7.44	-25.83	-18.73	☆☆☆
Prulink Asian Eqty	Higher Risk	MSCI AC Far East Free Ex Japan Index	-11.99	3.99	21.26	5.72	-16.02	14.96	☆☆☆☆
UOB Life Asia Fund	Higher Risk	MSCI AC FE FR exJapan Grs USD	-16.47	-2.01	18.67	6.05	-	-	-
UOB Lifelink Asian	Higher Risk	MSCI AC FE FR ex Japan Grs USD	-17.37	-0.88	13.11	-0.13	-30.30	-	☆☆
Equity China (Greater)									
OUB Manulife Golden Regional China	Higher Risk	MSCI Golden Dragon Index	-18.35	-0.55	-0.29	-2.89	-	-	-
John Hancock Greater China	Higher Risk	MSCI Golden Dragon GRS USD	-17.07	0.73	5.97	-11.43	-	-	-
UOB Life Greater China Fund	Higher Risk	MSCI Golden Dragon Grs USD	-20.11	-7.31	2.88	5.60	-	-	-
Equity Euroland									
Aviva European Growth (SP)	Higher Risk	JP Morgan Global Trade	-	-	-	-	-	-	-
Equity Europe									
GE Greatlink European Equity	Higher Risk	MSCI Europe Index	-20.50	2.27	-19.49	0.60	-	-	-
John Hancock European Equity	Higher Risk	Morgan Stanley Composite Index (MSCI) Europe Index	-22.70	-	-13.43	-	-	-	-
NTUC European Equity	Higher Risk	MSCI Europe Index	-16.39	5.91	-12.72	5.48	-	-	-
Prulink European Blue Chip	Higher Risk	FTSE EuroTop 300 Index	-20.19	2.51	-21.38	-2.38	-	-	-
UOB Life European Equity Fund	Higher Risk	MSCI Europe Grs USD	-22.43	-5.43	-21.33	4.23	-	-	-
Equity Europe Emerging Mkts									
Aviva EU Convgr Gr Fd (SP)	Higher Risk	Not Applicable	-	-	-	-	-	-	-
Equity Fix Term Europe									
OAC Cap Protected Europe SGD	Low to Medium	MSCI Europe	1.12	-	1.30	-	-	-	-
Equity Fix Term Global									
AIA Select Feng Shou	Low to Medium	Not Applicable	-	-	-	-	-	-	-
AIA Select Fu Yu	Low to Medium	Not Applicable	-	-	-	-	-	-	-
AIA Select Opportunity	Low to Medium	Not Applicable	0.00	-	-	-	-	-	-
AIA Select Safety	Low to Medium	Not Applicable	-0.31	-	-	-	-	-	-

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Aviva S\$ Cap Protd 6 Jun 07	Low to Medium	Not Applicable	-7.10	-	-	-	-	-	-
John Hancock Cap Pres. 2004	Low to Medium Risk	12 mths SGD Fixed Deposit Rate	0.21	-0.09	2.34	1.04	-	-	-
NTUC Dynamic Guaranteed	Low to Medium	Average daily 1-mth SIBID	0.81	-	-	-	-	-	-
OAC Cap Protected Global SGD	Low to Medium	MSCI World	1.27	-	0.74	-	-	-	-
Prulink Global Top 50 Garant	Low to Medium	Not Applicable	0.91	-	3.33	-	-	-	-
Prulink Life Sci Garant II	Low to Medium	Not Applicable	1.90	-	1.36	-	-	-	-
Prulink Life Sciences Garant	Low to Medium	Not Applicable	0.91	-	1.84	-	-	-	-
Equity Fix Term Japan									
Prulink Jap Eqty Guaranteed	Low to Medium	Not Applicable	0.41	-	2.97	-	-	-	-
Equity Fix Term North America									
Prulink Tech Guaranteed 2	Low to Medium	Not Applicable	1.59	-	3.13	-	-	-	-
Prulink Technology Guaranteed	Low to Medium	FTSE World IT Index	1.01	-	4.18	-	-	-	-
Equity Global									
AIA Portfolio 100	Higher Risk	MSCI AC World Free Index	-17.11	0.59	-	-	-	-	-
Aviva Glb Managed Eq (SP)	Higher Risk	FTSE World Index	-	-	-	-	-	-	-
Aviva Global Themes Fd (SP)	Higher Risk	MSCI World	-	-	-	-	-	-	-
AXA Inspire-Entrepreneur	Higher Risk	Not Applicable	-	-	-	-	-	-	-
AXA Life-Dynamic Growth	Higher Risk	Customised Benchmark	-14.81	1.90	-4.93	-3.83	-31.73	-21.13	☆☆☆☆
OUB Manulife Golden Sure Fund	Higher Risk	FTSE World Actuaries-Euro World Index	-17.59	0.11	-	-	-	-	-
OUB Manulife Golden Worldwide Eqty	Higher Risk	MSCI World Free Index	-16.24	1.56	-14.42	5.38	-	-	-
GE Greatlink Global 100 Growth	Higher Risk	MSCI World Index	-19.56	-1.44	-11.67	7.93	-	-	-
GE Greatlink Global Growth Trend	Higher Risk	MSCI World Free Index	-14.78	3.11	-11.84	6.84	-	-	-
GE Greatlink Global Intersection	Higher Risk	MSCI World Index	-17.01	-	-	-	-	-	-
GE Greatlink Global Value Eq	Higher Risk	MSCI World Index	-20.97	-	-	-	-	-	-
GE Greatlink LifeStyle Dynamic	Higher Risk	Not Applicable	-17.01	-	-	-	-	-	-
John Hancock Worldwide Eqty	Higher Risk	MSCI World Index	-15.16	-1.85	-15.64	-3.45	-37.71	-7.08	☆☆
Keppel Glb Diver. High Growth	Higher Risk	MSCI World Index (SGD)	-20.90	-3.10	-18.62	-0.22	-	-	-
Keppel Glb Dyn All-Weather	Medium to High Risk	MSCI World Index (proxy) (SGD)	0.99	18.79	-	-	-	-	-
Keppel Global Leaders	Higher Risk	MSCI World Index (SGD)	-17.97	-0.17	-23.23	-4.83	-38.20	-4.60	☆☆
Keppel Global Strategic 50	Higher Risk	MSCI World Index (SGD)	-14.77	3.03	-16.19	2.21	-	-	-
Keppel Takaful Sinaran Fund	Medium to High Risk	Dow Jones Islamic Market Index (DJIM) (SGD)	-5.79	11.91	-	-	-	-	-
NTUC Global Equity	Higher Risk	MSCI World Index	-18.77	-0.97	-14.20	4.10	-36.55	-23.75	☆☆☆
OAC RW Aggressive Strategy	Higher Risk	MSCI World Index	-10.57	-	-14.49	-	-	-	-
Prulink Global Equity	Higher Risk	MSCI World Free Index	-17.50	0.31	-13.50	4.89	-32.77	2.90	☆☆☆
Keppel Takaful Global Fund	Higher Risk	Dow Jones Islamic Market Index (DJIM) (SGD)	-17.95	-0.25	-25.80	-6.40	-42.56	-0.76	☆
UOB Life International Growth	Higher Risk	MSCI AC World Free Grs USD	-14.84	-1.35	-1.36	5.08	-	-	-
UOB Lifelink Global	Higher Risk	MSCI AC World Free Grs USD	-14.52	3.22	-6.19	11.09	-27.89	5.47	☆☆☆☆
Equity Global Emerging Mkts									
Aviva Emg Countries Gr (SP)	Higher Risk	MSCI Emerging Markets Free	-	-	-	-	-	-	-
Equity Japan									
John Hancock Japan Growth	Higher Risk	Nikkei 225	-9.18	3.32	-8.99	-18.39	-	-	-
NTUC Japanese Equity	Higher Risk	Nikkei 225 Index	-11.88	0.62	-7.54	-2.04	-	-	-
UOB Life Japan Growth Fund	Higher Risk	Nikkei 225	-11.36	-2.89	-9.06	4.48	-	-	-
Equity Malaysia & Singapore									
AIA Growth Fd	Medium to High Risk	70% SES All Ind & 30% JP Morgan Sing Bd Ind	-9.85	0.05	3.26	1.14	-20.62	-11.51	-
OUB Manulife Golden Singapore Growth	Higher Risk	Capital weighted MSCI Singapore Index and MSCI Malaysia Index	-9.42	2.38	17.84	10.14	-	-	-
UOB Life UniFund	Higher Risk	50% SG Strait Times Ind & 50% KL EMAS	-13.57	1.92	8.64	5.74	-	-	-
UOB Lifelink Growth	Higher Risk	Singapore Straits Times Index	-14.06	-1.14	4.76	2.28	-33.73	-	-
Equity Singapore									
AXA Life-Fortress	Higher Risk	Customised Benchmark	-12.93	7.01	5.97	2.97	-20.57	-11.47	-
GE Greatlink Singapore Equities	Higher Risk	MSCI Singapore Free Index	-10.05	-	-	-	-	-	-
UOB Life Growth Fund	Higher Risk	Singapore Straits Times Index	-14.20	0.76	8.10	5.28	-	-	-
Fixed Income Europe									
AXA Life-Europe Pres Gth Plus	Low to Medium Risk	JP Morgan Global Govt Bond Index Hedged in USD All Maturities	0.29	0.09	1.78	1.18	-	-	-
AXA Life-Europe Preserv Grth	Low to Medium Risk	JP Morgan Global Govt Bond Index Hedged in USD All Maturities	-0.30	-0.50	1.22	0.62	-	-	-
Fixed Income Global									
Aviva Glb Managed Bond Fd	Low to Medium	JP Morgan Global Trade	-	-	-	-	-	-	-
AXA Inspire-Guardian	Low to Medium	Not Applicable	-	-	-	-	-	-	-
AXA Life-Assured Growth SGD	Low to Medium Risk	JP Morgan Global Govt Bond Index Hedged into USD All Maturities	4.15	-1.06	5.62	-2.18	17.09	7.29	-
OUB Manulife Golden International Bond	Low to Medium Risk	SSB Wrld Gov Bd Index (ex Japan) unhedged in S\$	5.16	-0.07	12.36	-1.86	21.24	14.44	-
GE Greatlink Global Bond	Low to Medium Risk	Lehman Global Aggregate Bond Index & 50% Hedged into SGD	3.59	-	-	-	-	-	-
John Hancock Worlwide Bond	Low to Medium	SSB G5 Government Bond	2.58	-1.05	4.66	-3.30	7.31	-9.97	-
Keppel Glb Diver. Conserv.	Low to Medium Risk	SBWGBl (Sal. Bros. World Govt. Bond Index) (SGD)	3.76	-0.74	11.86	0.76	-	-	-

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Prulink Global Bond	Low to Medium Risk	SSB World Government Bond Index	3.85	-0.64	10.20	-1.21	17.52	-0.96	
Fixed Income SGD									
AIA Regional Fixed Income	Low to Medium Risk	JP Morgan Singapore Bond Index	2.63	0.03	5.49	0.33	22.81	17.15	
GE Greatlink Stable Bond Fund	Lower Risk	6 Months SIBID	1.13	0.91	-	-	-	-	
Keppel Lion Bond Fund	Lower Risk	6 month Step Ladder SIBID	1.01	-	-	-	-	-	
NTUC Fixed Income	Low to Medium	UOB SGS Long Index	2.15	-0.35	3.80	-0.70	-	-	
Floor Funds Global									
Prulink Protected Gib Titans	Low to Medium Risk	CPF Ordinary Account Interest Rate	-0.62	-1.22	-	-	-	-	
Money Market SGD									
GE Greatlink Cash	Lower Risk	1 Month Sing Doll Interbank Rate	0.37	-	0.64	-	4.29	-	☆☆☆
John Hancock Singapore Cash	Lower Risk	3 mth SGD InterBank Bid Rate	-0.12	-0.36	-0.38	-1.28	1.28	-4.50	☆☆
OAC Premier Link Money	Lower Risk	1 Month SIBID	-1.02	-1.22	-2.02	-2.62	-3.96	-5.56	☆☆
Prulink Singapore Cash	Lower Risk	1-Month SIBID	0.35	0.13	1.31	0.54	6.42	1.13	☆☆☆☆
Sector - Biotechnology									
OUB Manulife Golden Life Sciences	Higher Risk	AMEX Biotech Index	-7.66	-15.36	-	-	-	-	
John Hancock Lif Sciences	Higher Risk	American Exchange (AMEX) Biotechnology Index	-5.62	-	-30.92	-	-	-	
Sector - Healthcare Global									
AIA Intl Healthcare	Higher Risk	MSCI World Index	-6.46	11.76	-11.26	8.52	-	-	
UOB Life Global Healthcare	Higher Risk	MSCI WRLD Healthcare Grs USD	-13.51	-3.65	-12.73	4.51	-	-	
Sector - TMT Global									
AIA Global Technology	Higher Risk	Merrill Lynch 100 Technology Index	-24.53	6.87	-35.29	-0.85	-	-	
OUB Manulife Golden Global Tech Fund	Higher Risk	FTSE World Index	-25.21	-7.51	-	-	-	-	
GE Greatlink Global Technology	Higher Risk	MSCI World IT Index	-26.47	-0.32	-35.00	-3.19	-	-	
Keppel Global Communication	Higher Risk	MSCI World Telecom Index (SGD)	-12.73	5.17	-28.31	17.49	-52.69	15.51	
NTUC Technology	Higher Risk	Nasdaq Composite Index	-26.29	-6.89	-31.38	-10.08	-	-	
Prulink Global Technology	Higher Risk	FTSE All World IT Sector Index	-27.12	-0.52	-47.01	-15.11	-	-	

Performance Evaluation Report for ILPs Included under the CPFIS for the Period Ended September 30, 2002
3-YEAR RISK PERFORMANCE ANALYSIS & LATEST FUND SIZE AND EXPENSE RATIO INFORMATION

Singapore Insurance Linked	Information Ratio	Ann Sharpe Ratio Rsk Fr 2.50%	Volatility	Best Qtr Return	Worst Qtr Return	Max Loss	Gain/Loss Ratio	Latest Fund Size (m) (\$\$)	Fnd Sz Dt	Expense Ratio	Expense Ratio Date
Asset Alloc Asia Pac ex Japan Defensive											
Aviva Income Growth (SP)	-	-	-	-2.79	-2.79	-	-	9.48	30/08/2002	2.24	30/09/2002
Aviva MM Income Growth	1.38	-0.07	2.16	7.97	-4.99	-11.60	1.24	9.54	30/09/2002	1.24	30/09/2002
Asset Alloc Asia Pac ex Japan Dynamic											
NTUC Enhanced	0.19	-0.53	5.56	20.83	-14.25	-37.87	0.78	47.67	30/09/2002	1.00	28/06/2002
Asset Alloc Asia Pac ex Japan Neutral											
AIA Acorns of Asia Fund	-	-	-	16.78	-9.20	-	-	104.74	30/09/2002	-	-
Aviva Balanced Growth (SP)	-	-	-	-6.38	-6.38	-	-	21.47	30/08/2002	2.18	30/09/2002
Aviva MM Balanced Growth	1.42	-0.24	4.39	18.75	-11.53	-29.11	1.00	21.68	30/09/2002	1.18	30/09/2002
NTUC Prime	0.17	-0.71	4.10	19.48	-15.41	-35.30	0.69	172.15	30/09/2002	1.00	28/06/2002
OAC Premier Link Balanced	0.95	-	-	16.82	-13.35	-	-	2.82	30/09/2002	2.12	30/09/2002
Asset Alloc Fix Term Global											
Keppel Dynamic Tri-Sector	-	-	-	0.76	-7.78	-	-	15.39	30/09/2002	1.26	30/09/2002
Asset Alloc Global Defensive											
AIA Portfolio 30	-	-	-	-3.22	-3.22	-	-	6.31	30/09/2002	-	-
AXA Inspire-Harvester	-	-	-	-	-	-	-	0.90	30/09/2002	-	-
AXA Life-Balanced Growth	0.78	-0.57	1.89	9.89	-8.34	-10.92	0.88	9.32	30/09/2002	1.17	30/09/2002
GE Greatlink LifeStyle Secured	-	-	-	0.32	-0.73	-	-	4.00	30/09/2002	0.87	-
John Hancock Cautious Ptf	-	-	-	-2.95	-2.95	-	-	0.97	30/09/2002	-	-
Keppel Glb Diver. Stable Fund	-	-	-	6.24	-2.57	-	-	2.20	30/09/2002	1.30	28/06/2002
OAC RW Conservative Strategy	-	-	-	2.93	-3.44	-	-	0.08	30/09/2002	1.75	-
Asset Alloc Global Dynamic											
AIA Portfolio 70	-	-	-	-10.75	-10.75	-	-	18.36	30/09/2002	-	-
AXA Inspire-Seeker	-	-	-	-	-	-	-	1.33	30/09/2002	-	-
AXA Life-Capital Growth	0.13	-0.78	3.94	17.96	-16.80	-35.11	0.67	19.19	30/09/2002	0.78	30/09/2002
GE Greatlink LifeStyle Progres.	-	-	-	-9.49	-12.33	-	-	2.80	30/09/2002	1.26	-
John Hancock Adventurous	-	-	-	-8.99	-8.99	-	-	1.81	30/09/2002	-	-
John Hancock Pacific Harvest	0.52	-0.30	6.65	34.30	-16.50	-46.68	0.93	27.68	30/09/2002	1.65	30/09/2002
Keppel Glb Diver. Growth Fund	-	-	-	11.56	-12.30	-	-	10.17	30/09/2002	1.45	28/06/2002
OAC RW Growth Strategy	-	-	-	9.81	-10.69	-	-	0.05	30/09/2002	1.75	-
UOB Life Millenium Trust III	-	-	-	14.38	-15.93	-	-	26.87	30/09/2002	2.56	30/09/2002
Asset Alloc Global Neutral											
AIA Global Balanced	-	-	-	9.09	-13.04	-	-	344.41	30/09/2002	1.58	30/09/2002
AIA Portfolio 50	-	-	-	-6.81	-6.81	-	-	14.61	30/09/2002	-	-
Aviva Glb Mng Bal Fd (SP)	-	-	-	-	-	-	-	0.03	30/09/2002	2.02	30/09/2002
AXA Inspire-Planner	-	-	-	-	-	-	-	3.03	30/09/2002	-	-
AXA Life-Smart Investment	-	-	-	-4.99	-9.30	-	-	8.59	30/09/2002	3.09	28/06/2002
OUB Manulife Golden Balanced Growth	0.70	-0.44	3.98	14.09	-12.20	-21.98	0.87	38.46	30/09/2002	1.27	30/09/2002
OUB Manulife Golden Global Balanced Fund	-	-	-	-0.42	-9.36	-	-	5.99	30/09/2002	1.92	30/09/2002
GE Greatlink Global Optimum	-	-	-	7.31	-5.91	-	-	85.70	30/09/2002	1.71	30/09/2002
GE Greatlink Global Supreme	0.72	-0.50	3.53	20.44	-8.37	-28.92	0.85	453.10	30/09/2002	1.06	30/09/2002
GE Greatlink LifeStyle Balanced	-	-	-	-6.69	-8.52	-	-	13.20	30/09/2002	1.15	-
GE Greatlink LifeStyle Steady	-	-	-	-3.37	-4.90	-	-	3.50	30/09/2002	1.04	-
John Hancock Balanced Ptf	-	-	-	-7.97	-7.97	-	-	2.48	30/09/2002	0.00	-
John Hancock Global Balanced	-	-	-	12.01	-9.63	-	-	55.20	30/09/2002	2.29	28/06/2002
Keppel Balanced Fund	-	-	-	11.39	-11.12	-	-	33.37	30/09/2002	0.90	28/06/2002
Keppel Glb Diver. Balanced	-	-	-	8.86	-7.23	-	-	6.14	30/09/2002	1.48	28/06/2002
OAC RW Balanced Strategy	-	-	-	5.88	-6.07	-	-	0.17	30/09/2002	1.75	-
Prulink Global Managed	0.52	-0.75	2.23	6.81	-6.48	-9.52	0.75	68.69	30/09/2002	0.53	30/09/2002
UOB Life Millenium Trust I	-	-	-	7.95	-5.88	-	-	5.14	30/09/2002	2.38	30/09/2002
UOB Life Millenium Trust II	-	-	-	8.98	-10.70	-	-	21.12	30/09/2002	2.59	30/09/2002
Asset Alloc Singapore Neutral											
John Hancock Money Growth Plan	0.58	-0.29	5.31	22.44	-14.94	-26.40	0.95	9.56	30/09/2002	1.89	30/09/2002
NTUC Trust	0.53	-0.49	4.00	12.40	-10.71	-23.49	0.83	65.18	30/09/2002	1.00	28/06/2002
Prulink Singapore Managed	0.49	-0.35	5.34	20.63	-14.52	-31.73	0.90	1295.02	30/09/2002	1.04	30/09/2002
Equity ASEAN											
GE Greatlink ASEAN Growth	0.47	-0.33	6.13	26.84	-13.32	-42.23	0.92	93.50	30/09/2002	1.14	30/09/2002
Equity Asia Pacific											
GE Greatlink Pan Asia	-	-	-	16.33	-21.29	-	-	17.90	30/09/2002	1.76	28/06/2002
UOB Life Asia Top 50 Fund	-	-	-	20.56	-20.15	-	-	132.45	30/09/2002	1.98	30/09/2002
UOB Life Regional Growth Fund	-	-	-	16.85	-21.70	-	-	45.90	30/09/2002	1.54	30/09/2002
Equity Asia Pacific ex Japan											
AIA Regional Equity	0.36	-0.36	7.08	39.10	-23.49	-48.40	0.90	376.30	30/09/2002	1.36	30/09/2002
Asia Premier Growth	-	-	-	24.22	-17.21	-	-	3.16	30/09/2002	0.02	30/09/2002
Aviva Asia Pac Grwoth (SP)	-	-	-	-	-	-	-	0.01	30/09/2002	2.02	30/09/2002
Aviva Capital Growth (SP)	-	-	-	-10.68	-10.68	-	-	29.16	30/08/2002	2.18	30/09/2002
Aviva MM Capital Growth	0.54	-0.32	6.68	29.81	-18.38	-43.38	0.93	27.58	30/09/2002	1.18	30/09/2002
AXA Life-Value Growth	0.16	-0.54	5.68	22.12	-18.28	-41.99	0.78	14.04	30/09/2002	1.93	30/09/2002
OUB Manulife Golden Asia Growth	0.19	-0.43	7.40	31.31	-23.36	-47.73	0.86	38.14	30/09/2002	1.48	30/09/2002
OUB Manulife Golden SEA Special Situations	-	-	-	17.59	-14.59	-	-	2.68	30/09/2002	2.98	30/09/2002
GE Greatlink Enhancer	0.07	-0.51	7.09	32.68	-21.02	-50.29	0.80	235.50	30/09/2002	1.22	30/09/2002
GE Greatlink Far East ex Japan	-	-	-	-8.12	-15.04	-	-	17.90	30/09/2002	1.79	30/09/2002
John Hancock Pacific Equity	-	-	-	-7.71	-7.71	-	-	0.65	30/09/2002	1.80	28/06/2002
John Hancock Pacific Finance	0.47	-0.26	6.80	34.92	-21.15	-34.34	0.97	28.19	30/09/2002	1.77	30/09/2002
Keppel Asia Growth	-0.25	-0.68	6.87	23.33	-20.57	-50.03	0.68	9.35	30/09/2002	1.36	28/06/2002
NTUC Takaful	-0.85	-0.95	6.40	18.42	-19.09	-54.61	0.57	26.83	30/09/2002	1.00	28/06/2002
OAC Premier Link Equity	0.14	-	-	29.97	-24.77	-	-	4.11	30/09/2002	1.89	30/09/2002
Prulink Asian Eqty	0.39	-0.30	7.72	36.93	-23.26	-45.07	0.94	499.52	30/09/2002	1.42	30/09/2002
UOB Life Asia Fund	-	-	-	39.67	-22.93	-	-	58.22	30/09/2002	1.81	30/09/2002
UOB Lifelink Asian	-0.10	-0.62	6.47	34.43	-21.79	-48.95	0.74	1.23	30/09/2002	1.12	30/09/2002
Equity China (Greater)											
OUB Manulife Golden Regional China	-	-	-	31.32	-30.19	-	-	12.86	30/09/2002	2.26	30/09/2002
John Hancock Greater China	-	-	-	32.59	-29.69	-	-	19.03	30/09/2002	2.25	30/09/2002
UOB Life Greater China Fund	-	-	-	33.09	-29.44	-	-	69.66	30/09/2002	2.05	30/09/2002

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Equity Euroland											
Aviva European Growth (SP)	-	-	-	-	-	-	-	-	-	2.02	30/09/2002
Equity Europe											
GE Greatlink European Equity	-	-	-	14.74	-20.50	-	-	25.10	30/09/2002	2.50	28/06/2002
John Hancock European Equity	-	-	-	13.95	-22.70	-	-	0.47	30/09/2002	2.27	28/06/2002
NTUC European Equity	-	-	-	17.27	-18.65	-	-	1.90	30/09/2002	1.50	28/06/2002
Prulink European Blue Chip	-	-	-	13.94	-20.19	-	-	8.91	30/09/2002	4.20	30/09/2002
UOB Life European Equity Fund	-	-	-	11.37	-22.43	-	-	27.42	30/09/2002	2.55	30/09/2002
Equity Europe Emerging Mkts											
Aviva EU Convg Gr Fd (SP)	-	-	-	-	-	-	-	-	-	2.02	30/09/2002
Equity Fix Term Europe											
OAC Cap Protected Europe SGD	-	-	-	2.92	-2.75	-	-	17.24	30/09/2002	0.40	30/09/2002
Equity Fix Term Global											
AIA Select Feng Shou	-	-	-	-	-	-	-	-	-	-	-
AIA Select Fu Yu	-	-	-	-	-	-	-	-	-	-	-
AIA Select Opportunity	-	-	-	0.00	-7.30	-	-	-	-	1.22	30/09/2002
AIA Select Safety	-	-	-	-0.31	-3.70	-	-	-	-	1.18	30/09/2002
John Hancock Cap Pres. 2004	-	-	-	1.40	-3.48	-	-	5.91	30/09/2002	1.27	30/09/2002
NTUC Dynamic Guaranteed	-	-	-	0.81	0.20	-	-	241.54	30/09/2002	1.47	30/09/2002
OAC Cap Protected Global SGD	-	-	-	3.02	-3.11	-	-	7.70	30/09/2002	0.40	30/09/2002
Prulink Global Top 50 Guarant	-	-	-	1.13	-1.13	-	-	11.59	30/09/2002	1.32	30/09/2002
Prulink Life Sci Guarant II	-	-	-	1.90	-1.95	-	-	28.91	30/09/2002	1.04	30/09/2002
Prulink Life Sciences Guarant	-	-	-	0.91	-0.91	-	-	22.67	30/09/2002	1.30	30/09/2002
Equity Fix Term Japan											
Prulink Jap Eqty Guaranteed	-	-	-	2.87	-4.37	-	-	8.92	30/09/2002	1.08	30/09/2002
Equity Fix Term North America											
Prulink Tech Guaranteed 2	-	-	-	2.16	-4.13	-	-	20.31	30/09/2002	1.05	30/09/2002
Prulink Technology Guaranteed	-	-	-	1.54	-0.83	-	-	23.65	30/09/2002	1.30	30/09/2002
Equity Global											
AIA Portfolio 100	-	-	-	-17.11	-17.11	-	-	6.03	30/09/2002	-	-
Aviva Glb Managed Eq (SP)	-	-	-	-	-	-	-	0.00	30/09/2002	2.02	30/09/2002
Aviva Global Themes Fd (SP)	-	-	-	-	-	-	-	-	-	2.02	30/09/2002
AXA Inspire-Entrepreneur	-	-	-	-	-	-	-	0.41	30/09/2002	-	-
AXA Life-Dynamic Growth	-0.29	-0.74	5.62	22.61	-23.50	-47.81	0.67	8.46	30/09/2002	0.38	30/09/2002
OUB Manulife Golden Sure Fund	-	-	-	5.64	-17.59	-	-	1.33	30/09/2002	3.72	30/09/2002
OUB Manulife Golden Worldwide Eqty	-	-	-	16.90	-24.65	-	-	5.99	30/09/2002	1.98	30/09/2002
GE Greatlink Global 100 Growth	-	-	-	19.07	-21.28	-	-	102.80	30/09/2002	1.75	-
GE Greatlink Global Growth Trend	-	-	-	20.11	-14.78	-	-	12.80	30/09/2002	0.76	30/09/2002
GE Greatlink Global Intersection	-	-	-	-13.83	-17.01	-	-	18.80	30/09/2002	1.86	30/09/2002
GE Greatlink Global Value Eq	-	-	-	-15.16	-20.97	-	-	17.50	30/09/2002	1.74	30/09/2002
GE Greatlink LifeStyle Dynamic	-	-	-	-13.91	-17.01	-	-	1.30	30/09/2002	1.39	-
John Hancock Worldwide Eqty	-0.54	-0.83	5.94	27.19	-21.12	-53.83	0.64	6.49	30/09/2002	1.71	30/09/2002
Keppel Glb Diver. High Growth	-	-	-	16.23	-20.90	-	-	2.99	30/09/2002	1.37	28/06/2002
Keppel Glb Dyn All-Weather	-	-	-	0.99	0.99	-	-	4.22	30/09/2002	1.95	28/06/2002
Keppel Global Leaders	-0.31	-0.70	7.20	28.02	-19.56	-60.05	0.69	54.06	30/09/2002	1.65	28/06/2002
Keppel Global Strategic 50	-	-	-	8.18	-20.45	-	-	9.83	30/09/2002	2.18	28/06/2002
Keppel Takaful Sinaran Fund	-	-	-	-5.79	-5.79	-	-	19.57	30/09/2002	-	-
NTUC Global Equity	-0.28	-0.68	7.01	28.60	-24.69	-53.96	0.71	18.97	30/09/2002	1.50	28/06/2002
OAC RW Aggressive Strategy	-	-	-	13.06	-13.88	-	-	0.06	30/09/2002	1.75	-
Prulink Global Equity	-0.38	-0.98	4.35	14.52	-17.50	-34.52	0.56	57.39	30/09/2002	0.87	30/09/2002
Keppel Takaful Global Fund	-0.45	-0.79	7.17	30.45	-21.13	-62.60	0.64	136.24	30/09/2002	1.56	28/06/2002
UOB Life International Growth	-	-	-	19.91	-19.64	-	-	106.92	30/09/2002	1.34	30/09/2002
UOB Lifelink Global	-0.20	-0.76	4.87	20.41	-15.04	-41.44	0.67	1.94	30/09/2002	1.06	30/09/2002
Equity Global Emerging Mkts											
Aviva Emg Countries Gr (SP)	-	-	-	-	-	-	-	-	-	2.02	30/09/2002
Equity Japan											
John Hancock Japan Growth	-	-	-	2.70	-19.72	-	-	3.33	30/09/2002	2.23	30/09/2002
NTUC Japanese Equity	-	-	-	3.54	-18.55	-	-	1.79	30/09/2002	1.50	28/06/2002
UOB Life Japan Growth Fund	-	-	-	2.91	-19.95	-	-	36.80	30/09/2002	1.92	30/09/2002
Equity Malaysia & Singapore											
AIA Growth Fd	0.20	-0.52	5.39	17.82	-13.73	-34.75	0.78	282.57	30/09/2002	1.12	30/09/2002
OUB Manulife Golden Singapore Growth	-	-	-	29.73	-26.68	-	-	8.50	30/09/2002	2.18	30/09/2002
UOB Life UniFund	-	-	-	18.44	-13.57	-	-	30.53	30/09/2002	1.50	30/09/2002
UOB Lifelink Growth	-0.16	-0.64	6.71	18.10	-20.45	-43.85	0.69	0.48	30/09/2002	1.36	30/09/2002
Equity Singapore											
AXA Life-Fortress	0.26	-	-	28.14	-25.91	-	-	53.38	30/09/2002	1.29	30/09/2002
GE Greatlink Singapore Equities	-	-	-	-10.05	-11.81	-	-	14.70	30/09/2002	1.55	30/09/2002
UOB Life Growth Fund	-	-	-	20.15	-19.94	-	-	79.30	30/09/2002	1.30	30/09/2002
Fixed Income Europe											
AXA Life-Europe Pres Gth Plus	-	-	-	1.48	-0.89	-	-	118.02	30/09/2002	1.47	30/09/2002
AXA Life-Europe Preserv Grth	-	-	-	2.64	-4.64	-	-	76.09	30/09/2002	1.28	30/09/2002
Fixed Income Global											
Aviva Glb Managed Bond Fd	-	-	-	-	-	-	-	0.04	30/09/2002	2.02	30/09/2002
AXA Inspire-Guardian	-	-	-	-	-	-	-	0.77	30/09/2002	-	-
AXA Life-Assured Growth SGD	0.96	0.61	1.39	5.88	-1.82	-3.16	2.56	22.40	30/09/2002	1.54	30/09/2002
OUB Manulife Golden International Bond	0.98	0.66	1.82	6.26	-3.82	-4.06	2.12	48.52	30/09/2002	0.86	30/09/2002
GE Greatlink Global Bond	-	-	-	3.83	3.59	-	-	40.70	30/09/2002	1.04	30/09/2002
John Hancock Worldwide Bond	0.72	-0.03	1.17	4.95	-3.41	-4.37	1.53	24.90	30/09/2002	1.67	30/09/2002
Keppel Glb Diver. Conserv.	-	-	-	6.37	-1.42	-	-	5.10	30/09/2002	1.13	28/06/2002
Prulink Global Bond	0.97	0.49	1.78	7.77	-2.29	-5.79	1.98	77.85	30/09/2002	0.54	30/09/2002
Fixed Income SGD											
AIA Regional Fixed Income	1.11	1.47	0.91	3.97	-0.84	-3.29	4.93	566.88	30/09/2002	0.63	30/09/2002
GE Greatlink Stable Bond Fund	-	-	-	2.11	1.13	-	-	5.40	30/09/2002	0.50	-
Keppel Lion Bond Fund	-	-	-	1.01	1.01	-	-	0.33	30/09/2002	-	-

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NTUC Fixed Income	-	-	-	4.69	0.09	-	-	21.51	30/09/2002	0.50	28/06/2002
Floor Funds Global											
Prulink Protected Glb Titans	-	-	-	-0.62	-2.80	-	-	25.41	30/09/2002	1.72	30/09/2002
Money Market SGD											
GE Greatlink Cash	0.72	-3.16	0.10	0.56	0.00	-0.18	23.96	61.50	30/09/2002	0.31	30/09/2002
John Hancock Singapore Cash	0.64	-9.70	0.06	0.33	-0.13	-0.38	4.33	0.46	30/09/2002	1.12	30/09/2002
OAC Premier Link Money	0.52	-	-	0.61	-1.02	-	-	0.19	30/09/2002	1.25	30/09/2002
Prulink Singapore Cash	0.78	-0.79	0.15	0.99	0.26	-0.09	69.63	6.15	30/09/2002	0.23	30/09/2002
Sector - Biotechnology											
OUB Manulife Golden Life Sciences Fund	-	-	-	-7.66	-28.77	-	-	1.75	30/09/2002	3.18	30/09/2002
John Hancock Lif Sciences	-	-	-	27.99	-31.28	-	-	11.64	30/09/2002	3.13	28/06/2002
Sector - Healthcare Global											
AIA Intl Healthcare	-	-	-	13.04	-13.87	-	-	83.58	30/09/2002	2.35	30/09/2002
UOB Life Global Healthcare	-	-	-	12.73	-13.51	-	-	84.57	30/09/2002	2.32	30/09/2002
Sector - TMT Global											
AIA Global Technology	-	-	-	37.61	-37.18	-	-	93.77	30/09/2002	2.26	30/09/2002
OUB Manulife Golden Global Tech Fund	-	-	-	-10.11	-26.87	-	-	2.52	30/09/2002	2.45	30/09/2002
GE Greatlink Global Technology	-	-	-	42.00	-33.33	-	-	81.30	30/09/2002	2.27	28/06/2002
Keppel Global Communication	-0.38	-0.70	10.31	49.44	-31.53	-74.99	0.68	18.31	30/09/2002	2.02	28/06/2002
NTUC Technology	-	-	-	58.51	-46.81	-	-	64.64	30/09/2002	1.50	28/06/2002
Prulink Global Technology	-	-	-	34.15	-35.37	-	-	56.99	30/09/2002	2.80	30/09/2002

Calculations Explanation:

1) Information Ratio: Information Ratio is calculated by taking the monthly difference between a fund's gross return and its benchmark return (in this case the sector average of the S&P sector into which the fund falls), and then dividing that figure by the standard deviation of the monthly differences. The information ratio helps investors to understand how well the fund has been managed on a risk-adjusted basis relative to its peers.

2) Sharpe Ratio: Developed by Nobel laureate William Sharpe, this is a measurement of a fund's annualized return that is in excess of the risk-free rate (a theoretical interest rate that would be returned on an investment that is completely free of risk) and adjusted for the fund's volatility. The formula for the Sharpe Ratio is as follows: $(\text{Fund Return} - \text{Risk-free Return}) / \text{Fund Standard Deviation}$. From this formula, it can be derived that the higher a fund's Sharpe Ratio, the better its returns relative to the amount of investment risk it has taken.

3) Volatility: This is a statistical method of measuring how much a fund's returns deviate (how much it moves up and down) from its average performance. In this analysis, we are looking at the volatility of a fund over the past 3 years up to the most recent quarter covered by this report. A high volatility indicates that a fund's returns have been volatile while a low figure would be the reverse. A less volatile fixed income fund for instance might have a volatility of less than 1 while an equity fund which is more fluctuating by nature might have a volatility of over 10.

4) Best Quarter Return %: The best quarterly return achieved by the fund over the past 3 years.

5) Worst Quarter Return %: The worst quarterly return achieved by the fund over the past 3 years.

6) Maximum Loss: The worst-possible return a fund has produced in any 3-month period over the past 3 years.

7) Gain/Loss Ratio: This ratio is calculated by dividing the sum of all positive fund returns (in percentage) over the past 3 years by the sum of all negative fund returns (in percentage) over the past 3 years. The higher the ratio, the greater the proportion of positive returns versus negative returns, therefore the better the fund's performance.