

## UNIT TRUSTS

This document is meant to be informative and for general purposes only. It merely expresses the views and opinions held by DBS based on its current proprietary risk methodology and such views and risk methodology therein, are subject to change. DBS is not obliged to reveal or provide details on their internal risk methodology.

This document sets out the product risk rating of each product and does not constitute an offer, invitation, recommendation or solicitation of any action based upon it. Further, this document should not be viewed as identifying or suggesting all risks, direct or indirect, that may be associated with any investment decision and you should therefore not rely solely on this document when making your investment decision. This document does not take into account your individual needs, investment objectives and specific financial circumstances and investors should read the relevant offering documents in respect of each product and/or obtain separate legal or financial advice regarding the suitability of the product, having regard to their specific investment objectives, financial situation and particular needs before deciding to subscribe for or purchase any product.

Product Name	Risk Rating as of 2 Jun 2014	Risk Rating as of 2 Dec 2013
Aberdeen America Opportunities Fund	4	4
Aberdeen China Opportunities Fund	4	4
Aberdeen European Opportunities Fund	4	4
Aberdeen Global Opportunities Fund	4	4
Aberdeen Global Technology Fund	4	4
Aberdeen Indonesia Equity Fund	4	4
Aberdeen Japan Equity Fund	4	4
Aberdeen Malaysian Equity Fund	4	4
Aberdeen Singapore Equity Fund	4	4
Aberdeen Pacific Equity Fund	4	4
Aberdeen Thailand Equity Fund	4	4
AllianceBernstein - Global Growth Trends Portfolio	4	4
AllianceBernstein - Global High Yield Portfolio	3	-
AllianceBernstein - International Health Care Portfolio	4	4
Allianz US Equity Fund	4	4
Allianz Global High Payout Fund	4	4
Allianz US High Yield Fund	3	3
Barclays Asian Real Estate Income Fund	4	4
Barclays Entertainment Select Income Fund	4	4
Barclays Asia Equity Dividend Fund	4	4
Barclays Global Agriculture Delta Fund	4	4
Barclays Investment Legends Fund	4	4
Barclays RMB Bond Fund	4	3
BGF European Equity Income Fund	4	-
BGF Global Allocation Fund	3	3
BGF Global Equity Income Fund	4	4
BGF World Energy Fund	4	4
BGF World Gold Fund	5	5
BGF World Mining Fund	5	5
DB Platinum Commodity	4	4
DBS Asia Asset Allocator Fund	3	3
Nikko AM Shenton Asia Bond Fund	3	3
Nikko AM Shenton Asia Dividend Equity Fund	4	4
Nikko AM Shenton Eight Portfolio A	2	2
Nikko AM Shenton Eight Portfolio B	3	3
Nikko AM Shenton Eight Portfolio C	3	3
Nikko AM Shenton Eight Portfolio D	4	4
Nikko AM Shenton Eight Portfolio E	4	4
Nikko AM Shenton Short Term Bond Fund	2	2
Nikko AM Shenton Global Property Securities Fund	4	4
Nikko AM Shenton Horizon Asia Ex-Japan Equity Fund	4	4
Nikko AM Shenton Horizon European Equity Fund	4	4

This document is meant to be informative and for general purposes only. It merely expresses the views and opinions held by DBS based on its current proprietary risk methodology and such views and risk methodology therein, are subject to change. DBS is not obliged to reveal or provide details on their internal risk methodology.

This document sets out the product risk rating of each product and does not constitute an offer, invitation, recommendation or solicitation of any action based upon it. Further, this document should not be viewed as identifying or suggesting all risks, direct or indirect, that may be associated with any investment decision and you should therefore not rely solely on this document when making your investment decision. This document does not take into account your individual needs, investment objectives and specific financial circumstances and investors should read the relevant offering documents in respect of each product and/or obtain separate legal or financial advice regarding the suitability of the product, having regard to their specific investment objectives, financial situation and particular needs before deciding to subscribe for or purchase any product.

Product Name	Risk Rating As of 2 Jun 2014	Risk Rating As of 2 Dec 2013
Nikko AM Shenton Horizon Global Bond Fund	2	2
Nikko AM Global Dividend Equity Fund	4	4
Singapore Dividend Equity Fund	4	4
Nikko AM Shenton Horizon Singapore Fixed Income Enhanced Fund	2	2
Nikko AM Shenton Horizon US Equity Fund	4	4
Nikko AM INDOCHINA Fund	4	4
Nikko AM Shenton Japan Fund	4	4
DBS MyHome Fund - HomeBalanced	3	3
DBS MyHome Fund - HomeGrowth	4	4
DBS MyHome Fund - HomeSteady	3	3
Nikko AM Shenton Asia Pacific Fund	4	4
Nikko AM Shenton World Bank Green Bond Fund	2	2
Nikko AM Shenton Emerging Enterprise Discovery Fund	4	4
Nikko AM Shenton Global Opportunities Fund	4	4
Nikko AM Shenton Greater China Fund	4	4
Nikko AM Shenton Income Fund	2	2
Nikko AM Shenton Thrift Fund	4	4
Nikko AM Shenton Twin City Fund	4	4
Nikko AM China Wage Dynamic Fund	4	4
Nikko AM Japan Dividend Equity Fund	4	4
Nikko AM RMB Bond Fund	3	3
DWS Asia Premier Trust	4	4
DWS China Equity Fund	4	4
DWS Global Agribusiness Fund	4	4
DWS Global Themes Equity Fund	4	4
DWS Invest Top Dividend	4	4
DWS Lion Bond Fund	2	2
Fidelity Fund - South East Asia Fund	4	4
Fidelity Funds - Live 2020 Fund	4	4
Fidelity Funds - Live 2030 Fund	4	4
Fidelity Funds - Live Today Fund	3	3
Fidelity Funds - Taiwan	4	4
Fidelity America Fund	4	4
Fidelity Asian High Yield Fund	3	3
Fidelity India Focus Fund	4	4
First Eagle Amundi International Fund	4	-
First State Asia Innovation Fund	4	4
First State Asian Growth Fund	4	4
First State Bridge	3	3
First State Dividend Advantage	4	4
First State Global Balanced Fund	3	3
First State Global Opportunities Fund	4	4
First State Global Resources Fund	4	4
First State Regional China Fund	4	4
First State Regional India Fund	4	4

This document is meant to be informative and for general purposes only. It merely expresses the views and opinions held by DBS based on its current proprietary risk methodology and such views and risk methodology therein, are subject to change. DBS is not obliged to reveal or provide details on their internal risk methodology.

This document sets out the product risk rating of each product and does not constitute an offer, invitation, recommendation or solicitation of any action based upon it. Further, this document should not be viewed as identifying or suggesting all risks, direct or indirect, that may be associated with any investment decision and you should therefore not rely solely on this document when making your investment decision. This document does not take into account your individual needs, investment objectives and specific financial circumstances and investors should read the relevant offering documents in respect of each product and/or obtain separate legal or financial advice regarding the suitability of the product, having regard to their specific investment objectives, financial situation and particular needs before deciding to subscribe for or purchase any product.

Product Name	Risk Rating As of 2 Jun 2014	Risk Rating As of 2 Dec 2013
First State Singapore Growth Fund	4	4
FTIF - Franklin Biotechnology Discovery Fund	4	4
FTIF - Franklin High Yield Fund	3	3
FTIF - Franklin Income Fund	3	3
FTIF - Franklin Mutual Beacon Fund	4	4
FTIF - Franklin U.S. Opportunities Fund	4	4
FTIF - Templeton Asian Growth Fund	4	4
FITF - Templeton China Fund	4	4
FITF - Templeton Emerging Markets Balanced Fund	4	4
FTIF - Templeton European Fund	4	4
FTIF - Templeton Global Balanced Fund	3	3
FTIF - Templeton Global Bond Fund	2	2
FTIF - Templeton Global Equity Income Fund	4	4
FTIF - Templeton Global Fund	4	4
FTIF - Templeton Global Total Return Fund	3	3
FTIF - Templeton Korea Fund	4	4
FTIF - Templeton Latin America Fund	4	4
Fullerton Asian Short Duration Bond Fund	3	-
Fullerton Asian Small Cap Fund	4	4
Fullerton RMB Fixed Income Fund	3	3
Fullerton SGD Income Fund	3	3
Fullerton Total Return Fund	4	4
Henderson Asia-Pacific Property Equities	4	4
Henderson European Fund	4	4
Henderson European Property Securities Fund	4	4
Henderson Global Technology Fund	4	4
Henderson Pacific Dragon Fund	4	4
JPMorgan Funds – Asia Pacific Income Fund	4	4
JPM Multi Income Fund	3	3
Legg Mason Western Asset Asian Opportunities Fund	3	3
Legg Mason Western Asset Southeast Asia Special Situations Trust	4	4
Legg Mason Capital Management Value Fund	4	4
Legg Mason Royce US Small Cap Opportunity Fund	4	4
Lyxor Trigger Express SGD	2	2
Man AHL Diversified (Guernsey)	4	4
Man AHL Trend	4	4
POSB InvestSteady Fund	3	3
Schroder Alternative Solutions Commodity Fund	4	4
Schroder Alternative Solutions Gold and Precious Metals Fund	5	5
Schroder Asian Bond Fund	3	3
Schroder Asian Equity Yield Fund Class A	4	4
Schroder Asian Growth Fund	4	4
Schroder Asian Income Fund	4	4
Schroder Asian Investment Grade Credit Fund	3	3
Schroder BRIC Fund	4	4
Schroder Emerging Market Fund	4	4
Schroder European Equity Alpha Fund	4	4
Schroder Global Emerging Market Opportunities Fund	4	4
Schroder ISF Asian Bond Absolute Return Fund	3	3
Schroder ISF Asian Equity Yield	4	4
Schroder ISF Asian Total Return Fund	4	4

This document is meant to be informative and for general purposes only. It merely expresses the views and opinions held by DBS based on its current proprietary risk methodology and such views and risk methodology therein, are subject to change. DBS is not obliged to reveal or provide details on their internal risk methodology.

This document sets out the product risk rating of each product and does not constitute an offer, invitation, recommendation or solicitation of any action based upon it. Further, this document should not be viewed as identifying or suggesting all risks, direct or indirect, that may be associated with any investment decision and you should therefore not rely solely on this document when making your investment decision. This document does not take into account your individual needs, investment objectives and specific financial circumstances and investors should read the relevant offering documents in respect of each product and/or obtain separate legal or financial advice regarding the suitability of the product, having regard to their specific investment objectives, financial situation and particular needs before deciding to subscribe for or purchase any product.

Product Name	Risk Rating As of 2 Jun 2014	Risk Rating As of 2 Dec 2013
Schroder Asian Total Return Fund S\$	4	4
Schroder Global Equity Stabiliser Fund	4	-
Schroder ISF BRIC	4	4
Schroder ISF China Opportunities Fund	4	4
Schroder ISF Emerging Markets	4	4
Schroder ISF Emerging Markets Debt Absolute Return	3	3
Schroder ISF Global Emerging Market Opportunities	4	4
Schroder ISF Global Multi-Asset Income Fund	3	3
Schroder ISF Japanese Equity Alpha USD	4	4
Schroder ISF Middle East Fund	4	4
Schroder ISF Strategic Bond USD	2	2
Schroder LiveSure 2025	4	4
Schroder Multi-Asset Revolution	4	4
Schroder Singapore Trust	4	4
Schroder Strategic Bond Fund	2	2
Threadneedle (Lux) - Developed Asia Growth & Income Portfolio	4	-
Threadneedle (Lux) – Global Emerging Market Short-Term Bonds Fund	3	3
Threadneedle Pan European Fund	4	4
UBS Dynamic Alpha (USD) (SGD-Hedged)	4	4
UBS China Opportunities Fund	4	4
UBS Emerging Markets Income Fund	4	4
UBS(Lux)Eq Asian Consumption	4	4