

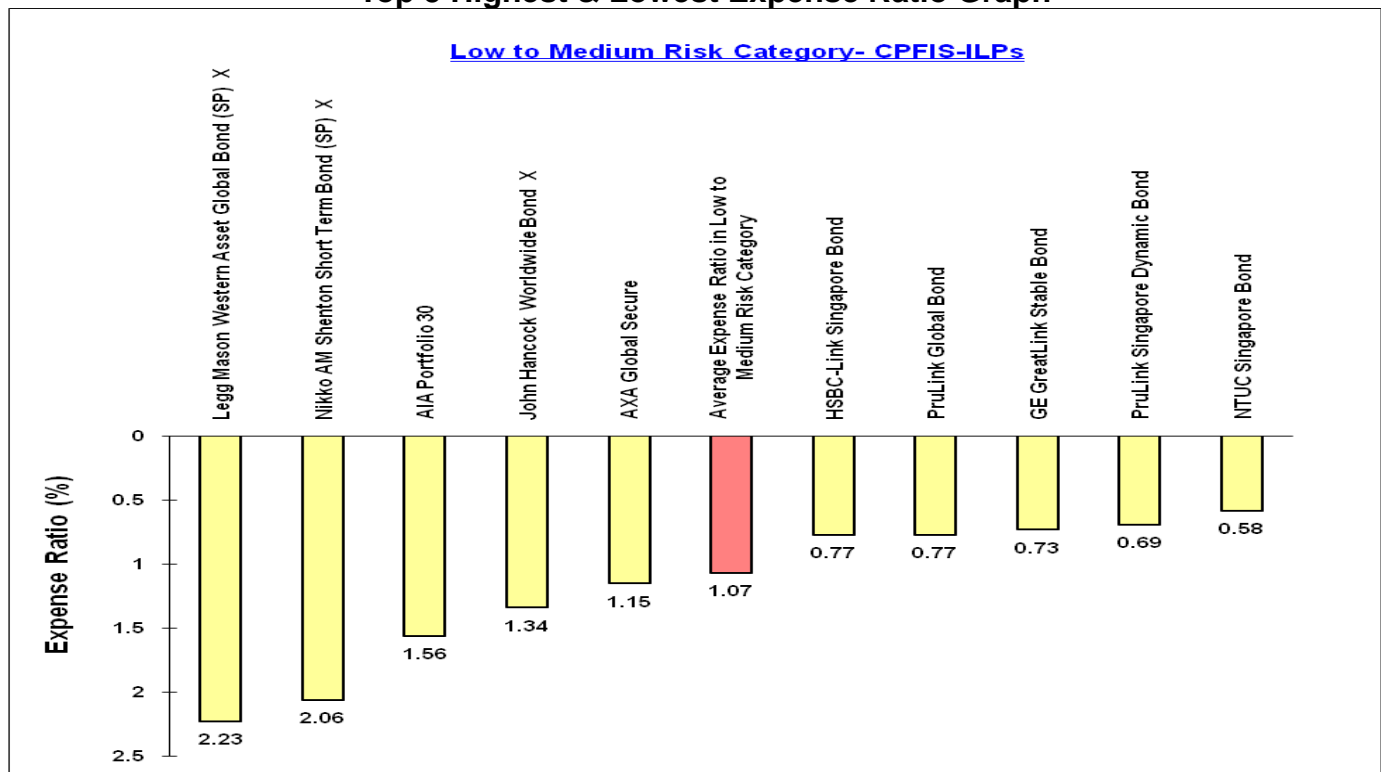
5 Highest/Lowest Cost Investment-Linked Insurance Products under CPFIS based on Expense Ratios (as at Q4 2011)

Low to Medium Risk Category

Top 5 Highest Expense Ratio			
Fund Name	Expense Ratio	Expense Ratio Date	Sector Name
Legg Mason Western Asset Global Bond (SP) X	2.23	30/9/2011	Bond Global
Nikko AM Shenton Short Term Bond (SP) X	2.06	30/9/2011	Money Market SGD
AIA Portfolio 30	1.56	30/6/2011	Mixed Asset SGD Conservative
John Hancock Worldwide Bond X	1.34	30/6/2011	Bond Global
AXA Global Secure	1.15	30/6/2011	Mixed Asset SGD Conservative
Average Expense Ratio in Low to Medium Risk Category	1.07		
Top 5 Lowest Expense Ratio			
Fund Name	Expense Ratio	Expense Ratio Date	Sector Name
NTUC Singapore Bond	0.58	30/6/2011	Bond SGD
PruLink Singapore Dynamic Bond	0.69	30/6/2011	Bond SGD
GE GreatLink Stable Bond	0.73	30/4/2011	Bond Global
HSBC-Link Singapore Bond	0.77	30/6/2011	Bond Global
PruLink Global Bond	0.77	30/6/2011	Bond Global

- NOTE: These expense ratios may not be up to end of December 2011 but already represent the most up-to-date information submitted by the FMCs/Insurers.
- Aviva's expense ratio includes all expenses and costs necessary to issue and maintain the ILP. Unlike other ILPs, Aviva does not charge an upfront sales charge, mortality fee, policy fee, bid-offer spread and switching fee separately from their management fee.
- X NOTE : No new CPF monies / Fund(s) closed to new subscriptions

Top 5 Highest & Lowest Expense Ratio Graph



[Click Here for a Full List of ILPs ranked by Expense](#)