

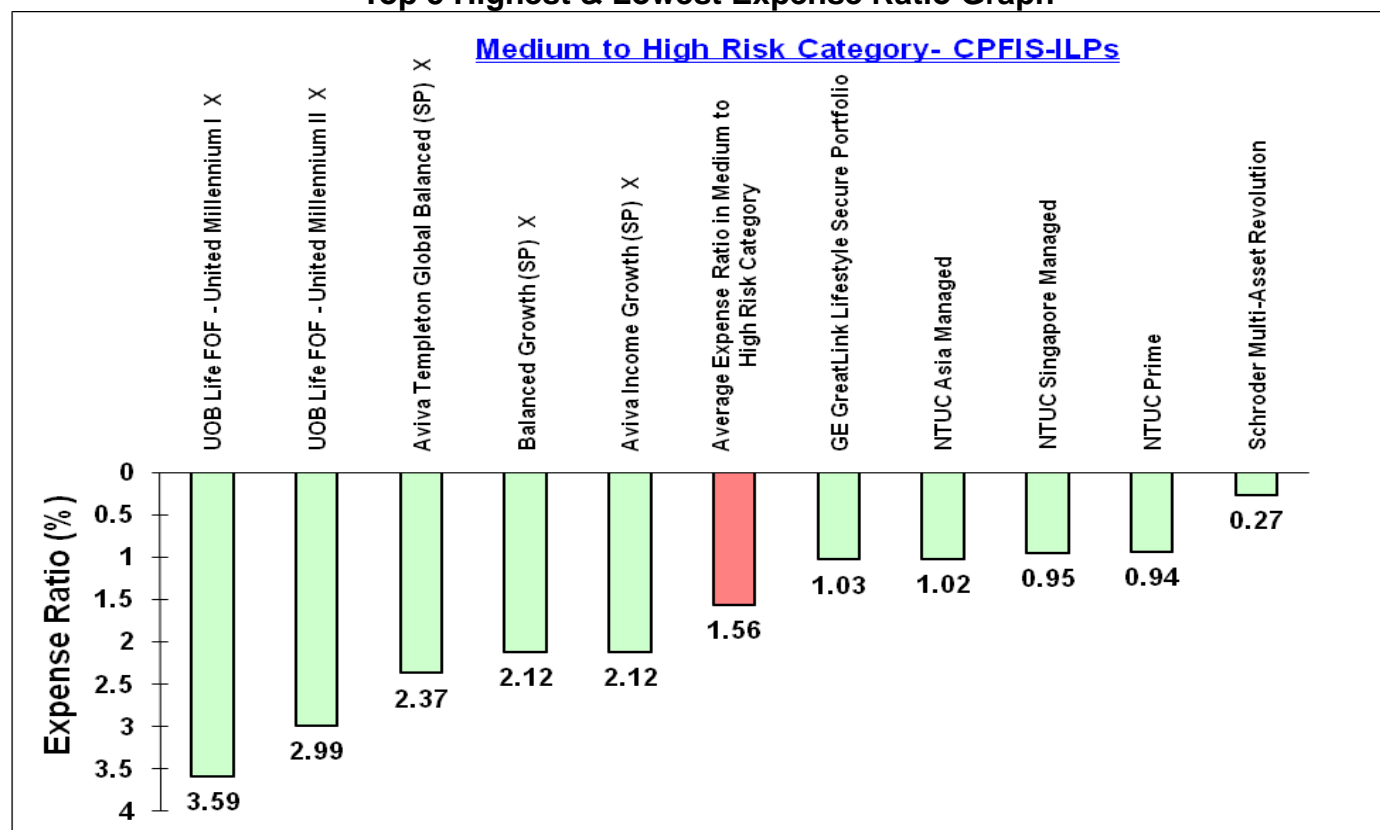
5 Highest/Lowest Cost Investment-Linked Insurance Products under CPFIS based on Expense Ratios (as at Q4 2011)

Medium to High Risk Category

Top 5 Highest Expense Ratio			
Fund Name	Expense Ratio	Expense Ratio Date	Sector Name
UOB Life FOF - United Millennium I X	3.59	30/6/2011	Mixed Asset SGD Balanced
UOB Life FOF - United Millennium II X	2.99	30/6/2011	Mixed Asset SGD Balanced
Aviva Templeton Global Balanced (SP) X	2.37	30/9/2011	Mixed Asset SGD Balanced
Aviva Balanced Growth (SP) X	2.12	30/9/2011	Mixed Asset SGD Balanced
Aviva Income Growth (SP) X	2.12	30/9/2011	Mixed Asset SGD Conservative
Average Expense Ratio in Medium to High Risk Category	1.56		
Top 5 Lowest Expense Ratio			
Schroder Multi-Asset Revolution	0.27	30/9/2011	Mixed Asset Other Flexible
NTUC Prime	0.94	30/6/2011	Mixed Asset SGD Balanced
NTUC Singapore Managed	0.95	30/6/2011	Mixed Asset SGD Balanced
NTUC Asia Managed	1.02	30/6/2011	Mixed Asset SGD Aggressive
GE GreatLink Lifestyle Secure Portfolio	1.03	30/4/2011	Mixed Asset SGD Conservative

- 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](#)