

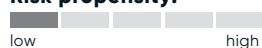
International fund portfolios

Income-Portfolio

Income-oriented:

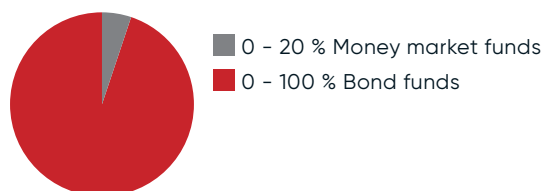
The fund portfolio is suitable for clients with limited risk tolerance.

Risk propensity:



Management fee: 0,25 % p.a.

Asset allocation:



Reference currency share: at least 70 % USD

Balanced-Portfolio

Balanced:

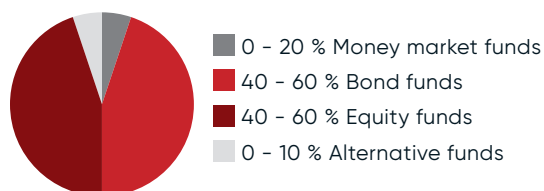
The fund portfolio is suitable for clients seeking a balanced portfolio with relative risk.

Risk propensity:



Management fee: 0,50 % p.a.

Asset allocation:



Reference currency share: at least 60 % USD

Growth-Portfolio

Capital-gain-oriented:

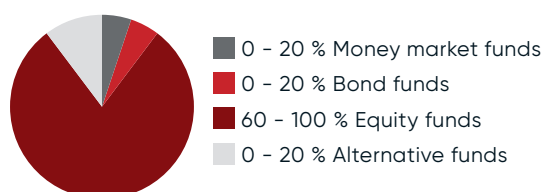
The fund portfolio is suitable for clients seeking a growth portfolio with relative risk.

Risk propensity:



Management fee: 1,00 % p.a.

Asset allocation:



Reference currency share: at least 50 % USD