## Why so important to select the right fund?

**FUNDCLASS**

The differentials in performance between the « right » fund and the others, are, each year, very significant. This can be confirmed in the years where there are increases, drops or sudden changes in the markets .
Taking into account these differentials, it is imperative to spend a great deal of time in selecting and in following the funds that we have.
See for yourself with the following examples..

In all the following categories:

| | |
|---|---|
| xx% | Indicates the average performance of the best third of the category concerned. |
| yy % | Indicates the average performance of all the funds of the category concerned. |
| zz % | Indicates the average performance of the bottom third of the category concerned. |

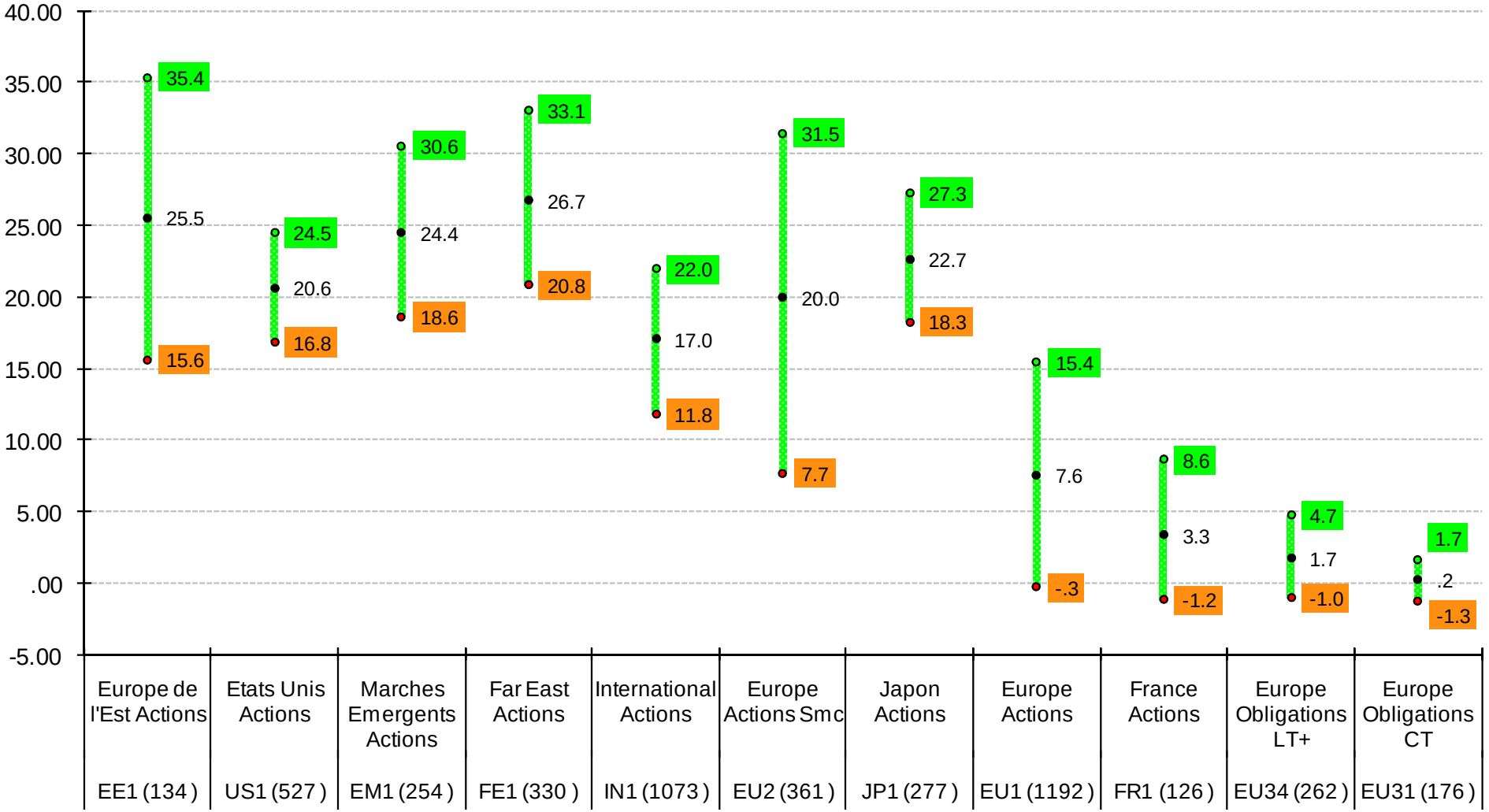
Data available for each calender year from 2006

YEAR 2010

**FUNDCLASS**

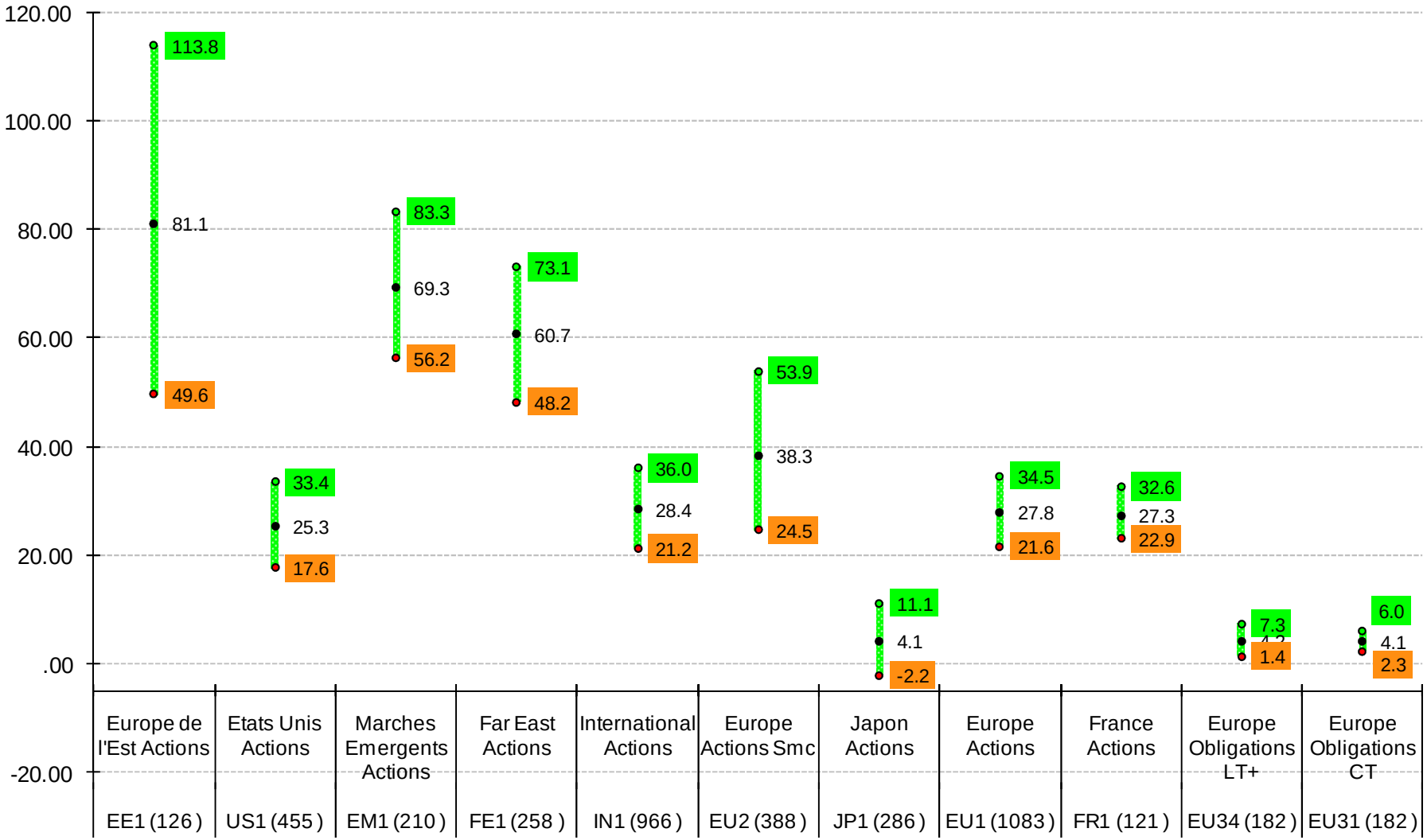
## 12 months end of December 2010: average- top third and bottom third.

**Absolute performance**



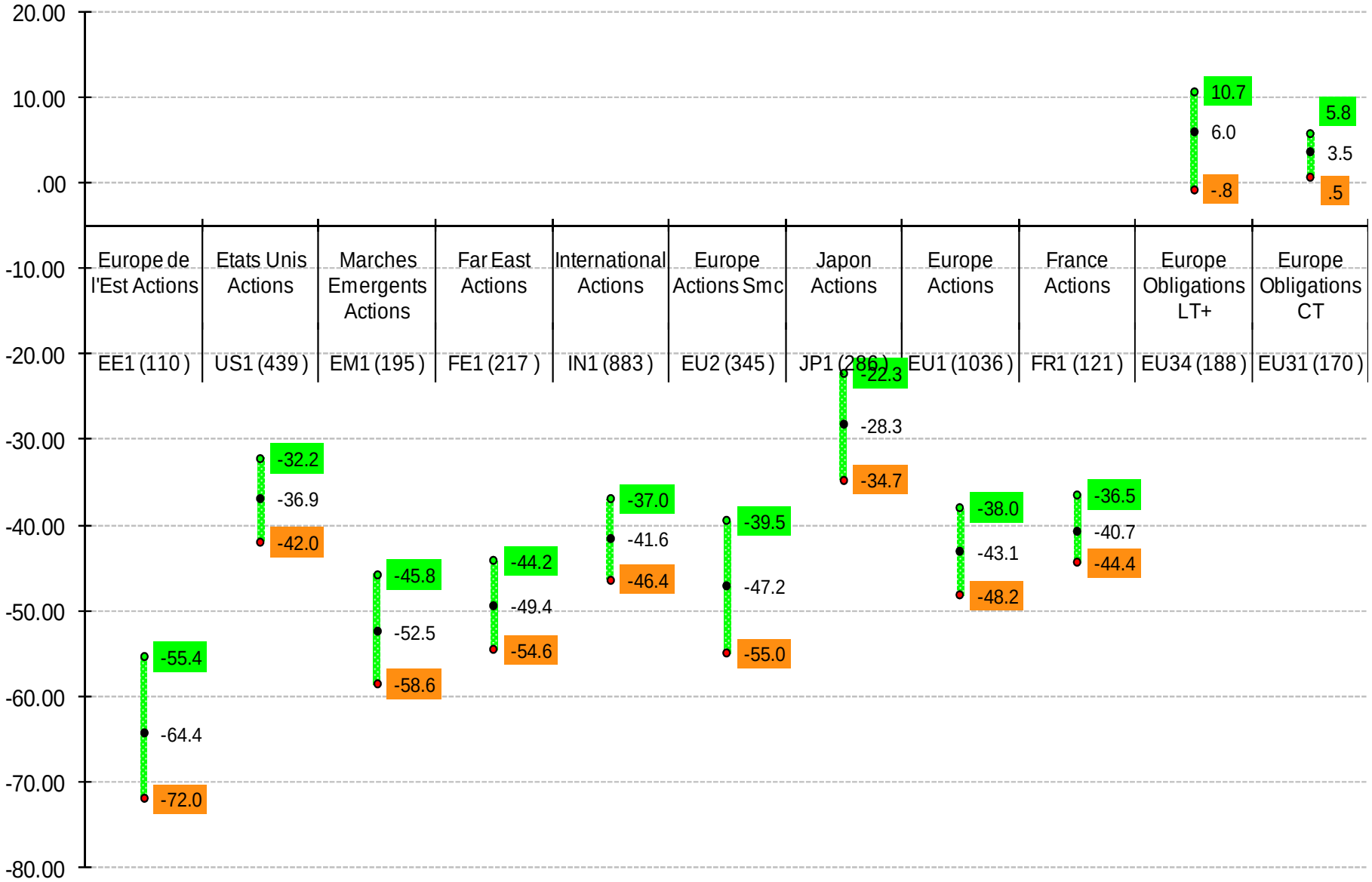
YEAR 2009

**FUNDCLASS**



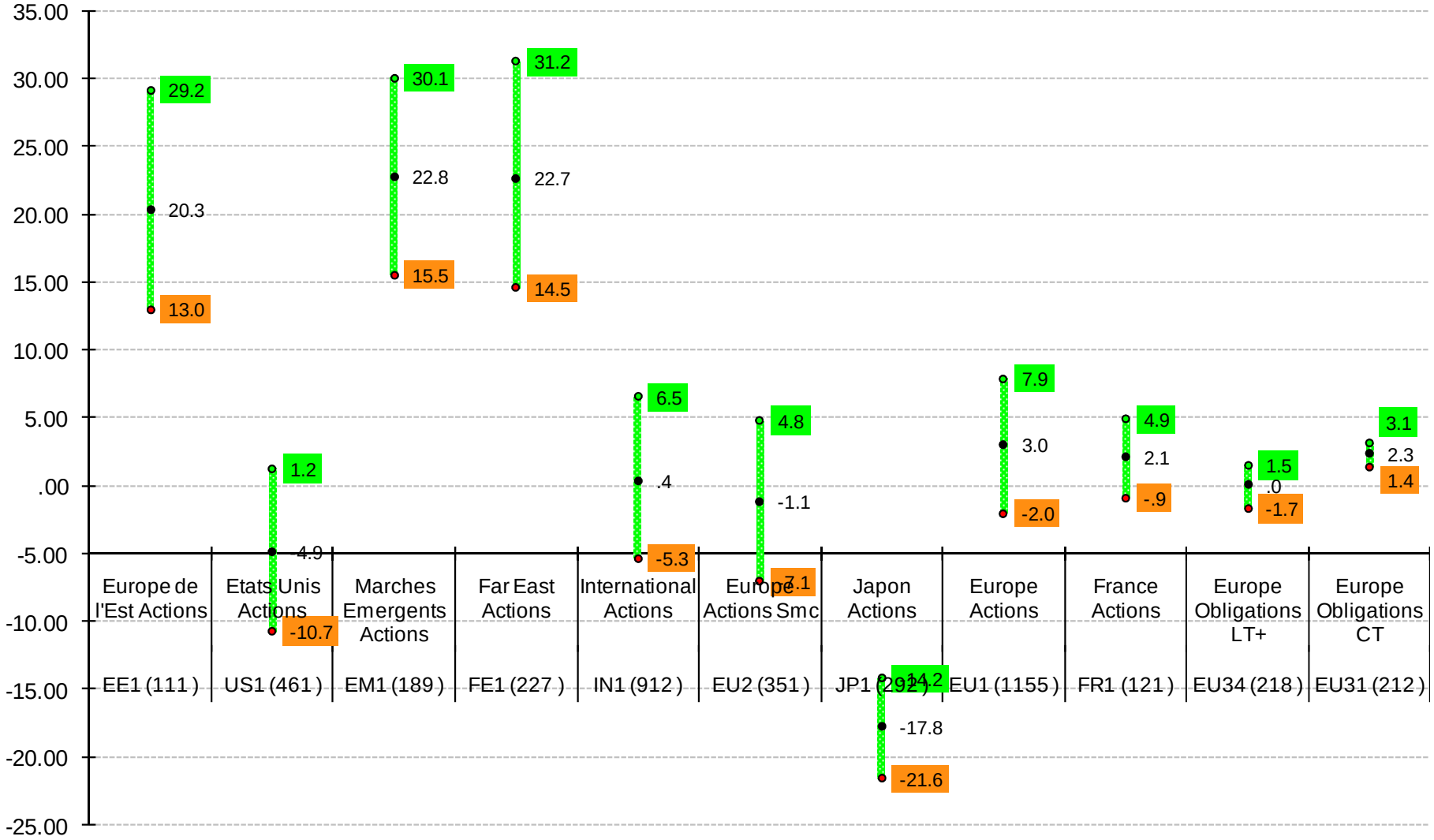
YEAR 2008

FUNDCLASS



# YEAR 2007

FUNDCLASS



YEAR 2006

**FUNDCLASS**