

BCOM Guaranteed (CF) Fund - Guaranteed Rate of Return for the past periods

Financial Year	Accounting Date	Guaranteed Rate of Return
2000	31 Dec 2000	5% p.a.
2001	31 Dec 2001	5% p.a. for 1 Jan 2001 to 25 Oct 2001 4.25% p.a. for 26 Oct 2001 to 31 Dec 2001
2002	31 Dec 2002	4.25% p.a.
2003	31 Dec 2003	3% p.a. for 1 Jan 2003 to 7 Jul 2003 2% p.a. for 8 Jul 2003 to 31 Dec 2003
2004	31 Dec 2004	2% p.a.
2005	31 Dec 2005	2% p.a.
2006	31 Dec 2006	2% p.a. for 1 Jan 2006 to 9 Jan 2006 5% p.a. for 10 Jan 2006 to 31 Dec 2006
2007	31 Dec 2007	5% p.a.
2008	31 Dec 2008	1% p.a.
2009	31 Dec 2009	1.5% p.a.
2010	31 Dec 2010	1.25% p.a.
2011	31 Dec 2011	1% p.a.
2012	31 Dec 2012	1.25% p.a.
2013	31 Dec 2013	1% p.a.
2014	31 Dec 2014	1% p.a.
2015	31 Dec 2015	1% p.a.
2016	31 Dec 2016	1% p.a.
2017	31 Dec 2017	1.25% p.a.
2018	31 Dec 2018	1% p.a.

2019	31 Dec 2019	1% p.a.
2020	31 Dec 2020	1% p.a.
2021	31 Dec 2021	1% p.a.
2022	31 Dec 2022	1% p.a.

With effect from 1st January 2008, the Interim Guarantee Rate of Return is 1% p.a..