

FORTIS B FIX 2008 Ladder SRI 3

Subfund of the Belgian OEIC FORTIS B FIX 2008

Fortis Investments



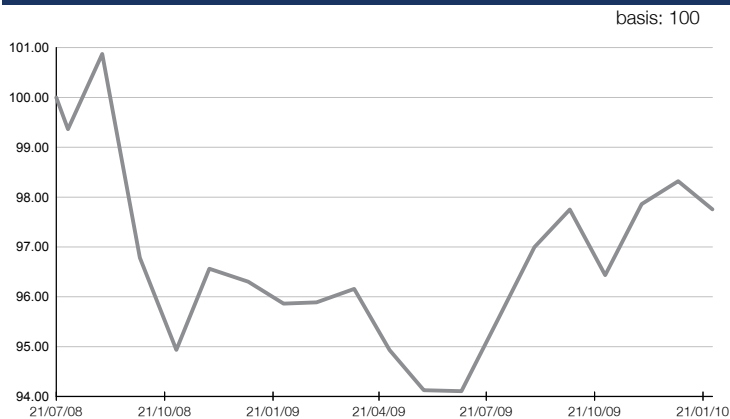
Investment Strategy

On maturity date, defined as 1 August 2013, a surplus will be linked to the evolution of a basket of 20 stocks with equal weighting. The evolution of the basket is determined as the arithmetic average of the individual percentages of increase (with a Cap of 75%) or decrease of each of the 20 stocks comprising the basket. If in addition the thresholds of 115%, 130%, 145%, 160% or 175% of the starting value of an individual stock are reached either on 31 July 2009, 30 July 2010, 29 July 2011 or 31 July 2012, then the final value of the stocks will be at least equal to this threshold even if this stock should decline thereafter. The starting level of each stock from the basket is definitively set at the time of issue.

At Maturity, 100% of the initial net asset value before costs.

Underlying: Basket of stocks

NAV evolution in EUR



Fund features

NAV at 29/01/2010	977.55	EUR
NAV at launch	1000.00	EUR
Assets under management (mln)	3.20	EUR
ISIN	BE0948248738	
Inception	22/07/2008	
Maturity date	01/08/2013	
Risk class (BEAMA*)	IV	

*between 0 (lowest risk) and VI (highest risk)

VNI computed 2 times per month: the 1st Business Day of the month and 2nd Business Day after the 14th

Entry fee during the launch period	2.5%
after the launch period	5.5%
Exit fee before maturity	1.0%
at maturity	0.0%

Annualised performance until NAV on 29/01/2010 in EUR*

	1 year	3 years	5 years
EUR	1.97%		

The return figures indicated above do not include commissions and fees linked to the issuing and redemption of shares. Based on historical data, they offer no guarantee of future returns and take no account of any mergers between mutual funds or investment company sub-funds.

Projected NAV from 29/01/2010 in EUR

	Maximum	Minimum
NAV at maturity	1,750.00	1,000.00
future annualised yield	18.06%	0.65%

Maximum NAV: maximum value that can be obtained at maturity, taking into account the structure of the product and payment of the final coupon. Minimum NAV: minimum value that can be obtained at maturity, taking into account the structure of the product and payment of the final coupon.

Reference Latest price Return % value

	Reference value	Latest price	Return %
Bristol-Myers Squibb Co	USD	22.38	24.36 8.84 %
Bt Group Plc	GBP	198.30	137.60 - 30.61 %
Citigroup Inc	USD	17.92	3.32 - 81.47 %
Deutsche Telekom Ag-Reg	EUR	10.78	9.35 - 13.26 %
Enel Spa	EUR	4.88	3.90 - 20.03 %
Eni Spa	EUR	21.70	16.93 - 21.99 %
France Telecom Sa	EUR	19.53	16.62 - 14.90 %
General Electric Co	USD	27.89	16.08 - 42.35 %
Intesa Sanpaolo	EUR	3.45	2.77 - 19.53 %
Johnson & Johnson	USD	67.94	62.86 - 7.48 %
Koninklijke Kpn Nv	EUR	10.46	11.99 14.55 %
Lloyds Banking Group Plc	GBP	155.17	51.20 - 67.00 %
Nissan Motor Co Ltd	JPY	814.33	736.00 - 9.61 %
Novartis Ag-Reg	CHF	57.91	56.85 - 1.84 %
Ntt Docomo Inc	JPY	162000.00	135300.00 - 16.48 %
Pfizer Inc	USD	18.32	18.66 1.83 %
Toyota Motor Corp	JPY	4656.66	3490.00 - 25.05 %
Unicredit Spa	EUR	3.13	2.02 - 35.46 %
Upm-Kymmene Oyj	EUR	10.33	7.97 - 22.84 %
Vodafone Group Plc	GBP	149.33	134.55 - 9.89 %

Value of underlying fund

Index current Value	7926.86
Last observation value	10000.00