

Unit Trust Model Portfolio

BALANCED PORTFOLIO

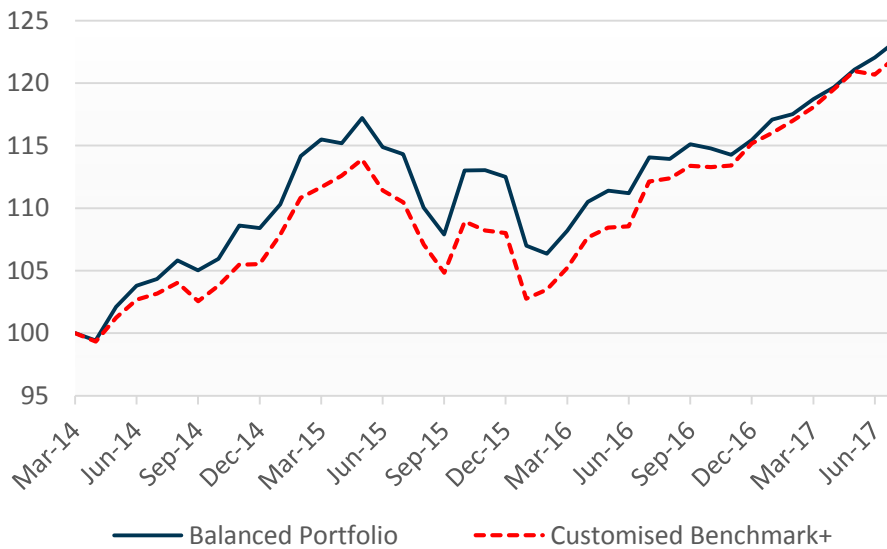
Performance Analytics for July 2017



StocksBnB.com

18 August 2017

PERFORMANCE CHART (Index=100 as at end of March 2014)



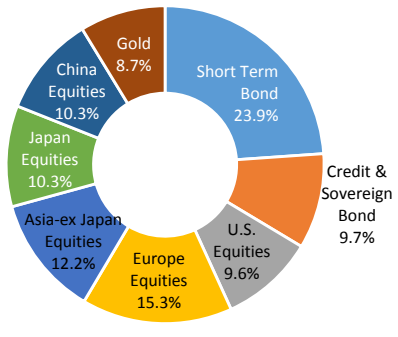
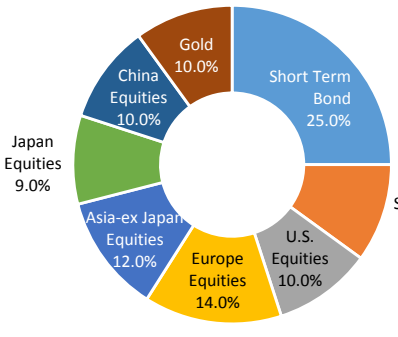
+Customised Benchmark is 25% Bloomberg Barclays Global Corporate 1-3yr, 15% Barclays Global Aggregate, 7% FTSE Greater China, 5% FTSE Gold Mines, 11% MSCI AC Asia Pacific ex Japan, 14% MSCI AC Europe, 9% Nikkei 225, 14% S&P 500 as at 31 Jan 2016

Performance (%)	1 mth	3 mth	YTD	1 yr	3 yr (annualised)	S.I. (annualised)
Balanced Portfolio	1.0	3.1	6.8	8.1	5.7	6.5
Benchmark⁺	1.1	2.1	6.0	8.8	5.8	6.2

INVESTMENT OBJECTIVE

The Balanced Model Portfolio is design with a primary objective of assuring the safety of the principal by minimizing the downside risk while focusing on long-term capital appreciation, consistent with prudent investment management. This is achieve through investing across multiple asset classes and geography regions. The Model Portfolio will comprise of actively managed funds investing in equities, fixed income, property and commodities related securities in global markets.

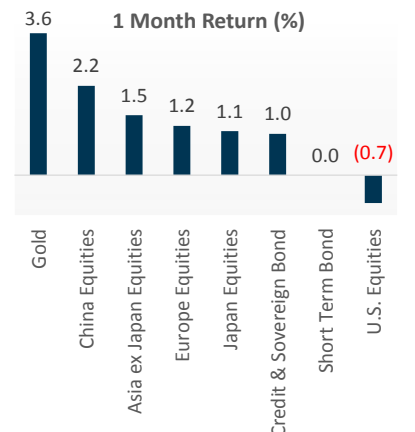
Inception Date:	March 2014
Investment Instrument:	Unit Trust
Base Currency:	SGD
Recommended initial Investment:	SGD 30,000
Recommended Investment Horizon:	5 to 7 years
Fees:	Underlying fund management fee & sale charges or WRAP fee

END OF MONTH ALLOCATION		TARGET ALLOCATION	
			
ASSET CLASS	SELECTED FUNDS		
Gold	UOB - United Gold & General SGD		
China Equities	First State Regional China		
Asia ex Japan Equities	First State Dividend Advantage		
Europe Equities	Templeton European		
Japan Equities	Lion Global Japan Growth (hedged)		
Credit & Sovereign Bond	Natixis Loomis Sayles Multi Sector Income		
Short Term Bond	UOB United SGD		

Risk Matrix (since Inception)

	Portfolio	Benchmark
Sharpe Ratio [#]	0.7	1.0
Volatility	6.2	6.0
Max Drawdown	-9.1	-8.9

[#] Risk-free rate @ 2.5%



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