

Unit Trust Model Portfolio

CONSERVATIVE PORTFOLIO

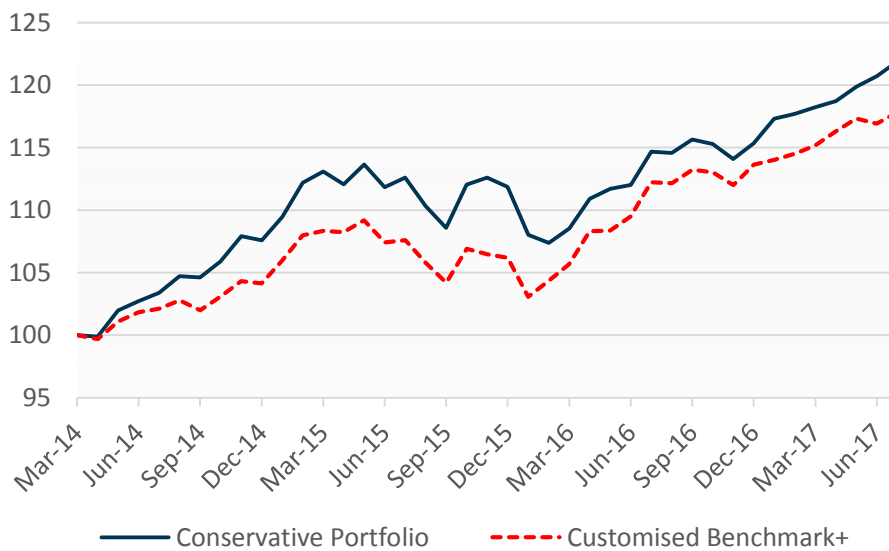
Performance Analytics for July 2017



StocksBnB.com

18 August 2017

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



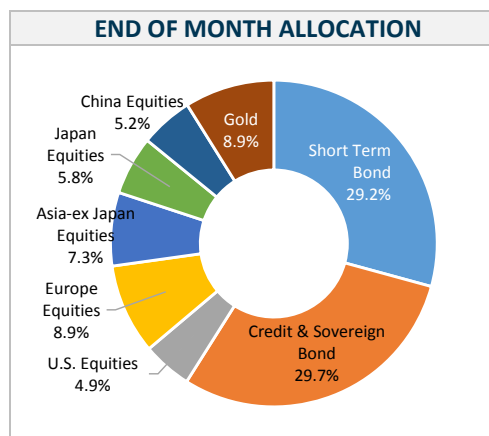
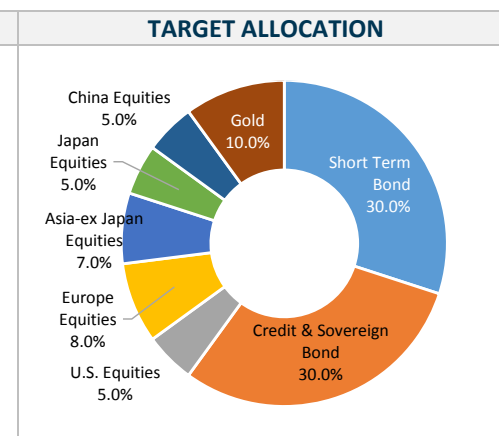
+Customised Benchmark is 25% UOB SGS Short, 25% Barclays Global Aggregate, 10% JPM EMBI Global Div Index, 4% FTSE Greater China, 5% FTSE Gold Mines, 7% MSCI AC Asia Pacific ex Japan, 9% MSCI AC Europe, 6% Nikkei 225, 9% S&P 500 as at 31 Jan 2016

| Performance (%) | 1 mth | 3 mth | YTD | 1 yr | 3 yr (annualised) | S.I. (annualised) |
|-------------------------------|-------|-------|-----|------|-------------------|-------------------|
| Conservative Portfolio | 1.0 | 2.7 | 5.7 | 6.3 | 5.6 | 6.1 |
| Benchmark+ | 0.8 | 1.3 | 3.7 | 5.0 | 4.9 | 5.0 |

INVESTMENT OBJECTIVE

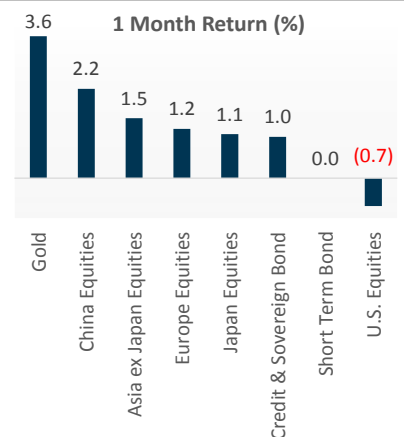
The Conservative Model Portfolio is design with a primary objective of assuring the safety of the principal by minimizing the downside risk, consistent with prudent investment management. This is achieve through investing across multiple asset classes and geography regions. The Model Portfolio will comprise 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 [#] | 1.0 | 0.8 |
| Volatility | 4.7 | 4.4 |
| Max Drawdown | -5.4 | -5.6 |

[#] Risk-free rate @ 2.5%



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