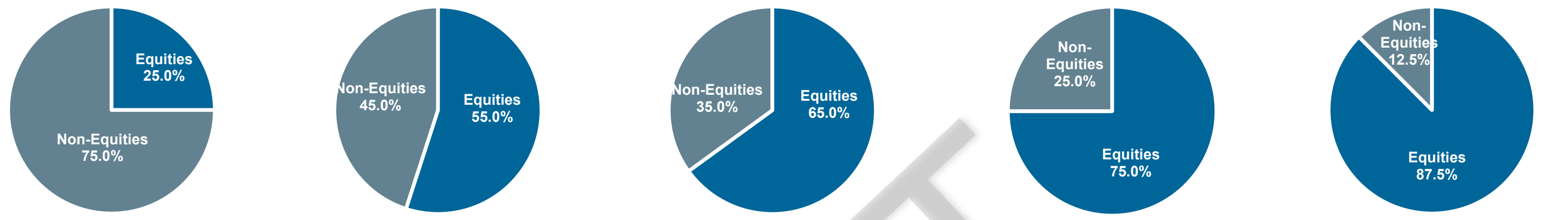
For Professional Investors and Advisers only and not to be relied upon by Retail Investors

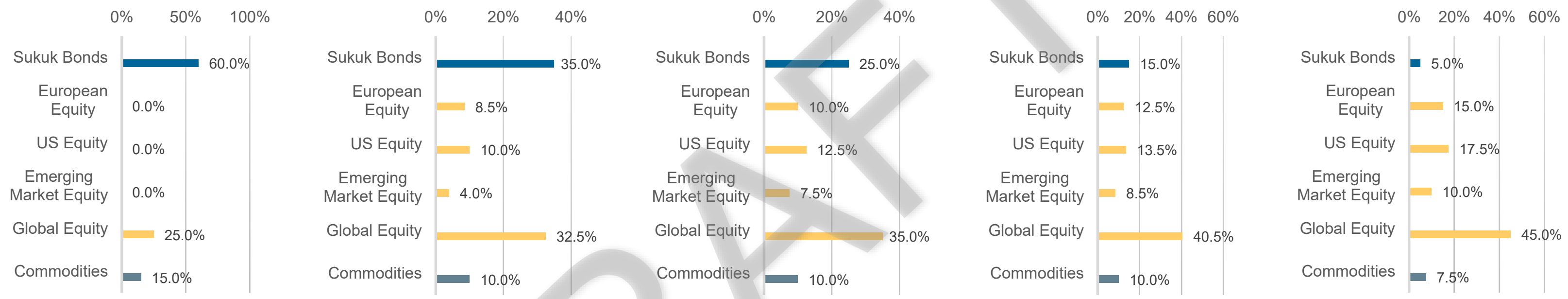
December 2025

	Defensive	Conservative	Balanced	Growth	Adventurous

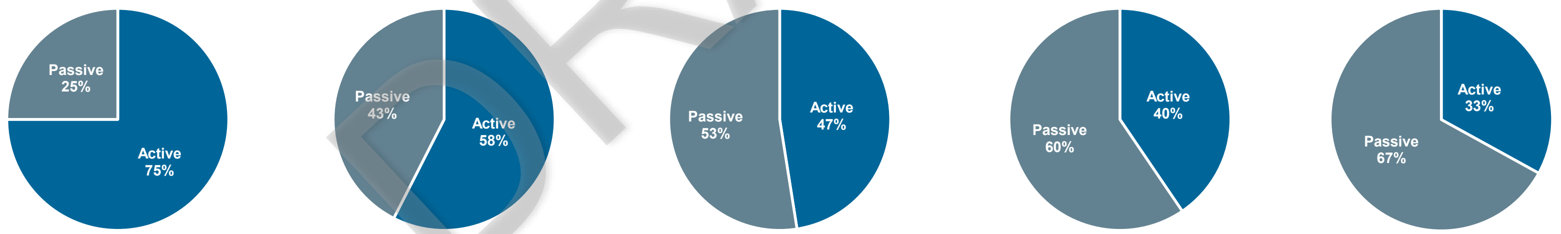
Asset Allocation



Sub-Category Allocation



Active / Passive



Key Facts

	Defensive	Conservative	Balanced	Growth	Adventurous
Product Fee*	0.87%	0.68%	0.60%	0.55%	0.47%
No. of Holdings'	8	11	11	11	9
Est. Portfolio Yield	2.80%	2.00%	1.74%	1.44%	1.23%
Annualised Return (5 years)	6.66%	8.48%	9.17%	10.01%	10.53%
Annualised Volatility (5 years)	5.76%	7.17%	7.88%	8.76%	9.95%
Max. Drawdown~	-7.47%	-8.50%	-8.62%	-9.20%	-10.28%
VaR (95%)^	-3.58%	-3.87%	-4.11%	-4.41%	-4.81%

* The ongoing charge figure includes the fees charged by third-party fund managers within the portfolio, and does not include AMC, platform provider, adviser fees, transaction costs or performance fees.
' Est. portfolio yield is based upon historic income payments for each security over the past year. It is possible that less income will be paid by the securities than is estimated.
~ Maximum drawdown is the maximum observed loss from a peak to a trough of a portfolio.
^ Value at risk (VaR) is a measure of the risk of loss. It estimates how much a portfolio might lose (with a given probability), given normal market conditions, in any single month.
All historic and expected returns are based on the long-term asset allocation for each strategy. The past performance is simulated based on the performance of the underlying securities and is no guarantee of future performance.