



STRATEGIC ASSET ALOCATIONS

12 March 2018

SOPHISTICATED
INVESTING
MADE EASY

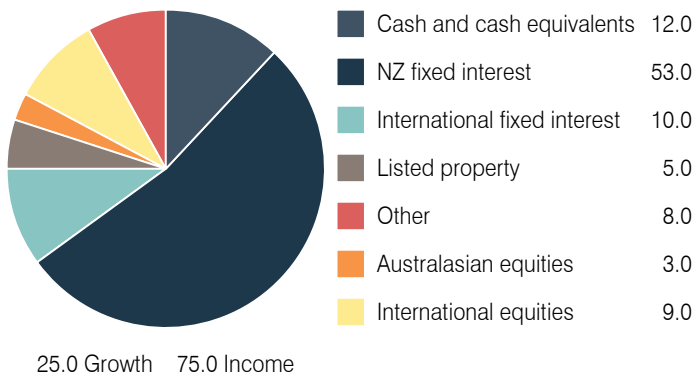
STRATEGIC ASSET ALLOCATIONS



The mix of assets in your portfolio should reflect your investment risk profile. The following asset allocations have been established by analysing returns over a long period and, as such, can be used as a strategic benchmark when contracting your portfolio.

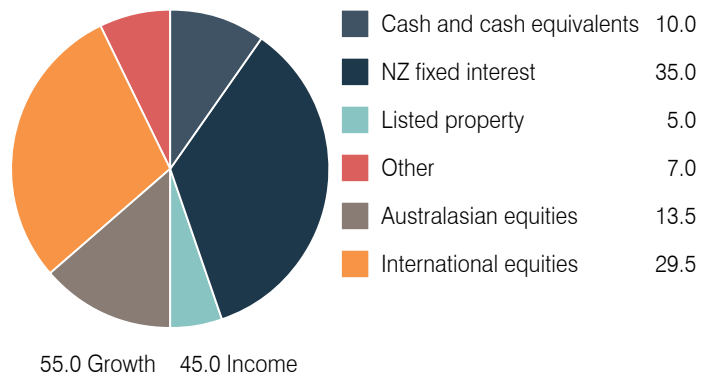
Conservative Investor

- > You are more comfortable with stable investments and are not willing to accept much risk.
- > However, if you have a longer time horizon, you are willing to accept a low to medium level of volatility in your returns over the short term, as long as in the medium term, the value of your capital is preserved.
- > You would accept a potential loss in one year out of every nine.



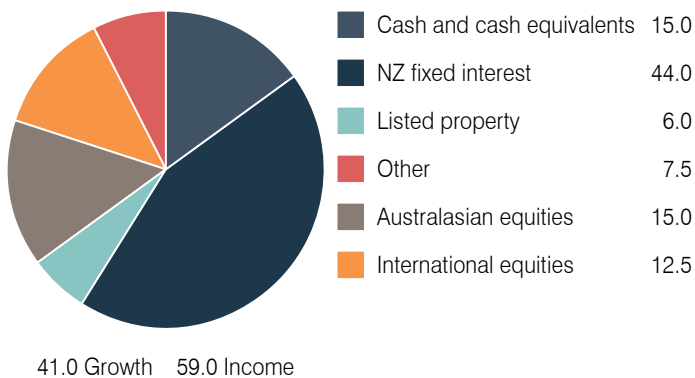
Balanced Investor

- > You want to protect your capital, but also see some growth in the medium term.
- > You are not comfortable with significant fluctuations in your portfolio, but you understand that medium risk is needed to achieve more growth over the long term.
- > You would accept a potential loss in one year out of every five.



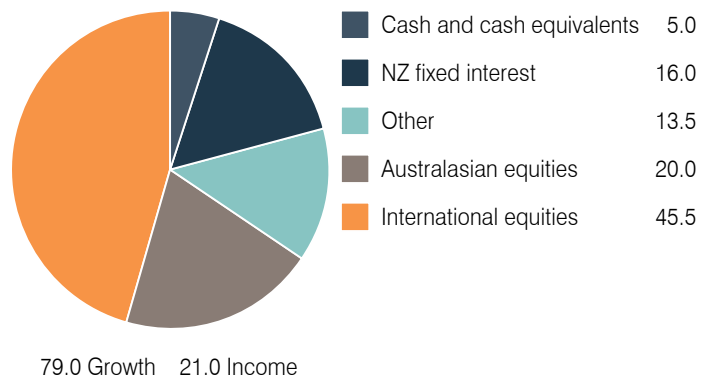
Conservative Balanced Income Investor

- > You want to protect your capital, see some growth in the medium term and receive some income from distributions along the way.
- > You are not comfortable with significant fluctuations in your portfolio, but you understand that some risk is needed to achieve moderate growth over the long term.
- > You would accept a potential loss in one year out of every six.



Selected Growth Investor

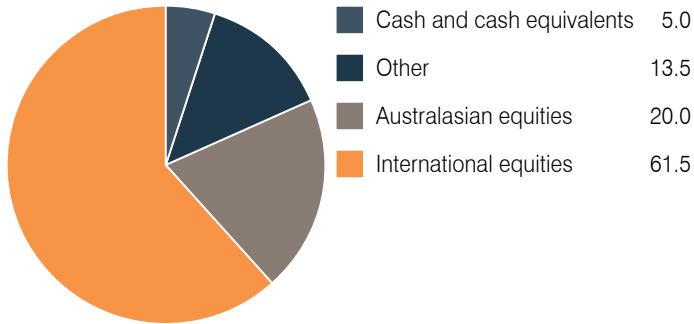
- > You have a longer-term timeframe and are comfortable with the medium to high level of risk associated with shares.
- > You accept that the value of your investment will fluctuate in the short term if you are seeking higher capital gain in the long term.
- > You would accept a potential loss in one year out of every four.





High Growth Investor

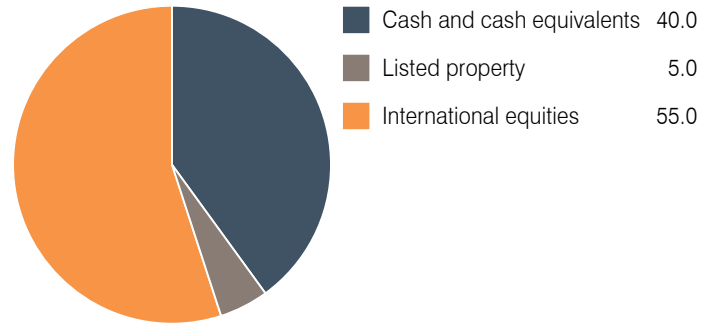
- > You have a long-term timeframe and are comfortable with the high level of risk associated with shares.
- > You accept that the value of your investment will fluctuate in the short term if you are seeking higher capital gain in the long term.
- > You would accept a potential loss in one year out of every four.



95.0 Growth 5.0 Income

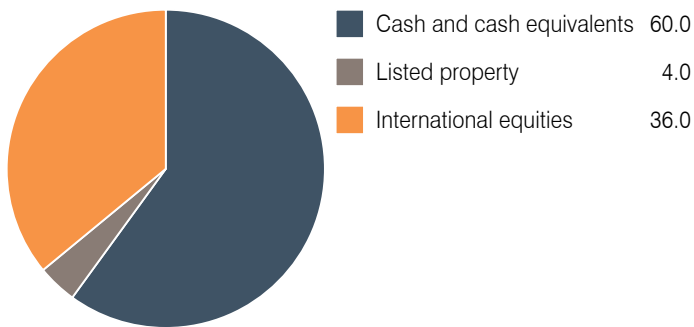
GBP Balanced Growth Investor

- > You have a longer-term timeframe and are comfortable with the high level of risk associated with shares.
- > You accept that the value of your investment will fluctuate in the short term if you are seeking higher capital gain in the long term.
- > You would accept a potential loss in one year out of every four.



GBP Diversified Investor

- > You want to protect your capital, but also see some growth in the medium term.
- > You are not comfortable with significant fluctuations in your portfolio, but you understand that medium to high risk is needed to achieve more growth over the long term.
- > You would accept a potential loss in one year out of every five.



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