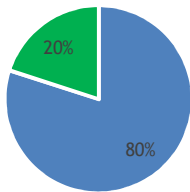


Singlife Model Portfolios

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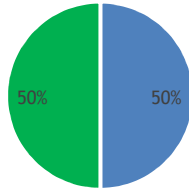
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Singlife Conservative



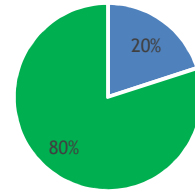
The objective of this portfolio is to achieve long term growth with some tolerance for volatility. The Singlife Conservative Portfolio aims to be the lowest risk portfolio in this range.

Singlife Balanced



The objective of this portfolio is to achieve long term growth with a moderate tolerance for volatility. The Singlife Balanced Portfolio aims to be the middle risk portfolio in this range.

Singlife Dynamic



The objective of this portfolio is to achieve long term growth with a high tolerance for volatility. The Singlife Dynamic Portfolio aims to be the highest risk portfolio in this range.

■ Fixed Income ■ Equities

Portfolios Allocation

| Funds | Singlife Conservative | Singlife Balanced | Singlife Dynamic |
|---|-----------------------|-------------------|------------------|
| Fixed Income | | | |
| Neuberger Berman Strategic Income Fund SGD-H | 50% | 34% | 12% |
| BlackRock Global Funds – US Dollar High Yield Bond Fund SGD-H | 10% | 8% | 4% |
| United SGD Fund | 10% | 0% | 0% |
| United Asian High Yield Bond Fund SGD-H | 10% | 8% | 4% |
| Equities | | | |
| United Global Quality Growth Fund | 10% | 21% | 33% |
| Nikko AM Shenton Global Opportunities Fund | 0% | 10% | 16% |
| Fidelity Funds - World Fund | 8% | 8% | 13% |
| Eastspring Investments - Global Low Volatility Equity Fund | 0% | 4% | 7% |
| JPMorgan Funds - Asia Pacific Equity Fund | 2% | 7% | 11% |

Source: ASI Asia. As at 31/08/2020. The portfolios allocation may change from time to time, at the discretion of the Asset Manager. Figures may not always sum up to 100% due to rounding.

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Asset Class Allocation

| Allocation | Singlife Conservative | Singlife Balanced | Singlife Dynamic |
|--------------------------------|-----------------------|-------------------|------------------|
| Global Investment Grade Bonds | 50% | 34% | 12% |
| Singapore Short Term Bonds | 10% | 0% | 0% |
| US High Yield | 10% | 8% | 4% |
| Asian High Yield | 10% | 8% | 4% |
| Global Equities | 18% | 39% | 62% |
| Global Equities Low Volatility | 0% | 4% | 7% |
| Asia Pacific Ex Japan Equities | 2% | 7% | 11% |
| Total | 100% | 100% | 100% |

Source: ASI Asia. As at 31/08/2020. The asset class allocation may change from time to time as a result of a change in portfolios allocation, at the discretion of the Asset Manager.

Figures may not always sum up to 100% due to rounding.

Portfolios Performance

| Portfolios | 1-Month | 3-Month | YTD | 1-Year | 3-Years (annualised) | Since Inception [^] |
|------------------------------|---------|---------|-----|--------|----------------------|------------------------------|
| Singlife Conservative | 1.50 | n/a | n/a | n/a | n/a | 1.64 |
| Singlife Balanced | 2.53 | n/a | n/a | n/a | n/a | 2.70 |
| Singlife Dynamic | 3.64 | n/a | n/a | n/a | n/a | 3.74 |

Source: ASI Asia. As at 31/08/2020.

[^]Since Inception: 29/07/2020.

The table above sets out the gross model performance returns (BEFORE investment management fees, administration fees, advisory fees and taxes) for the Portfolio. Had such fees been deducted, returns would have been lower.

The performance of the model portfolios may differ from the actual portfolios held by the individual investor.

The performance returns have been calculated on a daily basis, and are accumulated for the period shown.

Performance returns shown are annualised if the period exceeds 1 year, or as total returns otherwise.

Past performance is not a guide to future results.



Singlife Model Portfolios

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