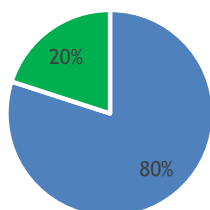


Singlife Model Portfolios Factsheet - November 2023

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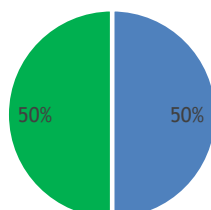


Singlife Conservative



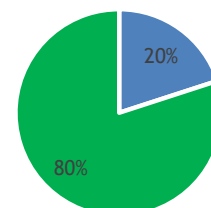
The objective of this portfolio is to achieve long term growth with some tolerance for volatility. The Singlife Conservative Portfolio aims to be the lowest risk fund in this range.

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	35%	24%	11%
United SGD Fund	44%	25%	8%
BlackRock Global Funds - US Dollar High Yield Bond Fund SGD-H	2%	2%	2%
United Asian High Yield Bond Fund SGD-H	1%	1%	1%
Equities			
United Global Growth Fund	1%	2%	5%
Allianz Best Styles Global Equity SGD-H	1%	5%	7%
Nikko AM Shenton Global Opportunities Fund	6%	13%	20%
Fidelity Funds - World Fund	4%	11%	15%
Eastspring Investments - Global Low Volatility Equity Fund	2%	6%	13%
JPMorgan Funds - Asia Pacific Equity Fund	2%	6%	10%
abrtn All China Sustainable Equity Fund	2%	5%	8%

Source: abrtn Asia. As at 30/11/2023. 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. This information should not be considered a recommendation to purchase or sell any security or an indication of future performance.

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Portfolios Performance

Portfolios	1-Month	3-Month	YTD	1-Year	3-Years (annualized)	Since Inception [^] (annualized)
Singlife Conservative	2.95	0.57	3.48	2.88	-1.67	-0.31
Singlife Balanced	3.79	-0.11	3.41	1.79	-1.31	0.44
Singlife Dynamic	4.53	-0.84	2.87	0.32	-0.76	1.11

Source: abrdn Asia. As at 30/11/2023.

[^]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 are shown as annualised if the period is over 1 year, or as total returns otherwise.

Past performance is not a guide to future results.

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