

RATIONALE APPROVED PRODUCT LIST (APL)

The Approved Product List (APL) is compiled to enable each Adviser to have efficient and streamlined access to investment products that may be suitable for inclusion in a client's portfolio. The APL aims to provide the Adviser with sufficient options to satisfy the client's needs but not unwieldy whereby causing decision making to become difficult. Advisers should understand any products that they recommend for inclusion into their client's investment portfolio. The APL is not a substitute for knowing your product and knowing your customer.

Propel Product Management on behalf of PIAS provides you with access to the APL on the basis that you acknowledge the APL does not negate your responsibility to know your product and to make your own appropriate research in determining the suitability of a product to your client's circumstances/portfolio.

PRODUCT LIST UPDATE

The following products have been **APPROVED** for inclusion in the APL in April 2025:

1. abrdn SICAV II Global Income Bond Fund
2. PIMCO GIS Balanced Income and Growth

- 3.
- 4.
- 5.
- 6.

The following products have been put on **HOLD** following latest APL review held in April 2025:

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.

The following products have been **TERMINATED** effective from April 2025:

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.

APL FILE UPDATE

1. Neuberger Berman Emerging Markets Debt Hard Currency Fund USD A Accumulating Class available on GROW with Singlife
2. Neuberger Berman Emerging Markets Debt Hard Currency Fund USD A Monthly Distributing Class available on GROW with Singlife
3. LionGlobal SGD Money Market Fund Class A Distribution SGD available on GROW with Singlife
4. LionGlobal Short Duration Bond Fund Class A Hedged Accumulation USD available on GROW with Singlife
5. LionGlobal Short Duration Bond A M Distribution SGD available on GROW with Singlife
6. United ESG Advanced Fund Series - United Smart Sustainable Singapore Bond Fund Class A SGD Acc Hedged available on GROW with Singlife
7. PIMCO GIS Global Bond Fund M Retail Income II Hedged SGD available on GROW with Singlife and iFAST
8. Eastspring Asia ESG Bond Fund will be renamed to Eastspring Asia Select Bond Fund
- 9.

APL STATUS DEFINITIONS		FUND RISK RATING	
OPEN	This indicates that the product meets the minimum criteria requirements set by Propel Product Management, on behalf of PIAS for inclusion as part of the APL.	LOW (1)	Money Market, Global Short Duration, Singapore Bonds, Global Inflation
HOLD	Long term prospects of this fund to be uncertain and/or there is insufficient interest. Suggest that advisers refrain from placing new clients into this fund	MODERATELY LOW (2)	Short duration bond (Asia, Emerging Market, US), Developed Nations bond (Asia, Europe, US, Global), Developed Nations High Yield (Europe, US, Global), Conservative Mixed Asset Mandate
CLOSED	This indicates that the product is closed for subscription	MODERATE (3)	Asia high yield, Convertibles bond, Emerging Market bond, Floating Rate Bond, Balanced mixed asset mandate
-		MODERATELY HIGH (4)	Aggressive Mixed Asset, Developed Nations Equities (US, Japan, Europe, Global)
-		HIGH (5)	Sectoral Equities, Mid/Small Cap Equities, Single Country Equities (except for major markets such as the US, Europe & Japan), Emerging Market Equities, Frontier Market Equities, Alternatives

DISCLAIMER

The APL is strictly for **PIAS USE and REFERENCE ONLY (NOT FOR CIRCULATION TO PROSPECTS OR CLIENTS)**.

1. The APL is compiled by Propel with Singlife Product Management, on behalf of Professional Investment Advisory Services Pte Ltd (PIAS), and is solely meant for FA Representatives of PIAS as a quick reference and not meant to be reproduced in any manner.
2. Please enable macro and please use Microsoft Excel 2003 and above
3. The Portfolio Construction tool references to a list of mutual funds approved by PIAS and is meant to assist FA Representatives in the construction of the client's investment portfolio within PIAS defined client risk profile.
4. Propel Product Management and PIAS shall not be liable for any damages, in any other way or whatsoever, for any errors and/or opinions expressed on the calculator and no warranty or representation is given to this effect.
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7. Past performance is not indicative of future performance.
8. Indicative performance of 1 years and above (shown in Info Table sheet) have been annualised, and does not include effect of sales charge. Performance are rebased in Singapore dollars, with dividends reinvested.
9. Advisers should not rely on the performance numbers shown in the sheet for decision making. Propel Product Management, on behalf of PIAS does not guarantee any performance numbers, and accepts no responsibility for their accuracy. Advisers should check with the manager of the fund for actual performance numbers. Pricing for almost all unit trusts is on a forward basis, which means they are calculated after the market close and not known in advance.

INFORMATION TABLE PIAS									
GENERAL INFORMATION									
Project Name	Project ID	Project Type	Project Status	Project Manager	Project Sponsor	Project Start Date	Project End Date	Project Budget	Project Risk
Project A	001	Software Development	In Progress	John Doe	Jane Smith	2023-01-01	2023-12-31	\$1,000,000	High
Project B	002	Hardware Development	Completed	Jane Smith	John Doe	2022-01-01	2022-12-31	\$500,000	Medium
Project C	003	Cloud Migration	On Hold	John Doe	Jane Smith	2023-03-01	2023-06-30	\$200,000	Low
Project D	004	Mobile App Development	In Progress	Jane Smith	John Doe	2023-02-01	2023-09-30	\$300,000	Medium
Project E	005	Website Redesign	Completed	John Doe	Jane Smith	2022-03-01	2022-06-30	\$100,000	Low
Project F	006	Database Optimization	In Progress	Jane Smith	John Doe	2023-04-01	2023-07-31	\$150,000	Medium
Project G	007	Security Audit	Completed	John Doe	Jane Smith	2022-07-01	2022-08-31	\$50,000	Low
Project H	008	API Development	In Progress	Jane Smith	John Doe	2023-05-01	2023-08-31	\$250,000	Medium
Project I	009	System Integration	On Hold	John Doe	Jane Smith	2023-06-01	2023-09-30	\$400,000	High
Project J	010	UI/UX Design	Completed	Jane Smith	John Doe	2022-09-01	2022-10-31	\$75,000	Low
Project K	011	Backend Development	In Progress	John Doe	Jane Smith	2023-07-01	2023-10-31	\$350,000	Medium
Project L	012	Frontend Development	On Hold	Jane Smith	John Doe	2023-08-01	2023-11-30	\$280,000	Medium
Project M	013	Testing & Deployment	In Progress	John Doe	Jane Smith	2023-09-01	2023-12-31	\$180,000	Medium
Project N	014	Documentation	Completed	Jane Smith	John Doe	2022-10-01	2022-11-30	\$30,000	Low
Project O	015	Infrastructure Setup	In Progress	John Doe	Jane Smith	2023-10-01	2023-12-31	\$120,000	Medium
Project P	016	Performance Tuning	On Hold	Jane Smith	John Doe	2023-11-01	2024-01-31	\$90,000	Medium
Project Q	017	Compliance Audit	Completed	John Doe	Jane Smith	2022-11-01	2022-12-31	\$40,000	Low
Project R	018	Feature Development	In Progress	Jane Smith	John Doe	2023-12-01	2024-03-31	\$220,000	Medium
Project S	019	Bug Fixes	On Hold	John Doe	Jane Smith	2024-01-01	2024-04-30	\$110,000	Medium
Project T	020	System Upgrade	In Progress	Jane Smith	John Doe	2024-02-01	2024-05-31	\$380,000	High
Project U	021	New Feature X	On Hold	John Doe	Jane Smith	2024-03-01	2024-06-30	\$160,000	Medium
Project V	022	New Feature Y	In Progress	Jane Smith	John Doe	2024-04-01	2024-07-31	\$240,000	Medium
Project W	023	New Feature Z	On Hold	John Doe	Jane Smith	2024-05-01	2024-08-31	\$190,000	Medium
Project X	024	System Maintenance	In Progress	Jane Smith	John Doe	2024-06-01	2024-09-30	\$130,000	Medium
Project Y	025	Security Patching	On Hold	John Doe	Jane Smith	2024-07-01	2024-10-31	\$80,000	Medium
Project Z	026	Performance Monitoring	In Progress	Jane Smith	John Doe	2024-08-01	2024-11-30	\$100,000	Medium
Project AA	027	Disaster Recovery Plan	On Hold	John Doe	Jane Smith	2024-09-01	2024-12-31	\$140,000	Medium
Project AB	028	Hardware Refresh	In Progress	Jane Smith	John Doe	2024-10-01	2025-01-31	\$200,000	Medium
Project AC	029	Software License Audit	On Hold	John Doe	Jane Smith	2024-11-01	2025-02-28	\$60,000	Low
Project AD	030	Cloud Cost Optimization	In Progress	Jane Smith	John Doe	2025-01-01	2025-04-30	\$170,000	Medium
Project AE	031	AI Integration Research	On Hold	John Doe	Jane Smith	2025-02-01	2025-05-31	\$260,000	High
Project AF	032	Blockchain Pilot Program	In Progress	Jane Smith	John Doe	2025-03-01	2025-06-30	\$320,000	High
Project AG	033	Quantum Computing Research	On Hold	John Doe	Jane Smith	2025-04-01	2025-07-31	\$450,000	Very High
Project AH	034	AR/VR Development	In Progress	Jane Smith	John Doe	2025-05-01	2025-08-31	\$280,000	Medium
Project AI	035	IoT Device Development	On Hold	John Doe	Jane Smith	2025-06-01	2025-09-30	\$180,000	Medium
Project AJ	036	Edge Computing Research	In Progress	Jane Smith	John Doe	2025-07-01	2025-10-31	\$210,000	Medium
Project AK	037	5G Network Integration	On Hold	John Doe	Jane Smith	2025-08-01	2025-11-30	\$300,000	Medium
Project AL	038	Autonomous Vehicle Research	In Progress	Jane Smith	John Doe	2025-09-01	2026-02-28	\$500,000	Very High
Project AM	039	Space Exploration Tech	On Hold	John Doe	Jane Smith	2025-10-01	2026-03-31	\$700,000	Very High
Project AN	040	Biotechnology Research	In Progress	Jane Smith	John Doe	2025-11-01	2026-04-30	\$400,000	High
Project AO	041	Nanotechnology Development	On Hold	John Doe	Jane Smith	2025-12-01	2026-05-31	\$350,000	High
Project AP	042	Advanced Robotics Research	In Progress	Jane Smith	John Doe	2026-01-01	2026-06-30	\$480,000	High
Project AQ	043	Artificial Intelligence Ethics	On Hold	John Doe	Jane Smith	2026-02-01	2026-07-31	\$150,000	Medium
Project AR	044	Quantum Cryptography Research	In Progress	Jane Smith	John Doe	2026-03-01	2026-08-31	\$290,000	High
Project AS	045	Space-based Solar Power Research	On Hold	John Doe	Jane Smith	2026-04-01	2026-09-30	\$600,000	Very High
Project AT	046	Advanced Materials Research	In Progress	Jane Smith	John Doe	2026-05-01	2026-10-31	\$380,000	High
Project AU	047	Next-Gen Computing Architecture	On Hold	John Doe	Jane Smith	2026-06-01	2026-11-30	\$550,000	Very High
Project AV	048	AI-powered Healthcare Research	In Progress	Jane Smith	John Doe	2026-07-01	2027-02-28	\$420,000	High
Project AW	049	Autonomous Drone Development	On Hold	John Doe	Jane Smith	2026-08-01	2027-03-31	\$310,000	Medium
Project AX	050	Smart City Infrastructure Research	In Progress	Jane Smith	John Doe	2026-09-01	2027-04-30	\$460,000	High
Project AY	051	Advanced Manufacturing Research	On Hold	John Doe	Jane Smith	2026-10-01	2027-05-31	\$390,000	Medium
Project AZ	052	Space-based Internet Research	In Progress	Jane Smith	John Doe	2026-11-01	2027-06-30	\$520,000	High
Project BA	053	Advanced Robotics Integration	On Hold	John Doe	Jane Smith	2026-12-01	2027-07-31	\$440,000	High
Project BB	054	AI-powered Financial Services Research	In Progress	Jane Smith	John Doe	2027-01-01	2027-08-31	\$370,000	Medium
Project BC	055	Autonomous Ship Development	On Hold	John Doe	Jane Smith	2027-02-01	2027-09-30	\$580,000	High
Project BD	056	Space-based Manufacturing Research	In Progress	Jane Smith	John Doe	2027-03-01	2027-10-31	\$650,000	Very High
Project BE	057	Advanced Materials for Space Research	On Hold	John Doe	Jane Smith	2027-04-01	2027-11-30	\$410,000	High
Project BF	058	AI-powered Environmental Monitoring Research	In Progress	Jane Smith	John Doe	2027-05-01	2028-02-28	\$330,000	Medium
Project BG	059	Autonomous Underwater Vehicle Research	On Hold	John Doe	Jane Smith	2027-06-01	2028-03-31	\$490,000	High
Project BH	060	Space-based Data Collection Research	In Progress	Jane Smith	John Doe	2027-07-01	2028-04-30	\$560,000	High
Project BI	061	Advanced Robotics for Space Research	On Hold	John Doe	Jane Smith	2027-08-01	2028-05-31	\$430,000	High
Project BJ	062	AI-powered Space Exploration Research	In Progress	Jane Smith	John Doe	2027-09-01	2028-06-30	\$620,000	Very High
Project BK	063	Autonomous Spacecraft Development	On Hold	John Doe	Jane Smith	2027-10-01	2028-07-31	\$720,000	Very High
Project BL	064	Space-based Manufacturing Process Research	In Progress	Jane Smith	John Doe	2027-11-01	2028-08-31	\$510,000	High
Project BM	065	Advanced Materials for Spacecraft Research	On Hold	John Doe	Jane Smith	2027-12-01	2028-09-30	\$400,000	High
Project BN	066	AI-powered Space Resource Utilization Research	In Progress	Jane Smith	John Doe	2028-01-01	2028-10-31	\$590,000	High
Project BO	067	Autonomous Space Station Development	On Hold	John Doe	Jane Smith	2028-02-01	2029-01-31	\$800,000	Very High
Project BP	068	Space-based Manufacturing Plant Research	In Progress	Jane Smith	John Doe	2028-03-01	2029-02-28	\$680,000	High
Project BQ	069	Advanced Robotics for Space Station Research	On Hold	John Doe	Jane Smith	2028-04-01	2029-03-31	\$450,000	High
Project BR	070	AI-powered Space Exploration Mission Research	In Progress	Jane Smith	John Doe	2028-05-01	2029-04-30	\$750,000	Very High
Project BS	071	Autonomous Spacecraft Mission Development	On Hold	John Doe	Jane Smith	2028-06-01	2029-05-31	\$850,000	Very High
Project BT	072	Space-based Manufacturing Plant Process Research	In Progress	Jane Smith	John Doe	2028-07-01	2029-06-30	\$600,000	High
Project BU	073	Advanced Materials for Space Station Research	On Hold	John Doe	Jane Smith	2028-08-01	2029-07-31	\$420,000	High
Project BV	074	AI-powered Space Resource Utilization Mission Research	In Progress	Jane Smith	John Doe	2028-09-01	2029-08-31	\$700,000	High
Project BV	075	Autonomous Space Station Mission Development	On Hold	John Doe	Jane Smith	2028-10-01	2029-09-30	\$900,000	Very High
Project BW	076	Space-based Manufacturing Plant Process Development	In Progress	Jane Smith	John Doe	2028-11-01	2029-10-31	\$650,000	High
Project BX	077	Advanced Robotics for Space Station Mission Research	On Hold	John Doe	Jane Smith	2028-12-01	2029-11-30	\$470,000	High
Project BY	078	AI-powered Space Exploration Mission Development	In Progress	Jane Smith	John Doe	2029-01-01	2030-01-31	\$800,000	Very High
Project BZ	079	Autonomous Spacecraft Mission Development	On Hold	John Doe	Jane Smith	2029-02-01	2030-02-28	\$900,000	Very High
Project CA	080	Space-based Manufacturing Plant Process Development	In Progress	Jane Smith	John Doe	2029-03-01	2030-03-31	\$680,000	High
Project CB	081	Advanced Robotics for Space Station Mission Development	On Hold	John Doe	Jane Smith	2029-04-01	2030-04-30	\$490,000	High
Project CC	082	AI-powered Space Exploration Mission Development	In Progress	Jane Smith	John Doe	2029-05-01	2030-05-31	\$850,000	Very High
Project CD	083	Autonomous Spacecraft Mission Development	On Hold	John Doe	Jane Smith	2029-06-01	2030-06-30	\$950,000	Very High
Project CE	084	Space-based Manufacturing Plant Process Development	In Progress	Jane Smith	John Doe	2029-07-01	2030-07-31	\$700,000	High
Project CF	085	Advanced Robotics for Space Station Mission Development	On Hold	John Doe	Jane Smith	2029-08-01	2030-08-31	\$510,000	High
Project CG	086	AI-powered Space Exploration Mission Development	In Progress	Jane Smith	John Doe	2029-09-01	2030-09-30	\$880,000	Very High
Project CH	087	Autonomous Spacecraft Mission Development	On Hold	John Doe	Jane Smith	2029-10-01	2030-10-31	\$980,000	Very High
Project CI	088	Space-based Manufacturing Plant Process Development	In Progress	Jane Smith	John Doe	2029-11-01	2030-11-30	\$720,000	High
Project CJ	089	Advanced Robotics for Space Station Mission Development	On Hold	John Doe	Jane Smith	2029-12-01	2030-12-31	\$530,000	High
Project CK	090	AI-powered Space Exploration Mission Development	In Progress	Jane Smith	John Doe	2030-01-01	2031-01-31	\$900,000	Very High
Project CL	091	Autonomous Spacecraft Mission Development	On Hold	John Doe	Jane Smith	2030-02-01	2031-02-28	\$1,000,000	Very High
Project CM	092	Space-based Manufacturing Plant Process Development	In Progress	Jane Smith	John Doe	2030-03-01	2031-03-31	\$750,000	High
Project CN	093	Advanced Robotics for Space Station Mission Development	On Hold	John Doe	Jane Smith	2030-04-01	2031-04-30	\$560,000	High
Project CO	094	AI-powered Space Exploration Mission Development	In Progress	Jane Smith	John Doe	2030-05-01	2031-05-31	\$920,000	Very High
Project CP	095	Autonomous Spacecraft Mission Development	On Hold	John Doe	Jane Smith	2030-06-01	2031-06-30	\$1,020,000	Very High
Project CQ	096	Space-based Manufacturing Plant Process Development	In Progress	Jane Smith	John Doe	2030-07-01	2031-07-31	\$770,000	High
Project CR	097	Advanced Robotics for Space Station Mission Development	On Hold	John Doe	Jane Smith	2030-08-01	2031-08-31	\$580,000	High
Project CS	098	AI-powered Space Exploration Mission Development	In Progress	Jane Smith	John Doe	2030-09-01	2031-09-30	\$940,000	Very High
Project CT	099	Autonomous Spacecraft Mission Development	On Hold	John Doe	Jane Smith	2030-10-01	2031-10-31	\$1,040,000	Very High
Project CU	100	Space-based Manufacturing Plant Process Development	In Progress	Jane Smith	John Doe	2030-11-01	2031-11-30	\$790,000	High
Project CV	101	Advanced Robotics for Space Station Mission Development	On Hold	John Doe	Jane Smith	2030-12-01	2031-12-31	\$600,000	High
Project CW	102	AI-powered Space Exploration Mission Development	In Progress	Jane Smith	John Doe	2031-01-01	2032-01-31	\$960,000	Very High
Project CX	103	Autonomous Spacecraft Mission Development	On Hold	John Doe	Jane Smith	2031-02-01	2032-02-28	\$1,060,000	Very High
Project CY	104	Space-based Manufacturing Plant Process Development	In Progress	Jane Smith	John Doe	2031-03-01	2032-03-31	\$810,000	High
Project CZ	105	Advanced Robotics for Space Station Mission Development	On Hold	John Doe	Jane Smith	2031-04-01	2032-04-30	\$620,000	High
Project DA	106	AI-powered Space Exploration Mission Development	In Progress	Jane Smith	John Doe	2031-05-01	2032-05-31	\$980,000	Very High
Project DB	107	Autonomous Spacecraft Mission Development	On Hold	John Doe	Jane Smith	2031-06-01	2032-06-30	\$1,080,000	Very High
Project DC	108	Space-based Manufacturing Plant Process Development	In Progress	Jane Smith	John Doe	2031-07-01	2032-07-31	\$830,000	High
Project DD	109	Advanced Robotics for Space Station Mission Development	On Hold	John Doe	Jane Smith	2031-08-01	2032-08-31	\$640,000	High
Project DE	110	AI-powered Space Exploration Mission Development	In Progress	Jane Smith	John Doe	2031-09-01	2032-09-30	\$1,000,000	Very High
Project DF	111	Autonomous Spacecraft Mission Development	On Hold	John Doe	Jane Smith	2031-10-01	2032-10-31	\$1,100,000	Very High
Project DG	112	Space-based Manufacturing Plant Process Development	In Progress	Jane Smith	John Doe	2031-11-01	2032-11-30	\$850,000	High
Project DH	113	Advanced Robotics for Space Station Mission Development	On Hold	John Doe	Jane Smith	2031-12-01	2032-12-31	\$660,000	High
Project DI	114	AI-powered Space Exploration Mission Development	In Progress	Jane Smith	John Doe	2032-01-01	2033-01-31	\$1,020,000	Very High
Project DJ	115	Autonomous Spacecraft Mission Development	On Hold	John Doe	Jane Smith	2032-02-01	2033-02-28	\$1,120,000	Very High
Project DK	116	Space-based Manufacturing Plant Process Development	In Progress	Jane Smith	John Doe	2032-03-01	2033-03-31	\$870,000	High
Project DL	117	Advanced Robotics for Space Station Mission Development	On Hold	John Doe	Jane Smith	2032-04-01	2033-04-30	\$680,000	High
Project DM	118	AI-powered Space Exploration Mission Development	In Progress	Jane Smith	John Doe	2032-05-01	2033-05-31	\$1,040,000	Very High
Project DN	119	Autonomous Spacecraft Mission Development	On Hold	John Doe	Jane Smith	2032-06-01	2033-06-30	\$1,140,000	Very High
Project DO	120	Space-based Manufacturing Plant Process Development	In Progress	Jane Smith	John Doe	2032-07-01	2033-07-31	\$890,000	High
Project DP	121	Advanced Robotics for Space Station Mission Development	On Hold	John Doe	Jane Smith	2032-08-01	2033-08-31	\$700,000	High
Project DQ	122	AI-powered Space Exploration Mission Development							

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PORTFOLIO CONSTRUCTION
Data as at: 07 May 2025 and version: 12.1

ASSET ALLOCATION

PIAS
PROFESSIONAL INVESTMENT ADVISORY SERVICES

- Reset
- PDF
- Print
- Update Data



GEOGRAPHICAL

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Small to Medium Companies, 0%

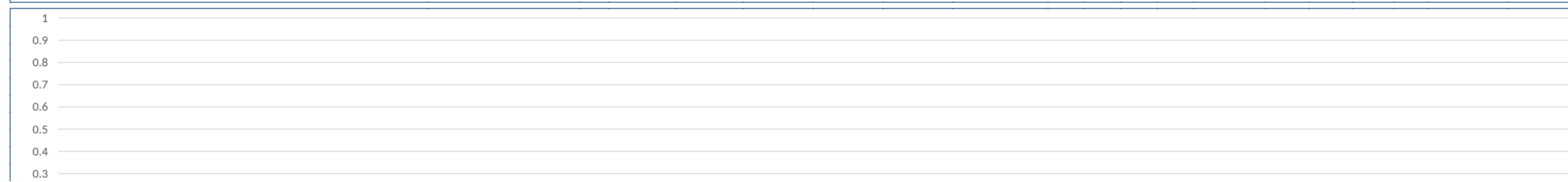
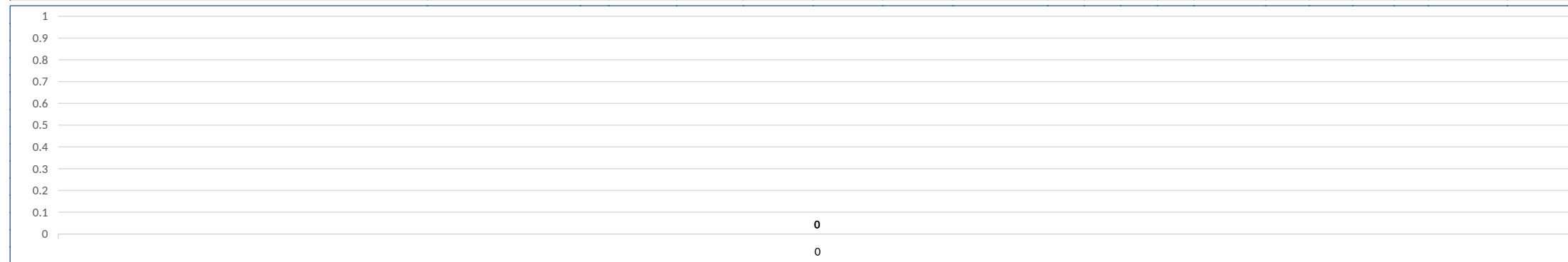
FUNDS INFORMATION

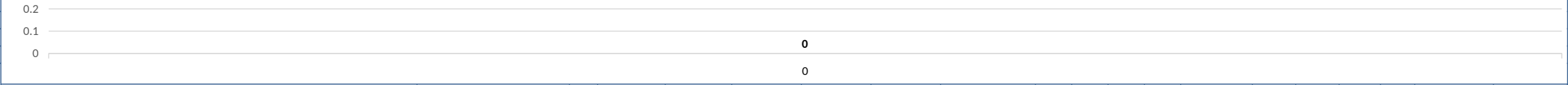
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▶ **FUND PERFORMANCE TABLE**
 (% rebased in SGD terms)

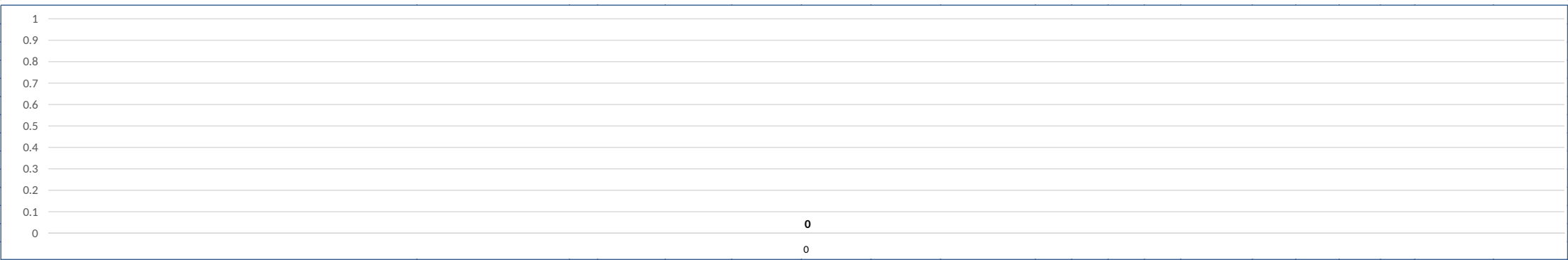
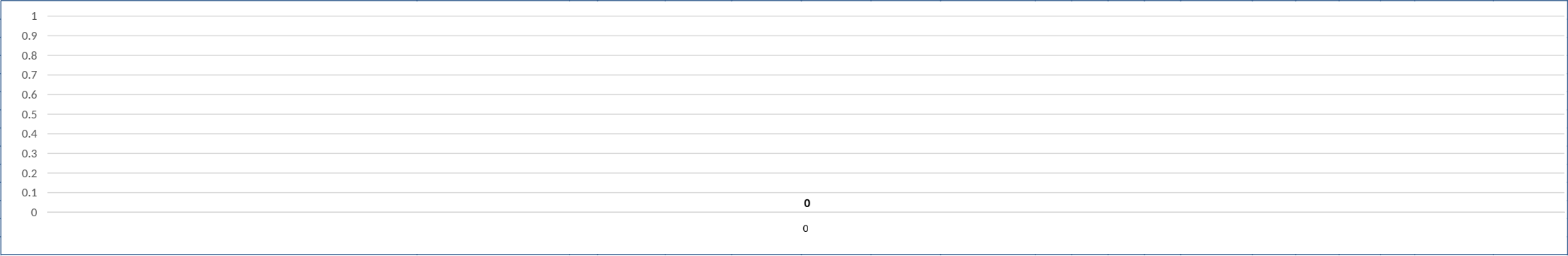
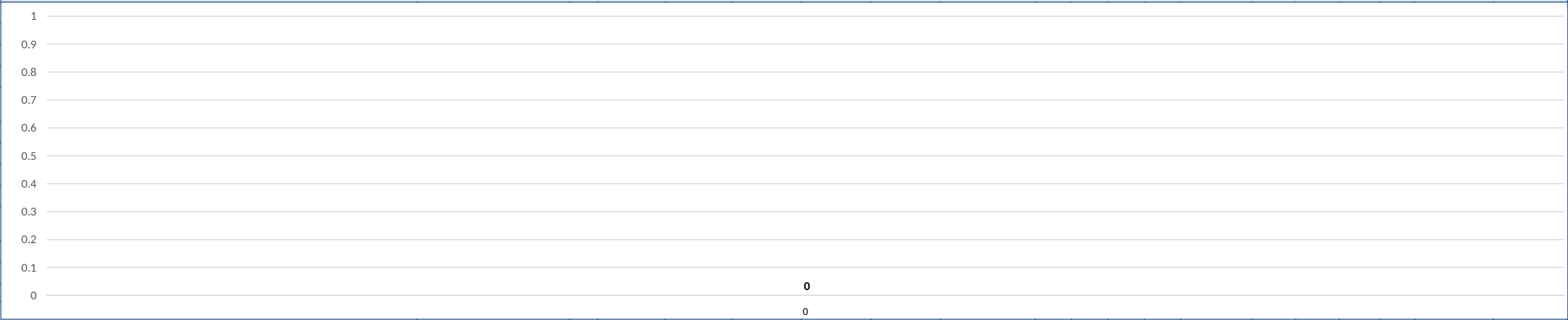
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▶ **UPSIDE CAPTURE RATIO**
 (1 Year Data)

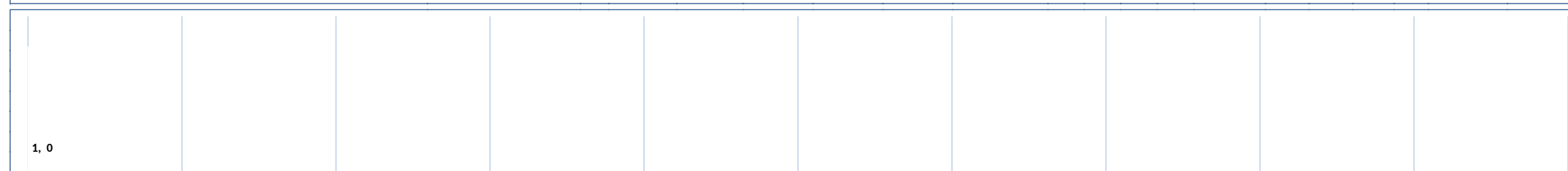
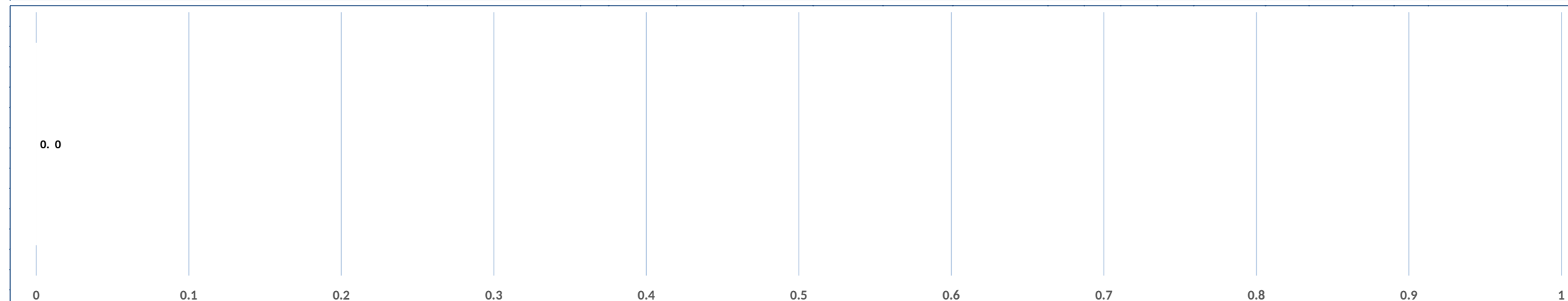
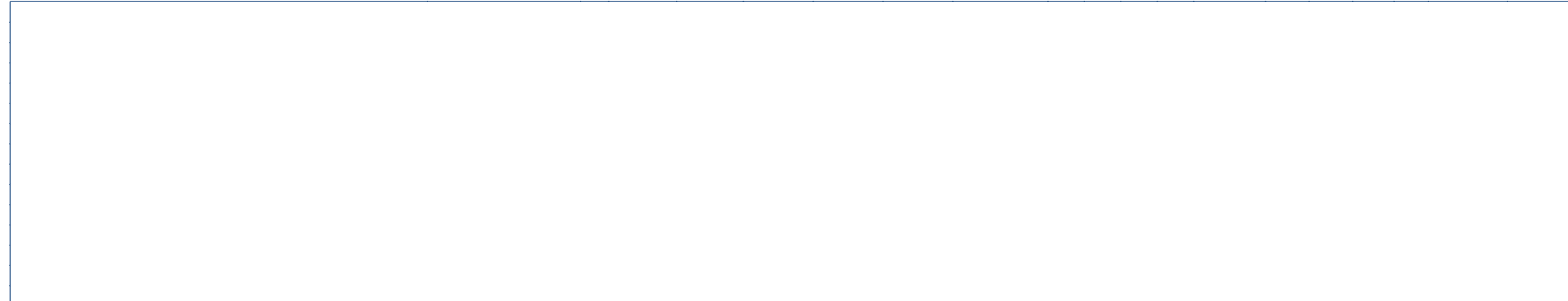
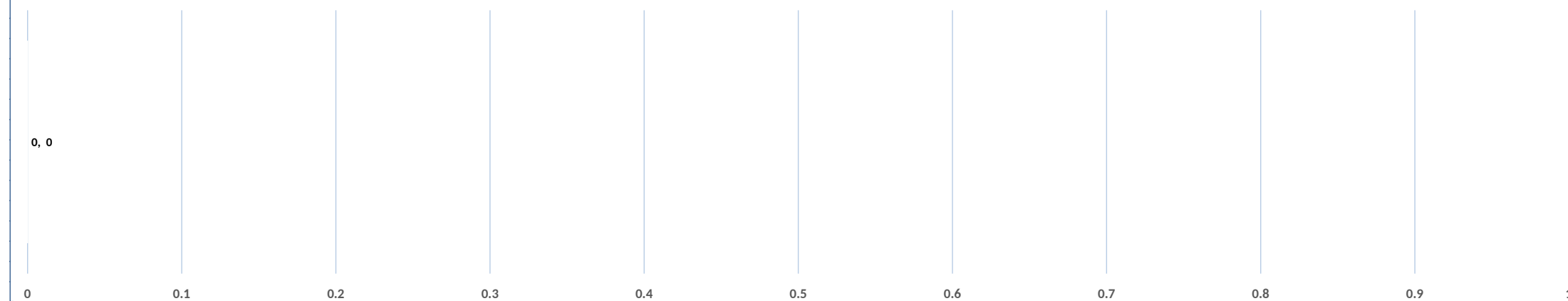


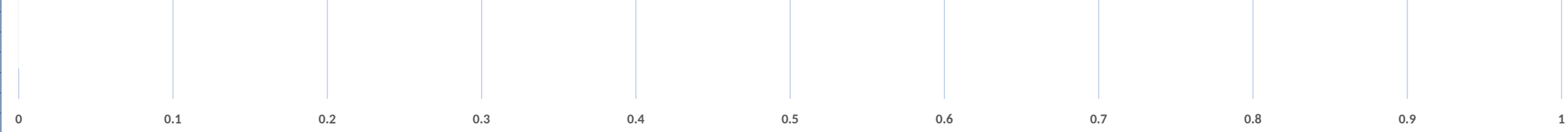


⬆️ **DOWNSIDE CAPTURE RATIO** (1 Year Data)



CONTRIBUTION BY TOP CONTRIBUTORS (1 Year Annualized Performance rebased in SGD terms)

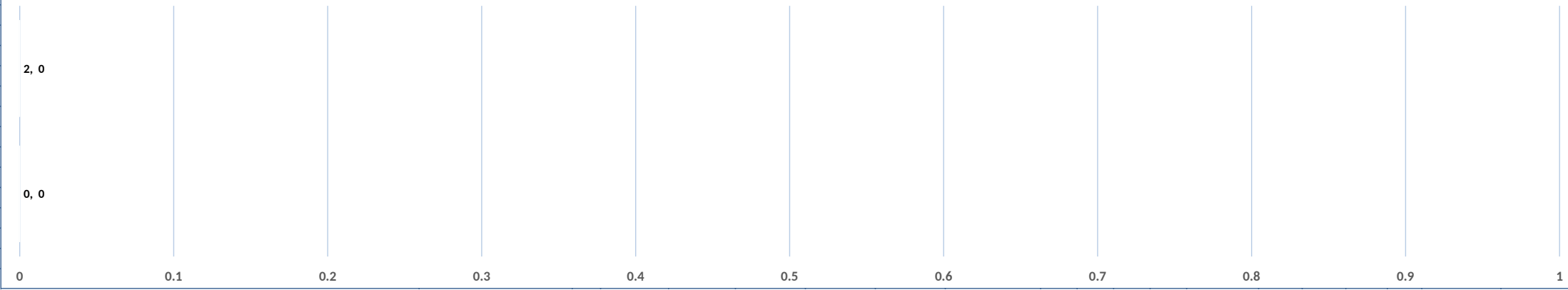




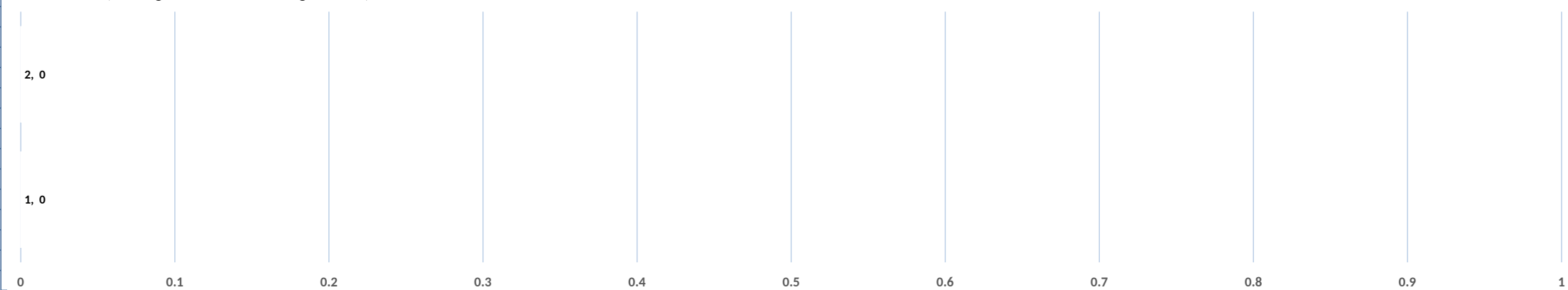
HISTORICAL EVENTS COMPARISON

Benchmark : MSCI AC World

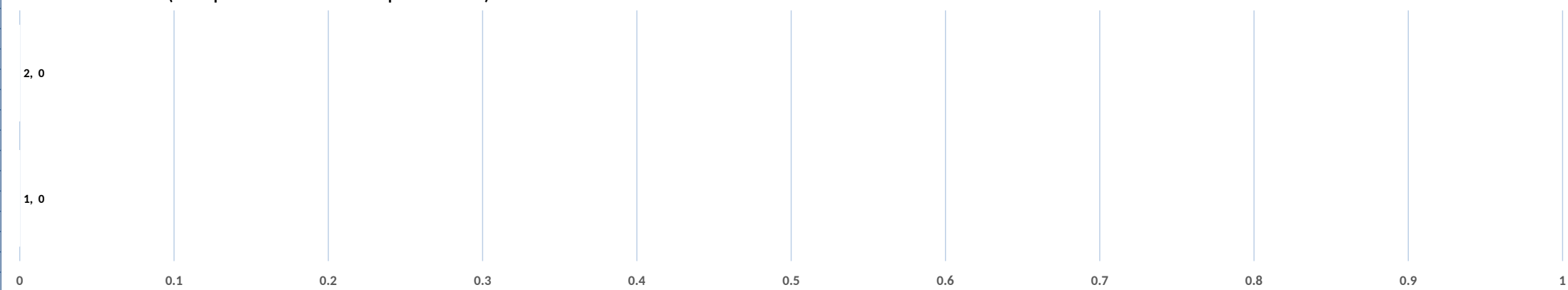
TAPER TANTRUM (1st June 2013 till 30th June 2013)



GREEK STRESS (1st August 2011 till 31st August 2011)



LEHMAN 10 DAY MOVE (1st September 2008 till 15th September 2008)



HISTORICAL PORTFOLIO SUMMARY

(% rebased in SGD terms)

	Year to Date	1 Month	6 Month	1 Year	3 Year (Ann)	5 Year (Ann)	10 Year (Ann)	3 Year Volatility	Portfolio TER
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Notes:

For fields containing "-", certain funds within the

DISCLAIMERS:

1. The above portfolio illustration tool is a guide used by Professional Investment Advisory Services Pte Ltd ("PIAS") and its FA Representatives. Performance takes into account mutual funds only and includes fund-level fees (fund management fees, custodian fees, etc). External fees (upfront fees, wrap fees, platform fees etc) were not included in calculating performance. If the funds pay out dividends, dividends are assumed to be reinvested. The illustration takes references to a list of mutual funds approved by PIAS and is meant to assist PIAS FA Representatives in the understanding and constructing the prospects and/or clients' investment portfolio within PIAS defined client risk profile.
2. The portfolio illustration shall not be misconstrued as an offer or solicitation to prospects and/or clients by PIAS FA Representatives for the purchase of any approved product offerings by PIAS. Neither it is a tool meant for switching from one product to another product which may be detrimental to prospects and/or clients. PIAS FA Representatives are still required to undertake proper fact find and risk profile analysis with each prospect and/or client in order to provide quality advice and appropriate recommendations based on the prospect or client's financial situation, investment objectives and particular needs.
3. The portfolio illustration shall not be misconstrued as an offer or solicitation to prospects and/or clients by PIAS FA Representatives for the purchase of any approved mutual funds offered by PIAS. Neither it is a tool meant for switching from one product to another product which may be detrimental to prospects and/or clients. PIAS FA Representatives are still required to undertake proper fact find and risk profile analysis with each prospect and/or client in order to provide quality advice and appropriate recommendations based on the prospect or client's financial situation, investment objectives and particular needs.
4. Under no circumstances shall PIAS be liable regardless of the form of action for any failure of performance, system, connection failure, error, omission, interruption, computer virus, corruption, transmission error or unavailability of access in connection with PIAS FA representatives accessing the portfolio illustration tool.
5. Propel Product Management and PIAS shall not be liable for damages, expenses, costs or losses of any kind (including without limitation any direct, or indirect, special, incidental or consequential damages, loss of profits or loss opportunity howsoever caused as a result (direct or indirect) of the use and reliance of any information or data contained in this tool by the prospects and/or clients.

[illegible]

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Clear Filter

PPF Global Wealth Manager	Schwab Strategic Bond (US)	Moderately Low	2	Fixed Income	Global	General	Yes
PPF Global Wealth Manager	Templeton Small-Scale (US)	Moderately Low	2	Fixed Income	Small-Cap	General	Yes
PPF Global Wealth Manager	Templeton BBIC	High	5	Equities	BBIC	General	No
PPF Global Wealth Manager	Templeton Growth & Income	High	5	Equities	Global	General	No
PPF Global Wealth Manager	Templeton Global Investor	High	5	Equities	Latin America	General	Yes
PPF Global Wealth Manager	Templeton US 500 Stock Index	Moderately High	4	Equities	US	General	No

GLOSSARY & STATISCAL CALCULATIONS

- **Annualised Return**

- Annualised Return shows the rate of Return of your investment on an annual basis.

- **Beta**

- Beta is a statistical estimate of a fund's volatility in comparison to its benchmark. It depicts how sensitive the fund is to movements in the section of the market that comprises the benchmark. A fund with a beta close to 1 means that the fund will generally move in line with the benchmark. If it is higher than 1, the fund is more volatile than the benchmark. For example, a fund with a beta of 1.5 would be expected to rise or fall 1.5 points for every one point of the benchmark's movement.

In a rising market, if the beta in this example is an advantage, the converse would be the case in a falling market. In these conditions, managers would look for betas below 1 so that in a down market the fund would not perform as badly as the benchmark would.

- **Downside Capture Ratio**

- The Downside Capture Ratio shows the fund's performance in a down market relative to the benchmark. A Downside Capture Ratio that is less than 100% demonstrates that when the market went down the fund caught only a fraction of the losses, and the lower the down capture the better. In rare cases it is possible to see a negative Downside Capture Ratio, which indicates that when the markets are down, the fund is up.

E.g. If a fund has a Downside Capture Ratio of 85% this tells us that the fund captured only 85% of the benchmark's negative performance during a down market.

The ratio is calculated by taking the funds downside capture returns and dividing it by the benchmarks downside capture returns over the same time period.

- **Historic Yield**

- The historic yield is calculated using the previous year's dividend information and the bid or mid price from the last dividend.

- **Maximum Drawdown**

- This represents the worst possible return over a period — for example, buying at the maximum price over the period and selling at the worst price.

- **Sharpe Ratio**

- This is a commonly used measure that calculates the level of a fund's return over and above the return of a notional risk-free investment, such as cash or government bonds. The difference in returns is then divided by the fund's standard deviation (volatility). The resulting ratio is an indication of the amount of excess return generated per unit of risk.

Sharpe is useful when comparing similar portfolios or instruments. There is no absolute definition of a "good" or "bad" Sharpe ratio, beyond the thought that a fund with a negative Sharpe would have been better off investing in risk-free government securities. However, in general it is considered that the higher the Sharpe ratio, the better. As the ratio increases, so does the risk-adjusted performance. In effect, when analysing similar investments, the one with the highest Sharpe has achieved more return while taking on no more risk than its fellows — or, conversely, has achieved a similar return with less risk.

If you have a negative ratio this indicates that the Fund actually made less than the risk free amount. As the ratio would effectively become meaningless at this point we use a modified Sharpe Ratio calculation as shown below.

- **Total Expense Ratio**

- TER is a measure of the total costs associated with managing and operating an investment fund, such as a mutual fund. These costs consist primarily of management fees and additional expenses such as trading fees and legal fees, as well as any other operational expenses. The total cost of the fund is divided by the fund's total assets to arrive at a percentage amount, which represents the TER. The size of the TER is important to investors, as the costs that come out of the fund affect overall investor returns.

- **Upside Capture Ratio**

- The Upside Capture Ratio shows the fund's performance in an up market relative to the benchmark.

The Upside Capture ratio should be greater than 100%, which would indicate that during periods when the market is up, the fund, on average, did even better. The higher the up capture, the better.

For example, if a fund has an upside ratio of 120% this means that the fund outperformed the benchmark by 20% in the up markets.

The ratio is calculated by taking the funds Upside Capture returns and dividing it by the benchmarks Upside Capture Returns for the same period.

- **Volatility**

- Standard deviation is a statistical measurement that, when applied to an investment fund, expresses its volatility, or risk. It shows how widely a range of returns varied from the fund's average return over a particular period. Low volatility reduces the risk of buying into an investment in the upper range of its deviation cycle and then seeing its value head toward the lower extreme.

For example, if a fund had an average return of 5%, and its volatility was 15, this would mean that the range of its returns over the period had swung between +20% and -10%. Another fund with the same average return and 5% volatility would return between 10% and nothing, but there would at least be no loss.

While volatility is specific to a fund's particular mix of investments, and comparison to other portfolios is difficult, for those that offer similar returns the lower-volatility funds are preferable. There is no point in taking on higher risk than necessary in order to achieve the same reward.

- **Yield**

- The yield shown in the factsheet is supplied by the fund manager on a monthly basis. The fund manager is under no obligation to define the type of yield - for example, gross/net or running redemption..

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iFAST Risk Score	iFAST Risk Classification	PIAS Risk Score	PIAS Risk Classification
9-10	Moderately Higher Risk to High Risk	5	High Risk
7-8	Moderately Higher Risk to High Risk	4	Moderately High
5-6	Moderately High Risk	3	Moderate
3-4	Moderate Risk	2	Moderately Low
0-2	Lowest – Low Risk	1	Low