

PromiseLand



PromiseLand's Portfolio Allocation Model Performance Report

Wealth Management Department

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1 Allocation Model

1.1 Strategic Asset Allocation (SAA)

There are ten existing SAA models to suit the different risk appetite of our clients; five each for Cash and CPF-OA/SRS.

Table 1: Strategic Asset Allocation for Cash (%)

| Region | Conservative | Moderately Conservative | Balanced | Moderately Aggressive | Aggressive |
|--------------------|--------------|-------------------------|----------|-----------------------|------------|
| USA | 20 | 26 | 32 | 38 | 43 |
| Europe | 7 | 9 | 10 | 12 | 14 |
| Asia Ex. Japan | 8 | 10 | 13 | 15 | 18 |
| High Quality Bonds | 36 | 28 | 20 | 13 | 8 |
| High Yield Bond | 24 | 22 | 20 | 17 | 12 |
| Yield Enhancer | 5 | 5 | 5 | 5 | 5 |

Table 2: Strategic Asset Allocation for CPFOA/SRS (%)

| Region | Conservative | Moderately Conservative | Balanced | Moderately Aggressive | Aggressive |
|--------------------|--------------|-------------------------|----------|-----------------------|------------|
| USA | 20 | 26 | 32 | 38 | 43 |
| Europe | 7 | 9 | 10 | 12 | 14 |
| Asia Ex. Japan | 8 | 10 | 13 | 15 | 18 |
| High Quality Bonds | 36 | 28 | 20 | 13 | 8 |
| High Yield Bond | 24 | 22 | 20 | 17 | 12 |
| Yield Enhancer | 5 | 5 | 5 | 5 | 5 |

A Yield Enhancer Fund is a fund that seeks to take advantage of short-term pricing inefficiencies in the market in order to generate a higher expected return.

In the event that the selected fund is **not available** on a certain platform, PromiseLand reserves the right to replace the Fund with any other similar fund.



1.2 Past Performances

The tables below show the past performances (in SGD) of the model portfolios, for the various risk levels and fund sources.

Table 3: Past Performances for Cash (%)

| Risk Level | 3 Months | 6 Months | Year to Date | 1 Year | Since Inception (pa) |
|-------------------------|----------|----------|--------------|--------|----------------------|
| Conservative | -7.00 | -8.36 | -6.46 | -5.64 | 7.97 |
| Moderately Conservative | -8.53 | -9.31 | -7.84 | -6.02 | 8.82 |
| Moderately Aggressive | -11.63 | -11.50 | -10.58 | -7.21 | 6.73 |
| Aggressive | -13.03 | -12.19 | -11.84 | -7.24 | 11.60 |

Table 4: Past Performances for CPFOA (%)

| Risk Level | 3 Months | 6 Months | Year to Date | 1 Year | Since Inception (pa) |
|-------------------------|----------|----------|--------------|--------|----------------------|
| Conservative | -5.44 | -5.59 | -4.98 | -1.87 | 5.13 |
| Moderately Conservative | -6.73 | -6.67 | -6.13 | -3.17 | 5.64 |
| Moderately Aggressive | -9.31 | -8.76 | -8.38 | -3.86 | 6.67 |
| Aggressive | -10.43 | -9.82 | -9.38 | -4.32 | 8.09 |

Table 5: Past Performances for SRS (%)

| Risk Level | 3 Months | 6 Months | Year to Date | 1 Year | Since Inception (pa) |
|-------------------------|----------|----------|--------------|--------|----------------------|
| Conservative | -5.53 | -5.56 | -4.74 | -1.81 | 4.68 |
| Moderately Conservative | -6.72 | -6.61 | -5.82 | -1.86 | 5.74 |
| Moderately Aggressive | -9.39 | -8.79 | -8.15 | -3.89 | 6.10 |
| Aggressive | -10.41 | -9.73 | -9.07 | -4.23 | 6.74 |



2 Appendix

2.1 Fund Selection (Cash)

Table 6: Percentage Allocations for Cash (%)

| Region | Fund Name | ISIN |
|----------------------|---|--------------|
| USA | BGF World Financials Fund Class A2 USD | LU0106831901 |
| Europe* | Dimensional European Value Acc USD | IE00B1W6CV70 |
| Asia Ex. Japan | JPM China A-Share Opportunities USD | LU1255011170 |
| High Quality Bonds** | HSBC Global Short Duration Bond AC USD | LU1163226092 |
| High Yield Bonds | United Asian High Yield Bond Acc SGD | SG9999010011 |
| Yield Enhancer*** | Mirova Global Sustainable Equity Fund H-R-NPF/A SGD | LU1712237335 |

Table 7: Percentage Allocations for Cash (%)

| Region | Conservative | Moderately Conservative | Balanced | Moderately Aggressive | Aggressive |
|--------------------|--------------|-------------------------|----------|-----------------------|------------|
| USA | 21 | 27 | 33 | 39 | 44 |
| Europe | 7 | 9 | 10 | 12 | 14 |
| Asia Ex. Japan | 9 | 11 | 14 | 16 | 19 |
| High Quality Bonds | 35 | 27 | 19 | 12 | 7 |
| High Yield Bonds | 23 | 21 | 19 | 16 | 11 |
| Yield Enhancer | 5 | 5 | 5 | 5 | 5 |

* Please note that for FAME and Navigator Clients, the fund will be [HSBC - GIF Europe Value](#).

** Please note that for Navigator Clients, the fund will be [Pimco GIS Global Bond E Acc USD](#).

*** Please note that for FAME Clients, the fund will be [Fidelity Funds - Sustainable Asia Equity Fund A-DIST-SGD](#).

More information regarding the funds can be found at the following links.

USA: [BGF World Financials Fund Class A2 USD](#)

Europe: [Dimensional European Value Acc USD](#)

Asia Ex. Japan: [JPM China A Share Opportunities USD](#)

High Quality Bonds: [HSBC Global Short Duration Bond AC USD](#)

High Yield Bonds: [United Asian High Yield Bond Acc USD](#)

Yield Enhancer: [Mirova Global Sustainable Equity Fund H-R-NPF/A SGD](#)



2.2 Fund Selection (CPFOA/SRS)

Table 8: Percentage Allocations for CPFOA/SRS (%)

| Region | Fund Name | ISIN |
|------------------|--|--------------|
| USA* | Harris Associates U.S. Equity Fund H-P/A(SGD) | LU1201861249 |
| Europe | Eastspring Pan European | SG9999002786 |
| Asia Ex. Japan | FSSA Dividend Advantage A Q SGD Dist | SG9999002083 |
| Bonds | Manulife Asia Pacific Investment Grade Bond A | SG9999011134 |
| Yield Enhancer** | Schroder ISF Global Sustainable Growth F Acc SGD | LU2158556196 |

Table 9: Percentage Allocations for CPFOA/SRS (%)

| Region | Conservative | Moderately Conservative | Balanced | Moderately Aggressive | Aggressive |
|----------------|--------------|-------------------------|----------|-----------------------|------------|
| USA | 21 | 27 | 33 | 39 | 44 |
| Europe | 7 | 9 | 10 | 12 | 14 |
| Asia Ex. Japan | 9 | 11 | 14 | 16 | 19 |
| Bonds | 58 | 48 | 38 | 28 | 18 |
| Yield Enhancer | 5 | 5 | 5 | 5 | 5 |

* Please note that for Navigator clients, the fund will be [Pinebridge US Large Cap Research Enhanced Fund - Class A5CP SGD](#).

** Please note that for SRS funds, the fund will be [Fidelity Funds - Sustainable Asia Equity Fund A-DIST-SGD](#).

More information regarding the funds can be found at the following links.

USA: [Harris Associates U.S. Equity Fund H-P/A\(SGD\)](#)

Europe: [Eastspring Pan European](#)

Asia Ex. Japan: [FSSA Dividend Advantage A Q SGD Dist](#)

Bonds: [Manulife Asia Pacific Investment Grade Bond A](#)

Yield Enhancer: [Schroder ISF Global Sustainable Growth F Acc SGD](#)