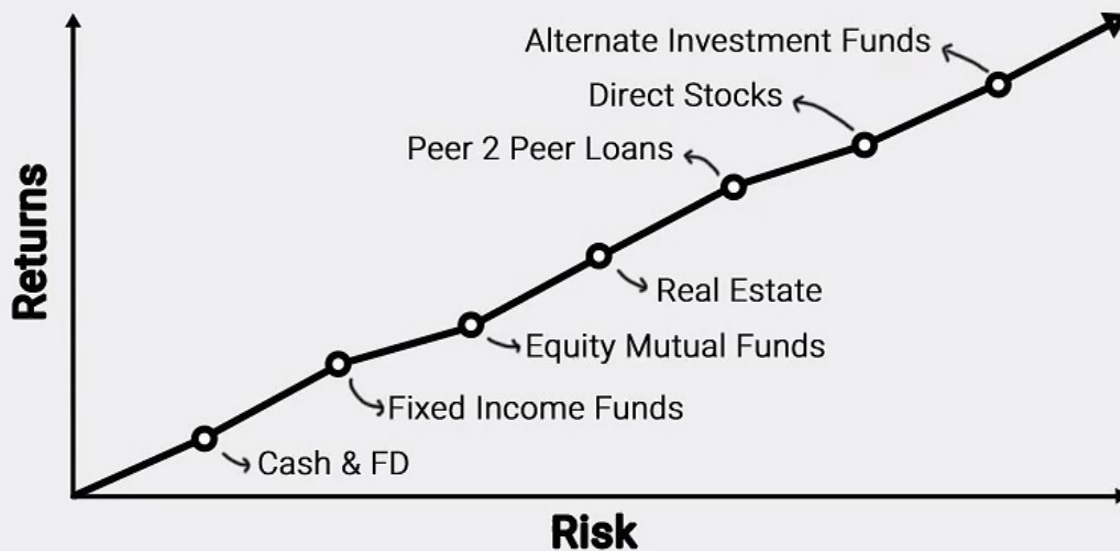


Asset Allocation

Risk Return Trade Off Asset Classes



Average Returns Across Assets

- Equity - 12%
- Real estate - 9%
- Gold - 8%
- Debt (Bonds) - 6%
- Fixed income (FD) - 5%