

CPF CLASSIFICATION OF PRULINK FUND

Risk Classifications	Narrowly Focused			Broadly Diversified
	Country	Sector	Regional	
HIGHER RISK	China-India <ul style="list-style-type: none"> 100% equity America <ul style="list-style-type: none"> 100% stock 	Global Technology <ul style="list-style-type: none"> 100% equity Emerging Markets <ul style="list-style-type: none"> 100% equity 	Asian Equity <ul style="list-style-type: none"> 100% equity Pan European <ul style="list-style-type: none"> 100% equity 	Global Equity <ul style="list-style-type: none"> 100% equity Adapt 2035 <ul style="list-style-type: none"> 80% equity 20% fixed income
MEDIUM → HIGH RISK	Singapore Managed (SA) <ul style="list-style-type: none"> 70% equity 30% bonds 		Asian Reach Managed (SA) <ul style="list-style-type: none"> 50% equity 50% bonds 	Global Managed (SA) <ul style="list-style-type: none"> 50% equity 50% bonds Adapt 2015 (SA) <ul style="list-style-type: none"> 50% equity 50% fixed income Adapt 2025 (SA) <ul style="list-style-type: none"> 70% equity 30% fixed income
LOW → MEDIUM RISK	<div style="border: 2px solid yellow; padding: 5px;"> <p>Determine the TIME HORIZON of your investment is to manage your returns. (This is to leverage on <u>dollar cost averaging</u> so as to avoid timing the market)</p> <p><i>Special Account:</i> Very long term; a return of 4% to 12% p.a. is expected</p> <p><i>Ordinary Account:</i> Depending on housing and education; medium to long term</p> <p><i>Cash Investment:</i> Depending on whether withdrawal will be made at times (If it is regular or planned for, Low → Medium Risk fund is recommended)</p> <p>A portfolio should practice diversification in countries, sectors and regions.</p> </div>			Global Bond (SA) <ul style="list-style-type: none"> 100% bonds Protected Global Titans (SA) <ul style="list-style-type: none"> 100% capital growth International Bond (SA) <ul style="list-style-type: none"> 100% bonds
LOWER RISK				Singapore Cash <ul style="list-style-type: none"> 100% fixed income