

**Portfolio fund holdings**

<b>FIXED INCOME</b>	FUND NAME	ALLOCATION		NEW ALLOCATION* (%)	TOP-UP (\$)
		(%)	(\$)		
Singapore/SGD bias	United SGD Fund Class A SGD Acc	9.0	4,500	8.8	
Global bonds	HSBC Global Investment Funds – Global High Income Bond AM3H SGD	2.3	1,125	2.2	
Global bonds	BGF Fixed Income Global Opportunities Funds A5 SGD Hedged	2.3	1,125	2.2	
Asian bonds	United Asian Bond Fund Class SGD	3.8	1,875	3.6	
Asian bonds	Legg Mason Asian Western Asset Bond Trust	3.8	1,875	3.7	
Emerging market debt	United Emerging Market Bond Fund	3.0	1,500	2.9	
High yield bonds – global	Schroder Global High Yield Fund	3.8	1,875	3.6	
High yield bonds – US	Threadneedle (Lux) US High Yield Bond ASH Acc SGD	2.3	1,125	2.2	
<b>EQUITIES</b>	FUND NAME	ALLOCATION		NEW ALLOCATION* (%)	TOP-UP (\$)
		(%)	(\$)		
US	Fidelity Funds – America Fund A-USD	7.9	3,938	7.5	
US	Neuberger Berman US Multicap Opportunities Fund USD A Acc	7.9	3,938	8.5	500
Europe	Allianz Europe Equity Growth Class AT (EUR) Acc	15.8	7,875	15.7	500
Japan	Aberdeen Japan Equity	5.3	2,625	6.2	500
Asia ex Japan	First State Asian Growth Fund	10.5	5,250	10.3	
Asia ex Japan	Schroder Asian Growth Fund	10.5	5,250	11.1	500
Latam	JPMorgan Funds - Latin America Equity Fund A Acc USD	6.1	3,063	5.8	
EEMEA	Fidelity Emerging Europe, Middle East and Africa Fund A USD	6.1	3,063	5.9	

*\* As at Nov 3, 2016.*

Source: iFast Financial