

A headstart on planning

Portfolio holdings

FIXED INCOME	NAME	ALLOCATION	S\$
Singapore/SGD bias	United SGD Fund Class A SGD Acc	9.0%	4,500
Global bonds	HSBC Global Investment Funds - Global High Income Bond AM3H SGD	2.3%	1,125
Global bonds	BGF Fixed Income Global Opportunities Funds A5 SGD Hedged	2.3%	1,125
Asian bonds	United Asian Bond Fund Class SGD	3.8%	1,875
Asian bonds	Legg Mason Asian Western Asset Bond Trust	3.8%	1,875
Emerging market debt	United Emerging Market Bond Fund	3.0%	1,500
High yield bonds - global	Schroder Global High Yield Fund	3.8%	1,875
High yield bonds - US	Threadneedle (Lux) US High Yield Bond ASH Acc SGD	2.3%	1,125

EQUITIES	NAME	ALLOCATION	
US	Fidelity Funds - America Fund A-USD	7.9%	3,938
US	Neuberger Berman US Multicap Opportunities Fund USD A Acc	7.9%	3,938
Europe	Allianz Europe Equity Growth Class AT (EUR) Acc	15.8%	7,875
Japan	Aberdeen Japan Equity	5.3%	2,625
Asia ex Japan	First State Asian Growth Fund	10.5%	5,250
Asia ex Japan	Schroder Asian Growth Fund	10.5%	5,250
Latam	JPMorgan Funds - Latin America Equity Fund A Acc USD	6.1%	3,063
EEMEA	Fidelity Emerging Europe, Middle East and Africa Fund A USD	6.1%	3,063