



Using Index Funds as portfolio building blocks

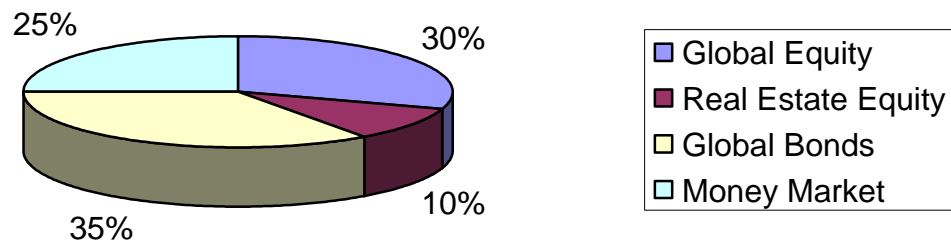
Benefits:

- Limit chances of underperformance.- reduce dependence on fund managers.
- Enhance portfolio diversification (index funds 8 - 10 times more diversified).
- Proven track record over both short term and long term (over decades).
- Majority of global fund managers under-perform world indices.
- Indexing = mainstream approach – 3 of the world's 5 largest investment firms are largely index firms.
- Mirror expert institutional investors who mix active and passive index strategies to maximize returns.
- Financial advisor is protected as he provides his customer with market related performance.
- Indexing removes the risks of selecting the wrong portfolio manager
- Eliminates risk of picking the wrong stocks and using the wrong style (growth vs. value)

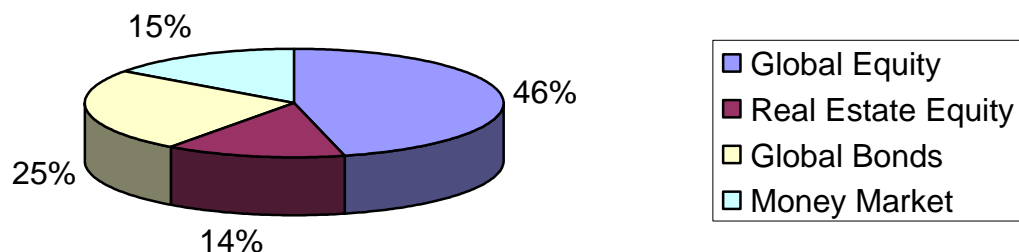
Recommended Portfolio Weightings based on Risk Profiles:

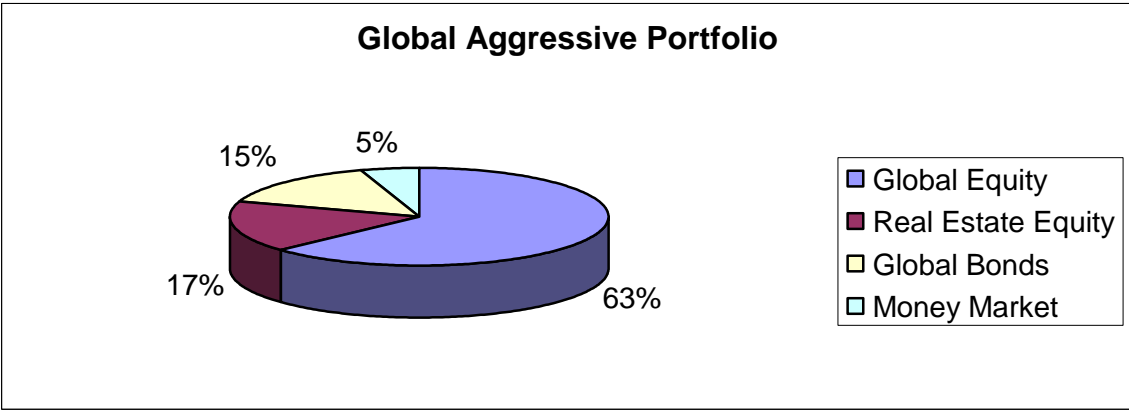
Asset allocation models for Conservative, Moderate and Aggressive investors are provided below. These weightings are optimal based on backtesting. Weightings are based on State Street Global Advisors' research, currently the largest institutional investment firm with \$2.2 trillion of assets.

Global Conservative Portfolio

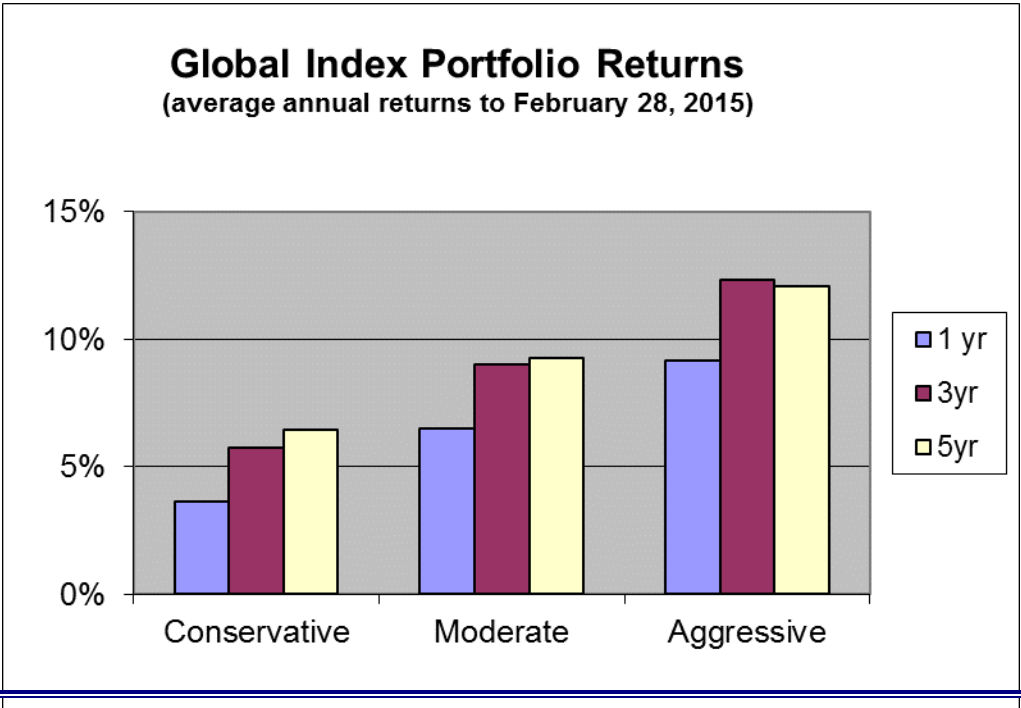
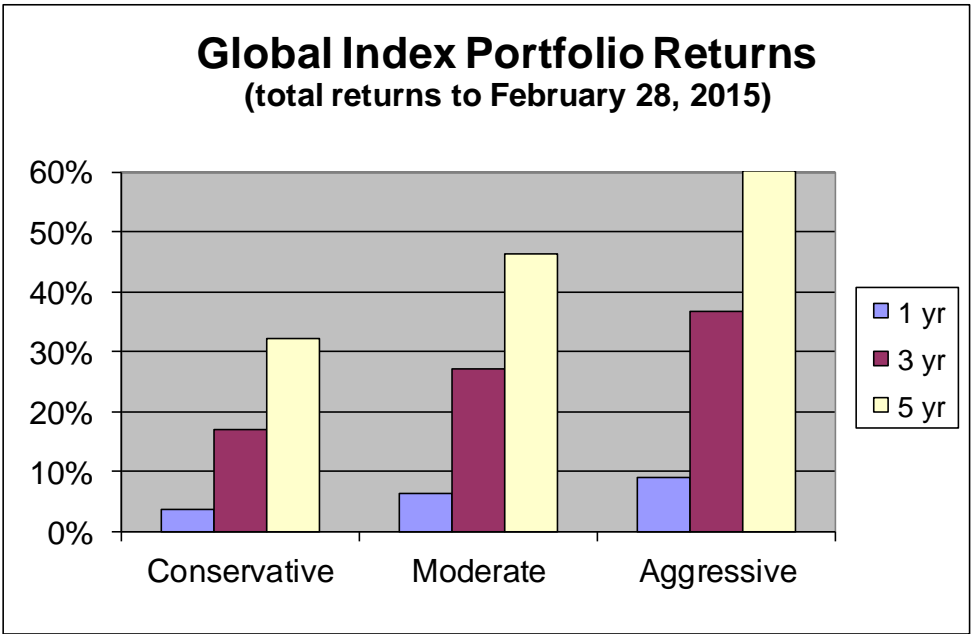


Global Moderate Portfolio





Index Portfolio Returns (as of February 28, 2015) - above weightings



Total Returns	Conservative	Moderate	Aggressive
Portfolio Return (1yr)	3.6%	6.5%	9.2%
Portfolio Return (3yr)	17.2%	27.1%	36.9%
Portfolio Return (5yr)	32.3%	46.3%	60.4%

Average Annual Returns			
Portfolio Return (1yr)	3.6%	6.5%	9.2%
Portfolio Return (3yr)	5.7%	9.0%	12.3%
Portfolio Return (5yr)	6.5%	9.3%	12.1%

Source: GinsGlobal & State Street Global Advisors – data to 28 February, 2015.

Summary:

The global diversification offered by index funds greatly reduces the level of portfolio risk. Indexed portfolios generally have between 8-10 times as much diversification as regular active fund portfolios.

The addition of an international real estate (property) index further broadens the asset allocation base and reduces risk levels.

When using index funds in an existing client portfolio, it is recommended that an index benchmark be used for each asset class the client is invested in. Increasingly the largest institutional investors worldwide are using a blend of both active and passive (index) managers.

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