

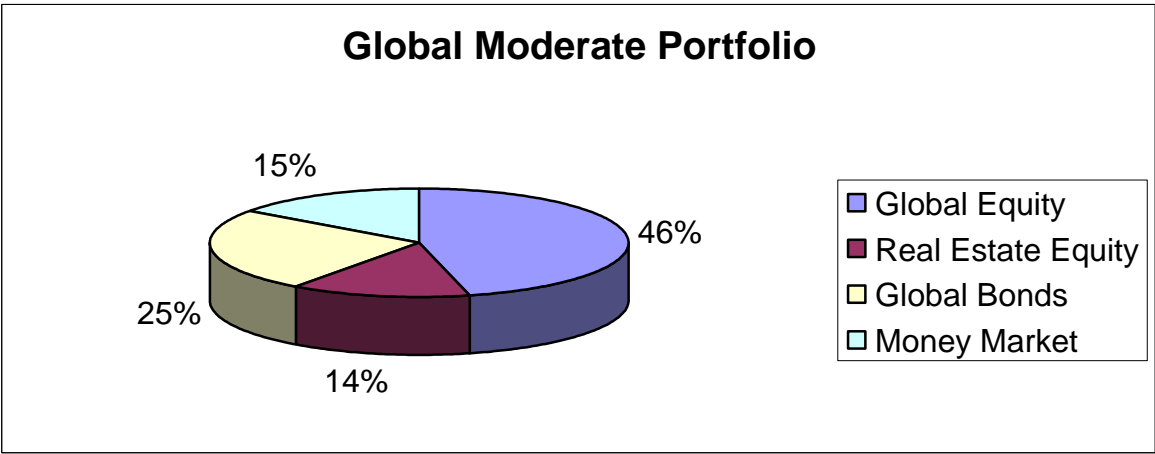
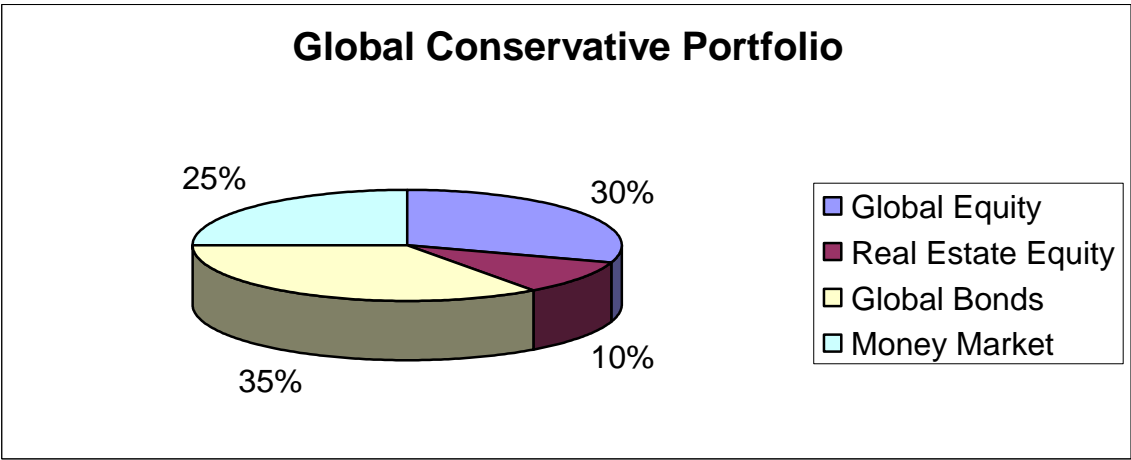
Using Index Funds as portfolio building blocks

Benefits:

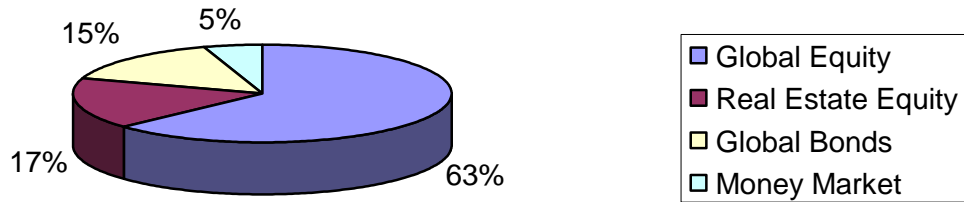
- Limit chances of underperformance.- reduce dependence on fund managers.
- Enhance portfolio diversification (index funds 8 - 10 times more diversified).
- Proven track record over both short term and long term (over decades).
- Majority of global fund managers under-perform world indices.
- Indexing = 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 world's 3rd largest investment firm with \$2.8 trillion in assets.

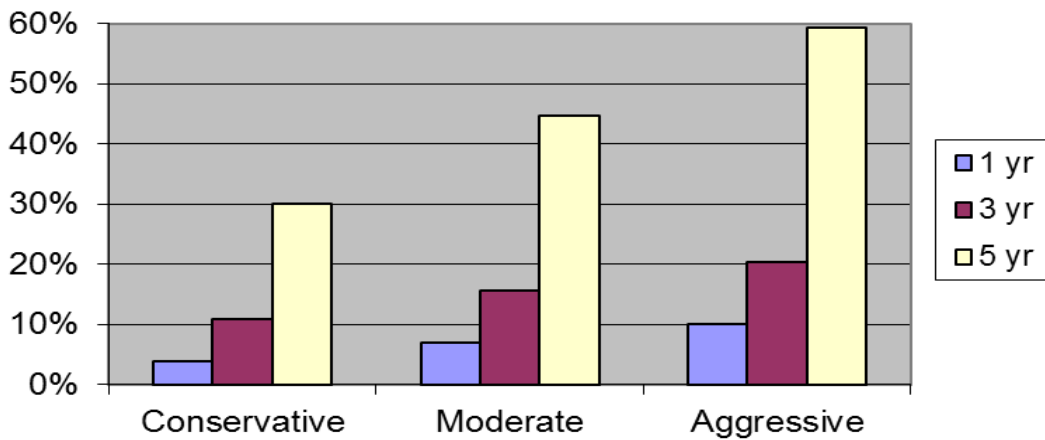


Global Aggressive Portfolio

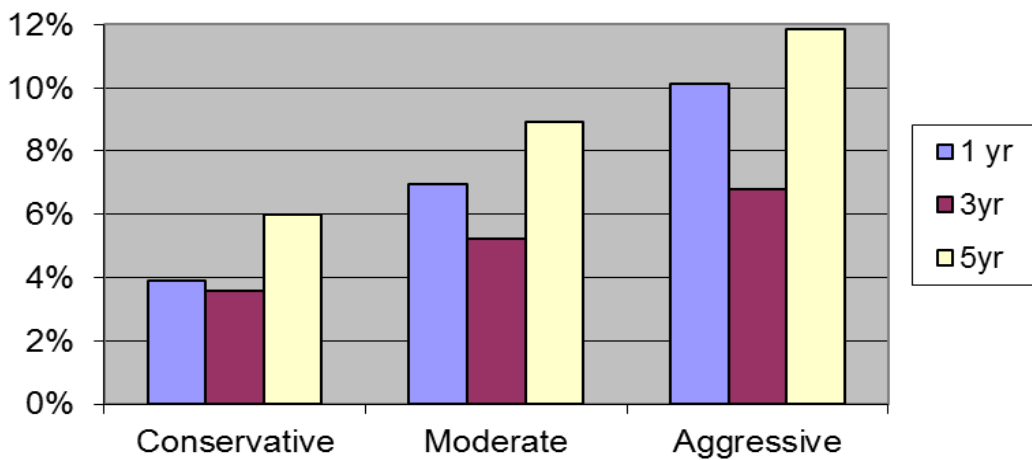


Index Portfolio Returns (as of July 31, 2017) - above weightings

Global Index Portfolio Returns (total returns to July 31, 2017)



Global Index Portfolio Returns (average annual returns to July 31, 2017)



Total Returns	Conservative	Moderate	Aggressive
Portfolio Return (1 yr)	3.9%	6.9%	10.1%
Portfolio Return (3 yr)	10.8%	15.7%	20.4%
Portfolio Return (5 yr)	30.0%	44.7%	59.3%

Average Annual Returns	Conservative	Moderate	Aggressive
Portfolio Return (1 yr)	3.9%	6.9%	10.1%
Portfolio Return (3 yr)	3.6%	5.2%	6.8%
Portfolio Return (5 yr)	6.0%	8.9%	11.9%

Source: GinsGlobal & State Street Global Advisors – data to 31 July 2017

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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