Portfolio Objective

The Future 2050 Portfolio is suitable for investors looking to capitalise on futuristic multi-decade macro trends. The Future 2050 Portfolio aims to provide above-market returns through its allocation to technology & healthcare companies and some defensiveness against economic contraction & market volatility through its diversification in minimum volatility companies. Technology companies capitalise on futuristic multi-decade macro trends of technological transformation & disruptive technologies. Healthcare companies capitalise on futuristic multi-decade macro trends of ageing population, increasing longevity & substantial resource imbalances. Minimum volatility companies exhibit relatively lower volatility & drawdowns than comparable companies and are relatively more defensive against economic contraction & market volatility.

Hypothetical Growth of $10,000 (31/12/2017 – 31/12/2022)

Performance (as at 31/12/2022)

<table>
<thead>
<tr>
<th>Allocation</th>
<th>Percentage</th>
<th>Underlying ETFs</th>
<th>Geographic</th>
</tr>
</thead>
<tbody>
<tr>
<td>Information Technology</td>
<td>56.1%</td>
<td>Technology Select Sector SPDR</td>
<td>U.S.</td>
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<tr>
<td>Biotechnology</td>
<td>11.9%</td>
<td>iShares Biotechnology</td>
<td>U.S.</td>
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<tr>
<td>Medical Devices</td>
<td>11.9%</td>
<td>iShares U.S. Medical Devices</td>
<td>U.S.</td>
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<tr>
<td>Healthcare Providers</td>
<td>10.1%</td>
<td>iShares U.S. Healthcare Providers</td>
<td>U.S.</td>
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<tr>
<td>Minimum Volatility</td>
<td>10.0%</td>
<td>iShares MSCI USA Min Vol Factor</td>
<td>U.S.</td>
</tr>
</tbody>
</table>

Asset Allocation

<table>
<thead>
<tr>
<th>Top 10 Holdings</th>
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<tbody>
<tr>
<td>#</td>
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<td>1</td>
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</table>

Total Top 10 Holdings | 40.8%
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