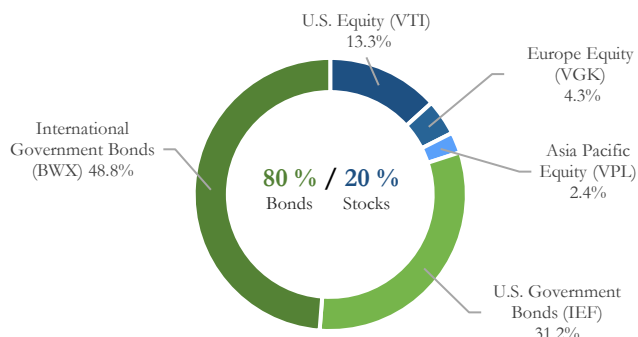


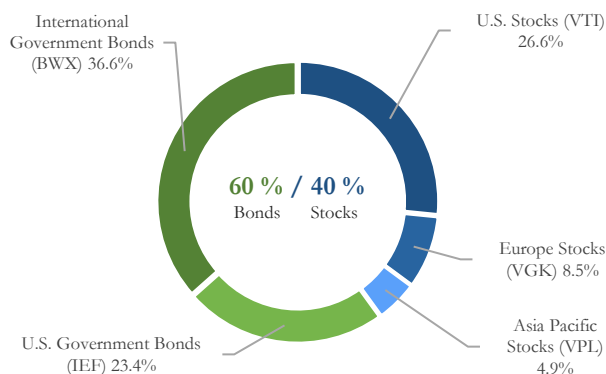
Risk Profile 1 – Preservation Portfolio

The preservation portfolio prioritises capital preservation with an extremely high allocation to government bonds that provides secure regular bond coupons while maintaining a small allocation to developed market stocks that provides dividends, capital appreciation & portfolio diversification effect.



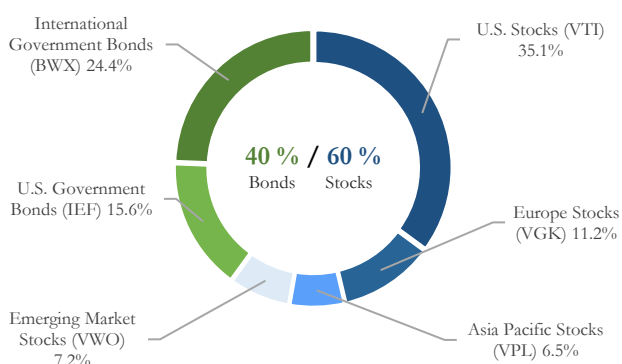
Risk Profile 2 – Conservative Portfolio

The conservative portfolio features a high allocation to government bonds that provides secure regular bond coupons and a relatively smaller allocation to developed market stocks that provides dividends & capital appreciation.



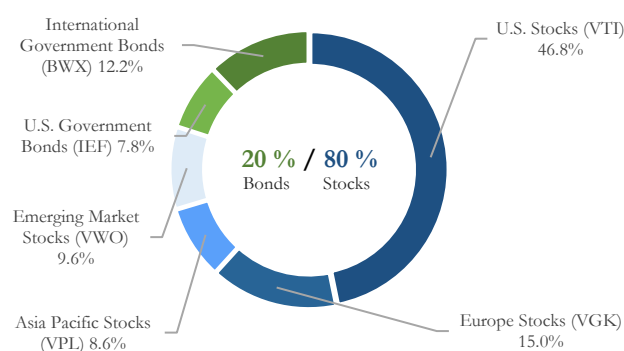
Risk Profile 3 – Balanced Portfolio

The balanced portfolio features a high allocation to developed & emerging market stocks that provides dividends & capital appreciation and a relatively smaller allocation to government bonds that provides secure regular bond coupons.



Risk Profile 4 – Long-Term Growth Portfolio

The growth portfolio prioritises long term capital appreciation with a high allocation to developed & emerging market stocks that provides dividends & capital appreciation and a small allocation to government bonds that provides secure regular bond coupons & portfolio diversification effect.



Portfolio Returns & Risk Projections ¹

Risk Profile	Portfolio Name	Projected Annualized Returns	Projected Probabilities of Ending with a Profit Based on the Investment Horizon							Projected Maximum Decline in Portfolio Value Based on the Investment Horizon						
			1	2	3	4	5	6	7	1	2	3	4	5	6	7
			Year	Years	Years	Years	Years	Years	Years	Year	Years	Years	Years	Years	Years	Years
1	Preservation Portfolio	4.9%	80.5%	92.5%	95.0%	99.7%	99.9%	99.9%	99.9%	-13.0%	-2.2%	-1.1%	-0.2%	-0.1%	-0.1%	-0.1%
2	Conservative Portfolio	5.5%	82.7%	85.9%	97.6%	99.3%	99.9%	99.9%	99.9%	-21.9%	-8.8%	-3.3%	-1.8%	-0.1%	-0.1%	-0.1%
3	Balanced Portfolio	6.2%	77.3%	83.8%	88.2%	94.0%	99.1%	99.9%	99.9%	-32.1%	-16.2%	-8.0%	-4.6%	-2.1%	-0.1%	-0.1%
4	Long-Term Growth Portfolio	6.9%	73.7%	84.3%	84.6%	85.3%	90.2%	99.9%	99.9%	-40.0%	-23.1%	-8.0%	-7.5%	-4.4%	-0.1%	-0.1%

¹ Projections are based on robust financial modelling and past performance of portfolio assets, and their corresponding market benchmarks where applicable, with market data from Bloomberg. While such projections are grounded on sound financial concepts, you should not assume that the future performance will necessarily correspond to the projections.

Real-Time Portfolio Rebalancing

- Realigns asset allocation after heightened market volatility
- Prevents over-concentration and maintains consistent risk profile
- Exploits excessive market volatility to sell high buy low and lock in extra returns

18 Sep 2018 to 24 Dec 2018 market correction due to escalated U.S.-China trade tensions						Investment portfolio X 24 Dec 2018 to 24 Apr 2019 recovery without portfolio rebalancing						Investment portfolio A 24 Dec 2018 to 24 Apr 2019 recovery with portfolio rebalancing						
ETF	Price Movement	Starting Portfolio Value	Starting Portfolio Asset Weight	Ending Portfolio Value	Ending Portfolio Asset Weight	ETF	Price Movement	Starting Portfolio Value	Starting Portfolio Asset Weight	Ending Portfolio Value	Ending Portfolio Asset Weight	ETF	Price Movement	Starting Portfolio Value	Starting Portfolio Asset Weight	Ending Portfolio Value	Ending Portfolio Asset Weight	
U.S. Government Bonds	+2.3%	\$1,380	13.8%	\$1,412	15.8%	U.S. Government Bonds	+2.2%	\$1,412	15.8%	\$1,443	12.5%	U.S. Government Bonds	+2.2%	\$1,237	13.8%	\$1,264	12.5%	
Intl Government Bonds	-0.3%	\$2,620	26.2%	\$2,612	29.1%	Intl Government Bonds	+0.7%	\$2,612	29.1%	\$2,630	23.4%	Intl Government Bonds	+0.7%	\$2,349	26.2%	\$2,365	23.4%	
U.S. Stocks	-20.3%	\$3,260	32.6%	\$2,598	29.0%	U.S. Stocks	+25.0%	\$2,598	29.0%	\$3,248	36.1%	U.S. Stocks	+25.0%	\$2,923	32.6%	\$3,652	36.1%	
Europe Stocks	-16.6%	\$1,310	13.1%	\$1,093	12.2%	Europe Stocks	+17.5%	\$1,093	12.2%	\$1,284	13.6%	Europe Stocks	+17.5%	\$1,174	13.1%	\$1,379	13.6%	
Asia Pacific Stocks	-16.5%	\$740	7.4%	\$618	6.9%	Asia Pacific Stocks	+12.8%	\$618	6.9%	\$697	7.4%	Asia Pacific Stocks	+12.8%	\$663	7.4%	\$748	7.4%	
Emerging Market Stocks	-8.4%	\$690	6.9%	\$632	7.0%	Emerging Market Stocks	+16.1%	\$632	7.0%	\$734	7.1%	Emerging Market Stocks	+16.1%	\$619	6.9%	\$719	7.1%	
		<u>\$10,000</u>								<u>\$10,036</u>						<u>\$10,127</u>		
								Gross returns of 0.36%:								Gross returns of 1.27%:		

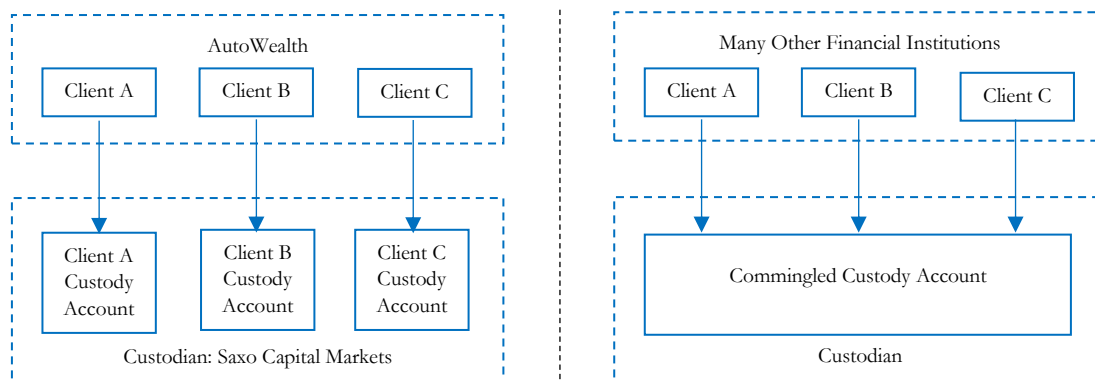
The above is a simplified illustration of how portfolio rebalancing works. Investment portfolio X, without portfolio rebalancing, enjoys a smaller extent of the market recovery as the portfolio was underweighted in stocks and over-concentrated in government bonds as at the end of the market correction on 24 Dec 2018. Investment portfolio A, with portfolio rebalancing, rebalances profits made from government bonds into stocks which were trading at market discount so as to maintain the investor's desired portfolio risk and target allocation to stocks vis-à-vis government bonds. When financial markets subsequently recovered in the following 4 months, investment portfolio A with portfolio rebalancing enjoyed a larger extent of the market recovery as the portfolio was not underweighted in stocks as at the end of the market correction on 24 Dec 2018.

Investment Product Prospectus

Name of Investment Product	Asset Class	Link to Summary Prospectus
Vanguard Total Stock Market ETF	U.S. Stocks	https://personal.vanguard.com/pub/Pdf/p961.pdf?2210125939
Vanguard FTSE Europe ETF	Europe Stocks	https://personal.vanguard.com/pub/Pdf/p963.pdf?2210122505
Vanguard FTSE Pacific ETF	Asia Pacific Stocks	https://personal.vanguard.com/pub/Pdf/p963.pdf?2210122505
Vanguard FTSE Emerging Markets ETF	Emerging Market Stocks	https://personal.vanguard.com/pub/Pdf/p963.pdf?2210122505
iShares 7-10 Year Treasury Bond ETF	U.S. Government Bonds	https://www.ishares.com/us/literature/prospectus/p-ishares-7-10-year-treasury-bond-etf-2-28.pdf
SPDR Bloomberg Barclays International Treasury Bond ETF	Intl Government Bonds	https://us.spdrs.com/public/SPDR_SERIES%20TRUST_FIXED%20INCOME_PROSPECTUS.pdf

Investor Protection & Safeguards

AutoWealth is licensed by the Monetary Authority of Singapore and regulated under the Financial Advisers Act. AutoWealth clients' portfolio assets and monies are held in personal, segregated custody accounts at Saxo Capital Markets, a MAS-licensed financial institution that is regulated to perform custodial services. The personal, segregated custody account is maintained in the client's legal name for the client's sole legal ownership. Client enjoys full protection against the insolvencies of both AutoWealth and Saxo Capital Markets. Unlike AutoWealth, many financial institutions hold thousands and thousands of client's portfolio assets and monies in one commingled custody account. This means that in unforeseen cyber-attacks and the financial institution loses the ledger records of individual clients' portfolio assets and monies, it may be difficult to assess and recover individual client's portfolio assets and monies.



DISCLAIMER

AutoWealth Private Limited (“AutoWealth”) is incorporated under the Companies Act (Chapter 50) of Singapore and regulated as a financial institution under the Financial Advisors Act (Chapter 110) of Singapore. All rights to this document are reserved to AutoWealth. This advertisement has not been reviewed by the Monetary Authority of Singapore. While reasonable effort is made to ensure that the information provided in this document is accurate at the time of printing, no representation or warranty, express or implied, is made by AutoWealth as to the accuracy, timeliness, completeness, validity or currency of the information provided in this document and AutoWealth assumes no responsibility to you or any third party for the consequences of any errors or omissions. This document does not constitute an offer to sell, a solicitation of an offer to buy, or a recommendation of any capital market products distributed or financial services provided by AutoWealth. Clients are required to go through AutoWealth’s needs-based assessment before they receive any recommendation in the capital market products distributed and the financial services provided by AutoWealth. No responsibility or loss occasioned to any person acting or refraining from action as a result of any material in this document shall be accepted by AutoWealth. AutoWealth shall not be liable for indirect or consequential loss or damage, including without limitation any loss or damage whatsoever arising from any use of this document or the information. Performance and risk projections are based on robust financial modelling and past performance of the portfolio assets, and their corresponding market benchmarks where applicable. While such projections are grounded on sound financial concepts, the projections are not necessarily indicative of and are no guarantee of the future or likely performance of your investments. Any references to past performances are not necessarily indicative of and are no guarantee of the future or likely performance of your investments. Investments always involve risks. Notwithstanding, AutoWealth will manage risks on your behalf through portfolio diversification and portfolio rebalancing. This document and its contents are proprietary information and content of AutoWealth and may not be reproduced or otherwise disseminated, in whole or in part, without the prior written consent of AutoWealth.