

GLOBAL PORTFOLIO SOLUTIONS



Navigating the sea of
opportunities



A series of portfolios that help you weather through good and volatile times

Opportunities are beyond borders. A global portfolio across geographies and asset classes will allow investors to capture opportunities worldwide and manage risks through broad diversification.

Global Portfolio Solutions (GPS) offer a series of portfolios, providing investors with an efficient way to invest in global markets and weather through both good and volatile times. These professionally managed portfolios are designed to deliver solid, long-term risk-adjusted returns and are tailored to meet individual client's needs,

from capital appreciation to income generation or both. Investors can choose among several unique investment styles with different risk-return profiles.

Taking a multi-manager approach, we partner with Wilshire Associates (Wilshire®), a global leader in risk management and portfolio design, to select high conviction fund managers and mutual funds for the portfolios. We strive for ensuring your investments are well suited for the prevailing market environment and closely aligned with your goals.



Using GPS as core

Core-satellite strategy is an investment strategy that institutional investors have been using for decades. The core is usually made up of global, diversified assets for the long term, while the satellites are opportunistic, short-to-medium-term investments. Together, a core-satellite strategy

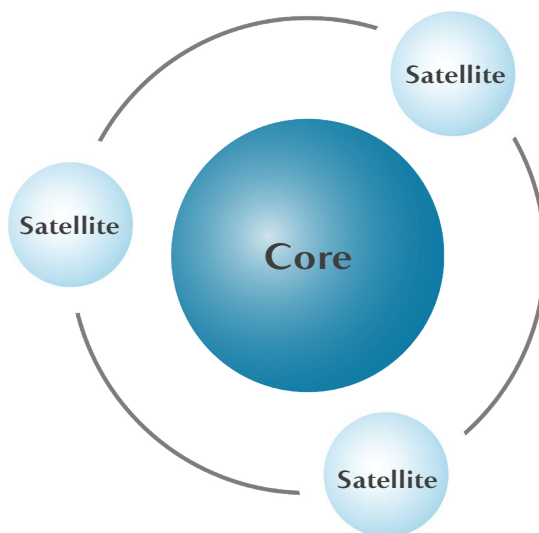
provides the potential for higher and more stable returns compared to broader markets.

GPS could be an ideal option for constituting the core part of your portfolio.

Core-satellite strategy

Core

The core is usually made up of global, diversified assets for the long term.



Satellites

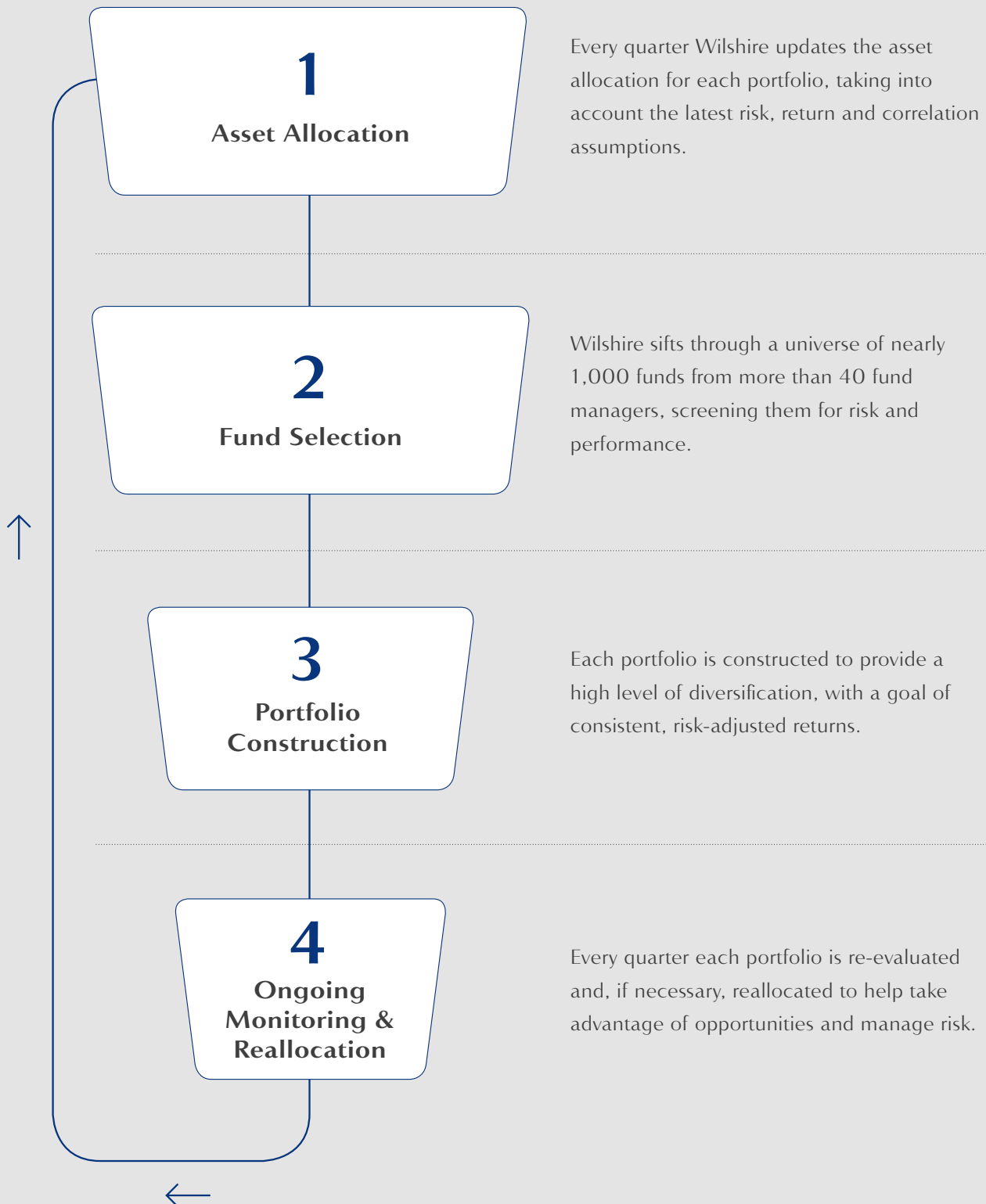
The satellites are opportunistic, short-to-medium-term investments.

About Wilshire Associates

A global leader in risk management and portfolio design

Wilshire provides innovative investment strategies that draw on their more than 40 years of experience serving the institutional marketplace. Supported by a global network of offices in the U.S., Europe, and the Asia Pacific, its proprietary risk management and investment analytic tools are used by money managers and institutional investors worldwide.

A rigorous four-step investment approach



Unrivalled benefits



Tap into the expertise of Wilshire

GPS allows investors to tap into the extensive knowledge, skills, experience and resources of Wilshire which provides asset allocation and investment selection recommendations to the portfolios, enabling us to translate institutional expertise into individual investor solutions.



Benefit from the combined intelligence of multi managers

No single fund manager is the best at managing every asset class, and no single investment style is the best under all market conditions. Taking a multi-manager approach gives you access to a mix of styles, which reduces portfolio biases. In addition, it allows you to switch between fund managers and mutual funds in response to changing market environment in a cost-efficient way.



Respond to market changes quickly

Having full discretion allows us to respond quickly to risks and opportunities in the markets as they surface.



Manage risk at every step

We seek to ensure that the portfolios are designed to manage risk appropriately. Risk controls are embedded within every step of the investment process by monitoring asset classes and asset allocation decisions, reviewing underlying mutual fund performance, evaluating fund managers on an ongoing basis, and assessing correlations among different investments.



Diversify easily in one single solution

GPS provides access to a full universe of fund managers and mutual funds – one single solution to strategically diversify across geographies, sectors, asset classes and investment styles.



Save the hassles

Performing market research could be a hassle. It requires a lot of knowledge, skills and is also time consuming. Letting the specialists manage your assets save your valuable time as well as ensure your investments are constantly monitored and not deviating from your wealth accumulation goals.

Why do you need a professional manager for your investments?

Investing has always been a difficult and complex business. And it is even more so in today's rapidly changing environment. Behavioural biases by investors can impact their portfolios. Several common mind traps have led individual investors frequently make the same mistakes when it comes to investing. These include:

- Overreacting to recent market events
- Chasing top-performing funds and overlooking risks
- Attempting to time the market
- Focusing on short-term performance
- Not committing to a disciplined investment approach

With extensive knowledge, skills, experience and resources, a professional investment manager will make more efficient investment decisions based on forward-looking market research and professional insights.

In addition, the sophisticated, disciplined, research-driven approach and the repeatable investment process employed by professional investment managers will help investors to look past short-term noises and remain focused on the long-term financial goals.



Accessing a broad universe of renowned fund managers

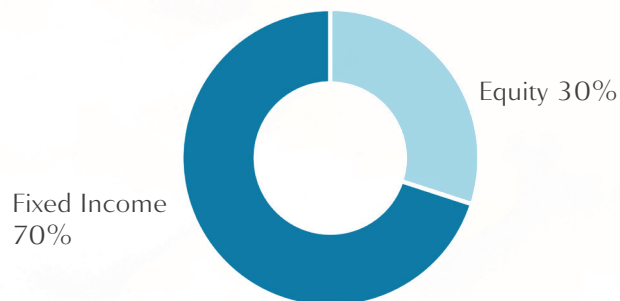
GPS brings together a broad universe of fund managers and mutual funds, allowing investors to tap into the expertise of multi-managers and access to a mix of styles, thereby constructing portfolios with a high level of diversification that can respond to market changes quickly and cost-efficiently.



Navigating the right path

We offer a series of portfolios that can help meet your needs.

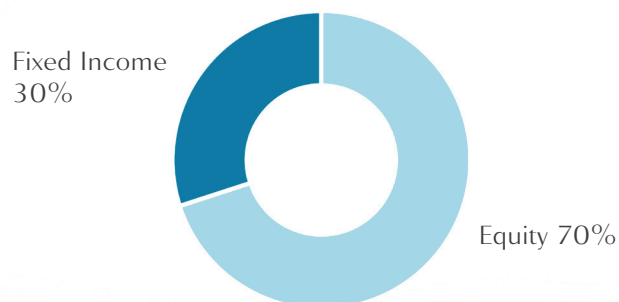
Income-oriented investors



Balanced-oriented investors



Growth-oriented investors



**Find the portfolio that's right for you.
Contact your Convoy representative.**



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