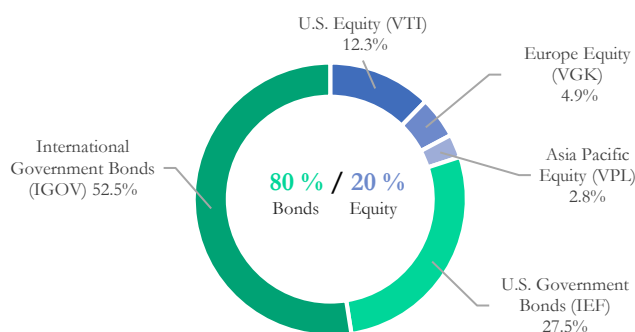


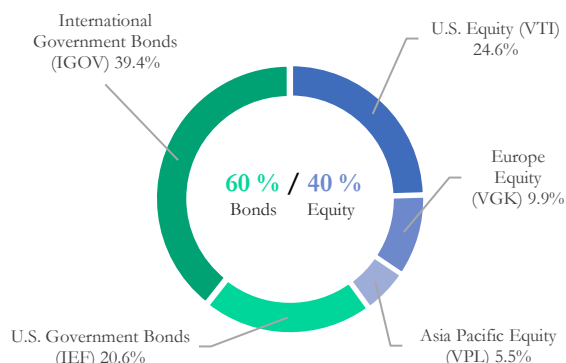
Risk Profile 1 – Preservation Portfolio

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 equity that provides dividends, capital appreciation & portfolio diversification effect.



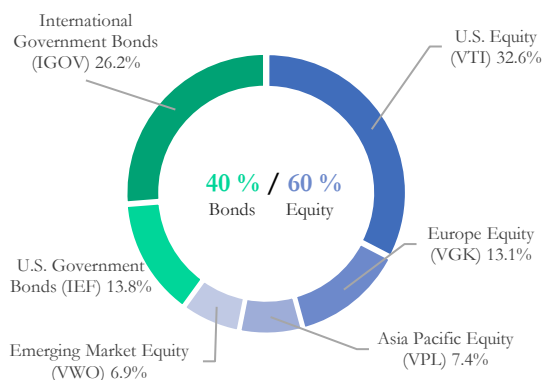
Risk Profile 2 – Conservative Portfolio

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



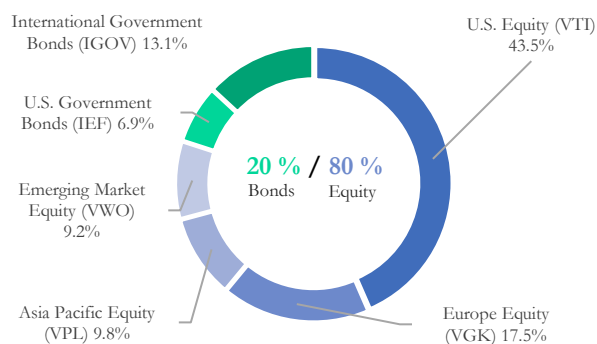
Risk Profile 3 – Balanced Portfolio

The balanced portfolio features a high allocation to developed & emerging market equity 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 equity 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 Drawdown Based on the Investment Horizon						
			1 Year	2 Years	3 Years	4 Years	5 Years	6 Years	7 Years	1 Year	2 Years	3 Years	4 Years	5 Years	6 Years	7 Years
1	Preservation Portfolio	4.9%	82.3%	91.4%	94.2%	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%	83.6%	83.9%	97.2%	99.2%	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%	77.5%	81.4%	86.4%	93.0%	98.9%	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%	74.2%	82.0%	82.2%	82.8%	88.4%	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 the investment products. Although such projections are grounded on sound financial concepts, you should not assume that the future performance of the investment products will necessarily correspond to the projections.

Investment Product Prospectus

Name of Investment Product	Asset Class	Link to Summary Prospectus
Vanguard Total Stock Market	U.S. Equity	https://personal.vanguard.com/pub/Pdf/p961.pdf?22101225939
Vanguard FTSE Europe ETF	Europe Equity	https://personal.vanguard.com/pub/Pdf/p963.pdf?2210122505
Vanguard FTSE Pacific ETF	Asia Pacific Equity	https://personal.vanguard.com/pub/Pdf/p963.pdf?2210122505
Vanguard FTSE Emerging Markets ETF	Emerging Market Equity	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
iShares International Treasury Bond ETF	Intl Government Bonds	https://www.ishares.com/us/literature/prospectus/p-ishares-international-treasury-bond-etf-10-31.pdf