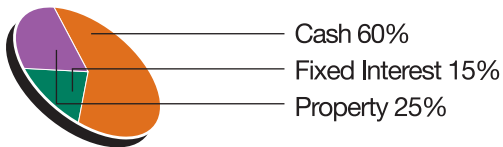


Risk Profiles Chart



Current Asset Allocation Profiles

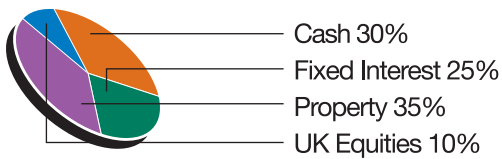
Risk Profile 1



Risk Profile 6



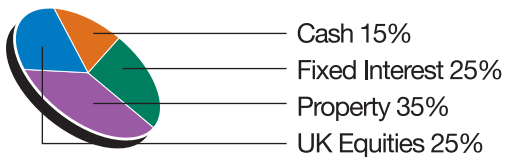
Risk Profile 2



Risk Profile 7



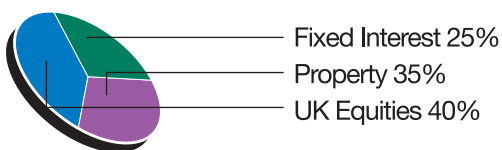
Risk Profile 3



Risk Profile 8



Risk Profile 4



Risk Profile 9



Risk Profile 5



Risk Profile 10



The value of all investments, including property and the income derived from them, can go down as well as up. Investors are not certain to make a profit and may not get back the full amount of their investment.

As Property is a specialist sector it can be volatile in adverse market conditions and there could be delays in realising the investment. Property valuation is a matter of judgment by an independent valuer, therefore, it is generally a matter of opinion rather than fact. Values of investments can be subject to volatility due to the market and currency to which it invests.

Notes on discussions regarding risk profiles and agreed asset allocation strategy

Blank area for notes on discussions regarding risk profiles and agreed asset allocation strategy.