

**RISK CLASSIFICATION OF INVESTMENT-LINKED INSURANCE PRODUCTS (ILPS) INCLUDED UNDER THE CPF INVESTMENT SCHEME**

EXPECTED RISK		Lower expected risk	Higher expected risk
EXPECTED RETURN	HIGHER RISK	BROADLY DIVERSIFIED	NARROWLY FOCUSED
		REGIONAL	SECTOR
		COUNTRY	COUNTRY
		<ul style="list-style-type: none"> <li>+ AIA Portfolio 100</li> <li>+ HSBC Life Global Equity Blend</li> <li>+ HSBC Life Global High Growth Fund</li> <li>+ HSBC Life Shariah Global Equity Fund</li> <li>+ GreatLink Global Equity Alpha Fund</li> <li>+ GreatLink Global Perspective Fund</li> <li>+ GreatLink LifeStyle Dynamic Portfolio</li> <li>+ GreatLink LifeStyle Progressive Portfolio</li> <li>+ HSBC Insurance Ethical Global Equity Fund X</li> <li>+ Income Global Diverse Series - Adventurous Fund</li> <li>+ Income Global Equity Fund</li> <li>+ PruLink Global Equity Fund</li> <li>+ TMLS Multi-Asset 90 Fund</li> <li>+ Manulife Golden Worldwide Equity Fund X</li> <li>+ Manulife Lifestyle Portfolios - Aggressive X</li> <li>+ Manulife Lifestyle Portfolios - Growth X</li> <li>+ Income Takaful Fund X</li> </ul>	<ul style="list-style-type: none"> <li>+ GreatLink European Sustainable and Responsible Investment Equity Fund</li> <li>+ Manulife European Equity Fund</li> <li>+ PruLink Pan European Fund</li> </ul> <p align="center"><b>Asia</b></p> <ul style="list-style-type: none"> <li>+ AIA Regional Equity Fund</li> <li>+ HSBC Life Asian Growth Fund</li> <li>+ HSBC Life Pacific Equity Fund</li> <li>+ GreatLink Asia Pacific Equity Fund</li> <li>+ HSBC Insurance Pacific Equity Fund X</li> <li>+ Manulife Asian Small-Cap Equity Fund</li> <li>+ Manulife Dividend Advantage Fund</li> <li>+ Manulife Golden Asia Fund</li> <li>+ Manulife Golden Asia Growth Fund</li> <li>+ Manulife Pacific Equity Fund</li> <li>+ Income Asian Equity Fund</li> <li>+ TMLS Asian Equity Plus Fund</li> <li>+ Singlife Capital Growth (SP) X</li> <li>+ Singlife MM Capital Growth X</li> <li>+ Singlife Aberdeen Pacific Equity (SP) X</li> <li>+ PruLink Asian Equity Fund X</li> </ul> <p align="center"><b>Emerging Markets</b></p> <ul style="list-style-type: none"> <li>+ AIA Emerging Markets Equity Fund</li> <li>+ HSBC Life Global Emerging Markets Equity Fund</li> <li>+ GreatLink Global Emerging Markets Equity Fund</li> <li>+ Manulife Global Emerging Markets Fund</li> <li>+ PruLink Emerging Markets Fund</li> <li>+ TMLS Global Emerging Markets Equity Fund</li> </ul> <p align="center"><b>North America</b></p> <p align="center"><b>Others</b></p>
		<ul style="list-style-type: none"> <li>+ AIA International Health Care Fund X</li> </ul> <p align="center"><b>Technology</b></p> <ul style="list-style-type: none"> <li>+ AIA Global Technology Fund</li> <li>+ GreatLink Global Technology Fund</li> <li>+ Income Global Technology Fund</li> </ul> <p align="center"><b>Others</b></p> <ul style="list-style-type: none"> <li>+ GreatLink Global Real Estate Securities Fund</li> <li>+ PruLink Global Property Securities Fund X</li> </ul>	<ul style="list-style-type: none"> <li>+ HSBC Life Fortress Fund</li> <li>+ HSBC Life Singapore Equity Fund</li> <li>+ GreatLink Singapore Equities Fund</li> <li>+ Manulife Golden Singapore Growth Fund</li> <li>+ PruLink Singapore Growth Fund</li> <li>+ TMLS Singapore Equity Fund</li> </ul> <p align="center"><b>Japan</b></p> <ul style="list-style-type: none"> <li>+ AIA Japan Equity Fund</li> <li>+ GreatLink Lion Japan Growth Fund</li> <li>+ Manulife Japan Growth Fund</li> <li>+ Singlife LionGlobal Japan Growth (SP) X</li> </ul> <p align="center"><b>Greater China</b></p> <ul style="list-style-type: none"> <li>+ AIA Greater China Equity Fund</li> <li>+ HSBC Life China Growth Fund</li> <li>+ GreatLink China Growth Fund</li> <li>+ Manulife Golden Regional China Fund</li> <li>+ PruLink Greater China Fund</li> <li>+ TMLS China Equity Fund</li> </ul> <p align="center"><b>India</b></p> <ul style="list-style-type: none"> <li>+ AIA India Opportunities Fund</li> <li>+ HSBC Life India Fund</li> <li>+ Manulife India Equity Fund</li> <li>+ PruLink India Equity Fund</li> <li>+ TMLS India Equity Fund</li> </ul> <p align="center"><b>USA</b></p> <ul style="list-style-type: none"> <li>+ PruLink America Fund</li> </ul> <p align="center"><b>Country-Others</b></p> <ul style="list-style-type: none"> <li>+ PruLink China-India Fund X</li> </ul>

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EXPECTED RISK		Lower expected risk		Higher expected risk
Medium expected return	BROADLY DIVERSIFIED	NARROWLY FOCUSED		
		REGIONAL	SECTOR	COUNTRY
Medium expected return	MEDIUM TO HIGH RISK	<p><b>Regional</b></p> <p>Europe</p> <p>Asia</p> <ul style="list-style-type: none"> <li>+ AIA Acorns of Asia Fund *</li> <li>+ HSBC Life Asian Balanced Fund *</li> <li>+ GreatLink Lion Asian Balanced Fund *</li> <li>+ Manulife Income Series - Asian Balanced Fund *</li> <li>+ Income Asia Managed Fund *</li> <li>+ PruLink Asian Income and Growth Fund *</li> <li>+ PruLink Singapore ASEAN Managed Fund *</li> <li>+ Singlife Balanced Growth (SP) X</li> <li>+ Singlife Income Growth (SP) X</li> <li>+ Singlife MM Balanced Growth X</li> <li>+ Singlife MM Income Growth X</li> <li>+ Manulife Lifestyle Portfolios - Moderate X</li> <li>+ Manulife Lifestyle Portfolios - Secure X</li> <li>+ PruLink Asian American Managed Fund *X</li> <li>+ PruLink Singapore Asian Managed Fund X</li> </ul> <p>Emerging Markets</p> <p>North America</p> <p>Others</p> <ul style="list-style-type: none"> <li>+ AIA Emerging Markets Balanced Fund *</li> </ul>	<p><b>Sector</b></p> <p>Healthcare</p> <p>Technology</p> <p>Others</p>	<p><b>Country</b></p> <p>Singapore</p> <ul style="list-style-type: none"> <li>+ AIA Growth Fund *</li> <li>+ HSBC Life Singapore Balanced Fund *</li> <li>+ Manulife Golden Balanced Growth Fund *</li> </ul> <p>Japan</p> <p>Greater China</p> <ul style="list-style-type: none"> <li>+ AIA Greater China Balanced Fund *</li> </ul> <p>India</p> <p>USA</p> <p>Country-Others</p> <ul style="list-style-type: none"> <li>+ AIA India Balanced Fund *</li> <li>+ AIA Japan Balanced Fund *</li> </ul>
	LOW TO MEDIUM RISK	<p><b>Regional</b></p> <p>Europe</p> <p>Asia</p> <ul style="list-style-type: none"> <li>+ HSBC Life Short Duration Bond Fund *</li> <li>+ GreatLink Short Duration Bond Fund *</li> <li>+ Manulife Income Series - Asia Pacific Investment Grade Bond Fund *</li> <li>+ Income Asian Bond Fund *</li> <li>+ TMLS Asia Bond Fund *</li> <li>+ Manulife Lifestyle Portfolios - Conservative X</li> </ul> <p>Emerging Markets</p> <p>North America</p> <p>Others</p>	<p><b>Sector</b></p> <p>Healthcare</p> <p>Technology</p> <p>Others</p>	<p><b>Country</b></p> <p>Singapore</p> <ul style="list-style-type: none"> <li>+ AIA Regional Fixed Income Fund *</li> <li>+ HSBC Life Singapore Bond Fund *</li> <li>+ Manulife Singapore Bond Fund *</li> <li>+ PruLink Singapore Dynamic Bond Fund *</li> <li>+ TMLS Singapore Bond Fund *</li> </ul> <p>Japan</p> <p>Greater China</p> <p>India</p> <p>USA</p> <p>Country-Others</p>

