



## Investing Made Simple.

LionGlobal All Seasons Fund (Standard) | LionGlobal All Seasons Fund (Growth)

### A Globally-Diversified Balanced Fund



Combines active and passive strategies



Active asset allocation



Better weathers business cycles



Tailored for investors of different risk profiles

### A Clear Cost Advantage



Only 0.25% p.a. in management fee



Cost<sup>1</sup> of investment at only 50 cents for every \$100 invested



Research<sup>2</sup> shows that funds with lower costs<sup>3</sup> are more likely to generate better returns over time

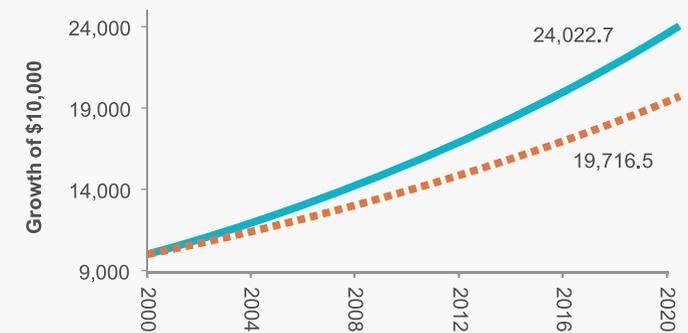
### A 1% difference in TER can significantly improve returns over time

Illustration of \$10,000 invested at a rate of 5% p.a.<sup>4</sup> under different Total Expense Ratio (TER) assumptions

— Portfolio with TER of 0.5% p.a.    - - - Portfolio with TER of 1.5% p.a.

Cumulative return: 140.2%  
Annualised return: 4.5% p.a.

Cumulative return: 97.2%  
Annualised return: 3.5% p.a.



<sup>1</sup> Refers to the Total Expense Ratio (TER) of the LionGlobal All Seasons Fund, which is capped at 0.5% per annum.

<sup>2</sup> Source: <http://www.morningstar.com/articles/752485/fund-fees-predict-future-success-or-failure.html>

<sup>3</sup> Funds with lower costs refers to funds with a lower total expense ratio (TER). The TER is the sum of various identified operating expenses charged on an ongoing basis to the fund's assets as a percentage of the fund's average net asset value calculated over a 12-month period at the close of the annual and semi-annual financial statements of the fund.

<sup>4</sup> A 5% p.a. rate of return is based on an investment into a 50% Equity – 50% Bond portfolio on the assumption that equity returns 8% p.a. and bonds return 2% p.a. and is not indicative of the expected return of the LionGlobal All Seasons Fund (Growth) / (Standard). Based on Mgr Benchmark Global Flexible Allc EW. Past performance, as well as any prediction, projection, or forecast on the economy, securities market, or the economic trends of the markets are not necessarily indicative of the future or likely performance of the funds. TER source: Morningstar, 31 December 2017.

LionGlobal All Seasons Fund (Standard) <sup>5</sup>	LionGlobal All Seasons Fund (Growth) <sup>5</sup>
Portfolio Components <sup>6</sup>	
<ul style="list-style-type: none"> <li><span style="color: #FFC000;">■</span> LionGlobal Asia Bond Fund</li> <li><span style="color: #FFC000;">■</span> LionGlobal Short Duration Bond Fund</li> <li><span style="color: #FFC000;">■</span> LionGlobal Singapore Fixed Income Investment</li> <li><span style="color: #C0504D;">■</span> LionGlobal Asia Pacific Fund</li> <li><span style="color: #C0504D;">■</span> LionGlobal Japan Growth Fund</li> <li><span style="color: #C0504D;">■</span> DB x-trackers Euro Stoxx 50 UCITS ETF</li> <li><span style="color: #C0504D;">■</span> Vanguard S&amp;P500 UCITS ETF</li> </ul>	
<p><sup>5</sup> Allocation range for equity versus fixed income is +/- 20%.</p> <p><sup>6</sup> Source: Lion Global Investors, as at 27 June 2018. Securities referenced are not intended as recommendations to buy or sell securities. Opinions and estimates constitute our judgment and along with other portfolio data, are subject to change without notice. Underlying active funds have annual management fee fully rebated.</p>	

<b>Investment Objective</b>	<p><b>LionGlobal All Seasons Fund (Standard):</b> The Sub-Fund aims to generate capital appreciation over the long term by investing primarily in a diversified portfolio of active funds and ETFs. The Sub-Fund targets a below average level of portfolio risk and will be invested in a mix of asset classes that aims to suit an investor with a below average tolerance for risk.</p>
	<p><b>LionGlobal All Seasons Fund (Growth):</b> The Sub-Fund aims to generate capital appreciation over the long term by investing primarily in a diversified portfolio of active funds and ETFs. The Sub-Fund targets an above average level of portfolio risk and will be invested in a mix of asset classes that aims to suit an investor with an above average tolerance for risk.</p>
<b>Inception Date</b>	30 July 2018
<b>Minimum Initial Investment</b>	S\$100
<b>Minimum Subsequent Subscription</b>	S\$100
<b>Subscription Modes</b>	Cash / SRS
<b>Initial Sales Charge</b>	Currently up to 2%; Maximum 2%
<b>Annual Management Fee</b>	Currently up to 0.25% p.a.; Maximum 0.25% p.a.
<b>ISIN Codes</b>	LionGlobal All Seasons Fund (Standard) SGD Class (Accumulation): SG9999019277
	LionGlobal All Seasons Fund (Growth) SGD Class (Accumulation): SG9999019285



[www.lgidirect.com.sg/allseasonsfund](http://www.lgidirect.com.sg/allseasonsfund)

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