income
made yours

Global Diverse Series-Managed

Investment Objective

The sub-fund aims to provide investors with medium to long-term capital growth by investing globally in a diverse set of asset classes including equities, bonds and other asset classes that include but are not limited to property and commodities-related securities indirectly through CIS, ETFs and/or similar instruments.

Investment Scope

The sub-fund helps investors gain exposure to a broad range of asset classes by investing primarily in collective investment schemes (CIS) and/or exchange traded funds (ETFs), which in turn invest in quoted equities and equity-related securities, bonds and other fixed income securities in global markets. The sub-fund may also seek exposure to other asset classes, including but not limited to property and commodities-related securities indirectly through CIS, ETFs and/or similar instruments.

Fund Details

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Launch Date	11 January 2022
Fund Size	S$24.98 million
Initial Sales Charge	Please refer to "Fees and Charges" section of the Product Summary for ILP.
Annual Management Fee	1.15% p.a. The Annual Management Fee is not guaranteed and may be reviewed from time to time. However, it shall not exceed 2.0% of the sub-fund balance at any point of time. No trailer fees are paid to your financial advisor for CPFIS ILP sub-funds.
Custodian	JPMorgan Chase Bank, National Association, Hong Kong Branch[i]
Dealing Frequency	Every business day
Inclusion in CPFIS	Yes (CPF OA and CPF SA)
CPFIS Risk Classification	Medium to High Risk, Broadly Diversified
Fund Manager	Income Insurance Limited
Sub-Investment Manager	Schroder Investment Management (Singapore) Ltd
Benchmark	60% Bloomberg Barclays Global Aggregate Credit Index (SGD Hedged) 15% JP Morgan Asia Credit Investment Grade Index (SGD Hedged) 15% MSCI World Index in Singapore Dollars 10% MSCI AC Asia ex Japan Index in Singapore Dollars (The combined benchmark is reflective of the SAA of the ILP Sub-Fund.)
Structure	Single Fund. The units in the sub-fund are not classified as Excluded Investment Products

Top 10 holdings as of 30 November 2024

	S$ (mil)	% of NAV		S$ (mil)	% of NAV
Global Bond Fund	11.38	45.54	Schroder ISF Asian Opportunities	0.75	2.99
Global Equity Fund	2.91	11.67	Schroder International Selection Fund US Large Cap	0.72	2.90
Asian Bond Fund	2.67	10.69	Schroder Asian Investment Grade Credit	0.56	2.25
Asian Equity Fund	2.53	10.14	Schroder ISF QEP Global Core	0.52	2.09
Schroder International Selection Fund - Global Corporate Bond	2.35	9.40	Schroder International Selection Fund - Global Multi-Asset Income	0.43	1.72

Important: Any differences in the total and percentage of the Net Asset figures are the result of rounding.

Fund performance vs benchmark

	1-month	3-month	6-month	1-year	3-year^	5-year^	10-year^	Since inception
Global Diverse Series (Managed)	0.43	0.53	3.74	8.78	N.A.	N.A	N.A	-0.88
Benchmark	1.47	1.75	5.19	10.61	N.A.	N.A	N.A	0.74

Cumulative Performance Since Inception
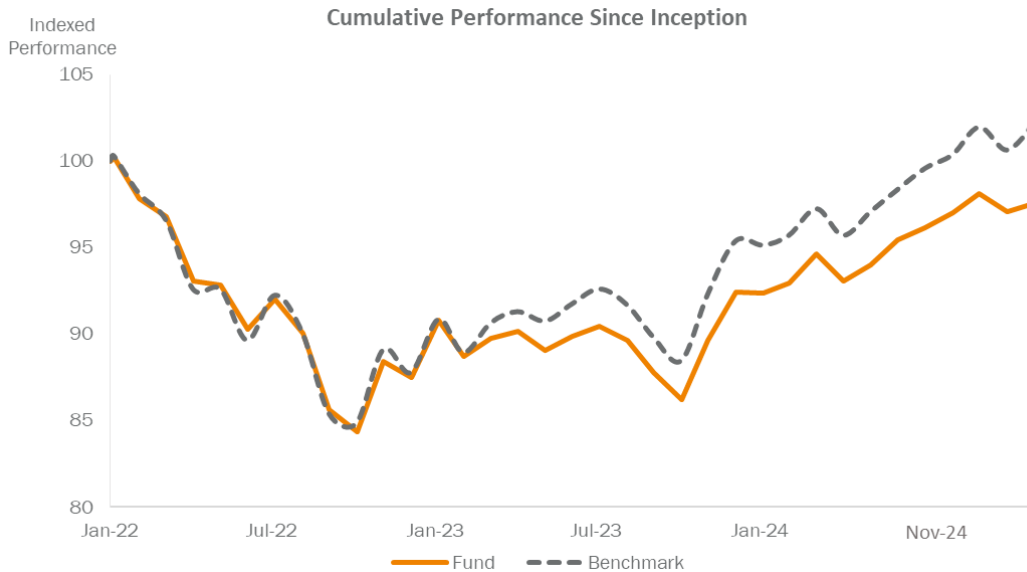
The returns are calculated using bid-to-bid prices, in Singapore dollar terms, with dividends and distributions reinvested.
^Returns above one year are annualized. Past performance is not indicative of future performance. Fees & charges payable through deduction of premium or cancellation of units are excluded from this calculation.

Volatility

	3-year (Annualised)*
Global Diverse Series (Managed)	N.A.

Calculated using bid-bid prices in Singapore Dollar terms, with dividends and distribution reinvested.
*3-year volatility data is not available.

Asset allocation as of 30 November 2024

	Market Value S$ (mil)	% of Net Asset Value
Global Bond	11.39	45.53
Global Equity	2.91	11.67
Asian Bond	2.67	10.69
Asian Equity	2.53	10.14
Commodities	5.47	21.91
Cash & Others	0.01	0.06
Total	24.98	100.00

Country allocation as of 30 November 2024

	Market Value S$ (mil)	% of Net Asset Value
United States	8.38	33.56
Singapore	3.42	13.70
United Kingdom	2.08	8.32
Netherlands	1.19	4.76
France	1.07	4.28
Australia	0.61	2.43
Ireland	0.50	2.01
Hong Kong	0.48	1.91
Germany	0.45	1.79
Italy	0.43	1.71
Others	6.36	25.48
Cash & Others	0.01	0.06
Total	24.98	100.00

Important: Any differences in the total and percentage of the Net Asset figures are the result of rounding. Amounts are in S$ (mil).

IMPORTANT NOTES

The Global Diverse Series-Managed Fund is an Investment-Linked Plan (ILP) fund issued by Income Insurance Limited (Unique Entity Number No. 202135698W), an insurance company registered in Singapore and having its registered address office at 75 Bras Basah Road, Income Centre, Singapore 189557. The information in this fund summary is for informational use only. A product summary relating to the fund is available and may be obtained through Income. A potential investor should read the product summary before deciding whether to subscribe for units in the fund. Investments are subject to investment risks including the possible loss of the principal amount invested. The sub-fund shall comply with the investment guidelines as set out in the Code of Collective Investment Schemes, CPF Investment Guidelines, internal investment restrictions, relevant laws and regulations. Past performance, as well as the prediction, projection or forecast on the economy, securities markets or the economic trends of the markets targeted by the fund are not necessarily indicative of the future or likely performance of the fund. The fund returns are calculated on the assumption that all dividends and distributions are reinvested, taking into account all charges which would have been payable upon such reinvestment. The performance of the fund is not guaranteed and the value of units in the fund and the income accruing to the units, if any, may fall or rise. Any opinion or estimate contained in this document is subject to change without notice.

Information correct as of 30 November 2024

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[i] Effective 11 October 2024, the custodian of the sub-fund is JPMorgan Chase Bank, National Association, Hong Kong Branch