

NTUC Income's Aim Series

NTUC Income's Aim Series are comprehensive life-cycle solutions to help investors manage their investments over their different life stages. Designed as "all-in-one" financial planning tools, the Aim Series consist of 4 Target Date portfolios, viz Aim 2015, Aim 2025, Aim 2035 and Aim 2045, which seek to provide long-term capital growth over the given investment time horizon. A fifth portfolio, Aim Now, is designed for investors who are looking for capital stability and potential income.

Each Aim Series fund will have a different risk profile and will invest in a wide range of investments covering markets throughout the world. Aim 2015, Aim 2025, Aim 2035 and Aim 2045 will have investment horizons centred around 2015, 2025, 2035 and 2045 respectively, and will typically invest in a higher proportion of growth assets in the wealth building life stage to capture growth opportunities from equities, property securities and commodities. These will be gradually reduced over the portfolios' glide-paths as the funds approach their target dates in favour of fixed income assets and cash instruments. Upon maturity, the target date products will be terminated and merged into Aim Now.

Investors with a moderate risk profile or who are looking for a post-retirement solution can also invest directly in the Aim Now fund which offers a semi-annual payout feature, with a potential distribution of up to 4% per annum.

The Aim Series will be managed against a composite benchmark comprising the MSCI AC World TR Index, MSCI AC Asia ex Japan TR Index, FTSE STI Index, Barclays Global Aggregate Index (hedged to S\$), UOB Singapore Government Bond Index (All), FTSE EPRA/NAREIT Developed Real Estate Index and DJ UBS Commodity Index.

