



WHY EAGLE EYE?

In just 5 years eagle eye has surpassed the \$175 million AUM mark



+65 6511 8805



www.expataadvisorygroup.com



eag@ippfa.com

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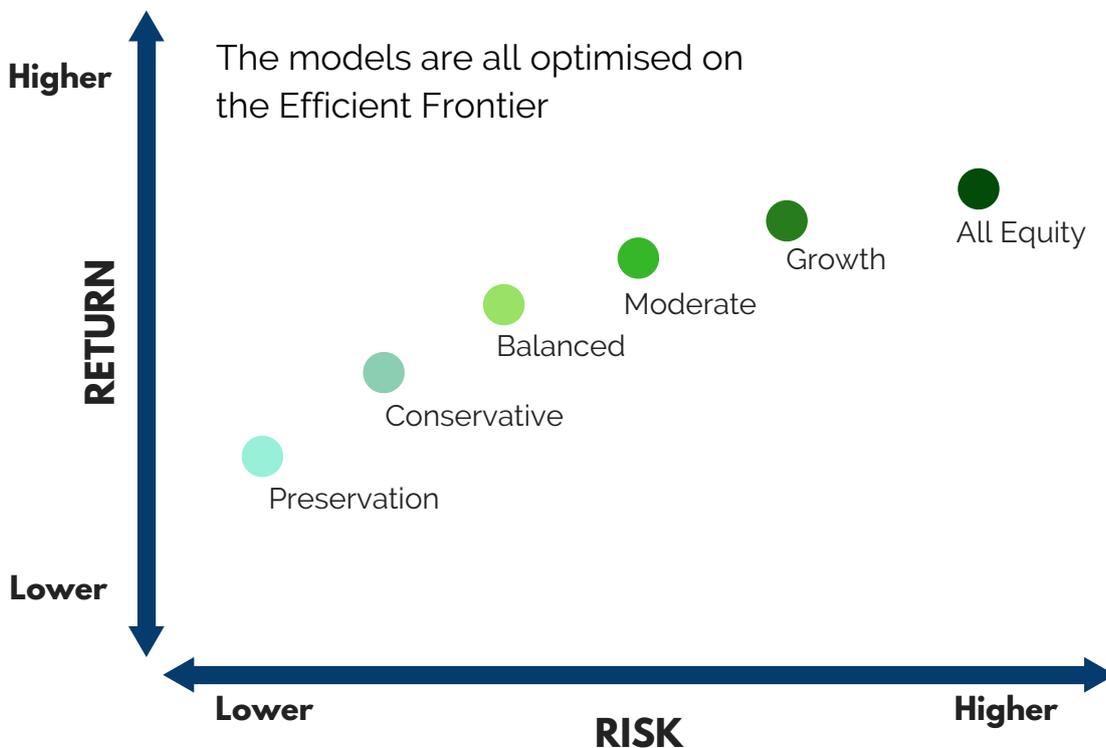
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Learn all about Eagle Eye and the investment process. By the end of this document you will be able to see how you could invest your money with confidence, with the peace of mind that it's in good hands.

WHAT IS EAGLE EYE?

Eagle Eye is an Automated Portfolio Management Service that helps to optimise a client's investment portfolio through periodic rebalancing and strategic asset allocation, making investing more time efficient for you.

The model portfolios are constructed using IPP's in-house Investment Analysis Process. Each Model is comprised of a different blend of investments, weighted to match the appropriate risk profile. (See Below)



IPP INVESTMENT ANALYSIS PROCESS



Our Systematic Investment Methodology

'VEST' Analysis-

determines monthly market and investment calls from the review of Valuation, Economic data, Sentiments and Technical charts

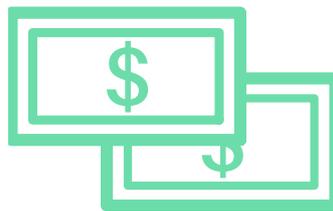


Market Indicator Analysis-

based on the movement of historical equity index prices, we arrive at probabilistic indicators on whether particular market valuations are presently reasonably priced, expensive or cheap.

Asset Allocator-

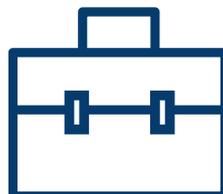
optimises portfolio asset allocations for investors of varying risk appetites.



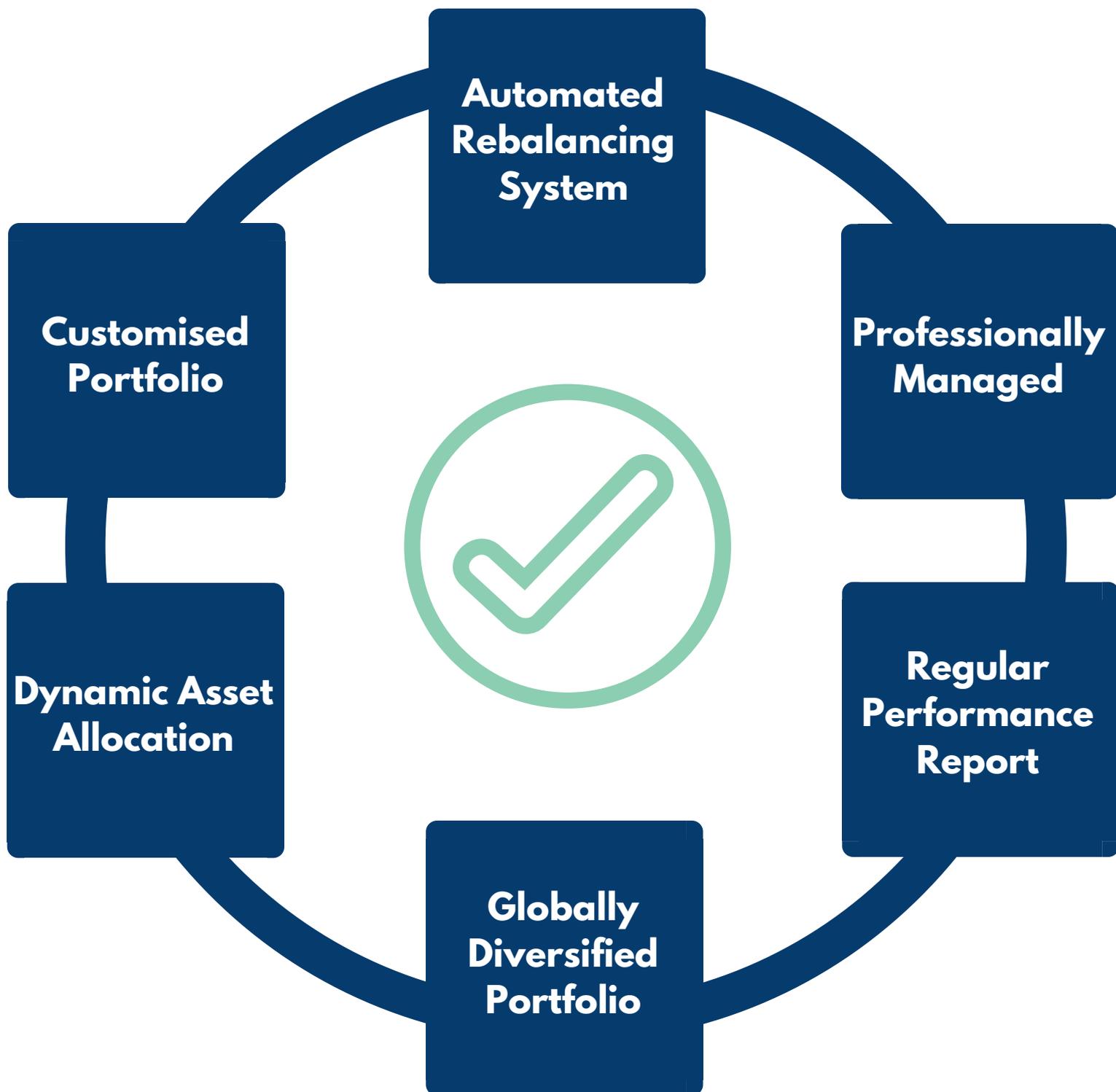
Fund Selector-

judges and selects only the superior funds based on individual funds' statistics and characteristics

IPP's Model Investment Portfolios



THE BENEFITS OF EAGLE EYE



PROFESSIONALLY MANAGED BY DAVID MOK



David currently heads Fund Management Services and manages a variety of funds for accredited investor clients at IPP. He is also the Head of Investment and Research at IPPFA and a senior member of IPPFA's Investment Committee, responsible for the oversight of economic and investment research. He has been in the industry for more than 20 years, with professional experience on the buy-side, sell-side and distribution.

His illustrious career in the financial industry began in the US with an asset management company, Fulton Breakefield and Broenniman. After returning to Singapore, David continued his career in asset management at Asia Life Insurance, where he was part of the team that managed a fund valued at over US\$1 billion. He subsequently headed Singapore Equity Research at DBS Vickers Securities (DBSV), managing a team of 16 analysts and providing investment strategy views and deal flow advisory. DBSV Research rose to the no. 2 position in Singapore during his tenure. Prior to joining IPP, David helmed the Trading and Principal Investment unit at CIMB GK Securities, trading equities, derivatives, futures and money market instruments across the Asia-ex-Japan markets.

A much sought-after financial expert, David has travelled extensively across Asia, Europe and the United States, providing investment advice to institutional clients on the Singapore and Asian markets. He has been interviewed and quoted by numerous media outlets, including the Business Times, the Straits Times, Channel NewsAsia, Channel 5, FM 93.8, Asia Wall Street Journal, Professional Adviser and TODAY. Currently, he also teaches at the SGX Academy.

David holds an MBA from the Smith School of Business at the University of Maryland and is a CFA charterholder.

CUSTOMIZED PORTFOLIO

There are 3 Different Types of Model Portfolio to choose from

Classic Portfolio

(Cheque/CPF/SRS)

Dynamic Portfolio

(Cheque/CPF/SRS)

Monthly Dividend Portfolio

(Cheque)

Asset Allocation is customized according to risk appetite. Which will you choose?

Very Aggressive

Aggressive

Moderate

Conservative

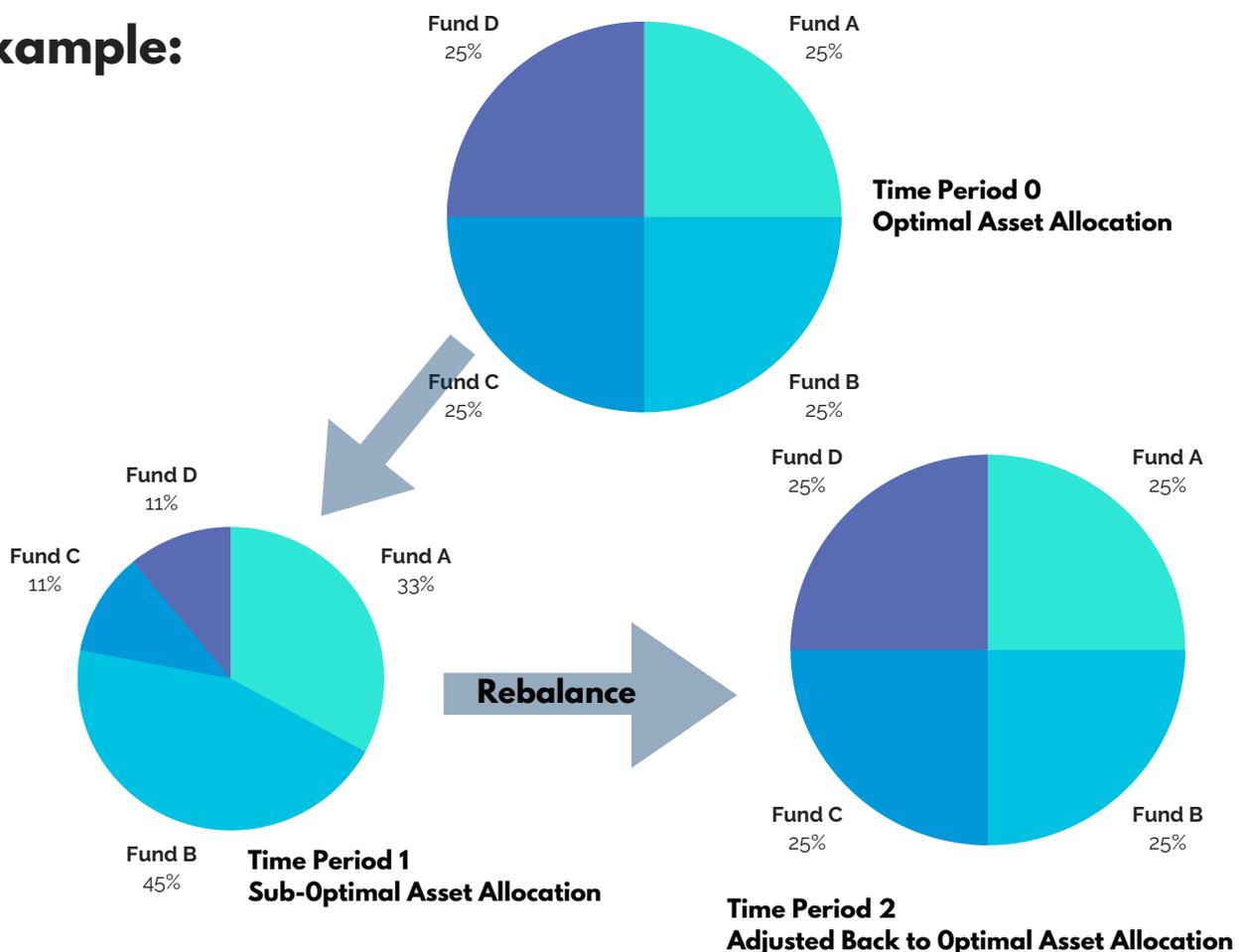
AUTOMATED REBALANCING SYSTEM

Rebalancing is the act of bringing your portfolio back to its desired asset mix by taking profits out of certain outperforming investments and re-investing those returns in underperforming assets. Regular portfolio rebalancing helps reduce downside investment risk and ensures that your investments are allocated in line with your financial plan. It imposes discipline on investing and prevents you from trading based on emotions.

Eagle Eye Rebalancing

At the end of the 2nd week in each calendar quarter, all clients' portfolios will be reviewed, and where any of the portfolio constituents deviates by 5% or more relative to the overall portfolio allocation, they will be flagged for rebalancing. If we deem a need to adjust our strategic allocation, for example due to a fundamental change in our outlook, or to replace a fund within the portfolio, we can override the deviation and initiate the rebalancing outside this period.

Example:

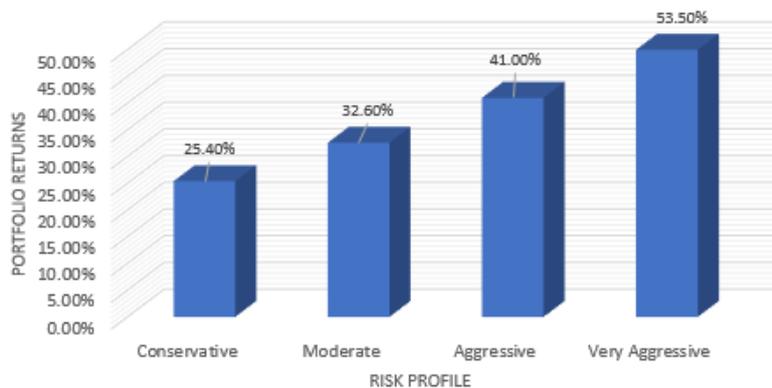


PERFORMANCE

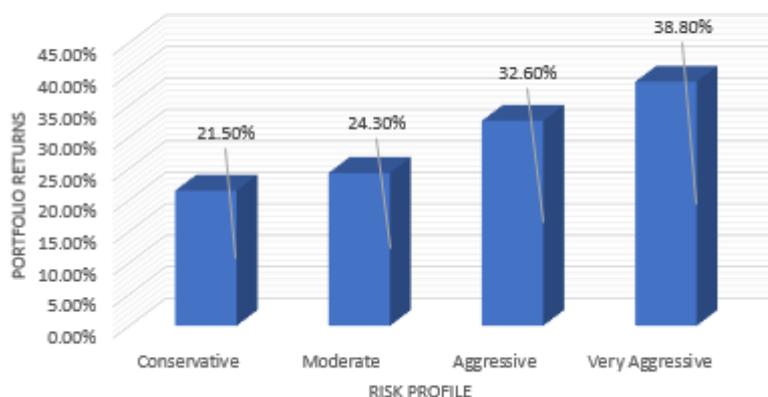
Since Inception the performance of Eagle Eye Portfolio has been continuously doing well over last three years. When taking a look at the IPP Dynamic Asset Allocation Cheque and CPFOA Portfolio both experience increasing returns across all risk profiles (See charts below). As mentioned earlier, Eagle Eye globally diversifies their portfolios in order to maintain their strong growth and give clients a return on their investments.

December 2019 marks the last month of this decade! If you stayed invested for the whole 10 years in the decade of 2010, you would have been richly rewarded. The S&P 500 Index climbed 190%, NASDAQ soared 300% and MSCI AC World Index gained 142%. Putting your money in equity markets remains the best option for a viable investment return over the long run. Over the past five years, our 80%-equity portfolio returned 48% versus 43% when compared to our equity benchmark MSCI World. Governments are failing to get to grips with global challenges, the digitalisation of their economies and the crumbling of the multilateral order that emerged after the fall of Communism and that uncertainty will continue to loom high, damaging growth prospects. We have tweaked our geographical allocations, moving some out of U.S. and into Europe and Asia due to expensive valuations in the U.S. The current geographical allocation will be 55% USA, 20% Europe, and 25% Asia respectively.

IPP Dynamic Asset Allocation Portfolio (Cheque)
Returns Since Inception



IPP Dynamic Asset Allocation Portfolio (CPFOA) Returns
Since Inception



EAGLE EYE PERFORMANCE VS. THE RELEVANT BENCHMARK

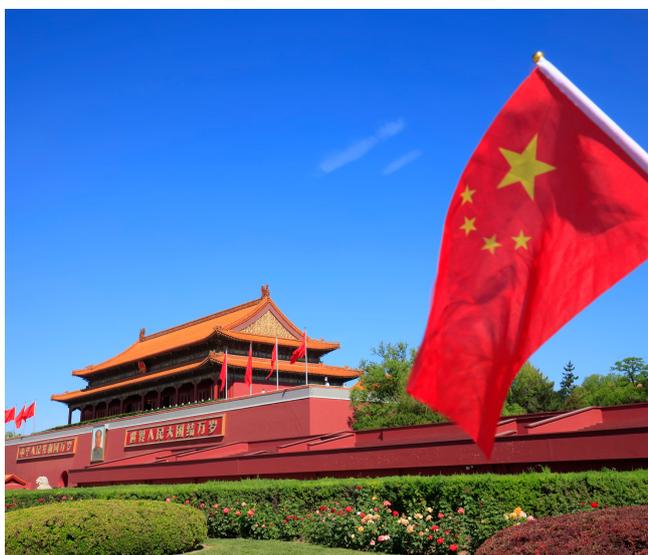
The charts below illustrate the performance of Eagle Eye's CPF & Cheque Dynamic Portfolios across all risk profiles. When comparing these portfolios to the benchmark it is evident that they have so far outperformed the benchmark across all risk profiles.



EAGLE EYE PERFORMANCE VS. THE RELEVANT BENCHMARK



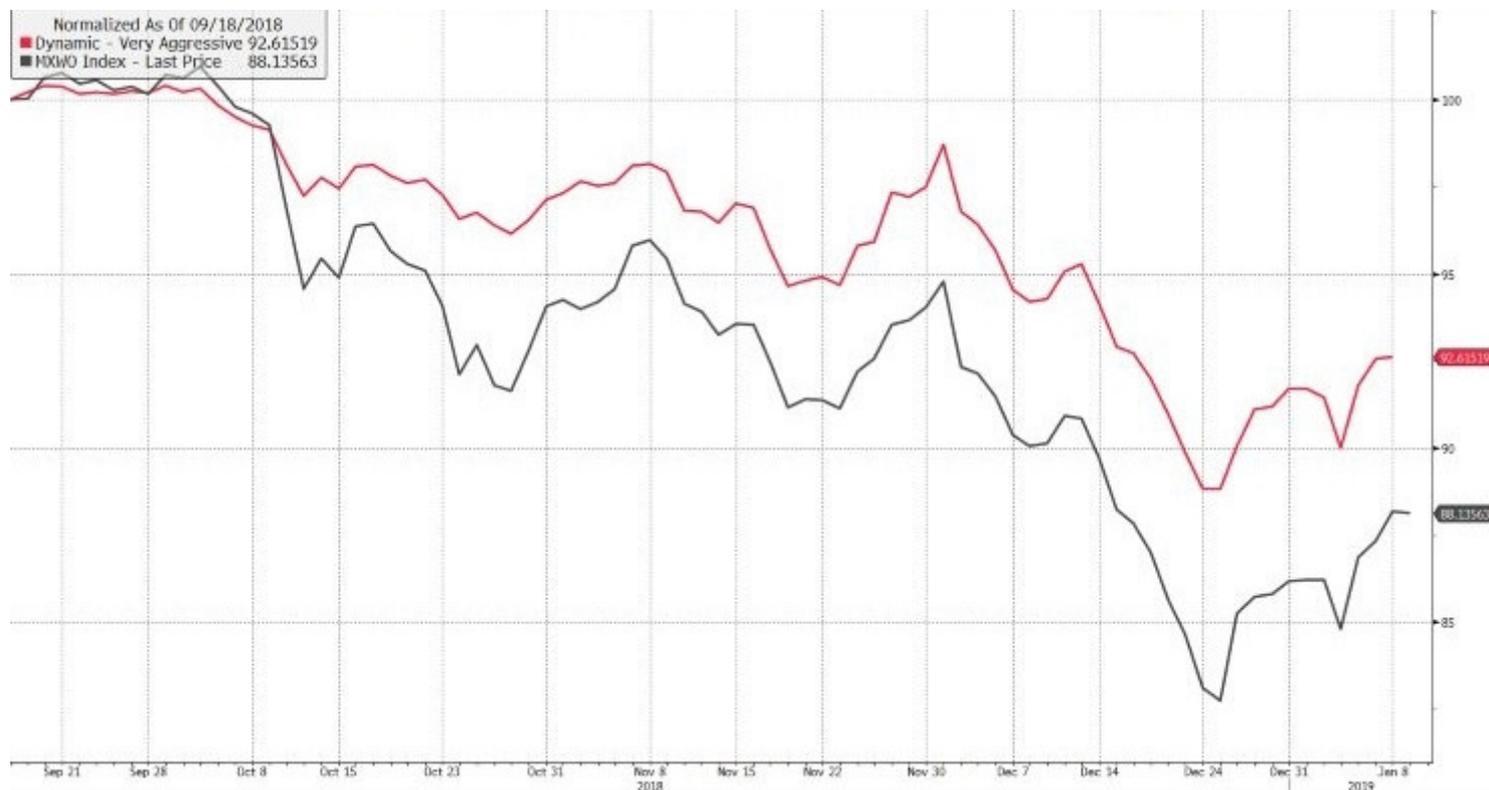
MAJOR HOUSE CALLS



Part of what makes Eagle Eye so great is that the investment team makes the correct house calls when they see red flags that could indicate a foreseeable decline in markets. In May 2015, we reduced the overall equity allocation of portfolios to 50%, taking a Risk-off approach due to relatively expensive valuations of global markets. On Aug 15th 2015 markets declined considerably due to growth concerns over China. By taking risk off asset allocation portfolio drawdown was less as compared to global markets.

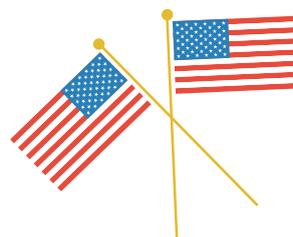
"On August 15th 2015 markets declined considerably due to growth concerns over China."

MAJOR HOUSE CALLS



On the 19th of September 2018 our investment Division decided to go risk-off before the S&P 500 peaked on the 20th September 2018. By going risk-off they increased the portfolios position in short duration bonds, money market securities, and reduced equity exposure. In November 2018, the investment team decided to return to risk-on equity allocation after the US mid-term elections were out of the way which, was initially deemed as a risk factor. As a result of both of these house calls, The Eagle Eye Very Aggressive Portfolio outperformed the Global Equity Index,

MSCI World, by 4.5% since the 19th of September 2018 until the end of the year. Conclusively, The Eagle Eye Very Aggressive Portfolio only dropped 7.4% vs. The Global Equity Index, MSCI World which dropped 11.87%. The numbers speak for themselves and based on the chart above it is evident that our clients saved money by investing with Eagle Eye.



DISCLAIMER

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