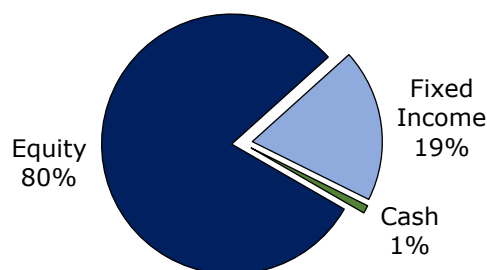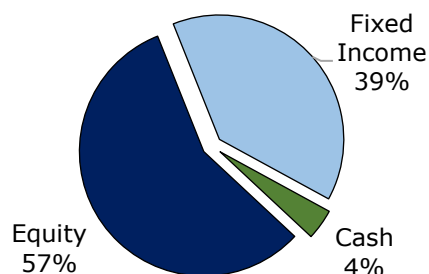# CG PENSIONS

INVESTMENT PORTFOLIOS

Bermuda / International - Aggressive Risk Portfolio

This Portfolio has a current asset allocation of 80% Stocks, 19% Bonds and 1% Cash. It is intended for the investor who has a long investment horizon - 25 years or more until retirement. This portfolio can be expected to have a high degree of volatility and the investor fully understands that he will be compensated for this volatility over his investment holding period. The expected gross long-term return performance could be between 7%-10% per annum over rolling five-year periods, based on historical market performance data. Typical investors are relatively young, 20-40 years old.

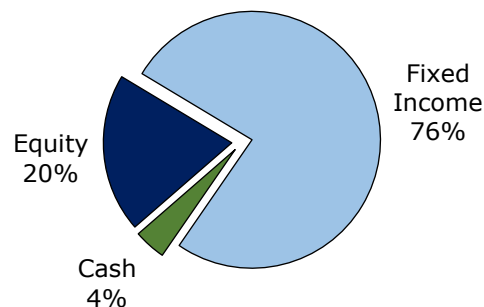Equity 80%
Fixed Income 19%
Cash 1%

Bermuda / International - Moderate Risk Portfolio

This Portfolio has a current asset allocation of 57% Stocks, 39% Bonds and 4% Cash. It is intended for those with a 10-25 year investment horizon. This portfolio can be expected to have a lower degree of volatility. The expected gross long-term return performance could be between 6%-8% per annum over rolling five-year periods, based on historical market performance data. Typical investors are mature, 40-60 years old.

Fixed Income 39%
Equity 57%
Cash 4%

Bermuda / International - Conservative Risk Portfolio

This Portfolio has a current asset allocation of 20% Stocks, 76% Bonds and 4% Cash. It is intended for those with an investment horizon of 10 years or less. This portfolio can be expected to have a low degree of volatility. The investor understands that this strategy may not always exceed the rate of inflation in a given year but should do so over a complete business cycle. The expected gross long-term return performance could be between 3%-6% per annum over rolling five-year periods, based on historical market performance data. The typical investor is at or near to retirement.

Fixed Income 76%
Equity 20%
Cash 4%

CG | PENSIONS

INSURANCE | HEALTH | PENSIONS | LIFE
A member of Coralisle Group Ltd.

Rev. 12-24

CG PENSIONS

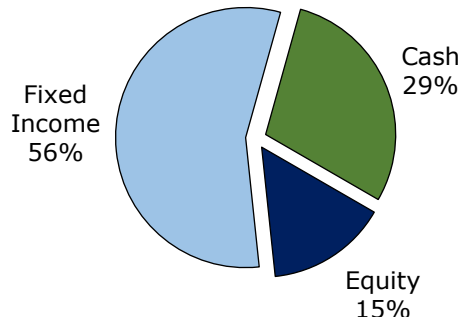## LOCAL RETIREMENT PRODUCT PORTFOLIOS

Bermuda – PRP Core Enhanced Portfolio

This Portfolio has a current asset allocation of 25% Stocks, 60% Bonds and 15% Cash. This conservative portfolio is intended for those typically near retirement or in an active 'draw down' mode, who are able to assume moderate risk levels. This portfolio can be expected to have a higher degree of volatility than the Core Plus Portfolio. The investor understands that this strategy may not always exceed the rate of inflation in a given year but should do so over a complete business cycle. The expected gross long-term return performance could be between 5%-7% per annum over rolling five-year periods, based on historical market performance data.

Equity 25%
Fixed Income 60%
Cash 15%
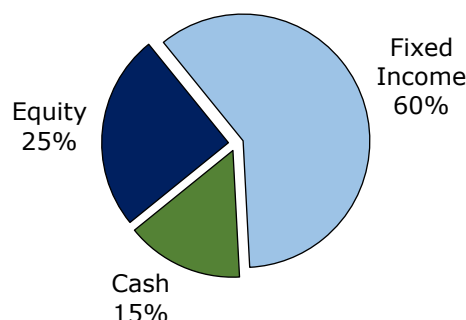
Bermuda – PRP Core Plus Portfolio

This Portfolio has a current asset allocation of 15% Stocks, 56% Bonds and 29% Cash. This conservative portfolio is intended for those typically near retirement or in an active 'draw down' mode, who are able to assume low to moderate risk levels. This portfolio can be expected to have a higher degree of volatility than the Core Portfolio. The investor understands that this strategy may not always exceed the rate of inflation in a given year, but should do so over a complete business cycle. The expected gross long-term return performance could be between 4%-6% per annum over rolling five-year periods, based on historical market performance data.

Fixed Income 56%
Cash 29%
Equity 15%

CG | PENSIONS

INSURANCE | HEALTH | PENSIONS | LIFE
A member of Coralisle Group Ltd.