

Lifestyle Strategy according to Risk Category

Risk Category

At 15 yrs +

At 10 yrs +

At 5 yrs +

Adventurous

Governed Portfolio 7

- 82.5% Equities
- 17.5% Property

Governed Portfolio 8

- 70.0% Equities
- 7.5% Corporate Bonds (10yr)
- 7.5% Index Linked Bonds (10yr)
- 15.0% Property

Governed Portfolio 9

- 45.0% Equities
- 25.0% Corporate Bonds (10yr)
- 20.0% Index Linked Bonds (10yr)
- 10.0% Property

Moderately Adventurous

Governed Portfolio 7

- 82.5% Equities
- 17.5% Property

Governed Portfolio 5

- 55.0% Equities
- 17.5% Corporate Bonds (10yr)
- 12.5% Index Linked Bonds (10yr)
- 15.0% Property

Governed Portfolio 6

- 30.0% Equities
- 40.0% Corporate Bonds (5yr)
- 20.0% Index Linked Bonds (5yr)
- 10.0% Property

Balanced

Governed Portfolio 4

- 67.5% Equities
- 7.5% Corporate Bonds (15yr)
- 7.5% Index Linked Bonds (15yr)
- 17.0% Property

Governed Portfolio 5

- 55.0% Equities
- 17.5% Corporate Bonds (10yr)
- 12.5% Index Linked Bonds (10yr)
- 15.0% Property

Governed Portfolio 6

- 30.0% Equities
- 40.0% Corporate Bonds (5yr)
- 20.0% Index Linked Bonds (5yr)
- 10.0% Property

Moderately Cautious

Governed Portfolio 4

- 67.5% Equities
- 7.5% Corporate Bonds (15yr)
- 7.5% Index Linked Bonds (15yr)
- 17.0% Property

Governed Portfolio 5

- 70.0% Equities
- 7.5% Corporate Bonds (10yr)
- 7.5% Index Linked Bonds (10yr)
- 15.0% Property

Governed Portfolio 3

- 15.0% Equities
- 45.0% Corporate Bonds (5yr)
- 30.0% Index Linked Bonds (5yr)
- 10.0% Property

Cautious

Governed Portfolio 1

- 55.0% Equities
- 15.0% Corporate Bonds (15yr)
- 12.5% Index Linked Bonds (15yr)
- 17.5% Property

Governed Portfolio 2

- 42.5% Equities
- 22.5% Corporate Bonds (10yr)
- 20% Index Linked Bonds (10yr)
- 15.0% Property

Governed Portfolio 3

- 15.0% Equities
- 45.0% Corporate Bonds (5yr)
- 30.0% Index Linked Bonds (5yr)
- 10.0% Property

