



VSFG Portfolio Management Solutions

Q3, 2022

Investment Objectives

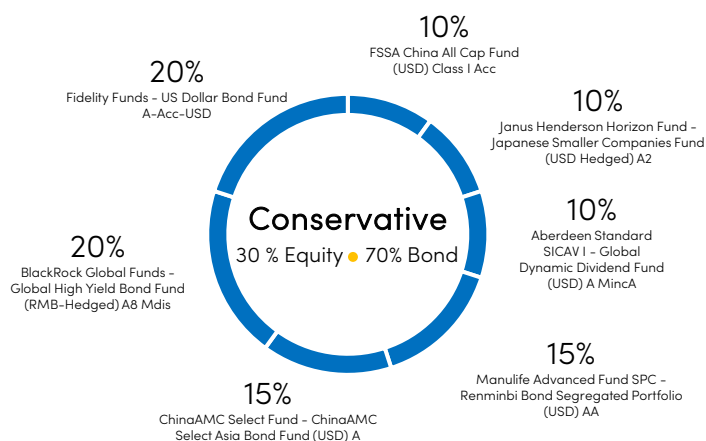
A set of asset allocation strategies, namely Conservative, Moderate, Growth and Aggressive, to match with investor profile.

Each strategy is a mix of stock-bond allocation, with fixed income seeking to produce a current income stream and avoid excessive volatility of returns, while equities to protect long-term purchasing power.

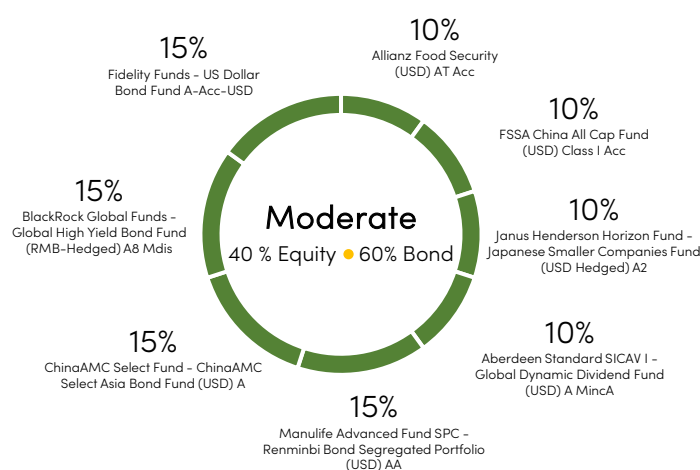
All portfolios are risk weighted. They are all benchmarked with different index with reference to its strategy and risk level. The investment objective is to outperform respective benchmarked index in the long term.

CONSERVATIVE MODERATE

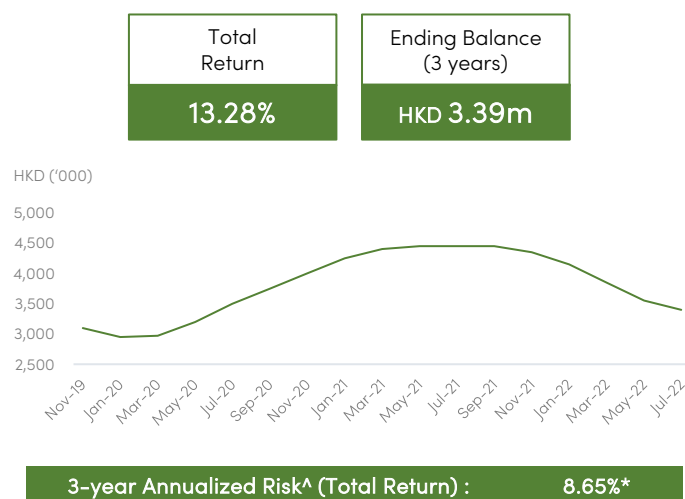
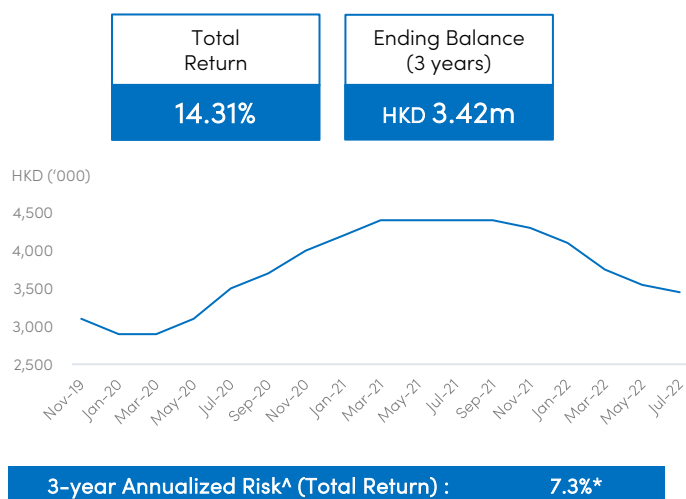
Investor Profile : **MODERATE**



Investor Profile : **MODERATE-HIGH**



3-year Performance Simulation – Initial Investment Amount: HKD 3 million



Benchmark – Historical Performance of S&P Target Risk

CALENDAR YEAR PERFORMANCE (TOTAL RETURN)*

	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
CONSERVATIVE	6.59%	6.71%	3.97%	-1.06%	5.26%	9.7%	-2.73%	13.99%	9.67%	4.99%
MODERATE	8.59%	10.47%	4.49%	-1.06%	5.77%	11.78%	-3.72%	15.71%	10.42%	7.12%
GROWTH	11.44%	16.03%	6.3%	-0.94%	6.77%	15.93%	-5.69%	19.2%	11.83%	11.37%
AGGRESSIVE	15.19%	22.52%	6.11%	-0.79%	7.71%	20.06%	-7.65%	22.79%	13.09%	15.62%

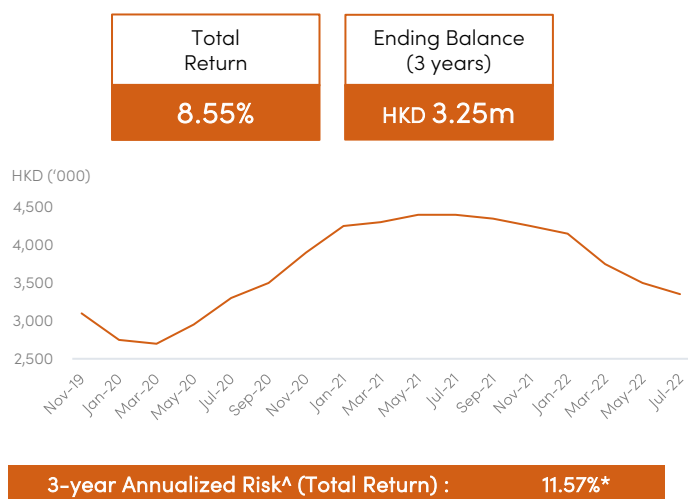
^ARisk is defined as standard deviation calculated based on total returns using monthly values
^{*}Data as of 30/06/2022 and may include back-test data

G R O W T H A G G R E S S I V E

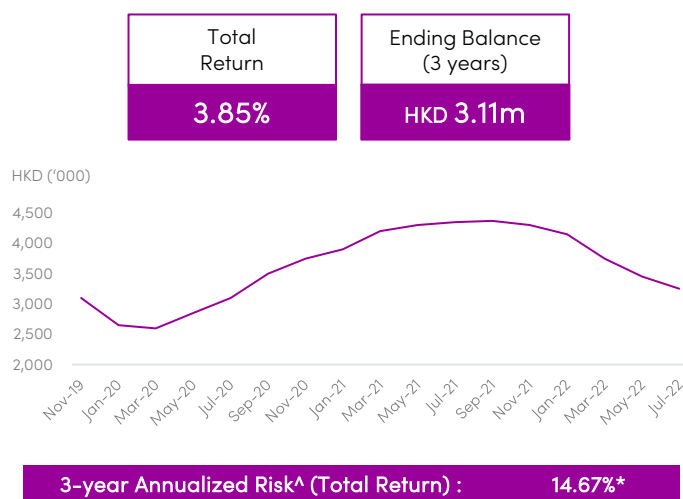
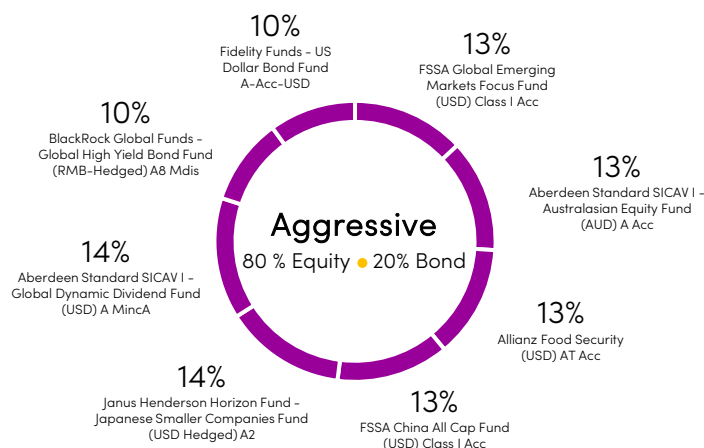
Investor Profile : **HIGH**



3-year Performance Simulation
- Initial Investment Amount: HKD 3 million

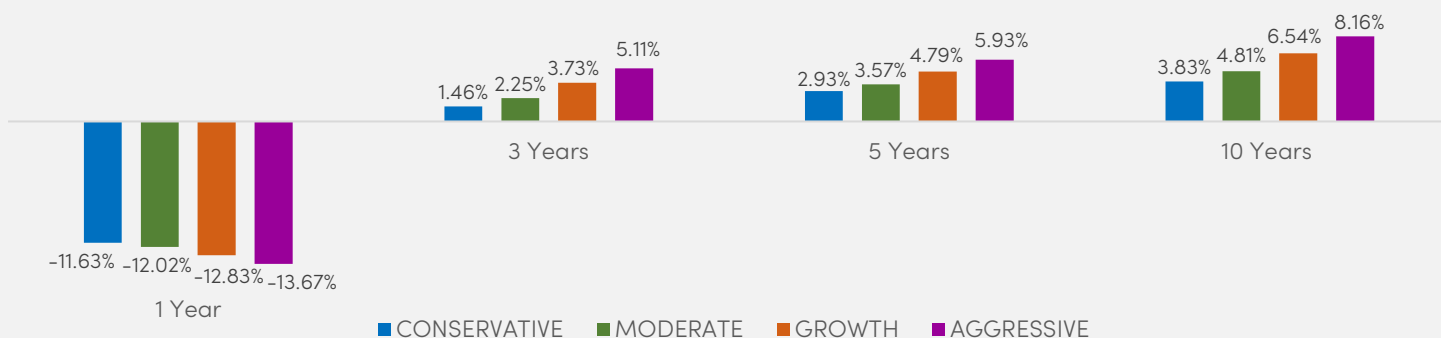


Investor Profile : **HIGH-AGGRESSIVE**



Benchmark - Historical Performance of S&P Target Risk

ANNUALIZED PERFORMANCE (TOTAL RETURN)*



^ARisk is defined as standard deviation calculated based on total returns using monthly values
*Data as of 30/06/2022 and may include back-test data

Venture Smart Asia Limited ("VSAL") is a company incorporated in Hong Kong and whose registered office is at 23/F, Lee Garden Five, 18 Hysan Avenue, Causeway Bay, Hong Kong, and is a licensed corporation regulated by the Securities and Futures Commission of Hong Kong for types 1 (dealing in securities), 4 (advising on securities) and 9 (asset management) regulated activities pursuant to the Securities and Futures Ordinance. VSAL is a member of Venture Smart Financial Holdings Limited ("VSFG").

This document is for information only and is not intended to be construed as an invitation or offer of any securities or other investment products or as an invitation or offer to conclude a contract or to buy and sell any securities or other investments products. Any such invitation or offer will only be made by means of a confidential offering memorandum.

All information contained in this document is confidential and intended solely for the information of the person to whom it has been delivered and may not be distributed to any person in any jurisdiction where distribution to such a person would constitute a violation of any applicable law or regulation. Recipients may not reproduce or transmit it, in whole or in part, to third parties.

The information contained in this document does not constitute investment advice and has not taken into consideration any person's investment objectives, legal, financial and tax situation or particular needs in any respect. Investors should seek professional advice as to the suitability of any securities or other investment products mentioned in this document.

Information contained in this document, unless otherwise specified, is obtained from sources which are believed to be reliable but no representation or guarantee is made by us as to the accuracy or completeness of any such information. If this document contains any information relating to the past performance of any securities or other investment products, you should note that past performance is not indicative of future results. If the base currency of any securities or other investment products mentioned in this document does not match your reference currency, the return may be affected by currency fluctuations. Potential for profit is accompanied by possibility of loss. This document may contain certain statements that may be deemed forward-looking statements. While forward-looking statements represent judgments and future expectations concerning any securities or other investment products mentioned in this document, a number of risks, uncertainties and other important factors may cause actual results to substantially differ from such judgments and expectations in a material way. Any market or investment view mentioned in this document is not intended to be investment research. Information contained in this document is subject to change without any obligation on our part to notify you of any change.

If this document forms part of a presentation or is presented to you together with other documents and materials, this document should not be read in isolation and may not provide a full explanation of all of the topics presented and discussed.

Investors should note that investment involves risk. The price of any securities or other investment product may go down as well as up. Investors should read the confidential offering memorandum for details and risk factors affecting the investment. If conflicts exist between this document and the confidential offering memorandum, the confidential offering memorandum shall prevail.

VSFG does not accept any liability whatsoever for any decisions taken based upon the material. No representation or warranty, express or implied, is made with respect to this document or views herein as to its fairness, accuracy or completeness. Neither VSFG nor any of its subsidiaries, affiliates, controlling persons, directors, officers or employees, or advisers shall be in any way liable or responsible, directly or indirectly, whether expressly or by implication, in contract, tort, by statute or otherwise for the contents hereof or any loss howsoever arising. Risks are involved in any investment. It is the investor's responsibility to independently verify any data relied upon for an investment using qualified legal, financial, and operations advisors. Prior to investing, investors should also carefully consider possible tax consequences and legal requirements.



vsfg.com



+852 3589 6938



23/F, Lee Garden Five, 18 Hysan Avenue, Causeway Bay, Hong Kong