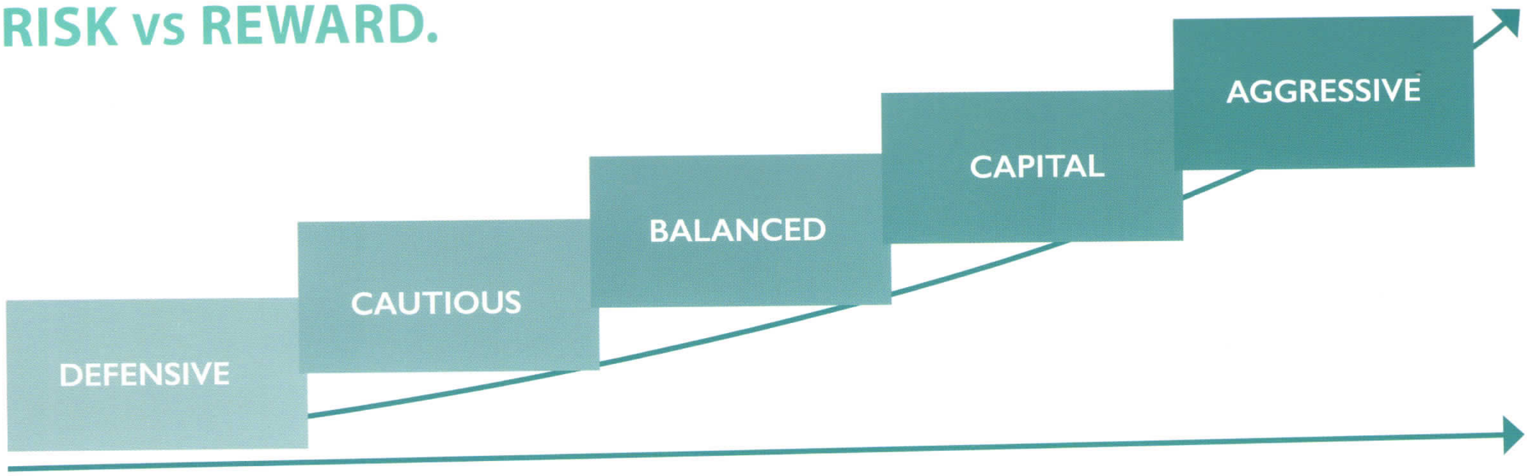
RISK vs REWARD.



THE DEFENSIVE INVESTOR -

The Defensive investor may be very sensitive to short-term losses. A Defensive investor's potential aversion to short-term losses could compel them to sell their investment and hold a zero risk investment instead if losses occur.

Defensive investors would possibly accept lower long-term return in exchange for smaller and less frequent changes in portfolio value. Analysing the risk-return choices available, a Defensive investor is usually willing to accept a lower return in order to assure the safety of his or her investment.

What this means is: If you hold the investment for over 3 years there is an 80% chance of getting a positive return.

THE CAUTIOUS INVESTOR -

The Cautious investor may be sensitive to short-term losses. A Cautious investor's potential aversion to losses could compel them to shift into a more stable investment if significant short-term losses occur. Analysing the risk-return choices available, a Cautious investor is usually willing to accept somewhat lower returns in order to assure greater safety of his or her investment.

What this means is: If you hold the investment for over 4 years there is an 80% chance of getting a positive return.

THE BALANCED INVESTOR -

The Balanced investor may be somewhat concerned with short-term losses and may shift to a more stable option in the event of significant losses. The safeties of investment and return are typically of equal importance to the Balanced investor.

What this means: If you hold the investment for over 5 years there is an 80% chance of getting a positive return.

THE CAPITAL GROWTH INVESTOR -

The Capital Growth investor may be willing to accept high risk and chance of loss in order to achieve higher returns on his or her investment. Significant losses over an extended period may prompt the Capital Growth Investor to shift to a less risky investment.

What this means: If you hold the investment between 6 and 9 years there is an 80% chance of getting a positive return.

THE AGGRESSIVE INVESTOR -

The Aggressive investor usually aims to maximise long-term expected returns rather than to minimise possible short-term losses. An Aggressive investor values high returns relatively more and can tolerate both large and frequent fluctuations through time in portfolio value in exchange for a higher return over the long term.

What this means: If you hold the investment for over 10 years there is an 80% chance of getting a positive return.

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