

Find an investment **blend** that works for you

Prudential Financial Advisers has
Model Portfolios* to suit your risk appetite

Model Portfolios:

What you need to know



Think of our Model Portfolios
as coffees expertly blended
to match your taste.

What can Model Portfolios
offer investors?



A **pre-designed** mix of
investments chosen by experts
to meet your financial goals



An **efficient** solution to the complexities
of selecting suitable investments



An easy way to achieve **diversification**
benefits and provide **transparency**
and **professional management**

What makes our blends unique?

About the Prudential Financial Advisers' (PFA) Model Portfolios

Expert-guided:

Eastspring Investments (Singapore) Limited ("Eastspring") brings 30+ years of expertise to curate various blends for the PFA Model Portfolios. Eastspring employs a rigorous 3-step framework as follows.

Here's how it works:

1 Selecting the Strategic Asset Allocation (SAA)

SAA sets the asset mix in a portfolio and drives most of its long-term returns.

2 Building an Optimal Model Portfolio

The SAA is implemented by selecting the appropriate funds from a list of approved funds.

The Model Portfolio is then monitored to ensure underperforming funds are efficiently identified and replaced when required.

3 Enhancing returns via Tactical Asset Allocation (TAA) decisions

A proprietary "Balance of Indicators" model helps the team analyse economic and market indicators and helps them to adjust the asset mix quickly according to market conditions.

Eastspring's TAA integrates Prudential's quarterly investment views, unifying insights across Eastspring and Prudential.

Best-in-class blends:

Eastspring employs a proprietary scorecard methodology to select appropriate underlying funds to give the Model Portfolios the optimal balance between risk and reward.

Dynamic auto rebalancing:

Balancing risk and reward is an ongoing process. Eastspring reviews the Model Portfolios regularly.









Match your portfolio to your taste



Pick a blend to suit your taste and let the experts handle the rest

For capital appreciation

Portfolio name	Investment objective	Asset mix ¹
PFA Preservation Low to Medium Risk 	A globally diversified portfolio aimed at preserving your capital and achieving stable growth.	 80% 20% 80% Fixed Income 20% Equity
PFA Balanced Medium to High Risk 	A globally diversified portfolio aimed at achieving moderate capital appreciation.	 50% 50% 50% Fixed Income 50% Equity
PFA Growth Higher Risk 	A globally diversified portfolio aimed at achieving capital appreciation.	 20% 80% 20% Fixed Income 80% Equity

For regular payouts²

Portfolio name	Investment objective	Asset mix ¹
PFA Income Medium to High Risk 	A globally diversified, income focused portfolio aimed at generating regular payouts from its underlying investments on a sustainable basis.	 70% 30% 70% Fixed Income 30% Equity

¹ The presented asset allocation of the portfolios is for illustration purposes only. The asset allocation may vary depending on market conditions and outlook. There will be regular reviews and auto rebalancing of the portfolios to align with your original goals.

² Dividends and/or the frequency of distributions are not guaranteed and may be paid out of investment income, capital gains and/or capital, at the discretion of the underlying Funds' Manager. Any dividends paid and distributed out of the underlying Funds' capital will result in an immediate reduction of the underlying Funds' Net Asset Value per unit.

Discover expertly blended investments

Find the model portfolio for your risk appetite.

Speak to a Prudential Financial Advisers Representative today.

For more information, visit <https://www.prudentialfa.com.sg/pfa-model-portfolios.html>



Investment Manager:



A Prudential plc company 

Eastspring Singapore is an ultimately wholly-owned subsidiary of Prudential plc of the United Kingdom. Eastspring Singapore and Prudential plc are not affiliated in any manner with Prudential Financial, Inc., a company whose principal place of business is in the United States of America or with the Prudential Assurance Company Limited, a subsidiary of M&G plc, a company incorporated in the United Kingdom.



**2025
Fund Selector Asia
House Awards**
Asset Manager of the Year,
Singapore



**2025
Asia Asset Management
Best of the Best Awards**
Best Bond Manager,
Singapore



**2025
Fund Selector Asia
House Awards**
Equity House of the Year,
Singapore



Investments are subject to investment risks including the possible loss of the principal amount invested. The prediction, projection or forecast on the economy, securities markets or the economic trends of the markets targeted by the Model Portfolios are not necessarily indicative of the future or likely performance of the Model Portfolios. The past performance of the Manager or Investment Manager and the Underlying Funds is not necessarily indicative of its future performance. The performance of the Underlying Funds and Model Portfolios is not guaranteed and the value of the units and the income accruing to the units, if any, may fall or rise.

Investors should read the prospectus of the underlying funds of the Portfolio or seek relevant professional advice with your financial adviser representative before making any investment decision.

*PFA has appointed Eastspring Investments (Singapore) Limited (“Eastspring Singapore”) to provide discretionary investment management services with respect to the Portfolios. Eastspring Singapore’s investment management services include making and implementing investment decisions, making strategic asset allocation decisions for the Portfolios and issuing rebalancing instructions for the Portfolios. Eastspring Singapore does not execute trades for the Portfolios and does not provide any direct investment advice or investment recommendations to clients of PFA. Eastspring Singapore has no obligation or liability for any losses, damages, costs or expenses to any client or potential client of PFA in connection with the operation, suitability or sale of the Portfolios offered by PFA.

Information is correct as at 15 April 2025.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

Prudential Financial Advisers Singapore Pte. Ltd.
(Reg. No. 202211309M)
30 Cecil Street #30-01 Prudential Tower
Singapore 049712
Tel: 1800 333 0 333
Part of Prudential plc

www.prudentialfa.com.sg