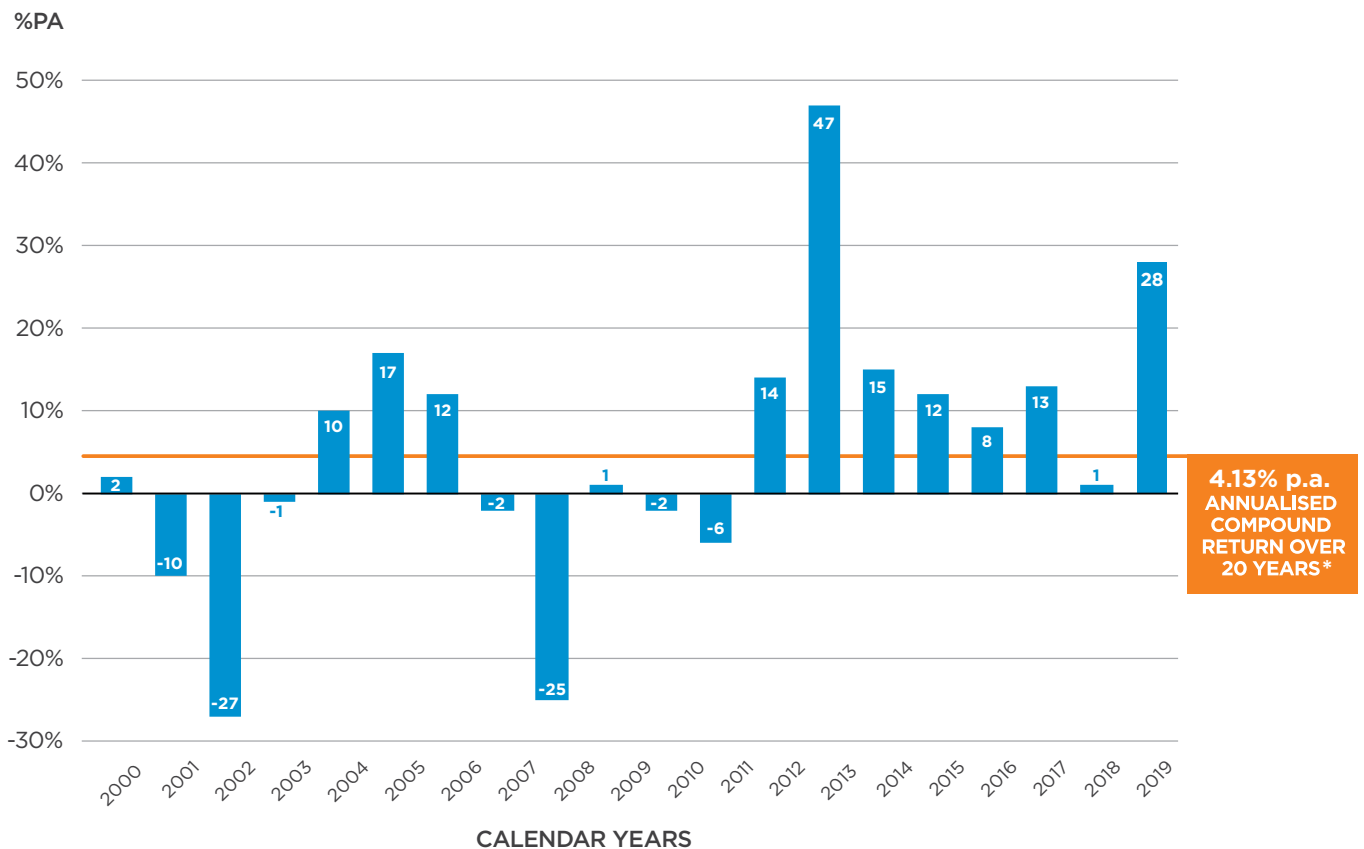




INTERNATIONAL SHAREMARKET ANNUAL MOVEMENT AS AT DECEMBER 2019

4.13% P.A. ANNUALISED COMPOUND RETURN OVER 20 YEARS



Source: FactSet.

As measured by the MSCI World Accumulation Net Index. Past performance is not indicative of future performance.

*Annual returns from 31 December 1999 to 31 December 2019.

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