

Allocation (Plans)		Equity Sub Fund	Debt Sub Fund	Money Market Sub Fund	Gold Sub Fund
High Volatility		75%	25%	Nil	Nil
Medium Volatility		40%	45%	15	Nil
Low Volatility		15%	65%	20%	Nil
Lower Volatility		Nil	50%	50%	Nil
High Volatility with Gold		55%	25%	Nil	20%
Medium Volatility with Gold		25%	45%	15%	15%
Low Volatility with Gold		10%	65%	20%	5%
Customized allocation (customer can select 0-100% in each sub-fund based on his choice)					
Life Cycle*	18-30 Years	75%	20%	5%	Nil
	31-40 Years	70%	25%	5%	Nil
	41-50 Years	60%	30%	10%	Nil
	51-60 Years	50%	30%	20%	Nil
	61 years & above	0%	50%	50%	Nil

Note:

- The above allocation is subject to the discretion of Fund Manager as per the provision in Offering Document of LIPF.
- Re-balancing of Sub-funds as per the respective allocation is conducted at least once in a year in compliance with the regulatory requirements.
- * For life cycle the Participant has an option to invest up to 25% of the exposure of Equity Sub-Fund in Gold Sub- Fund or as allowed by the Commission from time to time.