

SMART PORTFOLIO (UNIT TRUST)

31 August 2026

INVESTMENT OBJECTIVE

This is a discretionary managed account service¹ ("Account"). The investment objective of this managed account service is to achieve a positive total return net of all fees and charges from investing in Exchange-Traded Funds, unit trusts, closed-end funds, investment trusts, business trusts and Exchange-Traded Notes, focusing on capital appreciation, income & capital appreciation and income, respectively, for the Aggressive Looking For Growth, Moderately Aggressive Looking For Income & Growth and Low Risk With High Liquidity Need portfolios. The Account is not benchmarked against any market index or benchmark.

KEY FEATURES

- Individual ownership of a portfolio of capital market products.
- Online access to portfolio information and monthly statements.
- SMART Portfolio offers professionally managed portfolio services, utilising our Cyborg Methodology.
- Diversified portfolios with periodic rebalancing

PORTFOLIO OVERVIEW

	Income	Income & Growth	Growth
Inception Date	Jul 2017	May 2017	
Risk Profile	Low Risk With High Liquidity Need.	Moderately Aggressive Looking For Growth And Income.	Aggressive Looking For Growth.

COMPOSITE PERFORMANCE (%) as of 31 August 2026^{2,3}



ACCOUNT INFORMATION

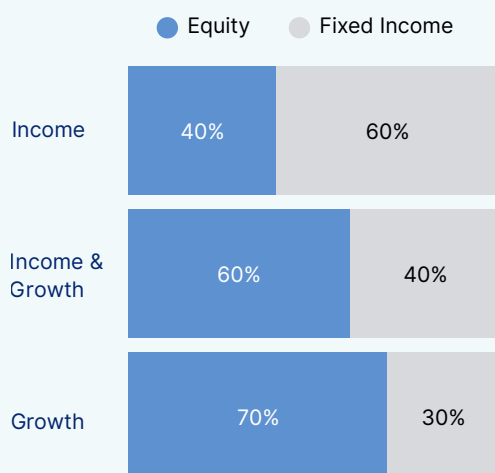
Account Type	Multi-Asset
Geographical Focus	Global
Fund Source	Cash, SRS
Minimum Initial Investment	S\$300
Minimum Subsequent investment	S\$100
Partial Withdrawal	Allowable with no withdrawal fee
Minimum Holding Amount	S\$300
Upfront Fee	NIL
Management Fee	0.5% p.a.
Performance Fee	NIL

For details on fees and charges, please refer to the Discretionary Account Management Agreement and its accompanying Schedule.

	1M	3M	6M	YTD	1Y	3Y	5Y
Income	5.6%	-0.9%	0.6%	10.0%	17.9%	8.9%	5.3%
Income & Growth	8.2%	-1.3%	5.4%	19.6%	30.2%	13.6%	6.5%
Growth	9.5%	-1.4%	6.2%	20.5%	32.5%	14.7%	7.2%

Notes:

1. This discretionary managed account service is not a Collective Investment Scheme ("CIS"), i.e. not an unit trust.

ASSET ALLOCATION

THE MANAGER
Phillip Securities Pte Ltd (PSPL)

PSPL is a member of PhillipCapital and was established in 1975.

The PhillipCapital network has grown into an integrated Asian financial house with a global presence that offers a full range of quality and innovative services to retail and high net worth individuals, family offices, corporate and institutional customers.

PhillipCapital (with headquarters in Singapore) operates in the financial hubs of 14 countries, including offices in Malaysia, Cambodia, Indonesia, Thailand, China (and Hong Kong SAR), Japan, India, Vietnam, Australia, UAE, UK, Turkey and USA.

With our experience in Managed Account ("MA") Services dating back to 2002, tap onto the expertise of PhillipCapital network to build your investments on a discretionary basis. Through our MA services, you can have a wide selection of stocks, unit trusts, ETFs, bonds and more, investing in various sectors across the Asia Pacific Region and Global Markets. Within the group, we have researchers and analysts in Singapore and our regional network.

FUND ALLOCATION

	Income	Income & Growth	Growth
Cash			
TOTAL CASH & EQUIVALENTS	2.0	1.9	1.9
Equity Funds			
LIONGLOBAL KOREA FUND	15.4	19.5	21.5
INFINITY U.S. 500 STOCK INDEX FUND	11.4	14.9	16.7
LIONGLOBAL TAIWAN FUND	6.4	8.6	14.5
JPM LATIN AMERICA EQUITY FUND A (ACC) SGD	8.1	18.0	18.8
Fixed Income Funds			
PIMCO GIS ASIA HIGH YLD BD FD CL I SGD INC (IE000A2Q5570)	21.0	14.0	9.3
HSBC GIF - SINGAPORE DOLLAR INCOME BOND AC SGD	12.3	8.3	6.4
BLACKROCK ISHARES EMG MKT GOVERNMENT BD INDEX (IE) D ACC SGD	23.5	14.8	11.0

Notes:

- Source: Phillip Securities Pte Ltd. The Composite Performance is denominated in SGD. Composite Performance returns (the "Composite Returns") for periods more than 1 year are annualised. The Composite Returns represent past performance and is not indicative of future or current performance which may be higher or lower. The Composite Returns are based on unaudited results of the composite which comprises client accounts with invested portfolios that have been aligned with the investment mandate of this managed account service and include reinvestment of dividends and income and, is net of all fees except performance fees (if any) which are included only at year end. Individual portfolios returns may vary from the Composite Returns. There may be client accounts with portfolios that have not been aligned with this investment mandate and are not included in the computation of the Composite Returns.
- The Account is not benchmarked to any market index.



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Investments in PSPL discretionary MA carry risks, including but not limited to market, liquidity, credit, interest rate, derivative, counterparty, foreign exchange risks, political risks, and the risk of vesting discretionary trading power in PSPL for trading and managing for you a portfolio of securities and derivatives thereof.

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Investments in the discretionary MA mentioned herein are not obligations of, deposits in, or guaranteed by PSPL or any of its affiliates.

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