

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.

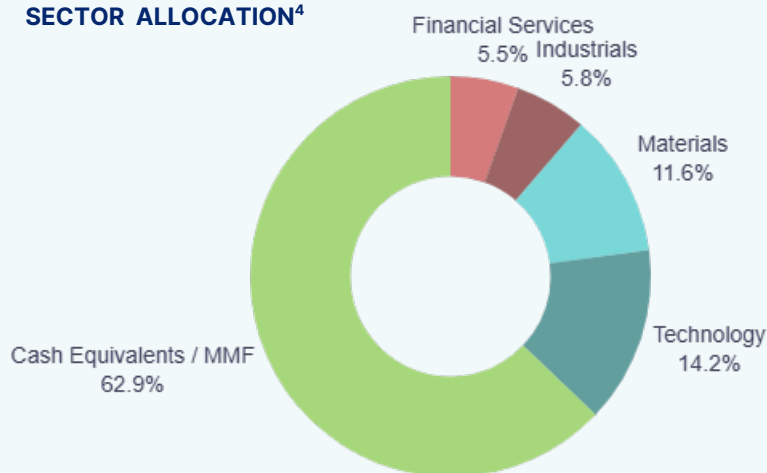
PhillipCapital (with headquarters in Singapore) operates in the financial hubs of 14 countries, including offices in Malaysia, Cambodia, Indonesia, Thailand, China (and Hong Kong SAR), Japan, India, Vietnam, Australia, UAE, UK, Turkey and USA.

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.

TOP HOLDINGS⁴

HECLA MINING CO	6.0
COEUR MINING	5.6
CIPHER DIGITAL	4.5
APPLIED DIGITAL	3.2
SOFI TECHNOLOGIE	3.2

SECTOR ALLOCATION⁴



Notes:

4. Sector allocations and portfolio holdings are based on the model portfolio as at the date stated on this Information Sheet. They are subjected to changes without notice and do not constitute a recommendation to buy or sell any security. Sector classification follows the Global Industry Classification Standard (GICS).

5. Includes Money Market Funds (“MMFs”) managed by related entities.



SMART Portfolio (Unit Trusts)

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.

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 28 February 2026^{2,3}



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

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

FEES

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	3.1%	12.8%	17.2%	9.3%	21.1%	9.6%	4.8%
Income & Growth	4.6%	18.1%	23.5%	13.4%	30.7%	12.7%	5.3%
Growth	4.3%	18.5%	24.8%	13.4%	34.3%	13.5%	5.6%

Notes:

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

2. 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.

3. The Account is not benchmarked to any market index.

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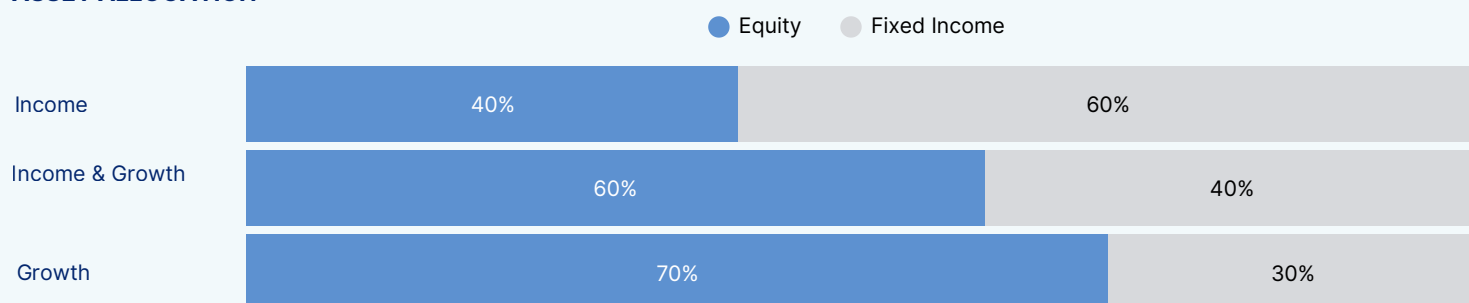
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ASSET ALLOCATION



FUND ALLOCATION

	Income	Income & Growth	Growth
Cash			
TOTAL CASH & EQUIVALENTS	2.03	2.04	2.21
Equity Funds			
LIONGLOBAL KOREA FUND	12.6	22.66	22.67
INFINITY U.S. 500 STOCK INDEX FUND	7.3	12.5	16.08
JPM LATIN AMERICA EQUITY FUND A (ACC) SGD (LU0532188140)	2.75	7.19	13.5
FTIF FRANKLIN GOLD AND PRECIOUS METALS FD A (ACC) SGD	19.88	19.43	18.38
Fixed Income Funds			
ALLIANZ GIF GLOBAL HIGH YIELD AMG H2 SGD (LU2049825206)	9.24	6.32	4.52
BLACKROCK ISHARES EMG MKT GOVERNMENT BD INDEX (IE) D ACC SGD	23.08	19	14.49
PIMCO GIS GLB INV GRADE CREDIT I SGD INC (IE00BYXVW891)	23.12	10.86	8.15



Disclaimer for MA Services

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Investments in discretionary MA managed by Phillip Securities Pte Ltd ("PSPL") are not suitable for short-term speculation. There can be no assurance that investment objectives will be achieved and you may not get back your principal amount invested. Past performance is not necessarily indicative of future performance.

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.

The regular dividend distributions ("Pay-out"), where applicable, are paid either out of income and/or capital, not guaranteed and are subject to PSPL's discretion. Such dividend distributions will reduce the available capital for reinvestment and may result in an immediate decrease in the net asset value of the invested portfolios in the MA. Past Pay-out yields (rates) and payments do not represent future Pay-out yields (rates) and payments.

The information provided herein is based on certain information, conditions and/or assumptions available as at the date of this material that may be obtained, provided or compiled from public and/or third-party sources which PSPL has no reason to believe are unreliable; and may contain optimistic statements/opinions/views regarding future events or future financial performance of countries, markets or companies. Any opinion or view herein is an expression of belief of the individual author or the indicated source (as applicable) only. PSPL makes no representation or warranty that such information is accurate, complete, verified or should be relied upon as such. You must make your own financial assessment of the relevance, accuracy and adequacy of the information in this material.

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The information does not constitute, and should not be used as a substitute for, tax, legal or investment advice. The information should not be relied upon exclusively or as authoritative without further being subject to your own independent verification and exercise of judgement.

Our financial adviser representatives may be authorised to engage in non-FA activities of marketing, client acquisition and client servicing of MA services. Our representatives who are appointed under the Securities and Futures Act 2001 to conduct fund management activity ("FM Reps"), i.e. the Portfolio/Fund Managers, will be managing clients' money and investments, in addition to marketing, client acquisition and client servicing of MA services.

Terms and conditions ("T&C") of PSPL discretionary MA services shall apply and you can obtain a copy of it from PSPL. You should read the T&C before deciding to invest in the discretionary MA service(s).

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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