

SMART PORTFOLIO (ROBO)

31 March 2026

Strategy Information Sheet

SMART US Portfolio

INVESTMENT OBJECTIVE

This is a discretionary managed account service¹ ("Account"). The Account seeks to achieve a positive total return net of all fees and charges, focusing on capital appreciation from investing primarily in shares (including preference and ordinary shares) and related financial instruments listed on major USA stock exchanges, with secondary focus on investing in other capital markets products across asset classes through the Authorised Investments listed below. The Account will take publicly available information of indices that track the performance of largest companies (as measured by market capitalization) listed on major stock exchanges in USA as a reference in constructing the constituents of its portfolio.

COMPOSITE PERFORMANCE (%) as of 31 March 2026



	YTD	1 Mth	3 Mths	6 Mths	1 Yr	Annualised 3 Yrs	Since Incep.
Composite (%)	-12.7	-6.3	-12.7	-14.0	9.7	5.0	-3.8

	2025	2024	2023	2022	2021
Composite (%)	13.8	5.4	2.2	-18.6	0.0

KEY FEATURES

- Individual ownership of a portfolio of capital market products.
- Online access to portfolio information and monthly statements.
- Exposure to the U.S. equity across diversified sectors

ACCOUNT INFORMATION

Account Type: Equity
Geographical Focus: United States
Fund Source: Cash, SRS
Minimum Initial Investment: SGD 3,000 / USD 2,500
Minimum Subsequent investment: SGD 300 / USD 250
Partial Withdrawal: Allowable with no withdrawal fee
Minimum Holding Amount: SGD 3,000 / USD 2,500

FEES

Upfront Fee:
NIL

Management Fee:
0.8% p.a.

Performance Fee:
Nil

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

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.

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.

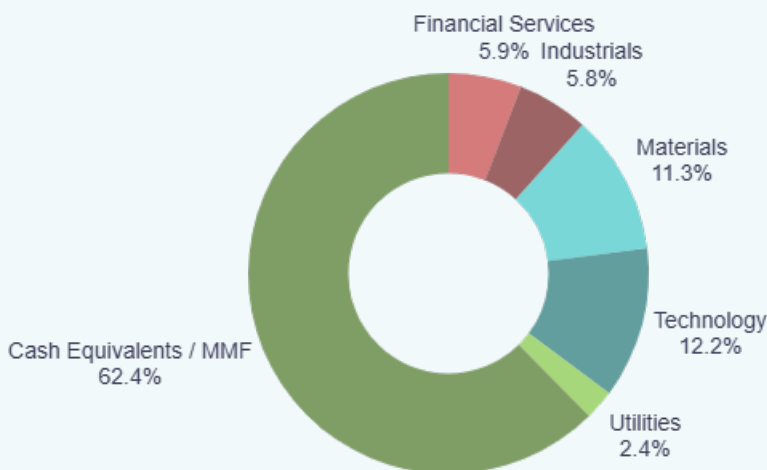
PhillipCapital (with headquarters in Singapore) operates in the financial hubs of 14 countries, including offices in Malaysia, Cambodia, Indonesia, Thailand, China (and Hong Kong SAR), Japan, India, Vietnam, Australia, UAE, UK, Turkey and USA.

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	4.9
COEUR MINING	4.2
CIPHER DIGITAL	4.0
SOFI TECHNOLOGIE	3.6
ROCKET LAB USA	3.0

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 31 March 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	-9.1%	-0.6%	3.7%	-0.6%	11.2%	6.6%	3.1%
Income & Growth	-10.9%	1.0%	6.4%	1.0%	17.4%	8.8%	3.1%
Growth	-11.1%	0.8%	6.8%	0.8%	20.4%	9.6%	3.4%

Notes:

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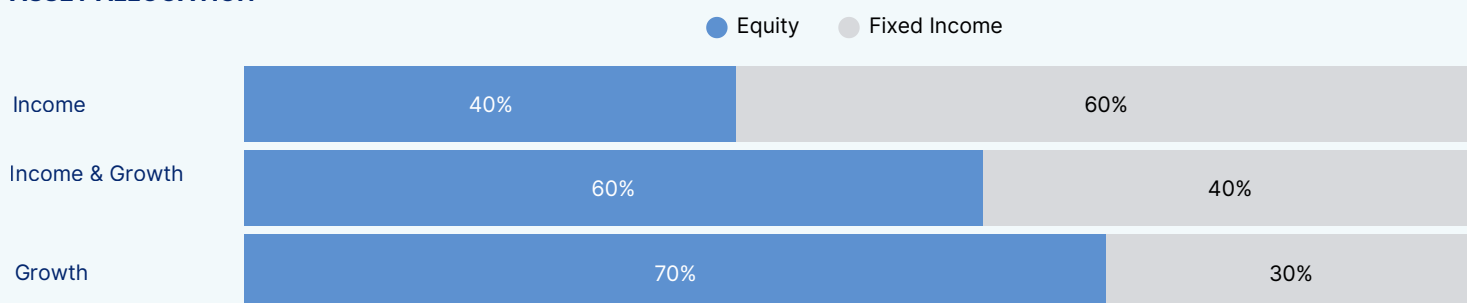
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ASSET ALLOCATION



FUND ALLOCATION

	Income	Income & Growth	Growth
Cash			
TOTAL CASH & EQUIVALENTS	2.17	2.18	2.36
Equity Funds			
LIONGLOBAL KOREA FUND	11.28	20.61	20.6
INFINITY U.S. 500 STOCK INDEX FUND	7.57	13.15	16.9
JPM LATIN AMERICA EQUITY FUND A (ACC) SGD (LU0532188140)	2.9	7.71	14.45
FTIF FRANKLIN GOLD AND PRECIOUS METALS FD A (ACC) SGD	17.81	17.67	16.7
Fixed Income Funds			
ALLIANZ GIF GLOBAL HIGH YIELD AMG H2 SGD (LU2049825206)	9.71	6.75	4.82
BLACKROCK ISHARES EMG MKT GOVERNMENT BD INDEX (IE) D ACC SGD	24.42	20.42	15.55
PIMCO GIS GLB INV GRADE CREDIT I SGD INC (IE00BYXVW891)	24.14	11.51	8.63



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