

# SMART PORTFOLIO (ROBO)

30 April 2026

## SMART Portfolio (US)

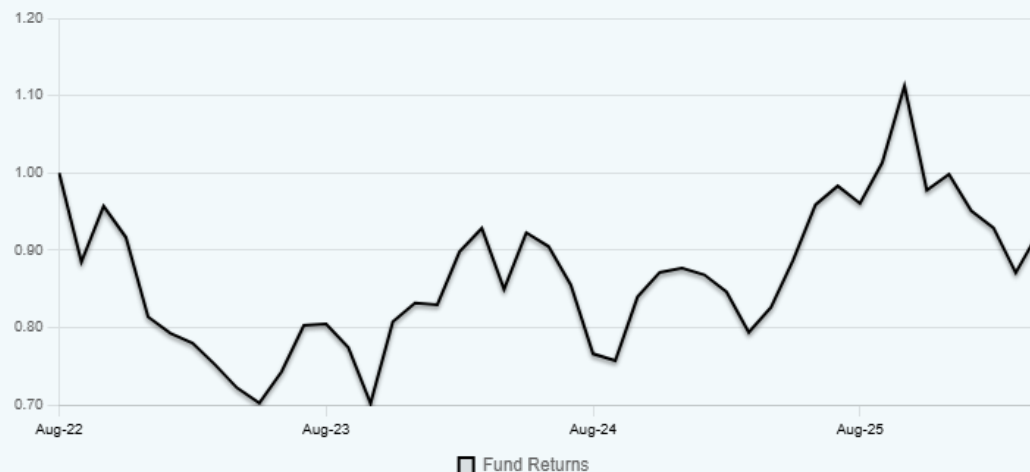
### INVESTMENT OBJECTIVE

This is a discretionary managed account service<sup>1</sup> ("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 capitalisation) listed on major stock exchanges in USA as a reference in constructing the constituents of its portfolio.

### KEY FEATURES

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

### COMPOSITE PERFORMANCE (%) as of 30 April 2026<sup>2,3</sup>



|               | YTD  | 1 Mth | 3 Mths | 6 Mths | 1 Yr | Annualised 3 Yrs | Since Incep. |
|---------------|------|-------|--------|--------|------|------------------|--------------|
| Composite (%) | -7.7 | 5.8   | -3.1   | -17.2  | 11.5 | 8.5              | -2.2         |

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

### ACCOUNT INFORMATION

|                               |                                  |
|-------------------------------|----------------------------------|
| Account Type                  | Equity                           |
| Geographical Focus            | United States                    |
| Fund Source                   | Cash, SRS                        |
| Minimum Initial Investment    | S\$3,000 / US\$2,500             |
| Minimum Subsequent investment | S\$300 / US\$250                 |
| Partial Withdrawal            | Allowable with no withdrawal fee |
| Minimum Holding Amount        | S\$3,000 / US\$2,500             |
| 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.

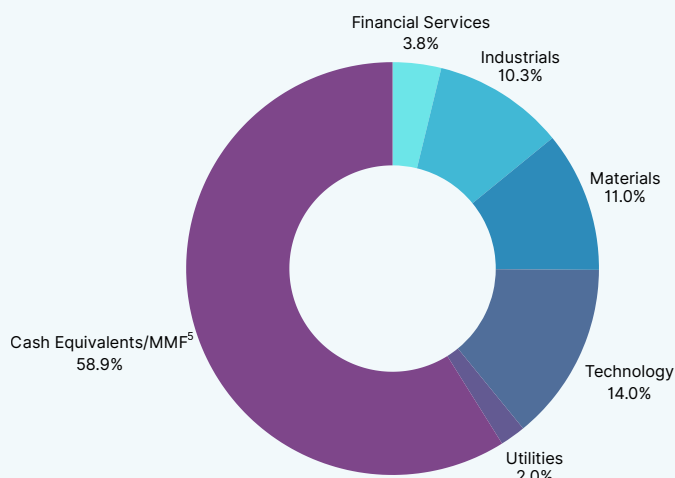
PhillipCapital (with headquarters in Singapore) operates in the financial hubs of 14 countries, including offices in Malaysia, Cambodia, Indonesia, Thailand, China (and Hong Kong SAR), Japan, India, Vietnam, Australia, UAE, UK, Turkey and USA.

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 HOLDINGS<sup>4</sup>**

|                  |     |
|------------------|-----|
| CIPHER DIGITAL   | 5.2 |
| HECLA MINING CO  | 4.4 |
| PLANET LAB CL A  | 4.0 |
| COEUR MINING     | 3.8 |
| SOFI TECHNOLOGIE | 3.8 |

**SECTOR ALLOCATION<sup>4</sup>**



**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 Trust)

### INVESTMENT OBJECTIVE

This is a discretionary managed account service<sup>1</sup> ("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

### ACCOUNT INFORMATION

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

### 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 30 April 2026<sup>2,3</sup>



|                 | 1M    | 3M   | 6M    | YTD   | 1Y    | 3Y    | 5Y   |
|-----------------|-------|------|-------|-------|-------|-------|------|
| Income          | 6.9%  | 0.2% | 10.5% | 6.3%  | 20.6% | 8.5%  | 4.3% |
| Income & Growth | 11.0% | 3.5% | 17.2% | 12.1% | 32.5% | 12.4% | 5.1% |
| Growth          | 12.1% | 3.8% | 18.3% | 13.0% | 37.3% | 13.7% | 5.6% |

#### Notes:

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

## THE MANAGER

### Phillip Securities Pte Ltd (PSPL)

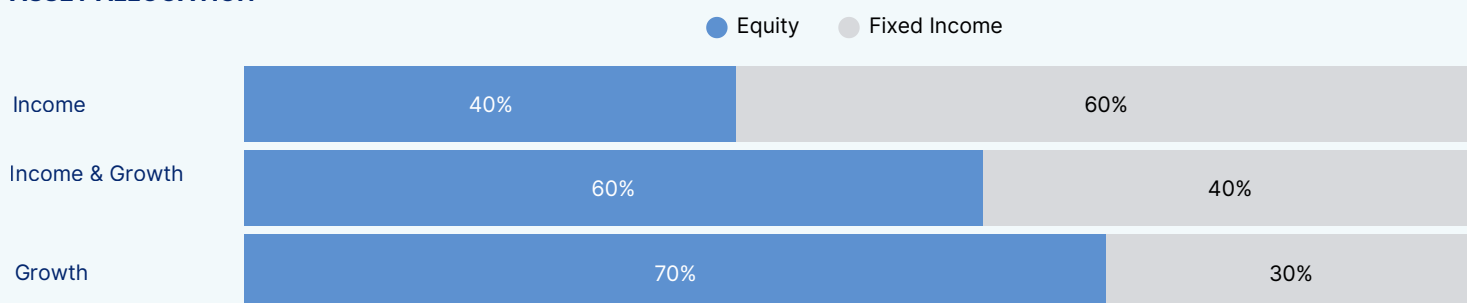
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## ASSET ALLOCATION



## FUND ALLOCATION

|  | Income | Income & Growth | Growth |
|--|--------|-----------------|--------|
| <b>Cash</b>  |        |                 |        |
| TOTAL CASH & EQUIVALENTS                                     | 2.1    | 2.0             | 2.2    |
| <b>Equity Funds</b>  |        |                 |        |
| LIONGLOBAL KOREA FUND  | 14.0   | 24.0            | 22.8   |
| INFINITY U.S. 500 STOCK INDEX FUND                           | 8.0    | 13.0            | 17.5   |
| BLACKROCK SUSTAINABLE ENERGY FUND A2 SGD H (LU1978683503)    | 3.0    | 7.0             | 14.8   |
| FTIF FRANKLIN GOLD AND PRECIOUS METALS FD A (ACC) SGD        | 16.3   | 16.0            | 15.0   |
| <b>Fixed Income Funds</b>                                    |        |                 |        |
| ALLIANZ GIF GLOBAL HIGH YIELD AMG H2 SGD (LU2049825206)      | 9.5    | -               | -      |
| PIMCO GIS ASIA HIGH YLD BD FD CL I SGD INC (IE000A2Q5570)    | 23.7   | 19.0            | 14.9   |
| ALLIANZ GIF US SHORTDUR HIGH INC BD AM H2-SGD (LU1451583386) | 23.5   | 19.0            | 12.9   |



## Disclaimer for MA Services

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