PhillipCapitalManagement

www.phillipfunds.com

Phillip Money Market Fund (F Class)

AUGUST 2026

INVESTMENT OBJECTIVE & FOCUS

The investment objective of the Phillip Money Market Fund is to aim to preserve principal value and maintain a high degree of liquidity while producing returns comparable to that of Singapore dollar savings deposits. The Sub-Fund will invest primarily in short term, high quality money market instruments and debt securities. Such investments may include government and corporate bonds, commercial bills and deposits with financial institutions.

The Sub-Fund's approach to enhancing returns is to diversify across deposits of varying tenure. The Managers believe that the use of other short term, high quality money market instruments and debt securities, which are normally available to large investors will also help to enhance returns for the investor.

Subject to the provisions of the Code on Collective Investment Schemes issued by the MAS ("Code"), the Managers may also invest the deposited property of the Sub-Fund into a maximum of 3 money market funds which are authorised or recognised by MAS and which are also classified as Excluded Investment Products, including money market funds managed by the Managers during such time or times and on such terms as the Managers think fit in accordance with the investment objective and focus of the Sub-Fund. Up to 10% of the net asset value of the Sub-Fund may be invested into each money market fund. The management fees charged by the money market funds managed by the Managers will be rebated to the Sub-Fund, as may be agreed between the Managers and the Trustee.

The Managers may only use financial derivative instruments ("FDIs") for such purposes as may be permitted under the Code and subject to compliance with the limits and/or restrictions (if any) applicable to Excluded Investment Products.

TOTAL RETURNS

Since Inception	2.45%
1 month	0.12%
3 months	0.33%
Year To Date	0.87%
Annualised Returns	
1 year	1.38%
Since Inception	1.69%

ASSET ALLOCATION

Money Market Securities	52.73%
Fixed Deposits	26.45%
Cash & Accruals	13.00%
Money Market Fund	7.81%

FUND INFORMATION

Current Fund Size	S$ 2,203.27 million
Investment Manager	Phillip Capital Management (S) Ltd
Inception Date	21 March 2025
Inception Price	S$1.0000
Minimum Initial Investment	S$50,000
Minimum Subsequent Investment	S$100
Minimum Holding	100 Units
Cash Settlement Date	T + 0 (Cut off 1100 hrs)
Liquidity	Daily
Dealing Frequency	Daily SGT 3:30pm
Pricing	Historical Pricing

FEES/CHARGES

Annual Management Fee	Currently 0.10%, maximum 2%
Switching Fee	Currently up to 1%, maximum 1%, subject always to a minimum of SG$25
Initial Sales Charge	Currently Nil, maximum 5%
Realisation Charge	Currently Nil, maximum 5%
Annual Trustee Fee	Currently not more than 0.03%, maximum 0.035%
Total Expense Ratio (as of December 2025)	0.08%

ISIN/BLOOMBERG

Bloomberg Ticker	PHIMMAF SP Equity
ISIN Code	SGXZ51206894

MONTHLY YIELD (ANNUALISED)[1]

August 2026	1.3514%
July 2026	1.2751%
June 2026	1.3856%
May 2026	1.3209%
April 2026	1.2286%

[1] The return shown above is annualised based on the calculation of average rates over the last month (30 Days)

**Average rate compiled from that quoted by 10 leading banks and finance companies and is listed on MAS' website. Fund Performances are cumulative returns and calculated on a Single Pricing Basis with any income or dividends reinvested as at 31 August 2026. All figures above as at 31 August 2026 unless stated otherwise. Sources: Phillip Capital Management (S) Ltd & Bloomberg.*

BREAKDOWN ON MONEY MARKET SECURITIES SECTOR ALLOCATION

Central Bank	27.48%
Commer Banks Non-US	14.46%
Diversified Banking Institutions	4.18%
Sovereign	3.85%
Finance-Other Services	1.11%
REITS-Diversified	0.68%
Sovereign Agency	0.49%
Auto-Cars/Light Trucks	0.26%
Finance-Investment Banker/Broker	0.14%
Building-Heavy Construct	0.09%

MONEY MARKET SECURITIES GEOGRAPHICAL ALLOCATION

Singapore	33.70%
Italy	7.40%
France	4.18%
Cayman Islands	3.30%
Canada	2.03%

MONEY MARKET SECURITIES TOP 5 HOLDINGS

Singapore T-Bills 22 December 2026
MAS Bill 4 September 2026
MAS Bill 18 September 2026
Intesa Sanpaolo SPA London 1.6% 15 January 2027
MAS Bill 17 September 2026

TOP 5 COUNTERPARTIES (% OF NAV)

Union Bancaire Privee UBP SA
BNP Paribas
Oversea-Chinese Banking Corp
ANZ Bank Singapore
Julius Baer

PHILLIP MONEY MARKET FUND PORTFOLIO METRICS

Weighted Average Maturity	86.7 days
Average Credit Rating	AA

All figures above as at 31 August 2026 unless stated otherwise.

Sources: Phillip Capital Management (S) Ltd & Bloomberg.

IMPORTANT INFORMATION

This factsheet and information herein is provided by Phillip Capital Management (S) Ltd ("PCM") for general information only and does not constitute a recommendation, an offer to sell, or a solicitation to invest in the fund(s) mentioned herein. It does not have any regard to your specific investment objectives, financial situation and any of your particular needs. The information is subject to change at any time without notice. The value of the units and the income accruing to the units may fall or rise. You should read the relevant prospectus and the accompanying product highlights sheet ("PHS") for disclosure of key features, key risks and other important information of the relevant fund (s) and obtain advice from a financial adviser ("FA") before making a commitment to invest in the fund(s). In the event that you choose not to obtain advice from a FA, you should assess whether the fund(s) is/are suitable for you before proceeding to invest. A copy of the prospectus and PHS are available from PCM or any of its authorized distributors.

Investments are subject to investment risks including the possible loss of the principal amount invested. Past performance is not necessarily indicative of the future or likely performance of the fund(s). There can be no assurance that investment objectives will be achieved. Any use of financial derivative instruments will be for hedging and/or for efficient portfolio management.

Investments in the fund(s) managed by PCM are not obligations of, deposits in, or guaranteed by PCM or any of its affiliates.

PhillipCapital Group of Companies, including PCM, their affiliates and/or their officers, directors and/or employees may own or have positions in the investments mentioned herein or related thereto. This publication and Information herein are not for any person in any jurisdiction or country where such distribution or availability for use would contravene any applicable law or regulation or would subject PCM to any registration or licensing requirement in such jurisdiction or country. The fund(s) is/are not offered to U.S. Persons

The regular dividend distributions, where applicable, are paid either out of income and/or capital, not guaranteed and are subject to PCM'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 fund(s). Past payout yields (rates) and payments do not represent future payout yields (rates) and payments.

The information provided herein is based on certain information, conditions and/or assumptions available as at the date of this publication that may be obtained, provided or compiled from public and/or third party sources which PCM 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. PCM 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 factsheet. Accordingly, no warranty whatsoever is given and no liability whatsoever is accepted for any loss or consequences arising whether directly or indirectly as a result of your acting based on the Information in this factsheet.

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.

This factsheet has not been reviewed or endorsed by the Monetary Authority of Singapore.