PhillipCapitalManagement

www.phillipfunds.com

Phillip Money Market Fund (I Class)

OCTOBER 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.

FUND INFORMATION

Current Fund Size	S$ 2,037.90 million
Investment Manager	Phillip Capital Management (S) Ltd
Inception Date	4 April 2018
Inception Price	S$1.0000
Minimum Initial Investment	S$50,000
Minimum Subsequent Investment	S$100
Minimum Holding	50,000 Units
Minimum Realisation Amount	100 Units
Cash Settlement Date	T + 0
Liquidity	Daily
Dealing Frequency	Daily SGT 3:30pm
Pricing	Historical Pricing

FEES/CHARGES

Annual Management Fee	Currently 0.25%, 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 Fee	Currently Nil, maximum 5%
Annual Trustee Fee	Currently not more than 0.03%, maximum 0.035%
Total Expense Ratio	0.26%

TOTAL RETURNS

Since Inception	15.52%
1 month	0.10%
3 months	0.31%
Year To Date	0.97%
Annualised Returns	
1 year	1.18%
3 year	2.34%
Since Inception	1.70%

ASSET ALLOCATION

Money Market Securities	53.99%
Fixed Deposits	28.66%
Cash & Accruals	8.89%
Money Market Fund	8.46%

ISIN/BLOOMBERG

Bloomberg Ticker	PHIMMKI SP Equity
ISIN Code	SG9999018469

MONTHLY YIELD (ANNUALISED)[1]

October 2026	1.222%
September 2026	1.213%
August 2026	1.210%
July 2026	1.111%
June 2026	1.209%

[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 30 October 2026. All figures above as at 30 October 2026 unless stated otherwise. Sources: Phillip Capital Management (S) Ltd & Bloomberg.*

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BREAKDOWN ON MONEY MARKET SECURITIES SECTOR ALLOCATION

Central Bank	23.82%
Commercial Banks Non-US	17.84%
Diversified Banking Institutions	6.00%
Sovereign	4.17%
Finance-Other Services	1.20%
Sovereign Agency	0.53%
Auto-Cars/Light Trucks	0.28%
Finance-Investment Banker/Broker	0.15%

MONEY MARKET SECURITIES GEOGRAPHICAL ALLOCATION

Singapore	29.72%
Italy	8.00%
France	6.00%
Canada	4.41%
Cayman Islands	3.57%
Britain	1.87%
Netherlands	0.28%
Luxembourg	0.15%

MONEY MARKET SECURITIES TOP 5 HOLDINGS

Singapore T-Bills 22 December 2026
MAS Bill 27 November 2026
Intesa Sanpaolo SPA London 1.6% 15 January 2027
MAS Bill 13 November 2026
MAS Bill 20 November 2026

TOP 5 COUNTERPARTIES (% OF NAV)

Union Bancaire Privee UBP SA
ANZ Bank Singapore
Julius Baer
Oversea-Chinese Banking Corp
United Overseas Bank Ltd

PHILLIP MONEY MARKET FUND PORTFOLIO METRICS

Weighted Average Maturity	85.9 days
Average Credit Rating	AA

All figures above as at 30 October 2026 unless stated otherwise.

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

IMPORTANT INFORMATION

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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.

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