PhillipCapitalManagement

www.phillipfunds.com

Phillip Money Market Fund (I Class)

SEPTEMBER 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	15.40%
1 month	0.10%
3 months	0.30%
Year To Date	0.87%
Annualised Returns	
1 year	1.18%
3 years	2.40%
5 years	2.20%
Annualised Returns Since Inception	1.70%

ASSET ALLOCATION

Money Market Securities	54.16%
Fixed Deposits	26.97%
Cash & Accruals	10.91%
Money Market Fund	7.96%

FUND INFORMATION

Current Fund Size	S$ 2,163.67 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
Preliminary Charge	Currently Nil, maximum 5%
Realisation Charge	Currently Nil, maximum 5%
Anuual Trustee Fee	Currently not more than 0.03%, maximum 0.035%
Total Expense Ratio	0.26%

ISIN/BLOOMBERG

Bloomberg Ticker	PHIMMKI SP Equity
ISIN Code	SG9999018469

MONTHLY YIELD (ANNUALISED)[1]

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

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BREAKDOWN ON MONEY MARKET SECURITIES SECTOR ALLOCATION

Central Bank	25.67%
Commercial Banks Non-US	16.80%
Diversified Banking Institutions	5.64%
Sovereign	3.92%
Finance-Other Services	1.13%
Sovereign Agency	0.50%
Auto-Cars/Light Trucks	0.27%
Finance-Investment Banker/Broker	0.14%
Building-Heavy Construct	0.09%

MONEY MARKET SECURITIES GEOGRAPHICAL ALLOCATION

Singapore	31.32%
Italy	7.53%
France	5.64%
Canada	4.15%
Cayman Islands	3.36%
Britain	1.76%
Netherlands	0.27%
Luxembourg	0.14%

MONEY MARKET SECURITIES TOP 5 HOLDINGS

Singapore T-Bills 22 December 2026
MAS Bill 2 October 2026
MAS Bill 30 October 2026
Intesa Sanpaolo SPA London 1.6% 15 January 2027
MAS Bill 13 November 2026

TOP 5 COUNTERPARTIES (% OF NAV)

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

PHILLIP MONEY MARKET FUND PORTFOLIO METRICS

Weighted Average Maturity	90.3 days
Average Credit Rating	AA

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

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

IMPORTANT INFORMATION

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