PhillipCapitalManagement

SGX STOCK CODE: MMS/MMT
www.phillipfunds.com

Phillip SGD Money Market ETF

SEPTEMBER 2026

INVESTMENT OBJECTIVE

The investment objective of this ETF is to provide investment results that closely correspond, before fees and expenses, the performance of the FTSE 3-Month Compounded SORA Index measure the performance of the three-month Singapore Overnight Rate Average (SORA), offering investors a measure of short-term SGD money markets.

This ETF invests all or substantially all of its assets in high quality debt and money market instruments, and deposits with eligible financial institutions. This may include government and corporate bonds, commercial bills and deposits with financial institutions.

This ETF's approach to enhancing returns is to diversify across deposits of varying tenure. The Manager believes that the use of other high quality debt and money market instruments, which are normally available to large investors will also help to enhance returns for the investor.

Key Highlights

Methodology

- FTSE 3-Month Compounded SORA Index measure the performance of the three-month Singapore Overnight Rate Average (SORA), offering investors a measure of short-term SGD money markets.

Key Benefits

- Provides yield enhancement over SGD bank deposits.
- No lock-in period, allowing investors to manage liquidity in the brokerage account.

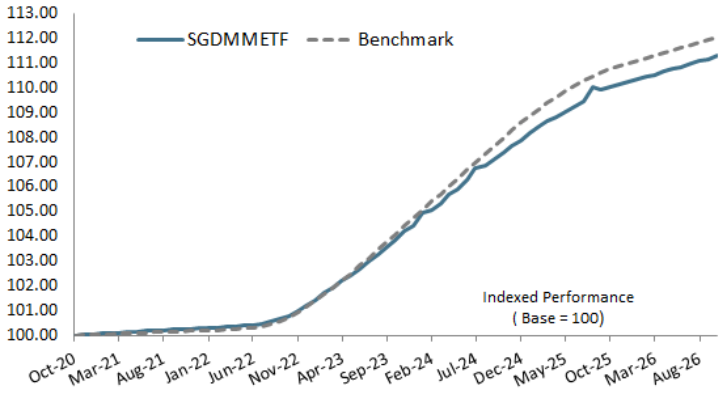
FUND INFORMATION

Net Assets	S$230.83 million
Reference Index	FTSE 3-Month Compounded SORA Index
Investment Strategy	Optimisation Strategy
Dividend Distribution	Quarterly Distributions
Manager	Phillip Capital Management (S) Ltd
Trustee	HSBC Institutional Trust Services (Singapore) Limited
Listing Date	05 October 2020
Management Fee	Currently 0.10% p.a. subject to quarterly reset, capped at maximum of 0.30% p.a.
Total Expense Ratio	0.25%

TRADING INFORMATION

Bloomberg Ticker	SGDPMMS/SGDPMMU SP
Trading Name	Phillip MM S$/ MM US$D
ISIN	SGXC85914460
Trading Currency	SGD /USD
Exchange Listing	Singapore, Singapore Exchange
Participating Dealers	Phillip Securities Pte Ltd
Market Makers	Phillip Securities Pte Ltd
Trading Board lot size	1

FUND PERFORMANCE (AS AT 30 SEPTEMBER 2026)



TOTAL RETURNS	Phillip SGD Money Market ETF (SGD)	Reference Index
Since Inception	11.28%	12.05%
1 month	0.11%	0.10%
3 months	0.27%	0.29%
Year To Date	0.83%	0.84%
1 year	1.12%	1.17%
3 years	7.17%	7.66%
5 years	11.01%	11.88%
ANNUALISED RETURNS		
Since Inception	1.80%	1.92%

MONEY MARKET SECURITIES TOP 10 HOLDINGS

MAS Bill 2 October 2026
MAS Bill 30 October 2026
MAS Bill 1 October 2026
Singapore T-Bills 22 December 2026
MAS Bill 19 November 2026
MAS Bill 23 October 2026
MAS Bill 24 December 2026
MAS Bill 13 November 2026
MAS Bill 26 November 2026
Intesa Sanpaolo SPA London 1.64% 20 July 2027

MONTHLY YIELD (ANNUALISED)[1]

September 2026	1.0901%
August 2026	1.1372%
July 2026	1.1697%
June 2026	1.0879%
May 2026	1.2205%
April 2026	1.2504%

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

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.

BREAKDOWN ON MONEY MARKET SECURITIES SECTOR ALLOCATION

Central Bank	47.16%
Commercial Banks Non-US	16.34%
Sovereign	6.48%
Diversified Banking Institutions	4.63%
Finance-Other Services	1.30%
Sovereign Agency	0.88%
Building-Heavy Construct	0.43%
Finance-Investment Banker/Broker	0.43%
Airlines	0.33%

ASSET ALLOCATION

Money Market Securities	77.98%
Fixed Deposits	15.61%
Cash & Accruals	6.41%

MONEY MARKET SECURITIES TOP 5 GEOGRAPHICAL ALLOCATION

Singapore	56.58%
Italy	6.93%
France	4.63%
Canada	3.86%
Cayman Islands	3.03%

Source: PCM, Bloomberg, as of 30 September 2026.

Visit https://phillipfunds.com/phillip-sgd-money-market-etf/ for daily NAV and intraday NAV.

IMPORTANT INFORMATION

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Investments are subject to investment risks including the possible loss of the principal amount invested. The value of the units and the income accruing to the units may fall or rise. Past performance is not necessarily indicative of the future performance. There can be no assurance that investment objectives will be achieved. The use of financial derivative instruments will be for hedging purpose.
Any regular dividend distributions, either out of income and/or capital, are not guaranteed and subject to PCM's discretion. Past payout yields and payments do not represent future payout yields and payments. Such dividend distributions will reduce the available capital for reinvestment and may result in an immediate decrease in the NAV of the ETF. Upon launch of the ETF, please refer to <www.phillipfunds.com> for more information in relation to the dividend distributions.

ETFs are not like typical unit trusts as the Units of ETFs will be listed and traded like any share on the Singapore Exchange Securities Trading Limited ("SGX-ST"). Listing on the SGX-ST does not guarantee a liquid market for the Units which may be traded at prices above or below its Net Assets Value ("NAV") or may be suspended or delisted. Investors may buy or sell the Units on SGX-ST when it is listed. Investors cannot create or redeem Units directly with PCM and have no rights to request PCM to redeem or purchase their Units. Creation and redemption of Units are through PDs if investors are clients of the PDs, who have no obligation to agree to create or redeem Units on behalf of any investor and may impose terms and conditions in connection with such creation or redemption orders. Please refer to the Prospectus for more details.
This ETF is an exchange-traded money market fund ("MMF") and not a guaranteed fund. Investing in MMF is not the same as placing funds on deposit with a bank or deposit-taking company and there is no assurance or guarantee that the principal value of your investment can be maintained or preserved.

The FTSE 3-Month Compounded SORA Index measure the performance of the three-month Singapore Overnight Rate Average (SORA), offering investors a measure of short-term SGD money markets. SORA is is defined as the volume weighted average rate of borrowing transactions in the unsecured overnight interbank SGD cash market in Singapore. The 3-Month Compounded SORA provides reference rates for unsecured interbank SGD transactions in Singapore, compounded over historical 3-Month periods. SORA is owned and administered by Monetary Authority of Singapore (MAS). The FTSE 3-Month Compounded Singapore Overnight Rate Average (Compounded SORA) Index do not take account of ESG factors in its design.

This ETF has been developed solely by the Manager. This ETF is not in any way connected to or sponsored, endorsed, sold or promoted by the London Stock Exchange Group plc and its group undertakings (collectively, the "LSE Group").
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