INFORMATION SHEET

MANAGED ACCOUNT SERVICES

PhillipCapital
Your Partner In Finance

250 North Bridge Road #06-00
Raffles City Tower Singapore 179101
Tel: 65311555 www.phillip.com.sg
Co. Reg. No. 197501035Z GST Reg. No. M2-0021956-2

For more information, please visit www.poems.com.sg or drop us an email at talktophillip@phillip.com.sg

Managed Account Services ("MA") are individually managed investment portfolios that are beneficially owned by the individual investor and managed on a discretionary basis. In managing the client's funds, the portfolio manager has the full discretion to buy and sell stocks, bonds, unit trusts, exchange-traded funds or other financial instruments according to the investment mandate of the MA service.

A Client Suitability Assessment will be performed to understand your risk profile, investment objectives and time horizon to determine your investment profile and then matching it to the MA Services.

Minimum initial investment is from S$25,000 cash, SRS, non-CPF UTs or non-CPF Securities. We offer customized portfolio that allows clients to tailor their portfolio to fit their investment goals - starting from S$1,000,000.

Information Sheets
The table below shows the range of services we offer.

	Singapore	Regional / US	Global
Income			SMART Portfolio Income
Income & Growth	Singapore Equity Yield	Asian Opportunities	Phillip Havenport Conservative
			Phillip Havenport Moderate
			Phillip Havenport Income
			SMART Portfolio Income & Growth
Growth	Singapore Growth	SMART Portfolio US Equity	Global Growth Leader
			Phillip Havenport Aggressive
			Phillip Havenport Thermatic
			SMART Portfolio Growth

For the full list please refer to respective Strategy Information Sheets.

Custody of Shares
All assets deposited or transacted through this account will be held in the custody with PSPL in trust. Corporate actions, such as dividends, rights subscription will be processed in this account in declared currency unless otherwise determined by the issuer/PSPL.

Statement of Account and Online Access
You are able to view your portfolio holdings and monthly statement via Phillip MyWealth. For First Time login clients, you can login directly and change login credentials on MyWealth app directly.

The online monthly statement is made available to you via MyWealth for a period of up to 12 months.

Fund depositions/Payment modes
We accept various payment methods. For more details, please refer to www.poems.com.sg/payment.

Partial Withdrawal of Funds
You can request for partial withdrawal of funds by submitting a MA Transaction form. We do not support payment to another person other than the MA account holder.

Schedule of Charges

Upfront Fee	Up to 3% of invested amount
Management Fees	Up to 1.50% p.a. based on portfolio values
Performance Fee	10% of the net asset value in excess of prevailing highwater mark

For details on fees and charges of each individual services, please refer to our Strategy Information Sheets.

Note: All fees and charges are subject to prevailing GST.

Corporate Action Handling Fee	
Cash Dividend	1% on net dividend, minimum of S$1.00 and capped at S$50.00 + Foreign fees and taxes (if applicable)
Other than the above	S$10.00 + Foreign fees and taxes (if applicable)

Note: All fees and charges are subject to prevailing GST.

Note:

1. For payment to PSPL, you are reminded to state your PSPL Managed Account Service Account Number and Account Name clearly in your payment instruction. In the event that PSPL is unable to identify the account for the amount to be credited, PSPL may reject the amount transmitted after reasonable endeavours have been made to trace the source of the deposit. Any bank charges incurred due to this event will be borne by you. PSPL will not be held responsible for any loss, charge or damage arising from the rejected fund or delay in crediting the amount into the account.

Important Information

This publication is provided to you for general information only and does not constitute a recommendation or an offer or solicitation to buy or sell any investment product or enter into any transaction or discretionary managed account agreement. It does not have any regard to your specific investment objectives, financial situation and any of your particular needs.

Investments in discretionary managed accounts managed by Phillip Securities Pte Ltd ("PSPL") are designed to produce returns over the medium to long term and are not suitable for short-term speculation. **There can be no assurance that investment objectives will be achieved. The value of investments, and the income accruing, may fall as well as rise and investors may not get back their original principal amount invested. Past performance of the manager, any investment and company, any prediction, projection or forecast on the economy, stock market, bond market or the economic trends of the markets referred to in this publication are not necessarily indicative of future performance.**

Investments in PSPL discretionary managed accounts carry risks, including but not limited to market, liquidity, credit, interest rate, derivative, counterparty, foreign exchange risks, political risks, and the risk of vesting discretionary trading power in PSPL for trading and managing for you a portfolio of securities and derivatives thereof.

The information provided herein is based on certain information, conditions and/or assumptions available as at the date of this publication and may contain optimistic statements regarding future events or future financial performance of countries, markets or companies. Any opinion or view herein is made on a general basis. The information in this publication may be obtained, provided or compiled from public and/or third party sources ("the information") which PSPL has no reason to believe are unreliable. PSPL does not warrant the accuracy and completeness of the information used in this publication. The information and any opinion or view provided in this publication may be subject to change at any time without notice. You must make your own financial assessment of the relevance, accuracy and adequacy of the information provided in this publication.

Accordingly, no warranty whatsoever is given and no liability whatsoever is accepted for any loss arising whether directly or indirectly as a result of your acting based on the information in this publication. Terms and conditions of PSPL discretionary managed accounts shall apply and you can obtain a copy of it from PSPL. You should read the terms and conditions of the discretionary managed account(s) before deciding to invest in the discretionary managed account(s).

Investments in the discretionary managed account(s) mentioned herein are not obligations of, deposits in, or guaranteed by PSPL or any of its affiliates.

You should assess and consider whether the discretionary managed account(s) is/are suitable for you before proceeding to invest. You may wish to consult professional advisers before investing. Our representatives appointed under the Financial Advisers Act ("FAA") may be authorised to engage in non-FAA activities of marketing, client acquisition and client servicing of managed accounts services. Our representatives who are appointed under the Securities and Futures Act to conduct fund management activity ("FM Reps"), i.e. the Portfolio/Fund Managers, will be managing clients' money and investments, in addition to marketing, client acquisition and client servicing of managed accounts services.

PSPL is a member of the PhillipCapital Group of Companies. The PhillipCapital Group of Companies, their affiliates and/or their officers, directors and employees may own or have positions in any shares, units and other investments mentioned herein or any investment related thereto and may from time to time add to or dispose of any such investment. PSPL discretionary managed accounts may invest into money market funds managed by related company(ies) of PSPL. Any member of the PhillipCapital Group of Companies may have acted upon or used the information, analyses and opinions herein before they have been published.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

Updated as of July 2026