

Phillip PMART UT Conservative Portfolio December 2024



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PORTFOLIO OBJECTIVES

Phillip PMART UT Conservative Portfolio aims to provide EPF members with capital gain over the long-term period through investing in EPF-approved Malaysian unit trust funds.

PORTFOLIO INFORMATION

Invest Risk Classification

Conservative

Portfolio Manager

Phillip Capital Management Sdn Bhd

Portfolio Launch Date

April 2018

Portfolio AUM

RM123 mil

Portfolio AUM (%)

12.5%

Min Initial Investment

RM 5,000

Min Subsequent Investment

RM 1,000

FEES & CHARGES

Initial Sales charge

3.00%

Redemption Fee

Nil

Switching Fee

Nil

Annual Management Fee

An annual management fee of 1.50% on the market value of the portfolio will be charged monthly at the end of each calendar month, and payment will be made quarterly in arrears.

Custodian Fee

0.03% p.a*

* based on market value of the Assets as at each calendar month, payable to the Custodian on a monthly basis

PORTFOLIO PERFORMANCE CHART

	YTD	1Y	2Y	3Y	5Y
Portfolio	6.93%	8.16%	7.80%	-5.54%	8.33%
KLCI/Abs 5%	4.57%	5.00%	3.66%	1.93%	-1.18%

*Follow Portfolio Launch Date

**Effective 1 September 2023, the benchmark of FBM KLCI is changed to Target Return of 5.0% p.a.

COUNTRY ALLOCATION



*Actual holdings, allocation, and performance may vary from the model portfolio based on factors such as the amount invested, risk profile, and timing.

TOP HOLDINGS

1. AHAM Select Balanced Fund
2. AHAM Select APAC ex-Japan Dividend MYR Fund
3. Principal Greater China Equity MYR Fund
4. Manulife Investment Shariah Asia-Pacific ex Japan Fund
5. Principal Asia Titans Fund

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FUND MANAGER'S COMMENT

The typical portfolio registered a return of -0.57% in November, which was lower than the benchmark absolute 5% return p.a. of 0.41%. Kenanga Shariah Growth Opportunities Fund was the top performing UT funds in the month. The fund's strong performance was supported by its conviction picks in the Industrial, Technology and Construction sectors. Manulife Investment Shariah Asia-Pacific ex Japan Fund was the worst performing UT funds in the month. The fund's underperformance was dragged by its high exposure in Hong Kong/China, India and Korea.

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