Phillip PMART Dividend Enhanced ESG **Balanced Portfolio** August 2025



Phillip Capital Management Sdn Bhd (199501004372) B-18-6, Block B, Level 18, Unit 6, Megan Avenue II, 12 Jalan Yap Kwan Seng, 50450 Kuala Lumpur, Malaysia

Tel: (603) 2783 0300 Website: www.phillipinvest.com.my E-mail: pcm@phillipcapital.com.my

PORTFOLIO OBJECTIVE

Phillip PMART Dividend Enhanced Balanced Portfolio aims to provide EPF members with capital gain over the long-term period through investing in Malaysian equities with expected high dividend yields that meet ESG (Environment, social and governance) criteria.

PORTFOLIO INFORMATION

Invest Risk Classification

Balanced

Portfolio Manager

Phillip Capital Management Sdn Bhd

Portfolio Launch Date

April 2024

Portfolio AUM

RM0.1 mil

Portfolio AUM (%)

0.01%

Min Initial Investment

RM 10.000

Min Subsequent Investment

RM 5.000

FEES & CHARGES

Initial Sales charge

3.00%

Redemption Fee

Switching Fee

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 Name

PHILLIP NOMINEES (TEMPATAN) SDN BHD (Company Reg. No. : 202201022253)

Custodian Fee

0.03% p.a*

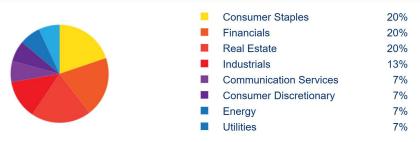
based on market value of the Assets as at each calendar month, payable to the Custodian on a monthly basis

PORTFOLIO PERFORMANCE CHART

	YTD	1Y	2Y	3Y	5Y
Portfolio	-0.74%	-4.67%	-	=1	-
F4GBM	-8.88%	-7.86%	-	-1	-

*The portfolio performance is based on a composite of all individual portfolios under the same mandate type and does not represent any specific portfolio. Returns are calculated using a composite Time-Weighted Rate of Return (TWRR), with individual portfolio returns weighted by their beginning-of-period asset values to account for varying portfolio sizes and cash flows. For more details on how the composite return is derived, please refer to the article titled "Understanding Private Mandate" on www.phillipinvest.com.my.

SECTOR ALLOCATION



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

TOP HOLDINGS

- 1. RHB BANK BHD
- 2. SIME DARBY BHD
- 3. BANK ISLAM MALAYSIA BHD
- 4. MAI AYAN BANKING BHD
- 5. HEINEKEN MALAYSIA BHD

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FUND MANAGER'S COMMENT

The typical portfolio registered a return of -0.41% in July, which was higher than the benchmark F4GBM return of -0.73%. Meanwhile, the Small Cap Index increased by 1.3%, while the Mid 70 Index increased by 2.8%.

Sector-wise in July, the top-performing sectors were Construction, REITs, Industrial, up 5.2%, 4.5%, and 3.8%, m-o-m, respectively. The worst-performing sectors were Healthcare, Financials, and Transport which saw declines of 2.8%, 2.1% and 0.7%, respectively. Foreign investors continued to be net sellers in July, recording RM0.9 billion in outflows. Separately, in July, there were six listings on the ACE Market (ASM Automation Grp Bhd, PMCK Bhd, A1 A.K. Koh Grp Bhd, iCents Grp Holdings Bhd, Enproserve Grp Bhd, and Oxford Innotech

Malaysia has secured a 19% US tariff rate, bringing it in line with several regional peers. This reduces a key overhang and reinforces the country's appeal for foreign direct investment (FDI), while helping avoid trade disadvantages within ASEAN. In addition, the launch of the 13th Malaysia Plan outlines the country's development direction for the next five years, with targeted support for key sectors such as Construction, Renewables, Technology, and Property. Separately, the plan also reflects the government's commitment to restoring fiscal discipline and strengthening its financial position. The KLCI remains a relative laggard year-todate, trading at 13.4x P/E—1.1 standard deviation below its 10-year mean—offering attractive valuations. While near-term headwinds persist from rising cost pressures (including SST, electricity tariffs, and EPF contributions for foreign workers), we believe strong domestic liquidity, compelling valuations, and proactive policy support could help mitigate downside risks and support selective buying opportunities ahead.

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