

Phillip PMART Dividend Enhanced Shariah Balanced Portfolio

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PORTFOLIO OBJECTIVE

Phillip PMART Dividend Enhanced Shariah Balanced Portfolio aims to provide EPF members with capital gain over the long-term period through investing in Shariah compliant Malaysian equities with expected high dividend yields.

PORTFOLIO INFORMATION

Invest Risk Classification
Balanced

Portfolio Manager
Phillip Capital Management Sdn Bhd

Portfolio Launch Date
February 2020

Portfolio AUM
RM23 mil

Portfolio AUM (%)
2.6%

Min Initial Investment
RM 10,000

Min Subsequent Investment
RM 5,000

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 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	-10.69%	-8.64%	11.70%	17.32%	5.98%
FBM EMAS Shariah	-8.97%	-10.19%	4.65%	6.77%	-14.72%

*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



Consumer Staples	27%
Real Estate	20%
Financials	13%
Industrials	13%
Utilities	13%
Consumer Discretionary	7%
Information Technology	7%

*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. MATRIX CONCEPTS HOLDINGS BHD
2. MBSB BHD
3. UCHI TECHNOLOGIES BHD
4. GAS MALAYSIA BHD
5. UOA DEVELOPMENT BHD

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FUND MANAGER'S COMMENT

The typical portfolio registered a return of 0.48% in July, which was higher than the benchmark FBM EMAS Shariah return of 0.20%. 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 Bhd).

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-to-date, 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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