

# Phillip PMART Dividend Enhanced ESG Balanced Portfolio

## November 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](http://www.phillipinvest.com.my)  
E-mail: [pcm@phillipcapital.com.my](mailto:pcm@phillipcapital.com.my)

### PORTFOLIO OBJECTIVE

Phillip PMART Dividend Enhanced ESG 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  
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

|           | 1M     | 3M    | 6M    | YTD    | 1Y     | 2Y | 3Y | 5Y | Since Inception |
|-----------|--------|-------|-------|--------|--------|----|----|----|-----------------|
| Portfolio | 0.98%  | 6.00% | 5.37% | 5.21%  | 5.40%  | -  | -  | -  | 0.82%           |
| F4GBM     | -0.04% | 5.23% | 5.15% | -4.11% | -0.37% | -  | -  | -  | 1.97%           |

\*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](http://www.phillipinvest.com.my).

### SECTOR ALLOCATION



|                        |     |
|------------------------|-----|
| Consumer Staples       | 20% |
| Financials             | 20% |
| Real Estate            | 20% |
| Industrials            | 13% |
| Communication Services | 7%  |
| Consumer Discretionary | 7%  |
| Energy                 | 7%  |
| Utilities              | 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. RHB BANK BHD
2. SIME DARBY BHD
3. BANK ISLAM MALAYSIA BHD
4. MBSB BHD
5. HEINEKEN MALAYSIA BHD

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

### FUND MANAGER'S COMMENT

Sector-wise in October, the top-performing sectors were Technology, Consumer, and Healthcare, which rose 9.8%, 3.6%, and 2.9% m-o-m, respectively. The worst-performing sectors were Construction, Property, and Utilities, which lost 6.0%, 2.7%, and 1.7% m-o-m, respectively. Foreign investors turned net sellers in October, recording outflows of RM2.7 billion. Separately, in October, there were six listings on the ACE Market (Camaroe Bhd, Cheeding Holdings Bhd, Verdant Solar Holdings Bhd, THMY Holdings Bhd, Insights Analytics Bhd and Powertechnic Group Bhd), and one listing on the LEAP Market (LPC Group Bhd).

We remain constructive on the Malaysia market, supported by multiple tailwinds. Expectations of a Fed easing cycle from 4Q25 into 2026 should improve global liquidity and risk appetite across Asia. Domestically, fiscal reforms are largely priced in, while resilient macro fundamentals, robust consumption, and an expanding investment pipeline support growth. Structural transformation is reinforced by key national blueprints (13MP, NIMP 2030, NSS, NETR), while Malaysia's ASEAN Chairmanship enhances its strategic relevance. Strong local institutional flows, a firmer ringgit, undemanding CY26 P/E of 13.9x, and record-low foreign shareholding of 18.7% further strengthen the market's risk-reward profile.

Disclaimer  
The information contained herein does not constitute an offer, invitation, or solicitation to invest in any product or service offered by Phillip Capital Management Sdn Bhd ("PCM"). No part of this document may be reproduced or circulated without prior written consent from PCM. This is not a unit trust or collective investment scheme and is not an obligation of, deposit in, or guaranteed by PCM. All investments carry risks, including the potential loss of principal. Performance figures presented may reflect model portfolios and may differ from actual client accounts' performance. Variations in individual clients' portfolios against model portfolios and between one client's portfolio to another can arise due to multiple factors, including (but not limited to) higher relative brokerage costs for smaller portfolios, timing of capital injections or withdrawals, timing of purchases and sales, and mandate change (e.g., Shariah vs. conventional). These differences may impact overall performance. Past performance is not necessarily indicative of future returns. The value of investments may rise or fall, and returns are not guaranteed. PCM has not considered your investment objectives, financial situation, or particular needs. You are advised to consult a licensed financial adviser before making any investment decisions. While all reasonable care has been taken to ensure the accuracy and completeness of the information contained herein, no representation or warranty is made, and no liability is accepted for any loss arising directly or indirectly from reliance on this material. This publication has not been reviewed by the Securities Commission Malaysia.