Phillip PMART Dividend Enhanced Shariah **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 E-mail: pcm@phillipcapital.com.my

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 vields

PORTFOLIO INFORMATION

Invest Risk Classification Balanced

Portfolio Manager Phillip Capital Management Sdn Bhd

Portfolio Launch Date February 2020

Portfolio AUM RM25 mil

Portfolio AUM (%) 28%

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*

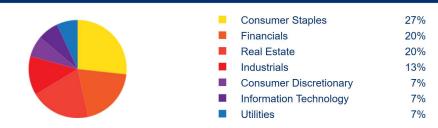
based on market value of the Assets as at each calendar month, payable to the Custodian on a monthly basis

PORTFOLIO PERFORMANCE CHART

	1M	3М	6M	YTD	1Y	2Y	3Y	5Y	Since Inception
Portfolio	0.11%	7.81%	3.87%	-3.70%	-3.37%	15.71%	27.51%	17.23%	31.59%
FBM EMAS Shariah	0.68%	5.55%	7.31%	-3.91%	0.30%	11.59%	16.20%	-5.05%	19.72%

"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 each 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. 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

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. 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.

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