

Phillip PMART UT Flexi Shariah Aggressive Portfolio

September 2026

PhillipCapital
Your Partner In Finance

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PORTFOLIO OBJECTIVE

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

PORTFOLIO INFORMATION

Invest Risk Classification

Aggressive

Portfolio Manager

Phillip Capital Management Sdn Bhd

Portfolio Launch Date

February 2023

Portfolio AUM

RM22 mil

Portfolio AUM (%)

2.53%

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 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

Data as of 31 August 2026

	1M	3M	6M	YTD	1Y	2Y	3Y	5Y	Since Inception
Portfolio	9.23%	2.44%	0.93%	4.50%	8.07%	8.19%	16.54%	-	30.38%
Abs 5%	0.41%	1.23%	2.47%	3.31%	5.00%	10.25%	15.76%	-	14.14%

*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.

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

COUNTRY ALLOCATION

Data as of 31 August 2026



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

TOP HOLDINGS

Data as of 31 August 2026

1. AHAM Shariah Gold Tracker
2. Money Market Fund
- 3.
- 4.
- 5.

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FUND MANAGER'S COMMENT

Data as of 31 August 2026

US Treasury yields remained volatile during August as markets weighed persistent inflation against signs of moderating economic activity. The 10-year UST yield traded at around 4.68% by late August, while the yield curve flattened as shorter-term yields rose more sharply. July nonfarm payrolls unexpectedly declined by 23,000 and previous months' figures were revised lower, signalling weaker hiring momentum. Nevertheless, unemployment eased to 4.1% and initial jobless claims remained subdued, suggesting that the labour market was still relatively resilient. Inflation also remained elevated, with headline PCE inflation at 3.7% year-on-year and core PCE at 3.3%, well above the Federal Reserve's 2% target.

At the Jackson Hole symposium, Fed Chair Kevin Warsh adopted a hawkish stance, emphasising that inflation remained above target and that broader financial conditions were not sufficiently restrictive. Although Jackson Hole did not involve a formal policy decision, his remarks strengthened market expectations of a 25-basis-point rate hike at the September FOMC meeting, with the implied probability reportedly rising to around 67%. This repricing pushed short-dated Treasury yields higher and reinforced a flattening bias in the yield curve. Long-term yields were also pressured by persistent fiscal deficits, heavy Treasury and corporate issuance, elevated real yields, and renewed energy-driven inflation risks arising from US-Iran tensions. However, Treasury buybacks, softer consumer confidence, and weakness in housing and construction helped contain the rise in longer-term yields. Overall, UST yields are expected to remain volatile, with a mild upward bias, particularly at the front end, as markets assess incoming labour and inflation data ahead of the September FOMC meeting.

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