

Phillip PMART Dividend Enhanced Shariah Balanced Portfolio

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PhillipCapital
Your Partner In Finance

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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
RM31 mil

Portfolio AUM (%)
3.56%

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

Data as of 30 September 2026

	1M	3M	6M	YTD	1Y	2Y	3Y	5Y	Since Inception
Portfolio	-4.90%	-2.82%	-4.50%	-2.52%	-1.20%	-4.70%	15.80%	27.75%	34.80%
FBM									
EMAS	-2.99%	-1.65%	0.49%	0.66%	1.33%	-0.56%	11.97%	-1.56%	20.50%
Shariah									

*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

Data as of 30 September 2026



Financials	20%
Real Estate	20%
Consumer Discretionary	13%
Consumer Staples	13%
Energy	13%
Communication Services	13%
Industrials	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

Data as of 30 September 2026

1. BANK ISLAM MALAYSIA BHD
2. DXN HOLDINGS BHD
3. DAYANG ENTERPRISE HLDGS BHD
4. SYARIKAT TAKAFUL MALAYSIA KELUARGA BHD
5. AXIS REAL ESTATE INVEST TRUST

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FUND MANAGER'S COMMENT

Data as of 30 September 2026

The FBM KLCI Index declined by 4.3% month-on-month (m-o-m) in September, closing at 1,651.17 points. Meanwhile, the FBM Hijrah Shariah Index fell by 2.6% in September, while the Mid 70 Index and Small Cap Index declined by 2.6% and 1.0%, respectively. Sector-wise in September, the Energy sector was the best performer, rising 8.7% m-o-m, followed by Construction (+7.1%) and Utilities (+2.9%). Conversely, the Property sector was the worst performer, declining 7.5%, while Consumer and Finance fell 6.5% and 5.1%, respectively. Within the KLCI, the top three gainers for September were Gamuda Bhd (+14.9%), Telekom Malaysia Bhd (+4.7%), and YTL Power International Bhd (+2.8%). Meanwhile, the top three decliners were Sunway Bhd (-13.3%), RHB Bank Bhd (-11.9%), and IOI Properties Group Bhd (-10.8%).

Malaysia's macroeconomic backdrop remained resilient in September, supported by healthy domestic demand, stable inflation, and ongoing investment activity. Headline inflation edged higher to 1.9% year-on-year in August 2026 (July: 1.8%), although price pressures remained broadly manageable amid continued subsidy support and contained core inflation. Higher crude oil prices during the month, with Brent crude oil rising above US\$100 per barrel, provided a supportive backdrop for the domestic oil and gas sector, while the plantation sector continued to benefit from relatively elevated crude palm oil prices despite a modest monthly correction. The services and manufacturing sectors remained key growth drivers, supported by sustained investment in digital infrastructure, data centres, and artificial intelligence-related projects.

Separately, the FBM KLCI fell 4.3% in September amid weaker regional sentiment. Limited progress in de-escalating Middle East tensions, coupled with higher-for-longer US interest rates and elevated energy prices, reinforced inflationary concerns which supported a firmer US dollar. Beyond external headwinds, the prospect of an early GE16 raised political risk premiums, compounding foreign fund outflows. Nevertheless, Malaysia's economic fundamentals remained supported by resilient domestic consumption, healthy investment momentum, and continued progress in strategic infrastructure and industrial development initiatives.

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