

Phillip PMART UT Flexi Shariah Conservative Portfolio

October 2026

PhillipCapital
Your Partner In Finance

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PORTFOLIO OBJECTIVE

Phillip PMART UT Flexi Shariah Conservative 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

Conservative

Portfolio Manager

Phillip Capital Management Sdn Bhd

Portfolio Launch Date

February 2023

Portfolio AUM

RM5 mil

Portfolio AUM (%)

0.59%

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 30 September 2026

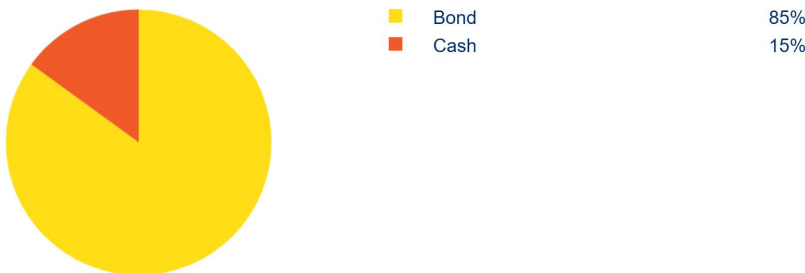
	1M	3M	6M	YTD	1Y	2Y	3Y	5Y	Since Inception
Portfolio	-1.75%	-2.86%	1.29%	-0.68%	-1.08%	-2.03%	5.07%	-	8.52%
Abs 5%	0.41%	1.23%	2.47%	3.73%	5.00%	10.25%	15.76%	-	18.45%

*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 30 September 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 30 September 2026

1. AmanahRaya Syariah Trust
2. RHB Islamic Bond
3. Phillip Dana Murni Fund
4. KAF Sukuk
5. Money Market Fund

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FUND MANAGER'S COMMENT

Data as of 30 September 2026

Malaysian government bond yields are expected to remain broadly range-bound, supported by moderate consumer inflation, domestic institutional demand and expectations that BNM will maintain the OPR at 2.75% in the near term. Nevertheless, the sharp increase in producer prices warrants monitoring, as sustained energy and freight costs could gradually feed into consumer inflation and challenge the stable policy outlook. Elevated UST yields and the widening yield differential with Malaysian bonds also create risks to foreign demand, while Budget 2027 and the financing outlook may influence longer-dated securities. Shorter maturities should remain relatively anchored by domestic policy expectations, whereas intermediate and longer tenors are likely to experience greater volatility. Higher prevailing yields offer opportunities to extend duration selectively, although a sustained rally would depend on easing global inflation pressures, stable foreign inflows, and greater clarity over domestic fiscal requirements.

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