

General

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General Investment

1. Investment involves various risks, including the possibility of losing the invested principal, and may not be suitable for everyone. You should ensure that you fully understand the risks, characteristics, and restrictions by reading the Risk Disclosure Statement found in the client agreement, and determine if any investment views and/or Syfe's investment portfolios or other investment products made available through the Syfe platform are suitable for your financial situation, investment objective, and risk tolerance before making any investment decisions. The portfolios and/or the constituent funds or underlying assets of the portfolios may not achieve their investment objectives. Unless stated otherwise, you should not regard any information as financial advice or recommendations to invest. You may wish to seek financial advice through a financial advisor or the Syfe platform and independent legal, accounting, regulatory or tax advice, where appropriate and/or necessary.
2. Unless specified otherwise, Syfe makes no representation and gives no warranty on any target return figures or the methodologies or assumptions used in computing them. Where returns, dividend amounts or dividend or yield rates are mentioned, they are not guaranteed unless specified otherwise.
3. Past returns are shown for illustrative purposes only. They are calculated before fees and in the denominated currencies unless otherwise specified. The past returns are based on simulated data available to us and may be different from what is shown, because simulated data may not fully account for actual trade execution, reinvestment, tax, and timing impact. Past returns prior to portfolio inception date are based on our internal back-tested data. Past returns are not a guarantee for future performance.
4. Relevant investment information is contained in the constituent funds' prospectuses (where applicable). Please read the prospectuses carefully before you invest.

Cash Management

Cash+ Guaranteed Portfolio

Cash+ Guaranteed is a managed investment portfolio, and should not be taken as a savings or deposit product at a bank. Until the investment starts, the rate is subject to change. Investment capital and returns are guaranteed if held until the end of the investment terms, subject to underlying bank risk.

Cash+ Flexi Portfolio

Cash+ Flexi is a managed investment portfolio, and should not be taken as a savings or deposit product at a bank. Syfe does not provide any guarantee of capital or returns.

Managed Portfolios

Income+ Portfolio

1. Income+ is a non-discretionary portfolio that comprises Specified Investment Products (“**SIPs**”). The portfolio comprises PIMCO funds, and PIMCO provides Syfe with non-binding model portfolio guidance. This means that PIMCO does not provide any service or product to you and does not receive any information about you. By investing into Income+, you are a client of Syfe’s only.
2. You may purchase shares of the constituent funds in the Income+ portfolios directly with other financial intermediaries which may result in higher or lower cost to you depending on the share class(es) you are eligible for.
3. PIMCO is not affiliated with Syfe, has no obligations or responsibilities regarding the acquisition, disposition, or holding of any portfolios offered by Syfe, and does not have any obligation or liability to any client of Syfe’s.
4. Syfe may provide recommendations to you on the acquisition, holding, and disposal of the constituents of Income+ portfolios, and may carry out reviews of the portfolios. You are not obliged to accept any advice provided by, or recommendation made by Syfe and unless otherwise provided for, you retain sole control and authority over your trading and investment decisions and shall be entitled to determine, in your sole and absolute discretion, whether to accept, reject, or implement an advice, recommendation, or opinion provided by us.
5. Monthly payout ranges are computed based on the weighted average of the annualised historical distribution amount or dividend/distribution yields of the constituent funds from the latest three months as at the date indicated. The upper and lower bounds of the range are rounded up to the higher 0.5% and down to the lower 0.5% respectively. The dividend amounts or dividend rates/yields of the constituent funds are not guaranteed. Past distributions are not necessarily indicative of future trends, which may be lower. A positive monthly payout or distribution yield does not imply a positive return.

6. Any reference to Yield to Maturity (“**YTM**”) refers to the latest Estimated Yield to Maturity of Income+ portfolio as at the date indicated. Estimated YTM of a bond is the total return that an investor stands to receive if all scheduled payments are made on time and the bond is held until maturity. Estimated YTM of the portfolio is the weighted average of the YTM of the bonds held in the constituent funds in the portfolio. It does not represent the portfolio’s return. The measure does not take into account fees and expenses, and is not necessarily indicative of the portfolio’s actual performance. A portfolio’s actual yield or distribution rate may be significantly lower than its estimated YTM in practice.

China Growth Portfolio

1. China Growth is a discretionary portfolio comprising exchange-traded funds (“**ETFs**”) and provided by Syfe to you.
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Custom Portfolio

Custom is a non-discretionary portfolio comprising one or more ETFs wholly selected by you. Other than curating the universe of ETFs which you may choose from, Syfe does not manage or provide any advice in relation to Custom Portfolios.

Brokerage

Our brokerage service is purely executionary in nature. Syfe’s role is limited to only carrying out your trade decision in accordance with your instructions, and does not provide any financial or investment advice or portfolio review or rebalancing services.

Bundles

Bundles are pre-packaged orders formulated according to attributes of the constituent securities/ETFs (such as geographic and industry exposure, historical dividend yield, historical trading volumes, historical capital appreciation, or emulating specific portfolios).

Each Bundle comprises several separate orders for ease of execution only, and should not be construed in any manner as any guarantee of future performance, financial advice, any marketing of any specific investment, or recommendation of any purchase or sale of any specific investment product or security. Each Bundle is constructed based on information relevant and available at the time of composition, and the composition may not be amended or updated at every instance to be contemporaneous with prevailing market conditions. Syfe makes no representation and gives no warranty as to each Bundle's completeness, accuracy, or suitability for any particular purpose. Syfe is providing the service on an execution-only basis, and does not assume any duty of care (whether under contract, tort, statute or otherwise) to you in relation to the inclusion and/or allocation of any constituent in a Bundle, and/or execution or non-execution of any trade comprised in a Bundle, and any loss which may be suffered or incurred by you in any way in relation to your use of Bundles. You should carry out your own research on the appropriateness of the individual constituent securities before proceeding with a Bundle.

After the trades within a Bundle are executed, Syfe does not monitor or manage the performance or allocation of the constituent securities or investments. It is your sole responsibility to ensure that the open positions you hold in the constituent securities or investments are suitable for you.

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