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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 or projected return or loss 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**

1. 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. Any reference by Syfe to investment capital and returns being guaranteed refers to returns being fixed and not subject to market fluctuations if held until the end of the investment terms, subject to underlying bank risk.
2. The fixed returns apply only to the values of the Cash+ Guaranteed portfolios in the currencies which are denominated in. Cash+ Guaranteed portfolios denominated in foreign currencies (e.g. USD) are subject to foreign currency exchange rate fluctuations, and the value of the investment when converted to and/or withdrawn in another currency (e.g. SGD) may be affected.
3. Neither Syfe nor any third party guarantees any losses that may result from underlying bank risk or fluctuations in foreign currency exchange rates.

### **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+ Portfolios**

1. Income+ portfolios are non-discretionary portfolios that comprise 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.

#### Protected Portfolios

1. Protected Portfolios are non-discretionary portfolios that comprise exchange-traded funds ("**ETFs**") that are SIPs.
2. You may purchase shares of the constituent ETFs in the Protected Portfolios directly with other financial intermediaries which may result in higher or lower cost to you depending on their fees.
3. Syfe may provide recommendations to you on the acquisition, holding, and disposal of the constituents of Protected 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.
4. There is no guarantee that the portfolios will be successful in providing the sought-after protection in capping the losses nor achieve its investment objective. The maximum loss figure is an estimate only and it is possible for the portfolio to sustain a loss greater than this figure. The portfolios are expected to provide upside participation up to a cap and they may lag the relevant benchmark index during certain periods.
5. The estimated maximum loss and the current upside cap figures will vary depending on the time you invest in the portfolio. These figures are net of the constituent funds' fees but prevailing Syfe management fees apply.

#### China Growth Portfolio

1. China Growth is a discretionary portfolio comprising ETFs and provided by Syfe to you.
2. KraneShares provides Syfe with non-binding model portfolio guidance. This means that KraneShares does not provide any service or product to you and does not receive any information about you. By investing into the China Growth portfolio, you are a client of Syfe's only.
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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 (including that relating to UCITS ETFs) 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. Syfe provides access to financial instruments or investments only, and such provision of access should not be construed as an offer by Syfe of such financial instruments or investments to any clients.

#### Bundles

1. 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).
2. 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.

3. 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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#### UCITS ETFs and Auto-Invest

The execution processes in relation to Syfe's UCITS ETFs and Auto-Invest features are set out in the relevant product pages on the Syfe platform and on the Syfe website generally. You agree and acknowledge that Syfe may take them as your specific instructions for best execution purposes.

#### **Platform Features**

##### Daily Pulse

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