

INVESTMENT OBJECTIVE

The Healthcare Innovation portfolio seeks long-term capital appreciation by investing across the healthcare sector, from large-cap healthcare and medical devices to biotechnology, genomics, healthcare services, and specialty care. It is built to capture durable structural growth driven by ageing demographics, advances in genomic medicine, and accelerating medical technology innovation. The portfolio carries a high risk profile given its single-sector concentration and is suited to investors with a high risk tolerance and a long investment horizon seeking focused exposure to one of the most resilient and fast-evolving sectors globally.

MONTH IN REVIEW

Healthcare Innovation gained +7.35%, powered by a sharp rebound in genomics and biotechnology holdings on a wave of positive clinical trial results, biotech IPOs, and accelerating sector dealmaking, and as investors rotated out of crowded technology into a sector left behind this year. It was helped by clarity on US drug pricing and tariffs and a heavy run of takeover activity.

RETURNS

Avg. Annualised Return (5 years)

-0.61% p.a.

Risk Rating

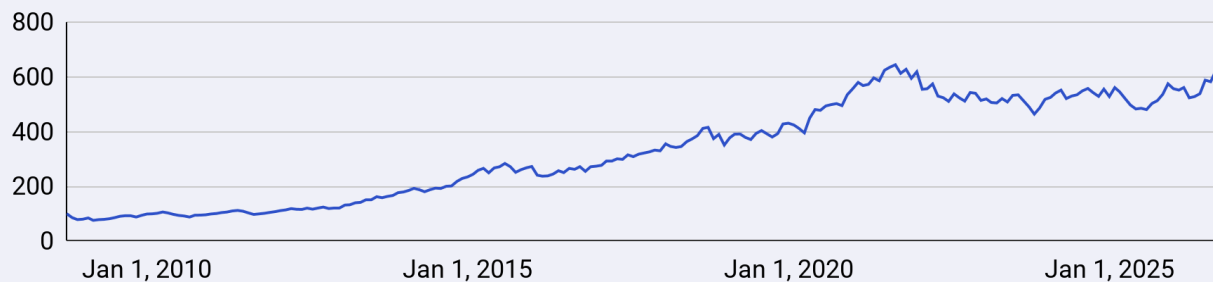
● ● ● ● ● **5 / 5 • High**

KEY FACTS

Asset Class	Equities	Recommended Horizon	2-5 years
Inception Date	31 March 2021		

PERFORMANCE (GROSS RETURNS)

HEALTHCARE INNOVATION



Past returns are shown for illustrative purposes only. They are calculated before fees and in SGD terms unless otherwise specified. The past returns since inception (6 August 2021) are based on model portfolio returns which may not fully account for trading costs, tax implications and timing impacts. Past returns prior to portfolio inception date are based on our internal backtested data with information obtained from underlying fund managers. Past returns are not a guarantee for future performance. - Data through August 2026

ANNUALISED (%)

	YTD	1Y	3Y	5Y
● Healthcare Innovation	12.27%	24.30%	6.86%	-0.61%

ASSET CLASS

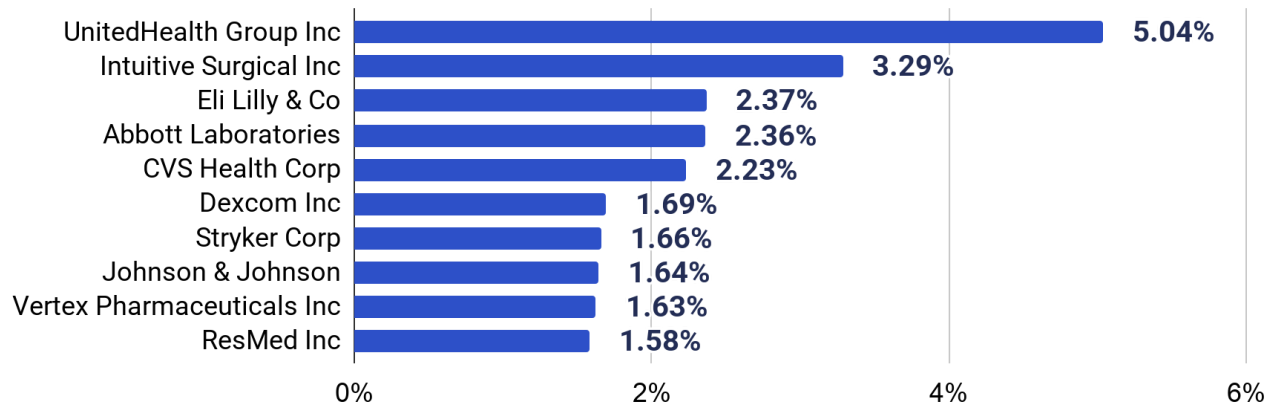


● Equities 100%

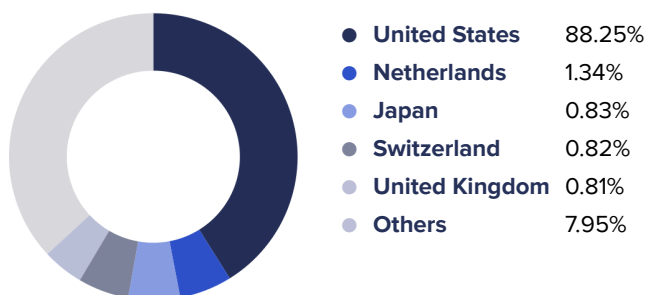
ETF COMPOSITION (%)

HEAL	iShares Healthcare Innovation UCITS	20.02%
XLV	SPDR Health Care Sector	15.84%
IHF	iShares U.S. Healthcare Providers	15.21%
XHE	SPDR Health Care Equipment	13.14%
IDNA	iShares Genomics Immunology and Healthcare	13.10%
IBB	iShares Biotechnology	11.79%
IHI	iShares U.S. Medical Devices	10.90%

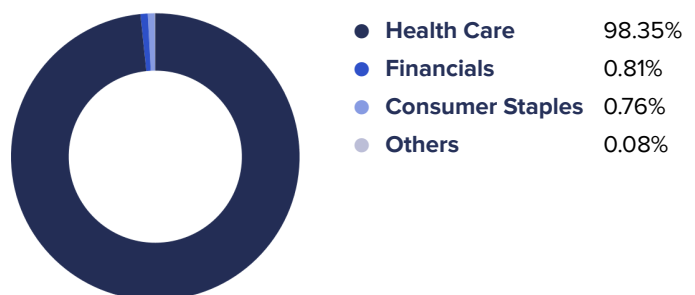
TOP 10 HOLDINGS | WEIGHTAGE (%)



COUNTRIES (%)



SECTORS (%)



For guidance on fund allocation, please contact our advisory team at advisory@syfe.com. Sharpe ratio and Standard Deviation measured from April 2013.

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