Syfe

INCOME+ ENHANCE

MANAGED PORTFOLIO • AUG 2026

INVESTMENT OBJECTIVE

The Income+ Enhance portfolio aims to generate consistent monthly income through a globally diversified mix of institutional-grade PIMCO fixed income funds, with a higher risk-reward profile. It captures yield opportunities across investment-grade bonds, Asia bonds, income-generating bond strategies, and select high-yield exposure, targeting above-average risk-adjusted income across developed and emerging markets.

Retail investors gain exclusive access to these institutional-grade PIMCO funds at up to 60% lower fund-level fees, with monthly payouts and no lock-in, no withdrawal penalties, and no minimum balance requirements. It is designed for income-focused investors with a moderately low risk tolerance who seek above-average fixed income returns and are comfortable with broader credit and geographic exposure than a purely investment-grade portfolio.

MONTH IN REVIEW

Income+ Enhance gained +0.35%, a little behind its benchmark. Emerging-market and high-yield credit did the work as improving risk appetite narrowed spreads. Interest-rate exposure detracted, as long-dated government borrowing costs climbed on worries over public debt and supply.

RETURNS

Monthly payout

Up to **7.0**% p.a.**

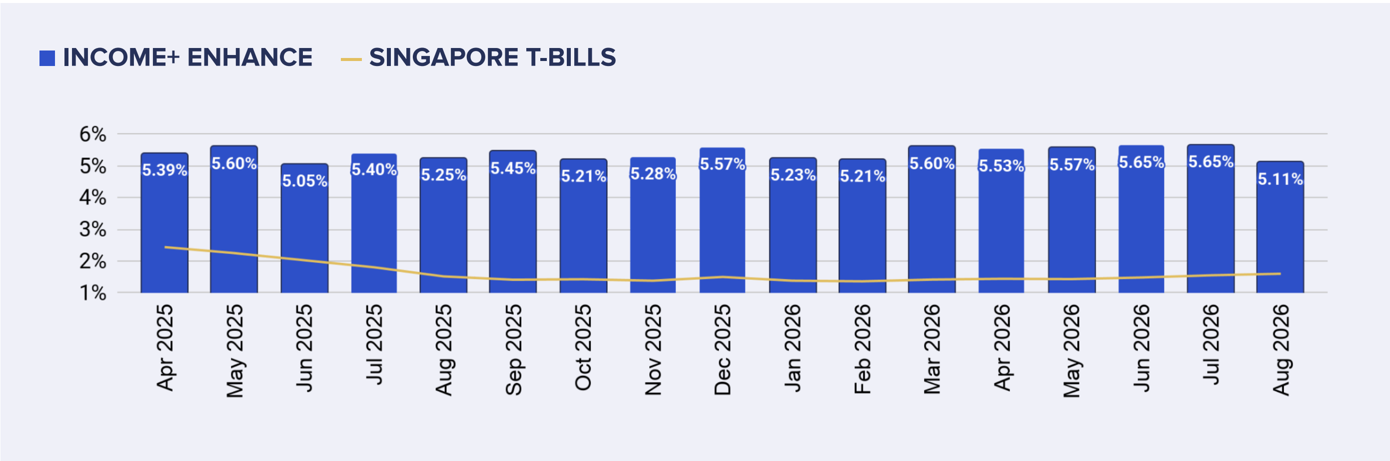
Risk Rating

2 / 5 • Moderately low

KEY FACTS

Asset Class	**Fixed Income**	Duration	**5.36**
Benchmark	**1/3 Blended Index: Global Credit, Global HY, EM**	Recommended Horizon	**3+ years**
Inception Date	**31 March 2023**	Credit Quality	**A-**

INCOME+ ENHANCE MONTHLY PAYOUTS VS SINGAPORE T-BILLS

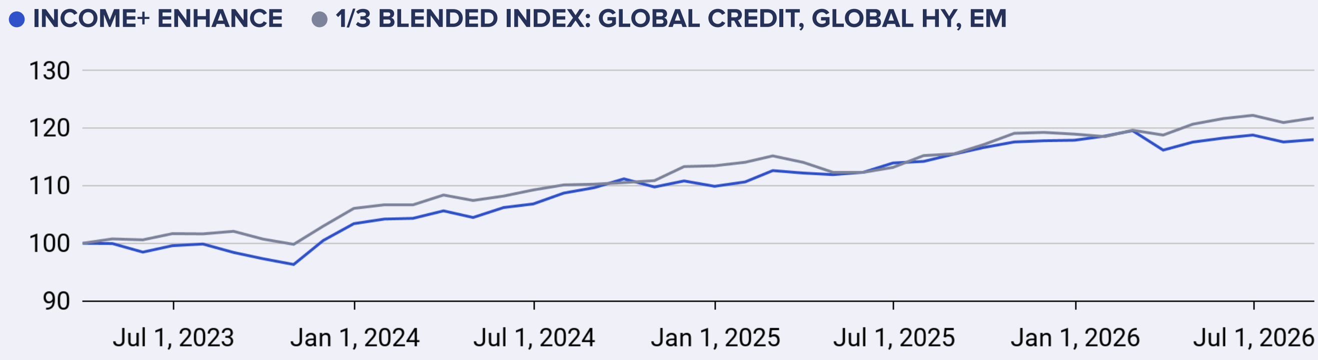


PERFORMANCE AGAINST BENCHMARK (GROSS RETURNS)

	ANNUALISED (%)		
	YTD	1Y	3Y
● **INCOME+ ENHANCE**	0.76%	4.26%	6.06%
● **BENCHMARK**	3.65%	8.93%	6.54%

*Figures are updated as at 31 August 2026

**Ongoing promotion. Typical target payout range: 5.5-6.0% p.a.

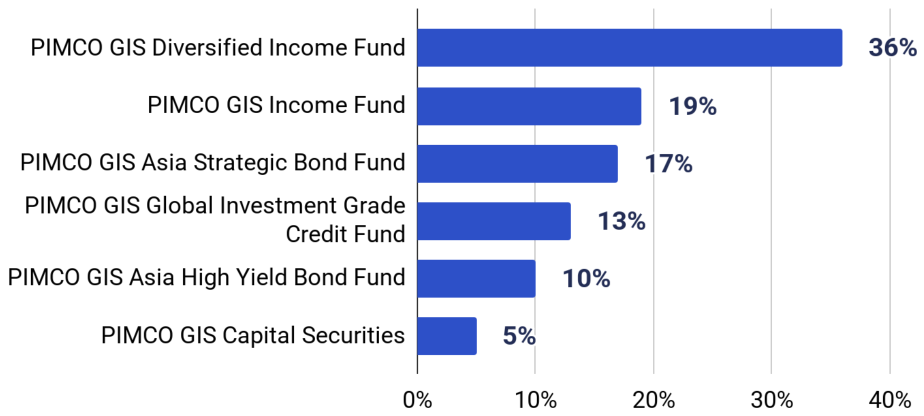


Rebased to 100 at inception · Data through August 2026

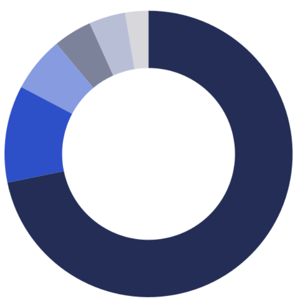
ASSET CLASS

Fixed Income	100%

FUND HOLDINGS | WEIGHTAGE(%)

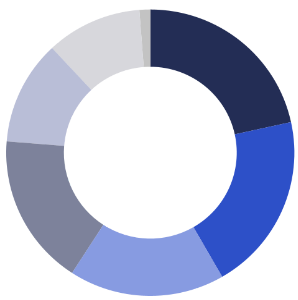


COUNTRIES (%)



United States	71.79%
Europe	10.95%
United Kingdom	6.22%
Dollar Block	4.33%
Emerging Markets	4.09%
Other Industrialised Countries	2.62%

SECTORS (%)



Emerging Markets	21.57%
Securitized	20.11%
Investment Grade	17.45%
Non-USD Developed	17.12%
High Yield	11.79%
US Gov. Related	10.74%
Others	1.21%

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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