

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.**

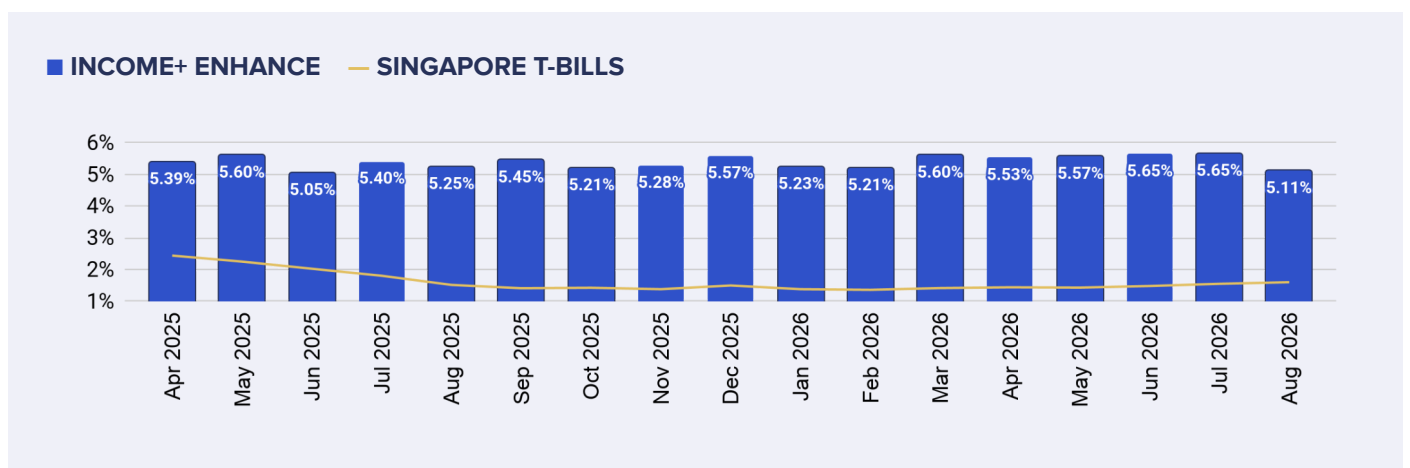
Risk Rating

● ● ● ● ● **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



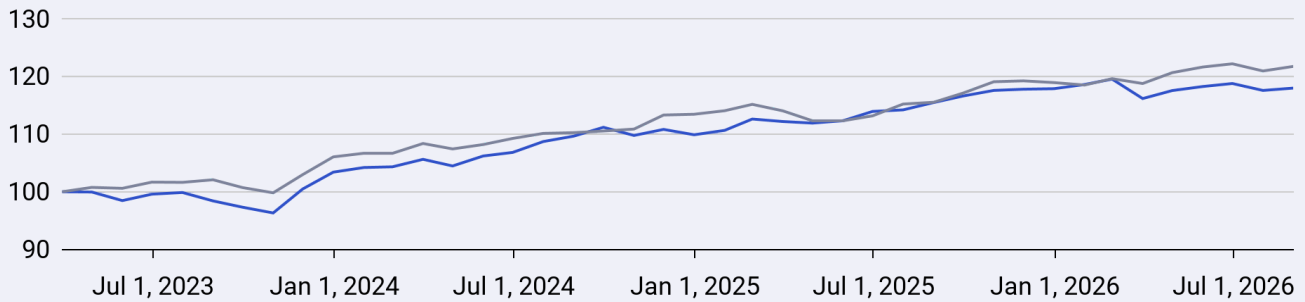
PERFORMANCE AGAINST BENCHMARK (GROSS RETURNS)

	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

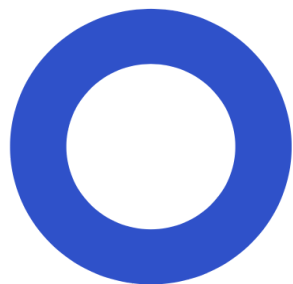
**Ongoing promotion. Typical target payout range: 5.5-6.0% p.a.

● INCOME+ ENHANCE ● 1/3 BLENDED INDEX: GLOBAL CREDIT, GLOBAL HY, EM



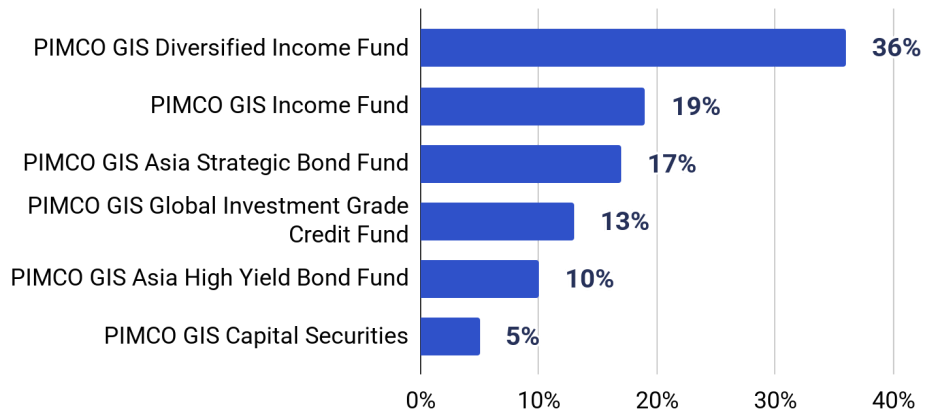
Rebased to 100 at inception · Data through August 2026

ASSET CLASS

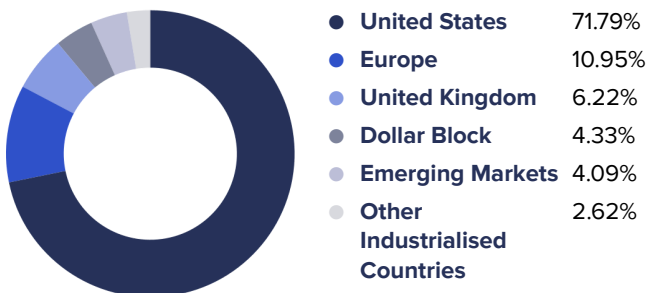


● Fixed Income 100%

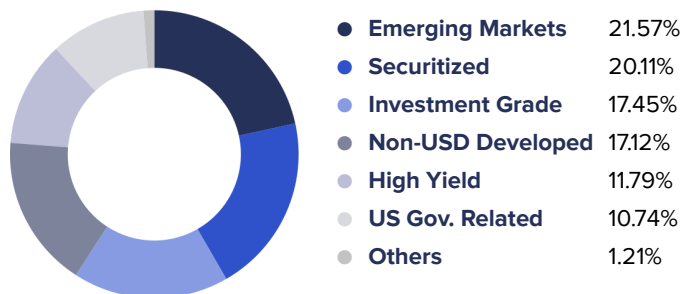
FUND HOLDINGS | WEIGHTAGE (%)



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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