

INVESTMENT OBJECTIVE

The Income+ Preserve portfolio seeks to deliver regular monthly income while maintaining capital stability. It invests in a curated selection of high-quality PIMCO fixed income funds, drawing on PIMCO's global investment process and forward-looking macroeconomic views across investment-grade credit and global bonds. It is designed for income-focused investors with a conservative risk profile and a low sensitivity to equity markets who prioritise capital preservation over yield maximisation.

MONTH IN REVIEW

Income+ Preserve gained +0.16%, just ahead of the benchmark. Credit and emerging-market holdings led as strong corporate earnings lifted risk appetite and narrowed spreads. Interest-rate exposure was the drag, with government borrowing costs pushed higher by mounting worries over the scale of public debt.

RETURNS

Monthly payout

5.0-5.5% p.a.

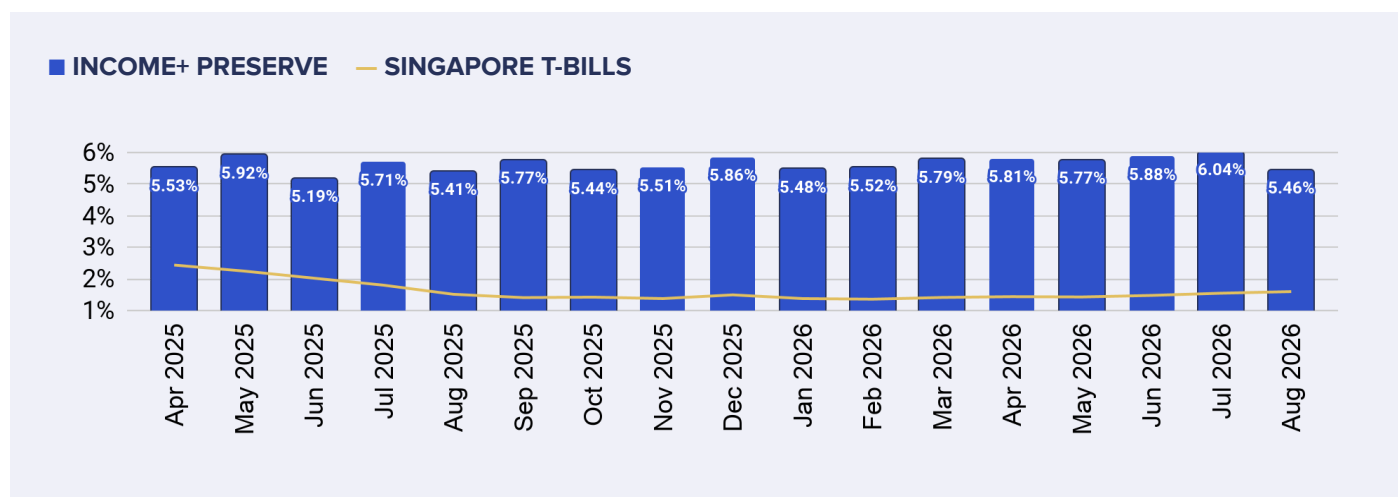
Risk Rating

● ● ● ● ● 1 / 5 • Low

KEY FACTS

Asset Class	Fixed Income	Duration	6.16
Benchmark	BBG Global Agg Credit Index (SGD-H)	Recommended Horizon	3-5 years
Inception Date	31 March 2023	Credit Quality	A+

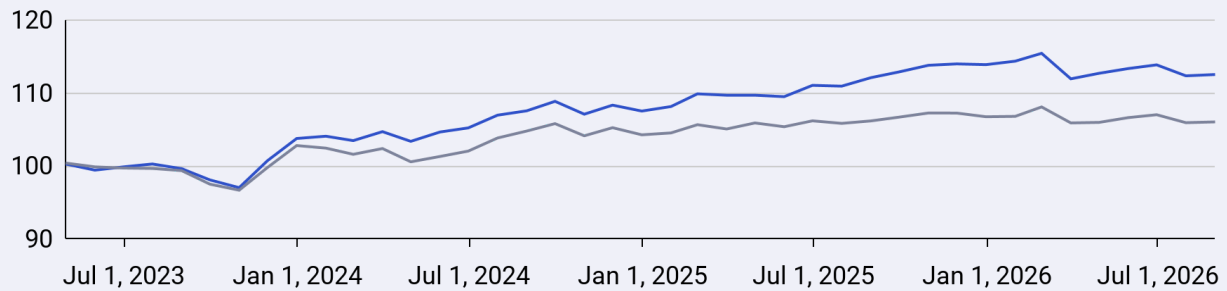
INCOME+ PRESERVE MONTHLY PAYOUTS VS SINGAPORE T-BILLS



PERFORMANCE AGAINST BENCHMARK (GROSS RETURNS)

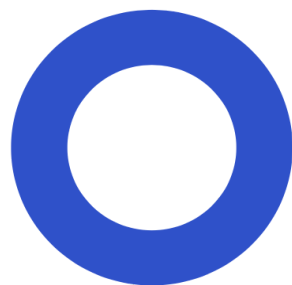
	ANNUALISED (%)		
	YTD	1Y	3Y
● INCOME+ PRESERVE	-0.02%	2.53%	4.47%
● BENCHMARK	0.04%	0.57%	2.21%

● INCOME+ PRESERVE ● BBG GLOBAL AGG CREDIT INDEX (SGD-H)



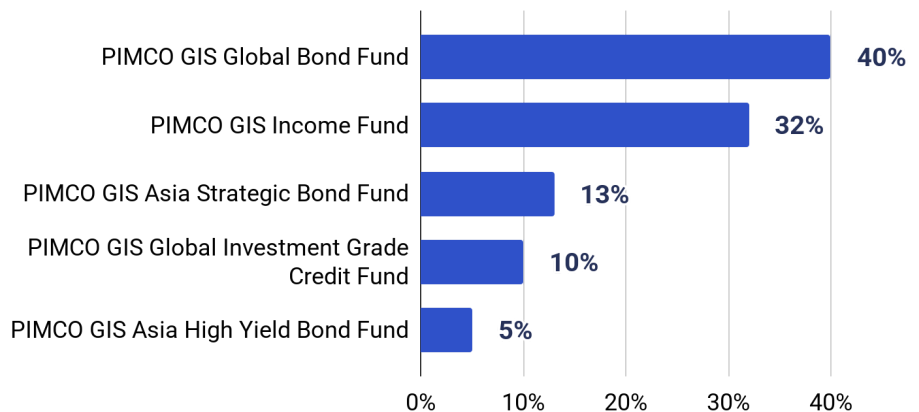
Rebased to 100 at inception · Data through August 2026

ASSET CLASS

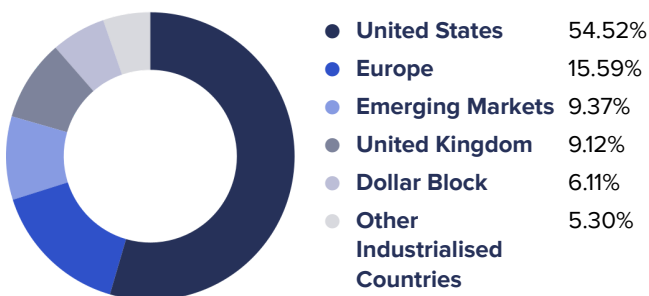


● Fixed Income 100%

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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