CNH Auto-Sweep Account

As of 31st July 2026

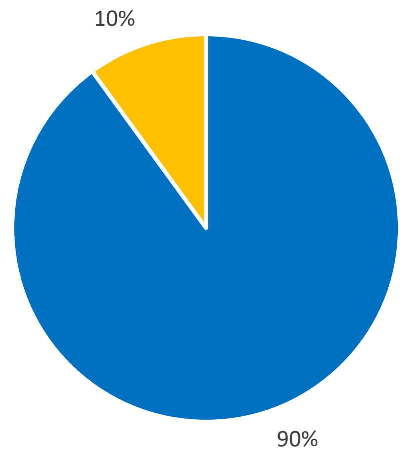
KEY FEATURES

The CNH Auto-Sweep Account is suitable for investors seeking a higher yield for their idle cash while waiting for the next investment opportunity. The discretionary portfolio can be diversified across cash, money market funds and short duration bond funds. It aims to potentially provide higher returns than the FSM CNH Cash Account.

INVESTMENT OBJECTIVE

This portfolio aims to produce a return higher than Cash Account while maintaining a high degree of liquidity and capital preservation. The portfolio does not pay out dividend from the underlying investments. The target allocation may change with our views on the financial markets and the interest rates environment.

PORTFOLIO ALLOCATION

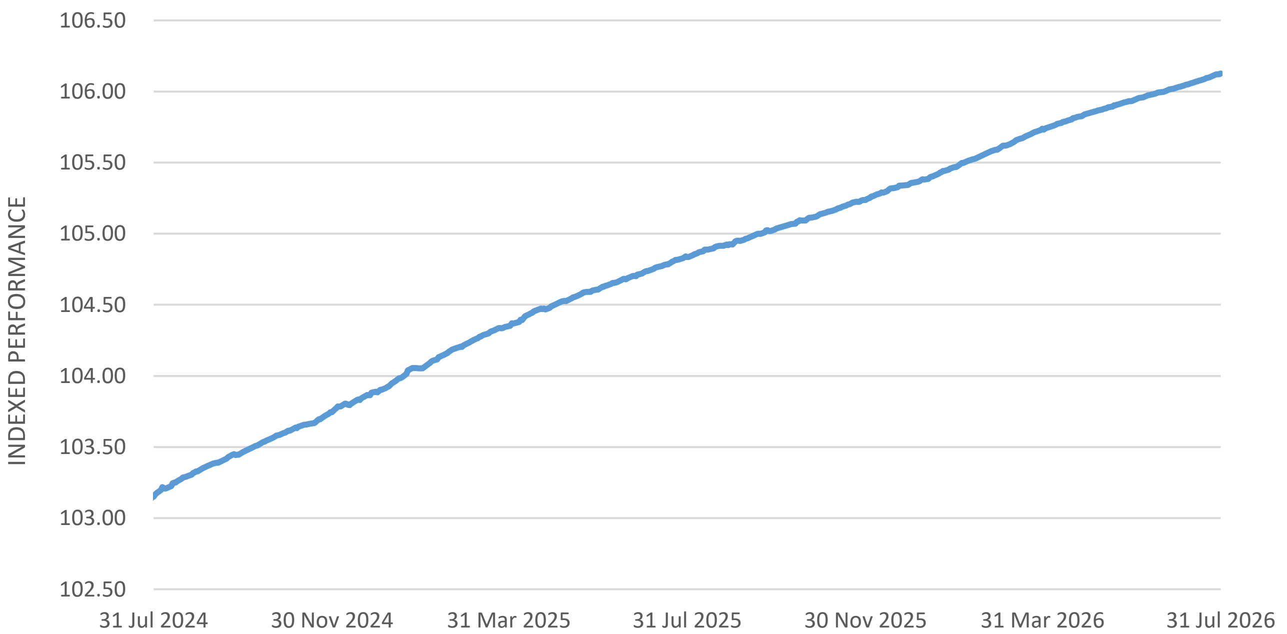


PORTFOLIO INFORMATION

Inception Date	26 September 2022
Management Fee (per quarter)	0.05%
Dividend Treatment	Reinvest
Portfolio Currency	CNH
Min Initial/Subsequent Top-Up	CNH 200 / CNH 200
Min Withdrawal/Retention	CNH 200 / CNH 0
Portfolio Net Yield^	1.068%

Updated as of 27th July 2026. Net yield is calculated based on the weighted average of the latest yield of underlying portfolio constituents after deducting latest fund-related expenses and FSM management fee. Latest net yield is neither a guaranteed rate nor an accurate indication of future returns. Net yield is updated on a weekly basis and is subject to fluctuation.

PERFORMANCE SINCE INCEPTION (Indexed to 100)



	1M	3M	6M	YTD	1Y	3Y (Ann)	5Y (Ann)	Since Inception (Ann)
Portfolio	0.096%	0.268%	0.625%	0.731%	1.231%	1.616%	-	1.558%

Source: iFAST compilations.
Data as of 31st July 2026 in CNH terms, total returns basis, net of management fees.
Figures more than 1Y have been annualised.

PORTFOLIO HOLDINGS

Asset Class	Portfolio Constituents	Risk Rating
Short Duration Bond	iFAST- Lion CNH Enhanced Liquidity Fund	3 – Low Risk to Moderate risk
Cash	Cash	0 – Lowest Risk

FUND DESCRIPTIONS

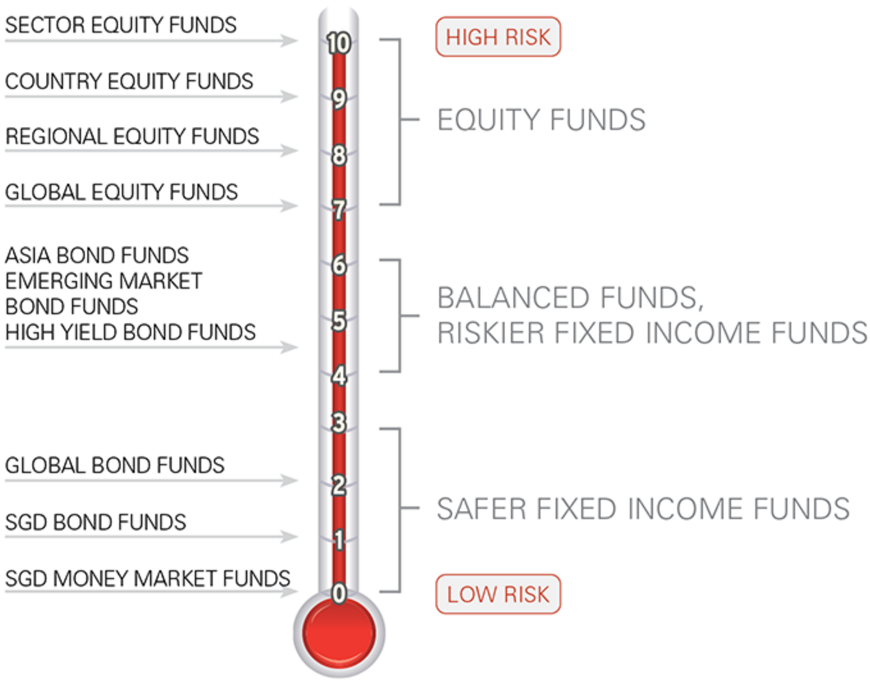
iFAST Financial Pte. Ltd. is the manager of **iFAST- Lion CNH Enhanced Liquidity fund** and the fund is sub-managed by Lion Global Investors Limited. Lion Global Investors is one of the largest asset manager in Southeast Asia, with core competencies in Asian equities and fixed income.

The fund investment strategy is to invest in a high quality portfolio of debt instruments diversified across varying issuers and tenures while maintaining a weighted average portfolio credit rating of A- and a weighted average portfolio duration (calculated as the sum of weighted modified duration of the portfolio, net of hedged effect of interest rate futures, if any) of not more than 1 year. The portfolio's base currency is CNH and foreign currency-denominated securities will be fully hedged back to CNH except for a 5% frictional currency limit (to account for possible deviations from a 100% hedge). This may be done through direct investment or through investment in the Underlying Funds.

CNH Auto-Sweep Account

As of 31st July 2026

RISK RATING OVERVIEW



RISK RATING METHODOLOGY

At iFAST Financial Pte Ltd, we rate the riskiness of funds on a scale of 0 to 10. Factors that we consider include: the types of securities a fund invests in, the geographical and sector diversification of the fund and how derivatives are being used. It represents our view on the riskiness of each fund relative to each other. A fund with a risk rating of 4 is more risky than a fund with a risk rating of 2 but it is not twice as risky.

Lowest to Lower Risk (Risk Rating: 0 - 1)

Money market funds invest in SGD bank deposits and/or short-term money market instruments. This makes them the safest product on a fund distribution platform. We have assigned a rating of '0' to money market funds.

Short-duration funds and other funds that invest mainly in Singapore bonds with limited foreign currency exposure are exposed to interest rate risk. As such, we assign such funds a risk rating of '1'.

Low Risk to Moderate Risk (Risk Rating: 2 - 5)

Non-Singapore bonds take on foreign currency risk. As such, non-Singapore focused bond funds have a risk rating starting from 2. Depending on the categories of bond classes that the bond funds invest into, the risk rating would range from 2 to 5. On the lower risk scale, we have bond funds invested into government bonds from a diversified number of developed nations where credit risk is low. For bond funds focusing on Asian regions or other emerging markets, the fund would be exposed to higher credit risk and political risk as emerging markets are more likely than developed nations to default on their bonds. For bonds focusing on sub-investment grade corporate bonds, we believe that the risk of default is even higher and these funds warrant a risk rating of 5.

Moderately Low Risk to Moderately High Risk (Risk Rating: 4 - 6)

Balanced funds invest in a mixture of equity and fixed income instruments. Thus, they are assigned a risk rating which falls between that of bond funds and equity funds. This ranges from 4 to 6, depending on the regions in which they invest as well as their asset allocation between equities and bonds (as inferred from their benchmark). A larger percentage of bond holdings would suggest lower risk.

Moderately Higher Risk to High Risk (Risk Rating: 7 - 10)

Typically, equity funds tend to generate higher returns compared to bond funds. This usually comes with higher risk. The risk ratings for equity funds usually begin from 7 for globally-diversified equity funds. Funds which are invested in a major region would be assigned a risk rating of '8'. As an exception, Singapore equity funds are also rated 8, though they are also considered single-country funds; this is because local investors do not face exchange-rate risk when they invest in these funds.

Funds that invest in the riskier emerging markets, such as the Asian and Latin America region, are rated '9' and above. In addition, funds which invest in specialised industries or sectors (e.g. technology funds) are usually rated '10' due to concentration risk. Funds which invest in single emerging economies will face greater political risk as well as foreign exchange risk, while sector-specific funds face greater industry-specific risks. Therefore, they are assigned a risk rating higher than that of regional or global equity funds.

Risk Disclosure Statement

Investing involves risk, including possible loss of principal invested. View the List of Risks as included in this factsheet.

Investment Risk – Past performance is not necessarily indicative of future performance. The value of the underlying investments and the returns derived from them can fluctuate and decrease or increase. There can be no assurance, and no assurance is given, that the portfolio will achieve its investment objectives. There is also no guarantee of repayment of capital.

Market & Credit Risk – The value of the portfolio's investments may go up or down due to changing economic, political or market conditions.

Concentration Risk – The portfolio may invest in instruments that may have concentrated holdings in a single asset class, country or sector. This may lead to higher volatility.

Currency Risk – The portfolio can be exposed to different currencies. Changes in foreign exchange rates could create gains or losses.

Currency-Hedging Risk – For hedged-share classes funds, while the fund attempts to hedge currency risks, there can be no guarantee that it will be successful doing so.

Interest Rate Risk – Change in interest rates may adversely affect the value of the assets held by the portfolio.

Implementation Risk/Execution Risk – The performance of the portfolio may differ from the indicative yield due to a number of factors such as cash flows, portfolio reweighting and timing differences.

Counterparty Risk – The risk of loss due to a counterparty not honouring a commitment, which may cause the value of the portfolio to fall. Counterparties include custodians, brokers and settlement houses. A counterparty to a derivative or other contractual agreement or synthetic financial product could become unable to honour its commitments to the portfolio's underlying fund(s), potentially creating a partial or total loss for the underlying fund.

Fixed Income Securities And Downgrade Risk – The portfolio may be exposed to the credit/default risk of fixed income securities that its underlying funds invest in. In the event of bankruptcy or default of an issuer, the portfolio may experience losses. The actual or perceived downgrading of a rated debt security could decrease its value and liquidity and may have an adverse impact on the portfolio.

Credit And Sovereign Debt Risk – The portfolio may invest in bonds issued or guaranteed by governments or authorities, which may involve political, economic, default or other risks

Gating Risk – The underlying assets in the portfolio may be subjected to redemption gating, which could be triggered by restrictions or limitations imposed by the investment manager or regulatory authorities. This may lead to delays in redemption to the portfolio under such circumstances.

Important Information

The above portfolio is managed by iFAST Financial Pte Ltd ("IFPL"), which is licensed to deal in securities, providing custodial services, discretionary portfolio services and financial advisory services. All information presented is compiled from sources believed to be reliable and current, while accuracy cannot be guaranteed. This document should not be construed as an offer, solicitation, investment advice, research or recommendation by IFPL on the relevant portfolio. The portfolio's investment return and principal value will fluctuate where an investor's units when redeemed, maybe worth more or less than their original cost. Current performance may be lower or higher than the performance quoted here. Track records are based on model performance and do not represent actual client accounts. There are inherent limitations with model portfolios, such as the limited impact of market factors related to executing trades or liquidity, among other limitations. The target results are not an indicator of the returns a client would have realised or will realise in relying on the portfolio. For more information and disclosures, please read Important Notes for Auto-Sweep Account.

Important Notes for Auto-Sweep Account

Nature and objective of Auto-Sweep Account	Auto-Sweep Account is a discretionary portfolio managed by FSM to help investors earn potentially higher yield with their idle cash by investing in cash, money market funds and short duration bond funds. The discretionary portfolio aims to potentially provide higher returns than the FSM Multi-Currency Cash Account.
Service Provider, parties involved and how to contact us.	iFAST Financial Pte Ltd is the portfolio manager, dealer and custodian for the Auto-Sweep Account. Hotline: 6557 2853 (8.30am to 5.30pm, Monday to Friday, excluding PH) Email Address: clienthelp@fundsupermart.com Address: 10 Collyer Quay, #26-01, Ocean Financial Centre, Singapore 049315
Who is the service suitable for?	The service is suitable for investors seeking a higher yield for their idle cash while waiting for the next investment opportunity. The portfolio aims to produce a return higher than Cash Account while maintaining a high degree of liquidity and capital preservation.
Where to retrieve information of my Auto-Sweep Account and how will I be updated of the information of my Auto-Sweep account?	You may log in to our website to view the current value of the securities invested under your Auto-Sweep Account. A monthly statement of the Auto-Sweep Account will be sent to your registered email address with us.
How is the yield calculated?	The Auto-Sweep Account does not pay out dividend. Yield is calculated based on the weighted average yield of the underlying portfolio constituents.
Risk Factors	Investing involves risk, including possible loss of principal invested. The performance of the client's portfolio may differ from the performance of the relevant portfolio due to a number of factors such as cash flows, liquidity of instruments, portfolio rebalancing and timing differences. For risk relating to the Auto-Sweep Account, please refer to the list of risks highlighted on our Factsheet.
Fees	Please refer to the Pricing Structure on our website.
How to subscribe?	You can Opt-in to Auto-Sweep Account by going to the Cash Solution page or under Account Setting in the website. Once opted-in, future dividends, interests and sale proceeds will be automatically swept to the Auto-Sweep Account. In addition, you can transfer funds from Cash Account to Auto-Sweep Account.
How to opt-out?	You can Opt-out of Auto-Sweep Account by going to the Cash Solution or Account Setting in the website. You will instantly be opted-out of Auto-Sweep Account by unchecking the Auto-Sweep Account box and completing the password verification. Balances in the Auto-Sweep account will remain there, unless you submit a withdrawal request or transfer the balances back to the Cash Account. You can continue to use the balances in the Auto-Sweep Account to pay for your investment.

Frequency, Scope and Methodology of rebalancing	The programme's portfolios are recommended to be rebalanced at least once a year, at the end of the calendar year. This serves as a form of risk management, to ensure that the portfolio's allocation does not deviate too significantly from the intended target. The Portfolio Team may determine at any such time to rebalance the various portfolios if deemed necessary, following adverse or favourable market conditions which has resulted in a significant deviation from the long-term strategic target allocation.