

# INFORMATION SHEET

## THINK BIG. START SMALL

### Begin with Junior Share Builders Plan

#### *Give Them a Head Start in Life*



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## WHAT IS JUNIOR SHARE BUILDERS PLAN?

It is a Share Builders Plan (SBP) that you can open jointly with your child aged below 18 to give him/her a head start in life.

By investing a fixed dollar amount regularly through SBP, you are gradually building up a portfolio for your child.

## HOW TO PARTICIPATE?

### Eligibility

A parent / the legal guardian of a child below the age of 18 (from newborn) may apply for a Joint Junior SBP

### Application Procedure

To participate in Junior SBP with Phillip Securities Pte Ltd (PSPL), you can apply online through POEMS 2.0. Alternatively, you can complete the account opening form, SBP application form and Inter-bank GIRO Application Form at any of the Phillip Investor Centres.

### Required documents:

- i) Account Holders' NRIC for Singaporean/ Singapore PR or Employment/S-Pass and Passport for foreigner
- ii) Birth Certificate or proof of guardianship of the child

## INVESTING IN SBP

### Investment Amount(s)

You decide on the gross investment amount that you wish to commit for each month. The minimum amount of investment is \$100 per month, subject to a minimum of \$100 per counter.

You determine the SBP counters you wish to invest in and the investment amount per counter. For example, \$200 to invest in DBS and \$300 to invest in SIA every month, hence the total amount per month is \$500.

### Purchase of Shares

The aggregate monthly investments of all clients for any particular selected SBP counter will be done on the 18<sup>th</sup>\* of every month ("Transaction Date") on a non-discriminatory and non-preferential basis. Your SBP will be credited with the nearest rounded-down whole number of the designated share counter that can be purchased with your fixed monthly investment less our handling fee. If the 18<sup>th</sup> of the month falls on a non-market day, buying of the counter will be done on the next available market day.

*\*PSPL reserves the right to buy shares on any other date where the need arises without notification to you*

### Deduction of Handling Fee

For investments equal or less than \$1,000 for up to 2 counters, the handling fee is \$6. For example, if you indicate that your investment amount for SIA is \$300, the handling fee of \$6.42 (inclusive of GST) will be deducted and the actual investment amount for SIA will be \$293.58 every month.

### Excess Funds Aggregation

If there are excess funds in your SBP, these funds will be added to your current month's investment amount for purchasing your preferred counter. The excess funds may arise from, but are not limited to un-invested balances brought forward from previous month as well as corporate actions such as dividends, cash offers, bonus or rights issues.

For example, if the un-invested amount last month was \$8.70, then the investment amount for SIA this month will be \$302.28, which is the sum of \$300 plus the un-invested amount of \$8.70 less handling fee of \$6.42 (inclusive of GST).

By reinvesting the excess funds, you are eventually purchasing more shares. However, if you would like to withdraw any excess funds from your SBP, you may do so by informing your Trading Representative at least 3 business days prior to the Transaction Date.

### **Insufficient Funds**

Purchase of the selected SBP share counters will only be executed when funds from clients are received **at least 6 business days before the Transaction Date** of each month. PSPL reserves the right to cancel the transaction in the event that funds are not received for the month. An “insufficient funds” charge of \$5.35 (Inclusive of GST) will be imposed.

### **Priority of Balance**

Monthly investment will take effect only if there are sufficient funds in your bank account to execute your SBP investment instructions. **No partial** investment will be made in the event of insufficient funds.

### **Amendments**

The investment amount and SBP counter(s) to be invested may be changed by submitting an amendment request online via POEMS or by filling in the SBP Amendment Instruction Form. However, amendments for the month will take effect only if the instructions are completed and received by PSPL no later than 6 business days before the Transaction Date. Otherwise, the amendment will be effective from the next investment month.

### **Selling of SBP Shares**

The shares purchased through the Junior SBP may only be sold through the adult’s trading account. The adult (main account holder) is required to have a trading account prior to the sale of the shares.

The sale of shares may be executed through POEMS online or your Trading Representative. If you are selling the shares online, it is important for you to notify your Trading Representative that you are selling from your Junior SBP shareholdings after the order is done in the trading account. The sales proceeds are made payable strictly to the joint names of the Adult and the child via cheque mail to the mailing address in our records.

### **Payment**

Inter-bank GIRO is used for fixed monthly transfer of funds from your bank account to PSPL for the purpose of investment. Clients have to ensure that sufficient funds are available at least 6 business days before the Transaction Date (18<sup>th</sup> of every month) of each month. Pending your bank’s approval of your GIRO application, you may choose to submit an online withdrawal via your POEMS trading account to your SBP account for the first month of investment. This is available for all account types except for Cash trading account.

### **OTHERS**

- 1)The main account holder of this Junior SBP shall have full authority to operate the account.
- 2)Share transfer from the Junior SBP to the CDP Account of the main account holder is **NOT** allowed.
- 3)If the main account holder is declared bankrupt, the Junior SBP will be suspended. The assets in the SBP will be split to 50:50 payable to the Official Assignee. The remaining 50% ownership will be held by Phillip Securities Pte Ltd in custody until the minor joint account holder attains the age of 18.
- 4)**WHEN THE MINOR JOINT ACCOUNT HOLDER ATTAINS THE AGE OF 18**, both account holders are required to notify Phillip Securities Pte Ltd and update their personal particulars with the supporting documents.

The main account holder has to decide whether to continue the plan as a joint account, subscribe a regular Share Builders Plan under the child’s name and transfer the holdings to the account or terminate the SBP.

If the main account holder decides to terminate the SBP, he/she has to sell all the shares in the Junior SBP through his/her trading account.

If the main account holder does not have a trading account with Phillip Securities Pte Ltd, he/she has to apply for one before proceeding to terminate the SBP. The sales proceeds are made payable strictly to the joint names of the adult and the child via cheque mail to the mailing address in our record.

### **Corporate Actions**

Corporate action entitlements such as bonus, rights issue, dividends\*, proceeds from cash offers etc will be credited into SBP. The cash distributions will form part of the excess funds and will be reinvested into your preferred counter subsequently.

\*SBP does not support Scrip Dividend Scheme (SDS). In the event of SDS, your corporate action entitlements net of processing fees will be credited into your SBP in cash.

As part of the product features, PSPL will arrange for the Rights Shares (the “Rights”) to be sold as “nil-paid” rights on the SGX-ST during the trading period. The net proceeds allocated after the deduction of SGD5.35 (inclusive of GST) handling fee, if any, will be credited into your SBP to form part of the excess funds and will be reinvested into your preferred counter. Brokerage for this liquidation will be waived.

### \*Monthly Handling Fees

Handling Fees	≤2 Counters	≥3 Counters
Total Investment Amount ≤ \$1,000	S\$6	S\$10
Total Investment Amount > \$1,000	The higher of 0.2% or \$10	

### \*Other Fees and Charges

<b>**Dividend Charges</b>	1% Min \$1 capped at \$50
<b>Other Corporate Actions (Except Rights Issue)</b>	\$10
<b>Share Transfer Charges</b>	\$20 per Counter per Transfer charged by CDP and PSPL
<b>Failed GIRO Collection Charge</b>	\$5
<b>Hard Copy Statement (if Opt-Out of e-Statement)</b>	\$2

\* All fees are subject to GST.

#### Note:

\*\*Dividend charges will be equivalent to dividend amount, if the dividend amount is less than S\$1.

### Monthly Statement

A monthly administrative fee of S\$2.14 (inclusive of GST) will be levied for each hardcopy statement that we send to you. You may opt for E-statement where no monthly administrative fee levied

### **EXAMPLE OF PARTICIPATION IN SBP**

A hypothetical example of a monthly investment of \$400 in ABC shares for a 2-year period. The figures below give a comparison of the average price of the share as well as the average cost of the share, the total investment amount and savings per share.

For illustrative purposes only, returns are not guaranteed.

ABC shares	
Investment Amount (via Inter-bank GIRO every month)	\$400
SBP handling charge per month (inclusive of GST):	\$6.42
Total shareholdings:	994
Total Investment amount (less fees; Dividends not included):	\$9,445.92
Average Share Price (Closing price/no. of months):	\$12.02
Dollar-cost Average Price:	\$9.50
Amount saved per share (absolute):	\$2.52
Amount saved per share (percentage):	26.53%

### **Disclaimer:**

This information sheet is provided for you for general information only and does not have any regard to your specific investment objectives, financial situation and any of your particular needs. Accordingly, no warranty whatsoever is given and no liability whatsoever is accepted for any loss arising whether directly or indirectly as a result of your acting based on this information. SBP is a Regular Savings Plan and is not a deposit and not principal protected nor a capital guaranteed plan.

Investments are subject to investment risks including the possible loss of the principal amount invested. The value of the shares and the income from them may fall as well as rise. Past performance is not necessarily indicative of future performance. Investments in Regular Savings Plan are designed to produce returns over the medium to long term and are not suitable for short-term speculation.

Any opinion or view herein is made on a general basis and is subject to change without notice.

You may wish to obtain advice from a qualified financial adviser, pursuant to a separate engagement, before making a commitment to purchase any of the investment products mentioned herein. In the event that you choose not to obtain advice from a qualified financial adviser, you should assess and consider whether the investment product is suitable for you before proceeding to invest and we do not offer any advice in this regard unless mandated to do so by way of a separate engagement.

The information is correct as at the date of print and the company reserves the right to revise the charges.

**Updated as of 10 May 2022**



### ETF Counters Available for Share Builders Plan

No.	Full Company Name	Counter Name In POEMS	*Dividend Yield
1	ABF Singapore Bond Index Fund	ABF SG BOND ETF	2.21%
2	CSOP iEdge S-REIT Leaders Index ETF	CSOP SREIT LDRS	N.A.
3	Lion-OCBC Securities China Leaders ETF	LION-OSPL CN LDR S\$	N.A.
4	Lion-OCBC Securities Hang Seng Tech ETF	LION-OCBC HSTECH S\$	N.A.
5	Lion-Phillip S-REIT ETF	LION-PHIL S-REIT	4.90%
6	Nikko AM – ICBCSG China Bond ETF	NAM-ICBCSG CNBS\$	2.94%
7	Nikko AM SGD Investment Grade Corporate Bond ETF	NIKKOAM SGD IG C	2.79%
8	Nikko AM – StraitsTrading Asia ex Japan REIT ETF	NIKKOAM-STC A_RT	N.A.
9	Nikko AM – StraitsTrading MSCI China Electric Vehicles and Future Mobility ETF	NAM-STC CHINA EV	N.A.
10	Phillip SING Income ETF	PHILLIP SING ETF	3.14%
11	SPDR Straits Times Index ETF	STI ETF	2.89%
12	UOB APAC Green REIT ETF	UOB APAC GREEN R	N.A.

\*Source: Dividends.sg, Trailing 12-month dividend yield is as of 10/05/22, and is subject to changes.

### REIT Counters Available for Share Builders Plan

No.	Full Company Name	Counter Name In POEMS	REIT Sector	*Dividend Yield
1	Ascendas Real Estate Investment Trust	ASCENDAS REIT	Industrial	5.35%
2	Ascott Residence Trust	ASCOTT TRUST	Hospitality	4.19%
3	CapitaLand Integrated Commercial Trust	CAPLAND INTCOM T	Retail	4.84%
4	Frasers Centrepoint Trust	FRASERS CPT TR	Retail	5.22%
5	Frasers Logistics & Commercial Trust	FRASERS L&C TR	Industrial	5.33%
6	Keppel DC REIT	KEPPEL DC REIT	Industrial	4.42%
7	Keppel REIT	KEPPEL REIT	Office	4.14%
8	Lendlease Global Commercial REIT	LENDLEASE REIT	Commercial	5.81%
9	MapleTree Commercial Trust	MAPLETREE COM TR	Office	5.31%
10	MapleTree Industrial Trust	MAPLETREE IND TR	Industrial	5.23%
11	MapleTree Logistics Trust	MAPLETREE LOG TR	Industrial	4.82%
12	SPH REIT	SPHREIT	Retail	5.70%
13	Suntec Real Estate Investment Trust	SUNTEC REIT	Office	5.25%

\*Source: Dividends.sg, Trailing 12-month dividend yield is as of 10/05/22, and is subject to changes.



### Share Counters Available for Share Builders Plan

No.	Full Company Name	Counter Name In POEMS	Sector	*Dividend Yield
1	AEM Holdings Limited	AEM	Semiconductors	1.53%
2	CapitaLand Investment Limited	CAPITALANDINVEST	Real Estate	N.A.
3	City Developments Limited	CITYDEV	Property	2.09%
4	ComfortDelGro Corporation Limited	COMFORTDELGRO	Transport	2.52%
5	DBS Group Holdings Limited	DBS	Finance	3.08%
6	Del Monte Pacific Limited	DEL MONTE PAC	Consumer	4.07%
7	Frasers Property Limited	FRASERS PROPERTY	Property	1.87%
8	Genting Singapore Limited	GENTING SING	Consumer	1.32%
9	HRnetGroup Limited	HRNETGROUP	Professional Services	4.49%
10	Japfa Limited	JAPFA	Consumer	1.68%
11	Keppel Corporation Limited	KEPPEL CORP	Conglomerate	3.11%
12	NetLink NBN Trust	NETLINK NBN TR	Telco	5.27%
13	Oversea-Chinese Banking Corporation Limited	OCBC BANK	Finance	3.49%
14	Q & M Dental Group (Singapore) Limited	Q&M DENTAL	Healthcare	8.82%
15	Raffles Medical Group Limited	RAFFLES MEDICAL	Healthcare	1.72%
16	SATS Limited	SATS	Transport	0.00%
17	Sembcorp Industries Limited	SEMBCORP IND	Conglomerate	2.24%
18	Sembcorp Marine Limited	SEMBCORP MARINE	MISC	0.00%
19	Singapore Exchange Limited	SGX	Finance	3.38%
20	Sheng Siong Group Limited	SHENG SIONG	Consumer	4.04%
21	Singapore Airlines Limited	SIA	Transport	0.00%
22	Singapore Post Limited	SINGPOST	Transport	1.71%
23	Singapore Technologies Engineering Limited	ST ENGINEERING	MISC	3.72%
24	Singapore Telecommunications Limited	SINGTEL	Telco	2.70%
25	Starhub Ltd	STARHUB	Telco	4.00%
26	Thai Beverage Public Company Limited	THAIBEV	Consumer	3.05%
27	United Overseas Bank Limited	UOB	Finance	3.28%
28	UOL Group Limited	UOL	Property	2.17%
29	Venture Corporation Limited	VENTURE	MISC	4.42%
30	Wilmar International Limited	WILMAR INTL	MISC	4.49%
31	YOMA Strategic Holdings Limited	YOMA STRATEGIC	Real Estate	0.00%

\*Source: Dividends.sg, Trailing 12-month dividend yield is as of 10/05/22, and is subject to changes.