

INFORMATION SHEET

THINK BIG. START SMALL

Begin with Share Builders Plan

Build your Portfolio Today!



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WHAT IS SHARE BUILDERS PLAN?

Share Builders Plan (SBP) is a regular fixed-dollar amount investment plan, which enables you to buy shares on a consistent and incremental basis to build up a portfolio of securities in the long-term. Therefore, you do not need a huge amount of funds to invest in the equity market as SBP presents a new opportunity for you to buy odd lots at a reduced cost.

By investing a fixed amount of funds consistently; every month over a period of time, the average cost of shares you have purchased will generally be lower than the average price of the shares over the same period of time. This investment method is known as dollar-cost-averaging; buying more shares when the prices are low and fewer shares when prices are high with the same amount of funds. This is especially useful in hedging against market volatility. With such a disciplined and consistent method, you will build up a portfolio of stocks at a lower average cost in the long-term.

HOW TO PARTICIPATE?

Eligibility

Applicant(s) must be above 18 years old to set up SBP.

Joint Application

SBP allows for joint account application. Either applicant is authorised and empowered to act in accordance with the terms and conditions of SBP.

Application Procedure

To participate in SBP with Phillip Securities Pte Ltd (PSPL), you can apply online through [POEMS 2.0](#). Alternatively, you may complete an SBP Application Form, an Inter-bank GIRO form and apply for a POEMS trading account (if you do not have any).

INVESTING IN SBP

Investment Amount(s)

You will have to 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 will also have to 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 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 18th* 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 18th 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 rights to buy on any other date where the need arises without notification to you.*

Calculation & Deduction of Handling Fee

Your handling fee will be deducted on a monthly basis. Every month before the transaction date, your Total Portfolio Value ("TPV") will be calculated.

Here is an illustration of how your fees will be calculated:

TPV	0.3% p.a. x TPV ÷ 12 months	Fees Charged
S\$1,000	S\$0.25	S\$1.00
S\$10,000	S\$2.50	S\$2.50
S\$38,000	S\$9.50	S\$8.88
S\$40,000	S\$10.00	S\$5.88

For example, if your TPV is S\$1,000 and you have indicated \$300 as your investment amount for SIA, a handling fee of S\$1 (exclusive of GST) will be deducted. The actual investment amount for SIA will be S\$299 for that month.

To view your TPV using:

[POEMS Website:](#)

Login > Acct Mgmt > Regular Savings Plan (RSP) > Share Builders Plan (SBP) > Portfolio > Total Market Value

[POEMS Mobile 3 App:](#)

Login > Trade > RSP > Share Builders Plan > Holdings > Total Market Value

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(s) as well as corporate actions such as dividends, cash offers, bonus or rights issues.

For example, if the un-invested amount in the previous month was S\$8.70, the resultant investment amount for SIA this month will be S\$308.70.

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 5 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 S\$5 (exclusive 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 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 sale of shares may be executed through POEMS online or your Trading Representative via your share trading account that is linked to your SBP. If you are selling the shares via POEMS online, it is important for you to notify your Trading Representative that you are selling from your SBP shareholdings. The sales proceeds from SBP will be credited to your share trading account that is linked to your SBP.

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 (18th 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 fund your SBP for the first month of investment. This is available for all account types except cash trading account.

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 S\$5 (exclusive 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.

***Handling Fees (NEW!)**

0.3% per annum of Total Portfolio Value ("TPV")	
Min. S\$1 per month	
TPV < S\$40,000	Capped at S\$8.88 per month
TPV ≥ S\$40,000	Capped at S\$5.88 per month

As we understand many companies have raised fees on their products and services over the years amidst rising costs and high interest rates, we have decided on a new fee structure designed to reduce your SBP fees, providing relief to inflationary burdens.

***Other Fees and Charges**

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

ABC shares	
Investment Amount (via Inter-bank GIRO every month)	S\$400
Total Shareholdings:	994
Total Investment amount (less fees; Dividends not included):	S\$9,565.50
Average Share Price (Closing price/no. of months):	S\$12.02
Dollar-cost Average Price:	S\$9.62
Amount saved per share (absolute):	S\$2.40
Amount saved per share (percentage):	19.97%

** All fees are subject to GST.*

For illustrative purposes only, returns are not guaranteed.

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 24 May 2023



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	2.31%
2	CSOP iEdge S-REIT Leaders Index ETF	CSOP SREIT LDRS	N.A.
3	Lion-OCBC Securities Hang Seng TECH ETF	LION-OCBC HSTECH	N.A.
4	Lion-OCBC Securities China Leaders ETF	LION-OSPL CN LDR	2.12%
5	Lion-Phillip S-REIT ETF	LION-PHIL S-REIT	5.25%
6	NikkoAM-ICBCSG China Bond ETF - SGD Class	NAM-ICBCSG CNBS\$	3.04%
7	NikkoAM-StraitsTrading MSCI China Electric Vehicles and Future Mobility ETF - SGD Class	NAM-STC CHINA EV	N.A.
8	Nikko AM Straits Times Index ETF	NIKKO AM STI ETF	3.58%
9	Nikko AM SGD Investment Grade Corporate Bond ETF	NIKKOAM SGD IG C	2.99%
10	NikkoAM-StraitsTrading Asia ex Japan REIT ETF - SGD Class	NIKKOAM-STC A_RT	N.A.
11	Phillip SING Income ETF	PHI SING INCOME	3.67%
12	SPDR Straits Times Index ETF	STI ETF	3.69%
13	UOB APAC Green REIT ETF	UOB APAC GREEN R	N.A.

*Source: Dividends.sg, Trailing 12-month dividend yield is as of 23 May 2023, 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	CapitaLand Ascendas REIT	CAPLD ASCEN REIT	Industrial	8.01%
2	CapitaLand Ascott Trust	CAPLD ASCOTT TR	Hospitality	5.25%
3	CapitaLand Integrated Commercial Trust	CAPLD INT COM TR	Retail	5.26%
4	Frasers Centrepoint Trust	FRASERS CPT TR	Retail	5.50%
5	Frasers Logistics & Commercial Trust	FRASERS L&C TR	Industrial	6.02%
6	Keppel DC REIT	KEPPEL DC REIT	Industrial	6.84%
7	Keppel REIT	KEPPEL REIT	Office	6.77%
8	Lendlease Global Commercial REIT	LENLEASE REIT	Commercial	5.57%
9	MapleTree Industrial Trust	MAPLETREE IND TR	Industrial	5.95%
10	MapleTree Logistics Trust	MAPLETREE LOG TR	Industrial	5.60%
11	Mapletree Pan Asia Commercial Trust	MAPLETREE PAC TR	Office	5.69%
12	Paragon REIT	PARAGON REIT	Retail	4.85%
13	Suntec Real Estate Investment Trust	SUNTEC REIT	Office	6.23%

*Source: Dividends.sg, Trailing 12-month dividend yield is as of 23 May 2023, 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	3.26%
2	CapitaLand Investment Limited	CAPITALD INV LTD	Real Estate	3.43%
3	City Developments Limited	CITYDEV	Property	4.10%
4	ComfortDelGro Corporation Limited	COMFORTDELGRO	Transport	7.57%
5	DBS Group Holdings Limited	DBS	Finance	6.57%
6	Del Monte Pacific Limited	DEL MONTE PAC	Consumer	10.18%
7	Frasers Property Limited	FRASERS PPT	Property	3.45%
8	Genting Singapore Limited	GENTING SING	Consumer	3.00%
9	HRnetGroup Limited	HRNETGROUP	Professional Services	5.36%
10	Japfa Limited	JAPFA	Consumer	4.35%
11	Keppel Corporation Limited	KEPPEL CORP	Conglomerate	5.09%
12	NetLink NBN Trust	NETLINK NBN TR	Telco	5.70%
13	Oversea-Chinese Banking Corporation Limited	OCBC BANK	Finance	5.58%
14	Q & M Dental Group (Singapore) Limited	Q&M DENTAL	Healthcare	2.00%
15	Raffles Medical Group Limited	RAFFLES MEDICAL	Healthcare	2.79%
16	SATS Limited	SATS	Transport	0.00%
17	Sembcorp Industries Limited	SEMBCORP IND	Conglomerate	2.46%
18	Seatrium Limited	SEATRIUM LIMITED	MISC	0.00%
19	Singapore Exchange Limited	SGX	Finance	3.40%
20	Sheng Siong Group Limited	SHENG SIONG	Consumer	3.75%
21	Singapore Airlines Limited	SIA	Transport	1.56%
22	Singapore Post Limited	SINGPOST	Transport	3.22%
23	Singapore Technologies Engineering Limited	ST ENGINEERING	MISC	4.35%
24	Singapore Telecommunications Limited	SINGTEL	Telco	4.69%
25	Starhub Ltd	STARHUB	Telco	4.95%
26	Thai Beverage Public Company Limited	THAIBEV	Consumer	4.03%
27	United Overseas Bank Limited	UOB	Finance	4.87%
28	UOL Group Limited	UOL	Property	2.65%
29	Venture Corporation Limited	VENTURE	MISC	4.92%
30	Wilmar International Limited	WILMAR INTL	MISC	4.24%

*Source: Dividends.sg, Trailing 12-month dividend yield is as of 23 May 2023, and is subject to changes.