

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 so as to build up a portfolio of securities eventually. Therefore you do not need a huge amount of funds to invest in equity market since 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, your average cost of shares purchased will generally be lower than the average price of the shares over the same period of time. This is possible since with the same amount of funds, you will buy more shares when prices are low and fewer shares when prices are high. This investment method is known as dollar-cost-averaging and it is especially useful in hedging against market volatility. With such a disciplined and consistent method, you will eventually build up a portfolio of stocks at a lower average cost.

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 authorized 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.

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 be effected 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.

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.*

Deduction of Handling Fee

For example, if you indicate that your investment amount for SIA is \$300 and if our handling fee is \$6.42 (inclusive of GST), 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 be effected only if there are sufficient funds in your SBP account to execute your SBP investment instructions. **No partial** investment will be made in the event of insufficient funds.

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 pay cheque/cash (cash over the counter is only available at Phillip Investor Centre, Raffles City) for the first month of investment.

Corporate Actions

Script and/or cash entitlements such as bonus, rights issue, dividends, proceeds from cash offers etc will be credited into SBP account. The cash entitlements will form part of the excess funds and will be reinvested into your preferred counter subsequently.

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 account 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 ≤ \$1000	S\$6	S\$10
Total Investment Amount > \$1000	The higher of 0.2% or \$10	

*Other Fees and Charges

**Dividend Charges	1% min S\$1 capped at S\$50
Scrip Dividends	\$10
Other Corporate actions (except right issue)	\$10
Share Transfer Charges	\$20 per counter per transfer charged by CDP and PSPL
Failed GIRO collection charge	\$5
Hard Copy statement (if Opt-Out of E-Statement)	\$2

Note:

** All fees are subjected to GST*

***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 share holdings :	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.



Counters Available for Share Builders Plan

No.	Counter Name In POEMS	Full Company Name	Sector	*Dividend Yield
1	Phillip SING Inc ETF	Phillip SING Income ETF	ETF	**5.01%
2	STI ETF	SPDR Straits Times Index ETF	ETF	3.55%
3	LION-PHILLIP S-REIT	Lion-Phillip S-REIT ETF	ETF	3.54%
4	ABF SG BOND ETF	ABF Singapore Bond Index	ETF	2.32%
5	NIKKOAM SGD IG C	Nikko AM Inv Grade Corporate Bond	ETF	3.22%
6	DBS	DBS Group Holdings Limited	Finance	6.86%
7	OCBC BANK	Oversea-Chinese Banking Corporation Limited	Finance	3.53%
9	UOB	United Overseas Bank Limited	Finance	4.43%
9	SGX	Singapore Exchange Limited	Finance	3.85%
10	ASCENDAS-HTRUST	Ascendas Hospitality Trust	REIT Hospitality	7.28%
11	ASCOTT REIT	Ascott Residence Trust Management Limited	REIT Hospitality	6.41%
12	FRASERS CPT TR	Frasers Centrepoint Trust	REIT Retail	5.39%
13	CAPITAMALL TRUST	CapitaLand Mall Trust	REIT Retail	5.27%
14	CAPITACOM TRUST	CapitaLand Commercial Trust	REIT Office	4.79%
15	SUNTEC REIT	Suntec Real Estate Inv Trust	REIT Office	5.40%
16	KEPPEL REIT	Keppel REIT	REIT Office	4.85%
17	MAPLETREE COM TR	MapleTree Commercial Trust	REIT Office	5.51%
18	ASCENDAS REIT	Ascendas REIT Estate Inv Trust	REIT Industrial	6.18
19	MAPLETREE IND TR	MapleTree Industrial Trust	REIT Industrial	5.91%
20	FRASERS L&I TR	Frasers Logistics & Industrial Trust	REIT Industrial	6.75%
21	CAPITALAND	CapitaLand Limited	Property	3.66%
22	CITYDEV	City Developments Limited	Property	2.29%
23	FRASERS PROPERTY	Frasers Property Limited	Property	5.21%
24	UOL	UOL Group Limited	Property	2.56%
25	SINGTEL	Singapore Telecommunications Ltd	Telco	6.59%
26	STARHUB	Starhub Ltd	Telco	9.70%
27	KEPPEL CORP	Keppel Corporation Limited	Conglomerate	4.48%
28	SEMBCORP IND	Sembcorp Industries Ltd	Conglomerate	1.40%
29	COMFORTDELGRO	ComfortDelgro Corporation Limited	Transport	4.46%
30	SIA	Singapore Airlines Limited	Transport	4.18%
31	SINGPOST	Singapore Post Limited	Transport	3.27%
32	SATS	SATS Limited	Transport	3.65%
33	THAIBEV	Thai Beverage Public Company Limited	Consumer	4.02%
34	GENTING SING	Genting Singapore Limited	Consumer	3.43%
35	SPH	Singapore Press Holdings Limited	Consumer	5.45%
36	SEMBCORP MARINE	SembCorp Marine Ltd	MISC	0.56%
37	ST ENGINEERING	Singapore Technologies Engineering Limited	MISC	4.29%
38	VENTURE	Venture Corporation Limited	MISC	4.89%
39	WILMAR INTL	Wilmar International Limited	MISC	3.33%

*Source: Bloomberg, dividend yield is as of 17/9/2018, and is subjected to changes.

**Based on Trailing 12-month dividend yield for the Morningstar Singapore Yield Focus Index as of 31/8/2018.