

Wealth Builder Portfolio

Build your investment foundation with a globally diversified portfolio.

- Contains 5 to 14 unit trusts
- Available in 4 different asset allocations.
- Grow your wealth steadily through bond funds only or invest strategically with a globally diversified portfolio from only \$100 onwards.

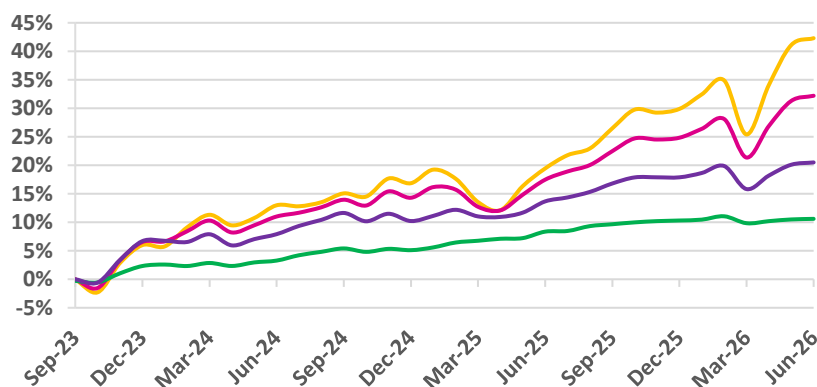
DBS Investment Team commentary

Global equity markets experienced a notable recovery in the second quarter of 2026, erasing earlier losses. This upward momentum was supported by a de-escalation of geopolitical tensions in the Middle East, leading to improved risk sentiment. Investor confidence was further reinforced by robust corporate earnings and upward revisions to global earnings growth estimates. This positive environment supported a broad equity rally led by emerging markets, while global fixed income markets generated modest returns as yields eased from their March highs, signalling more favourable conditions. The Wealth Builder Portfolio (Balanced) delivered total returns of 9.1% in USD and 8.9% in SGD over Q2, culminating in a year-to-date performance of 6.3% and 5.9% respectively. The portfolio's strategic tilt towards technology and AI-related themes, positioned it well to capture this recovery. Key contributors to this upside included the Capital Group New Economy Fund, which leveraged its tech and AI exposure, and the Schroder Asian Growth fund, which benefited from its exposure to South Korea and Taiwan, regions at the forefront of AI-driven growth.

Heading into Q3, we reduced our holding in BNY Mellon Long-Term Global Equity and reallocated towards the Capital Group New Economy Fund to optimise global equity exposures, aligning with our view on selective quality growth in AI-related technology infrastructure beneficiaries.

Additionally, we exited BFG Asian Tiger Bond and introduced the GS Emerging Markets Corporate Bond Portfolio fund to broaden our emerging market exposure beyond Asia. This strategic expansion into broader emerging market fixed income is based on seeking enhanced carry and adding exposure towards energy exporting emerging markets. Looking ahead, we maintain a constructive yet balanced outlook, holding a neutral stance on both equities and fixed income amid ongoing market assessments of geopolitical and inflation trends. Our focus remains on diversified investments across asset classes and regions, particularly favouring US and Asia ex-Japan equities, and high-quality bonds with moderate duration. This approach helps manage volatility while positioning for long-term opportunities.

Historical Performance¹ Singapore Dollar (SGD)



Historical Performance ¹	Conservative Pure Bonds Risk Level 2	Conservative Risk Level 2	Balanced Risk Level 3	Aggressive Risk Level 4
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Actual Gross Returns (Cumulative)

YTD (As of 30 Jun)	0.3%	2.2%	5.9%	9.6%
1 year	2.1%	6.0%	12.5%	19.2%
Since Inception ²	10.6%	20.5%	32.2%	42.3%

Historical Performance ¹	Conservative Risk Level 2	Balanced Risk Level 3	Aggressive Risk Level 4
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Actual Gross Returns (Cumulative)

YTD (As of 30 Jun)	3.2%	6.3%	9.4%
1 year	8.2%	13.4%	18.6%
Since Inception ²	27.6%	39.6%	49.6%

Available Risk Levels

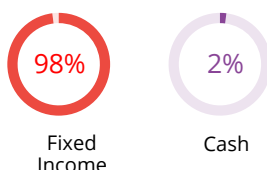
Risk Level 2

Conservative – Pure Bonds

Invests primarily in fixed-income instruments to provide stability to the portfolio while taking advantage of the growth potential of equities.

Higher allocation to equities is often used to achieve higher potential returns, but this may result in higher volatility and potential losses.

Asset Allocation



Holdings

Fixed Income

Allianz Global Opportunistic Bond Fund
DBS CIO Liquid+ Fund
Fullerton Short Term Interest Rate Fund
Amova Short Term Bond Fund
PIMCO GIS Income Fund

Portfolio ESG Score[^]



¹The historical performance is gross of fees and is calculated based on Total Returns, which includes dividends received.

²Portfolio Inception date is 7 October 2023, 9 July 2022 for Pure Bonds allocation.

Available Risk Levels

Risk Level 2

Conservative

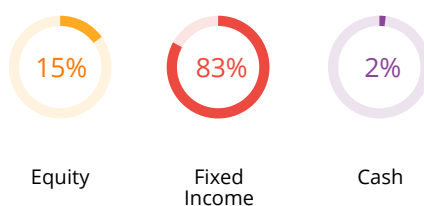
Invests primarily in fixed-income instruments to provide stability to the portfolio while taking advantage of the growth potential of equities.

Higher allocation to equities is often used to achieve higher potential returns, but this may result in higher volatility and potential losses.

Portfolio ESG Score[^]



Asset Allocation



Holdings

Equity

BNY Mellon Long-Term Global Equity Fund
Capital Group New Economy Fund
JPM Japan Equity Fund
Schroder Asian Growth Fund
Wellington US Quality Growth Fund
Ninety One GSF Global Gold Fund

Fixed Income

Allianz Global Opportunistic Bond Fund
GS Emerging Markets Corporate Bond Portfolio
Capital Group Global Corp Bd Fund (LUX)
PIMCO GIS Income Fund
Robeco Credit Income Fund
Schroder ISF Global Credit Income Fund

Risk Level 3

Balanced

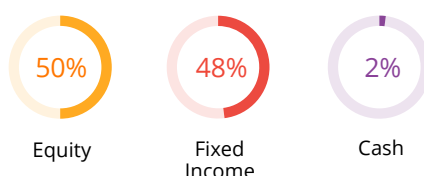
Evenly diversifies between equities and fixed-income assets to take advantage of market opportunities while maintaining stability in the portfolio.

Higher allocation to equities is often used to achieve higher potential returns, but this may result in higher volatility and potential losses.

Portfolio ESG Score[^]



Asset Allocation



Holdings

Equity

BGF European Equity Income Fund
BNY Mellon Long-Term Global Equity Fund
Capital Group New Economy Fund
Harris Associates US Equity Fund
JPM Japan Equity Fund
Schroder Asian Growth Fund
Wellington US Quality Growth Fund
Ninety One GSF Global Gold Fund

Fixed Income

Allianz Global Opportunistic Bond Fund
GS Emerging Markets Corporate Bond Portfolio
Capital Group Global Corp Bd Fund (LUX)
PIMCO GIS Income Fund
Robeco Credit Income Fund
Schroder ISF Global Credit Income Fund

Risk Level 4

Aggressive

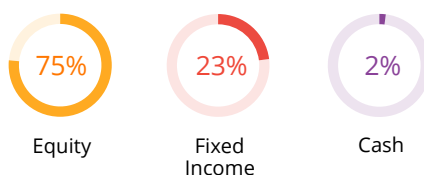
Favours equities as opposed to fixed-income instruments. For investors who are prepared to tolerate short-term fluctuations in the value of their portfolio.

Higher allocation to equities may result in higher volatility and potential losses, but is often used to achieve higher potential returns.

Portfolio ESG Score[^]



Asset Allocation



Holdings

Equity

BGF European Equity Income Fund
BNY Mellon Long-Term Global Equity Fund
Capital Group New Economy Fund
Harris Associates US Equity Fund
JPM Japan Equity Fund
Schroder Asian Growth Fund
Wellington US Quality Growth Fund
Ninety One GSF Global Gold Fund

Fixed Income

Allianz Global Opportunistic Bond Fund
GS Emerging Markets Corporate Bond Portfolio
Capital Group Global Corp Bd Fund (LUX)
PIMCO GIS Income Fund
Robeco Credit Income Fund
Schroder ISF Global Credit Income Fund

[^]Source: MSCI as of 30 June 2026

Portfolio ESG Score is calculated using DBS internal methodology with reference to MSCI ESG Ratings for the underlying holdings (equities, fixed income securities and funds). A weighted average is used and minimally 50% of the portfolio must be rated. MSCI ESG Ratings aim to measure a company's resilience to long-term, financially relevant Environment, Social and Governance (ESG) risks. MSCI classifies AAA and AA-rated securities as ESG Leaders. A, BBB and BB-rated securities are average while B and CCC-rated are Laggards. Certain information ©2021 MSCI ESG Research LLC. Reproduced with permission.

Glossary

Portfolio Management Fee	This fee goes towards monitoring, rebalancing and administrating the portfolio. It is calculated based on the value of your portfolio at the end of each day. Payable annually.
Risk Level	In investing, there are 5 risk levels, with Risk Level 1 being the lowest risk level and Risk Level 5 being the highest risk level.
Estimate Risk	Estimate risk measures the volatility of a portfolio based on past performance. The higher the number, the greater the portfolio's volatility and investment risk.
Unit Trust	A Unit Trust invests a pool of money, collected from a number of investors, in a range of assets. Successful investments add value to the fund and their returns are distributed back to investors.
Equity	Equities refer to the stock of a company, measured in the number of shares.
Fixed Income	Fixed income generally refers to debt instruments e.g. bonds.
Cash	A portion of your investments is maintained in cash to take advantage of market opportunities.

¹Historical Performance

Historical performance is not necessarily indicative of future or likely performance of the portfolio. Future performance may differ from figures shown as investment return and principal value will fluctuate with market conditions.

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