

Retirement digiPortfolio

Glide into retirement with ease – from just S\$1,000

- **A smart and flexible portfolio** – gradually transitions your portfolio between life stages till you reach retirement.
- **Save yourself energy and time** – managed for you by DBS, in collaboration with J.P. Morgan Asset Management.
- **No lock-in period or penalties** – top up or withdraw anytime.

Portfolio Management Fee	0.75% flat annual fee
Portfolio Currency	SGD
Dividend Payment	Re-invested into portfolio
Lock-in Period	None
Sales Fees	0.00%
Transaction Fee	0.00%
Withdrawal Fee	0.00%

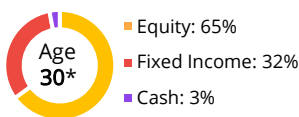
How it's done

The Retirement digiPortfolio accounts for the number of years to your retirement age when determining the appropriate mix of equities and bonds.

As you grow older, the portfolio will gradually 'glide' from more risk assets to more stable ones. This is fully automated so there is no need to make any transactions on your own. You will be able to keep abreast of the portfolio holdings and transactions on DBS digibank.

Even in retirement, the DBS investment team continues to manage the portfolio to ensure it remains updated to the latest investment views. This is to ensure that your portfolio remains invested even as you start withdrawing from the portfolio for your retirement income needs.

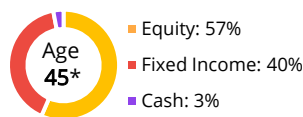
Early Career: Focus on capital appreciation



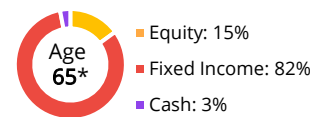
ESG Score[^]



Mid-life: Balanced between capital appreciation and stability



Retirement Age: Focus on stability



*Age is meant for illustrative purposes only. Actual portfolio allocation is based on an investor's indicative years to retirement.

Portfolio Holdings

Equity Funds

- JPM US Select Equity
- JPM Europe Dynamic Fund
- JPM Asia Growth Fund
- JPM Japan Equity Fund

Fixed Income Funds

- JPM Global Government Bond
- JPM Emerging Markets Debt Fund
- JPM Global Corporate Bond Fund

[^]Source: MSCI as of 11 January 2024

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 by permission.

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