

MyHome Fund - HomeSteady

Fund Description

The investment objective of the Fund is to provide capital preservation with a mild element of capital appreciation in largely Singapore-dollar denominated assets. It is the Manager's current intention to invest all or substantially all of the Fund's assets in the following exchange traded funds which are listed on the Singapore Exchange Securities Trading Limited and managed by the Manager in the following proportion:

- 20% into the Nikko AM Singapore STI ETF; and
- 80% into the ABF Singapore Bond Index Fund.

The investment objective of the Nikko AM Singapore STI ETF is to replicate as closely as possible, before expenses, the performance of the Straits Times Index ("Index") by investing its assets in the constituent securities of the Index in substantially the same weighting as reflected in the Index.

The investment objective of the ABF Singapore Bond Index Fund is to provide investors with investment returns that correspond closely to the total return of the iBoxx ABF Singapore Bond Index before fees and expenses, by investing its assets primarily in S\$ denominated bonds issued or guaranteed by the Singapore government (or any other Asian Government) or their government-linked bodies.

NAV

SGD 1.105

Inception Date

2 October 2009

Base Currency

SGD

Fund Size

SGD 2.52 million

Subscription

Cash, SRS

Minimum Investment

SGD 1,000 (initial)

SGD 100 (subsequent)

Minimum Investment (Regular Savings Plan)

SGD 1,000 (initial)

SGD 100/month (subsequent)

Initial Sales Charge

Up to 5%

Management Fee

0.50% p.a.

Trustee

BNP Paribas Trust Services

Singapore Limited

ISIN

SG9999006332

Bloomberg Ticker

MYHSTED SP

Top Issuers - ABF Singapore Bond Index Fund

Singapore Government	86.6%
Housing & Development Board	6.6%
Temasek Financial Ltd	2.6%
Land Transport Authority	2.1%
SP PowerAssets Ltd	1.0%
Danga Capital Bhd	0.4%
Korea Development Bank	0.4%
Export-Import Bank Korea	0.2%

Top Holdings - Nikko AM Singapore STI ETF

DBS Group Holdings Ltd	13.4%
Oversea-Chinese Banking Corp	12.8%
United Overseas Bank Ltd	10.4%
Singapore Telecom	9.2%
Jardine Matheson Hldgs Ltd	5.9%
Hong Kong Land Hldgs Ltd	3.8%
Keppel Corp	3.5%
Jardine Strategic Holdings Lim	3.4%
Global Logistic Properties Ltd	3.2%
Thai Beverage Pcl	3.2%

Fund Performance (SGD)

Returns (%)	3 months	6 months	1 year	3 years	5 years	Since Inception
NAV-NAV (net of fees)	-0.36	1.01	1.84	0.15	-0.04	1.43
NAV-NAV (net of fees and charges¹)	-5.34	-4.05	-3.25	-1.55	-1.06	0.79

Source: © 2017 Morningstar. All Rights Reserved. & Nikko Asset Management Asia Limited as of 31 October 2017

Returns are calculated on a NAV-NAV basis and assuming all dividends and distributions are reinvested, if any. Returns for period in excess of 1 year are annualised. Past performance is not indicative of future performance.

¹Takes into account of maximum initial sales charge and a realisation charge where applicable.

Portfolio Characteristics

Sharpe Ratio (3 years - Annualised)

-0.18

Standard Deviation (3 years - Annualised)

3.92

Source: © 2017 Morningstar. All Rights Reserved. & Nikko Asset Management Asia Limited as of 31 October 2017

Important Notice:

This document is for information only with no consideration given to the specific investment objective, financial situation and particular needs of any specific person. Any securities mentioned herein are for illustration purposes only and should not be construed as a recommendation for investment. You should seek advice from a financial adviser before making any investment. In the event that you choose not to do so, you should consider whether the investment selected is suitable for you. Investments in unit trusts are not deposits in, obligations of, or guaranteed or insured by Nikko Asset Management Asia Limited ("**Nikko AM Asia**").

Past performance or any prediction, projection or forecast is not indicative of future performance. The funds may use or invest in financial derivative instruments. The value of units and income from them may fall or rise. Investments in the funds are subject to investment risks, including the possible loss of principal amount invested. You should read the relevant prospectus and product highlights sheet obtainable from appointed distributors of Nikko AM Asia or our website (www.nikkoam.com.sg) before investing.

The information contained herein may not be copied, reproduced or redistributed without the express consent of Nikko AM Asia. While reasonable care has been taken to ensure the accuracy of the information as at the date of publication, Nikko AM Asia does not give any warranty or representation, either express or implied, and expressly disclaims liability for any errors or omissions. Information may be subject to change without notice. Nikko AM Asia accepts no liability for any loss, indirect or consequential damages, arising from any use of or reliance on this document.

For Hong Kong Investors

For Hong Kong investors, the Fund is only offered to professional investors and is not authorized by the Securities and Futures Commission in Hong Kong. The contents of this document have not been reviewed by any regulatory authority in Hong Kong. You are advised to exercise caution in relation to this document. If you are in any doubt about any of the contents of this document, you should obtain independent professional advice.