

Amova Singapore Bond Fund

February 2026 Factsheet

Investment Objective

The Fund aims to provide income and capital growth by investing primarily in money market and fixed income instruments in Singapore which provide income (which shall be reinvested at the present moment) and capital growth. The Fund may also invest in money market and fixed income instruments outside of Singapore.

★★★ 3 Star Overall Morningstar Rating™

Fund Details

Base Currency	SGD
Fund Size	SGD 36.68 million
Initial Sales Charge	Up to 5.00%
Management Fee	1.00% p.a.
Benchmark[^]	Markit iBoxx ALBI Singapore Government Bond Index
Subscription	Cash, SRS, Regular Savings Plan (RSP)
Minimum Initial Investment	SGD 1,000
Minimum Subsequent Investment	SGD 100
Minimum Initial Investment - RSP	SGD 1,000
Minimum Subsequent Investment - RSP	SGD 100/month

Performance (%)

Share Class		1M	3M	6M	1Y	3Y	5Y	SI
SGD	NAV-NAV	0.92	0.99	0.39	9.79	6.40	2.10	2.27
	NAV-NAV (with charges ¹)	-4.12	-4.06	-4.63	4.30	4.60	1.06	2.07
	Benchmark [^]	0.84	1.28	0.18	9.11	6.14	1.79	2.57

Source: Amova Asset Management Asia Limited as of 28 February 2026. 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.

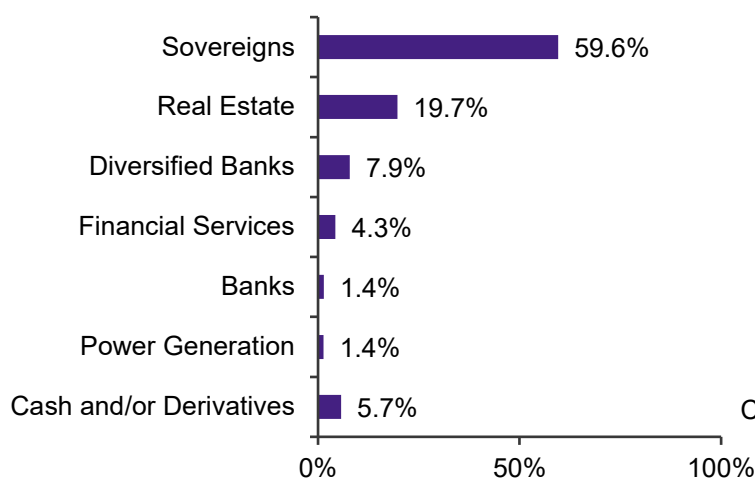
¹ Takes into account of maximum initial sales charge and a realisation charge, currently nil, as and where applicable.

[^] With effect from 1 June 2017, the benchmark was changed to Markit iBoxx ALBI Singapore Government Bond Index. Prior to 1 June 2017, the benchmark was UOB Singapore Government Bond All Index. Prior to August 2006, the benchmark was 3-month Singapore Interbank Bid Rate (SIBID).

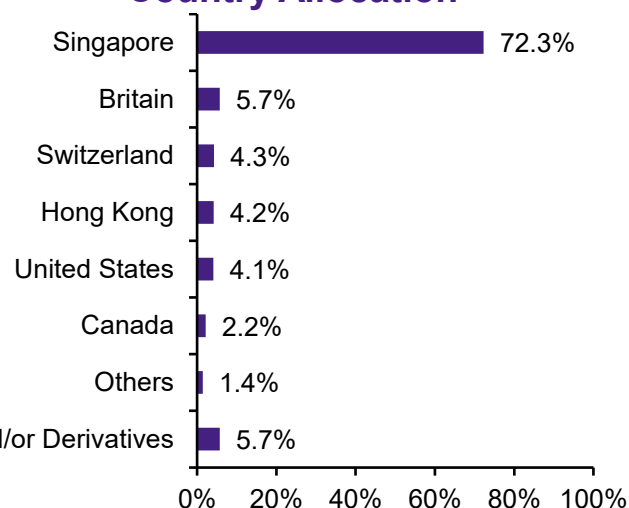
Fund Holdings

Top 10 Holdings	Weight
GOVERNMENT OF SINGAPORE 2.25% 01-AUG-2036	11.2%
GOVERNMENT OF SINGAPORE 2.75% 01-MAR-2046	6.2%
GOVERNMENT OF SINGAPORE 3.0% 01-AUG-2072	5.9%
GOVERNMENT OF SINGAPORE 2.375% 01-JUL-2039	4.3%
EQUINIX ASIA FINANCING CORP. PTE LTD. 2.9% 15-SEP-2032	4.1%
GOVERNMENT OF SINGAPORE 3.25% 01-JUN-2054	4.0%
GOVERNMENT OF SINGAPORE 3.375% 01-SEP-2033	3.6%
GOVERNMENT OF SINGAPORE 1.625% 01-JUL-2031	3.6%
GOVERNMENT OF SINGAPORE 2.75% 01-APR-2042	3.4%
GOVERNMENT OF SINGAPORE 1.875% 01-OCT-2051	3.4%

Sector Allocation



Country Allocation



Source: Amova Asset Management Asia Limited as of 28 February 2026.

Cash in allocation charts includes cash equivalents.

Percentages of allocation may not add to 100% due to rounding error.

Fund Characteristics

Weighted Average Yield to Maturity ² (%)	Weighted Average Duration ³ (years)	Average Credit Rating ⁴	Number of Holdings	Share Class	Sharpe Ratio (3 years - Annualised)	Standard Deviation (%) (3 years - Annualised)
2.46	9.69	AA-	32	SGD	0.78	4.50

Source: Amova Asset Management Asia Limited as of 28 February 2026.

² Yield to Maturity (YTM) of a bond is the average annualised rate of return expected if held to maturity. Weighted Average YTM (%) is calculated by weighting the bonds with market capitalisation. Figure is in local currency yield terms and on unhedged foreign exchange basis. Please note that weighted average YTM does not represent the fund's actual rate of return or distribution yield.

³ Duration is a measure of a bond's sensitivity to interest rate changes. Weighted Average Duration (years) is weighted by the market value of each bond relative to the total portfolio market value. Please note that this figure is provided for reference only.

⁴ Cash is included in the calculation of the average credit rating and is rated as AAA regardless of currencies held. The credit ratings of the underlying fixed income securities are determined by S&P and/or Moody's, and where official credit ratings are unavailable, Amova Asia's internal credit ratings are used.

Fund Information

Share Class	Inception Date	NAV	ISIN	Bloomberg Ticker
SGD	02 August 1999	SGD 1.8141	SG9999003834	DBSSINF SP

Source: Nikko Asset Management Asia Limited as of 28 February 2026.

The Horizon Singapore Fixed Income Enhanced Fund ceased to be included under the CPF Investment Scheme ("CPFIS") from 15 March 2008.

Important Information

The Central Provident Board ("CPF") interest rate for the Ordinary Account ("OA") is based on the 12-month fixed deposit and month-end savings rates of major local banks, subject to a minimum 2.5% interest per annum. The interest rate for Special, Medisave and Retirement Accounts ("SMRA") is pegged to the 12-month average yield of 10-year Singapore Government Securities plus 1% per annum. A 4% per annum floor rate will be maintained for interest earned on SMRA until 31 December 2020, after which a 2.5% per annum minimum rate will apply. An extra 1% per annum interest is paid on the first S\$60,000 of a member's combined balances, including up to S\$20,000 in the OA. The first S\$20,000 in the OA and the first S\$40,000 in the Special Account ("SA") cannot be invested under the CPF Investment Scheme ("CPFIS"). Investors should note that the applicable interest rates for each of the CPF accounts may be varied by the CPF Board from time to time.

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