

First Sentier Bridge Fund

Included under CPF Investment Scheme - OA & SA for Class A (H Dist) share class only*



Fund snapshot

- More than 20 years of track record, and aims to provide consistent income for stability
- 50/50 target allocation to Asian Equity and Asian Fixed Income, with disciplined rebalancing

31 December 2025

Minimum initial investment	S\$1,000	Initial charge	4.0% (Cash / SRS) 0.0% (CPF - Ordinary / Special Acct)*
Minimum subsequent investment	S\$100	Management fee	1.25% p.a.
Benchmark	50% MSCI AC Asia Pacific ex Japan Index (Unhedged) and 50% J.P. Morgan JACI Investment Grade Index (Hedged to SGD)	Total fund size	S\$2,672.7mn

Source: First Sentier Group, as at 31 December 2025.

	Annualised performance in SGD (%)				
	1 year	3 years	5 years	10 years	Since inception
Fund (Ex initial charges)*	7.8	4.5	-0.2	3.9	5.8
Fund (Inc initial charges)*	3.5	3.1	-1.0	3.5	5.6
Benchmark#	13.9	9.4	2.4	5.4	6.2

Source: Lipper, First Sentier Group. Single pricing basis with net income reinvested. Data as at 31 December 2025. Since Inception: 14 July 2003.

Available share classes

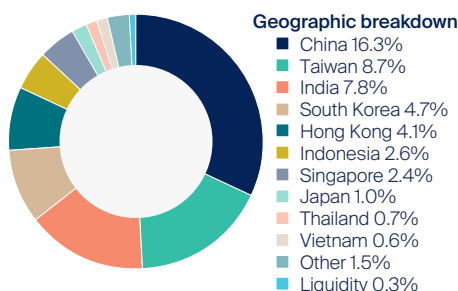
Share class	Inception date	Distribution frequency**	NAV price	ISIN code
Class A (M Dist)	10 May 2018	Monthly	S\$1.5684	SG9999019137
Class A (H Dist)	14 July 2003	Semi-annually	S\$1.5686	SG9999002067

Why invest in the First Sentier Bridge Fund?

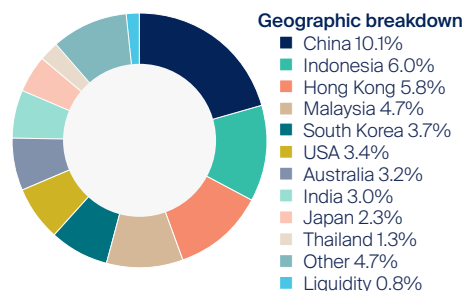
1. A balanced portfolio of Asian equity and fixed income with disciplined rebalancing

- Target allocation: 50% Asian equity & 50% Asian fixed income
- When the exposure of either asset class exceeds 60%, the portfolio will rebalance back to the target allocation
- This disciplined rebalancing manages volatility throughout market cycles, balancing the risk-return profile

Equity allocation (%)[†]



Fixed income allocation (%)[†]

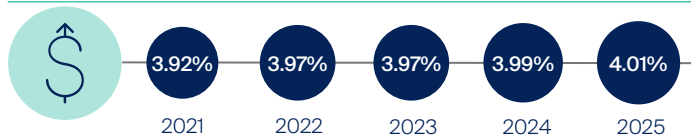


2. Consistent income for stability

 **4.01%** annual dividend yield[^]

As at last ex-dividend date, based on semi-annual distribution share class^{**}

Annual dividend yield[^]



Source: First Sentier Group, as at 31 December 2025.

3. High quality Asian fixed income

- Managed by Nigel Foo, Head of Asian Fixed Income, First Sentier Investors, one of the most experienced Asian fixed income specialists team, with more than 15 years average industry experience
- Combines both top-down and bottom-up approach to deliver consistent risk-adjusted returns
- Average credit rating = A-, duration = 5.7 years



USD bond



Sovereign debts



Corporate debts

Source: First Sentier Group, as at 31 December 2025.

4. Bottom-up Asian equities

- Managed by Martin Lau, Managing Partner of FSSA Investment Managers, one of the industry's most stable and well-regarded Asian equity specialists team
- High conviction portfolio built from the bottom up, focused on long-term structural growth themes:



Dominant consumer franchises



Beneficiaries of the rise in healthcare spending



Beneficiaries of the digitalisation age



Globally competitive exporters



Conservative banks with growing market share

Important information

* Data/information refers to the Fund's Class A (H Dist) share class only.

** First Sentier Investors (Singapore) ("FSI") intends to make semi-annual distributions for the Fund's Class A (H Dist) share class on 28 February and 31 August each year. Distribution will be made on 29 February should that be the last business day in the month of February in that year. The distributions will be made out of the income, capital gains and/or capital of the Fund. Any distributions will result in an immediate reduction of the net asset value per unit. Investors should note that the intention to make the semi-annual distributions is not guaranteed by FSI or its distributors and FSI may in future review the distribution policy depending on prevailing market conditions.

Customised benchmark calculated by First Sentier Investors comprising 50% MSCI AC Asia Pacific ex Japan Index (Unhedged) and 50% J.P. Morgan JACI Investment Grade Index (Hedged to SGD). There has been a change in the data source for the J.P. Morgan JACI Investment Grade Index which was computed internally by the Manager based on the index in USD as the SGD hedged version of the index was not available when the Sub-Fund was launched. With effect from 1 October 2005, the benchmark data for the J.P. Morgan JACI Investment Grade Index (Hedged to SS) will be sourced directly from the index compiler JP Morgan.

[†] Allocation percentage is rounded to the nearest one decimal place and the total allocation percentage may not add up to 100%.

[^] Annualised dividend yield (%) = (Dividend per Share/ ex Dividend date NAV per unit x Frequency) x 100

^Δ Refers to fixed income investments of the Fund. Where available, the credit rating assigned by one of the three major external rating agencies (S&P, Moody's or Fitch) will be used. An internal rating assigned by First Sentier Investors will be used where the security is not externally rated.

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Applications for units of the Fund must be made on the application forms accompanying the prospectus. Investments in unit trusts are not obligations of, deposits in, or guaranteed or insured by First Sentier Investors (Singapore), and are subject to risks, including the possible loss of the principal amount invested.

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