iFAST GLOBAL MARKETS

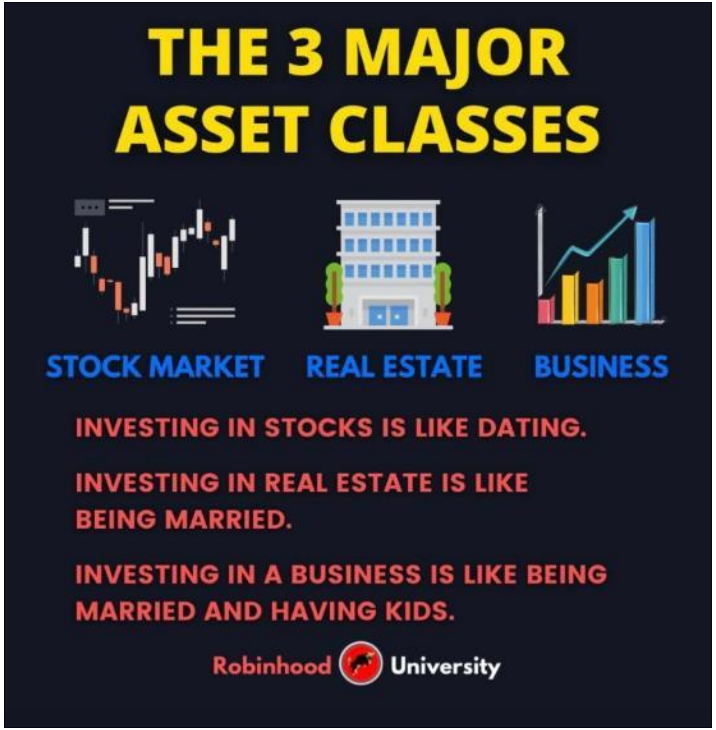
Specially for members of The Smart Investor,
our corporate client - 02 December 2021

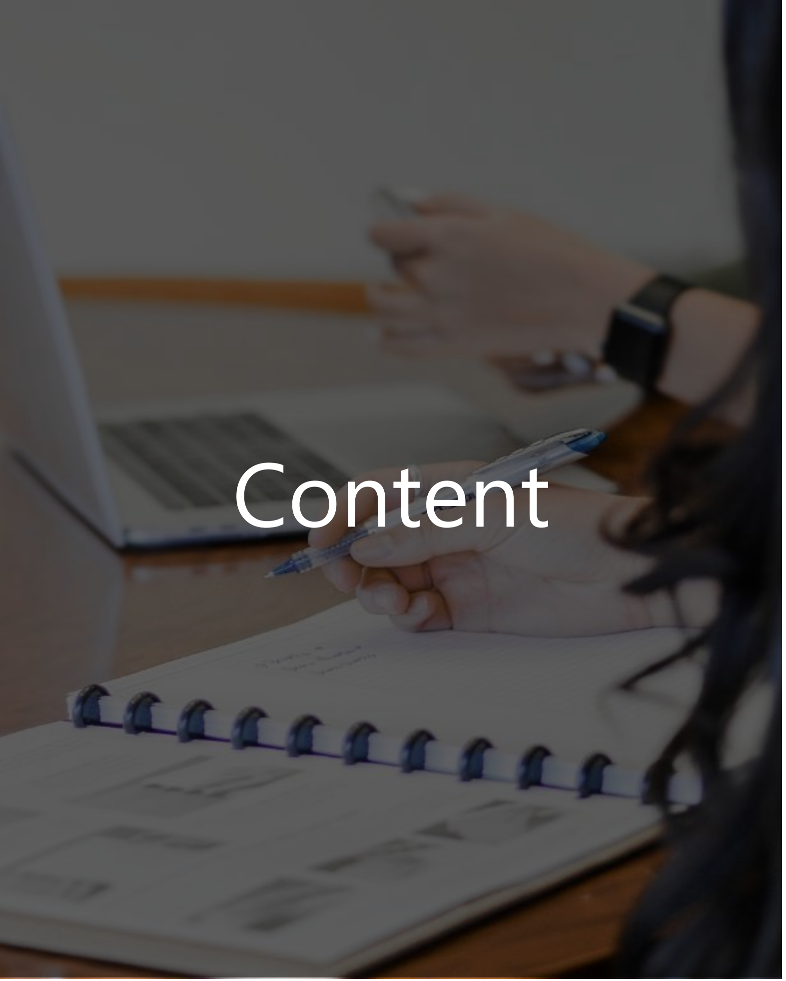
iFAST
Global Markets

Invest Globally and Profitably

By Adeline Ong
Director, Investment Advisory

Just for laughs





Content

01 WHO WE ARE

iFAST GLOBAL MARKETS

>50 dedicated wealth advisers

>S$1 billion in assets under advice

>17,000 clients

Fintech-empowered

- iFAST Global Markets (iGM)

- in-house wealth advisory division of iFAST Corporation,

- **focus on providing transparency**.

- We acknowledge the diversity of each client's specific wealth management needs,
- and combine technology, products, and investment and advisory capabilities to provide a **complete wealth advisory solution** for clients.

- Vision to provide transparent, ethical and suitable advice,
- with a focus to embody the firm's mission statement **"to help investors around the world invest globally and profitably".**

Data as of 30 September 2021

02 ABOUT iFAST CORPORATION

- iFAST Corporation is a leading wealth management fintech platform, with assets under administration of approximately **S$18.38 billion as at 30 September 2021**.

- Incorporated in the year 2000 in Singapore, iFAST Corp provides a comprehensive range of investment products and services to financial advisory firms, financial institutions, banks, multinational companies, as well as retail and high net worth investors in Asia.

- The Group offers access to over 12,000 investment products including unit trusts, bonds and Singapore Government Securities, stocks and exchange traded funds, and insurance products; while services offered include online discretionary portfolio management services, research and investment seminars, IT solutions, and investment administration and transaction services.

Business Divisions

Business-to-Business (B2B)	Business-to-Consumer (B2C)	Business-to-Business-to-Consumer (B2B2C)	Fintech Solutions	Bondsupermart
iFAST CENTRAL	FSM One	iFAST GLOBAL MARKETS	iFAST FINTECH SOLUTIONS	bondsupermart

iFAST GLOBAL PRESTIGE
Investment Platform for HNWIs

iFAST pensions

Regional Presence

SINGAPORE

MALAYSIA

HONG KONG

CHINA

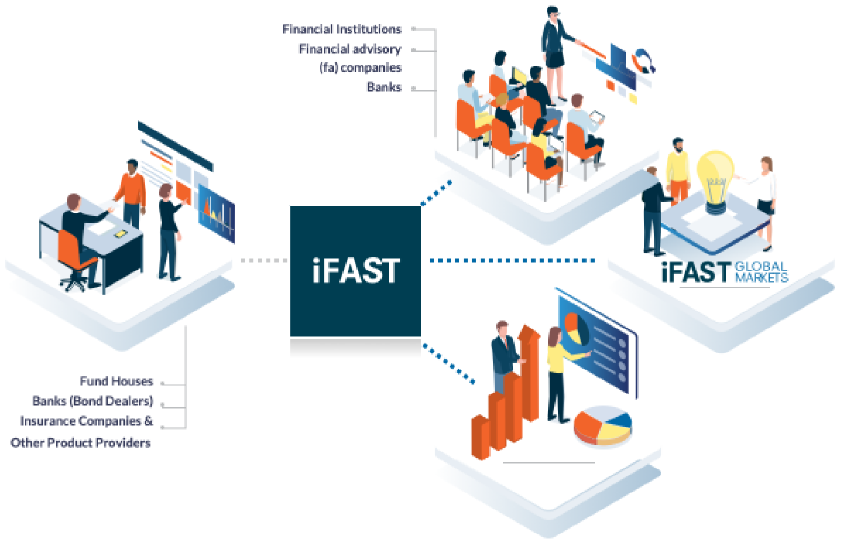
INDIA

03 OUR BUSINESS MODEL

- iFAST serves as a wealth management distribution platform which provides a **wide range of solutions** to our clients and business partners.

- We provide a convenient, efficient and **award-winning wealth management** platform, which offers:
  - administration
  - transactional capabilities
  - other back-room functions
  - research support and portfolio management services

- Business partners and wealth advisers are able to focus on their core client-interfacing and advisory activity while leaving backroom functions to us. All stakeholders benefit from the wide range of services and solutions powered by our robust in-house IT system.



WHY iGM

Customer Service

A dedicated customer service team ready to assist whenever you face difficulties.

Fee Transparency

Our transparent fee structure gives you confidence when executing investment transactions.

Convenient & Consolidated

All your investments can be consolidated under a single platform for easier oversight and management of your wealth.

Research Team

We provide extensive yet in-depth research from our team of experienced analysts across multiple asset classes and products.

Compliance

iFAST platform workflows have been designed to ensure complete compliance in all adviser and client actions.

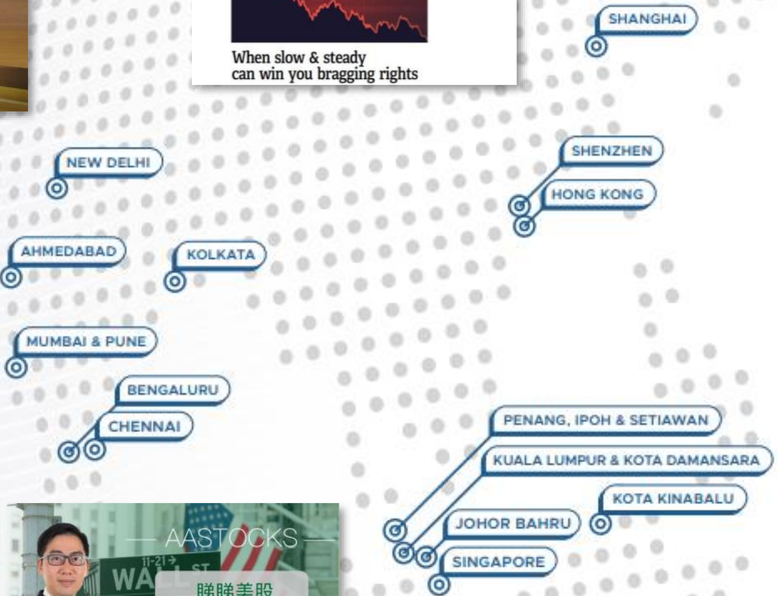
It & Tech Support

Our in-house IT team builds cutting-edge Fintech solutions, and responds swiftly to handle technical issues

Corporate Investment Solutions

We can customise investment solutions across a wide range of products, riding on our extensive regional research capabilities

Regional Research Capabilities



- **Approximately 40** research and portfolio management professionals across 5 regional business locations
- Our experts cover funds, stocks, ETFs, bonds, macro-research, treasury and portfolio management functions

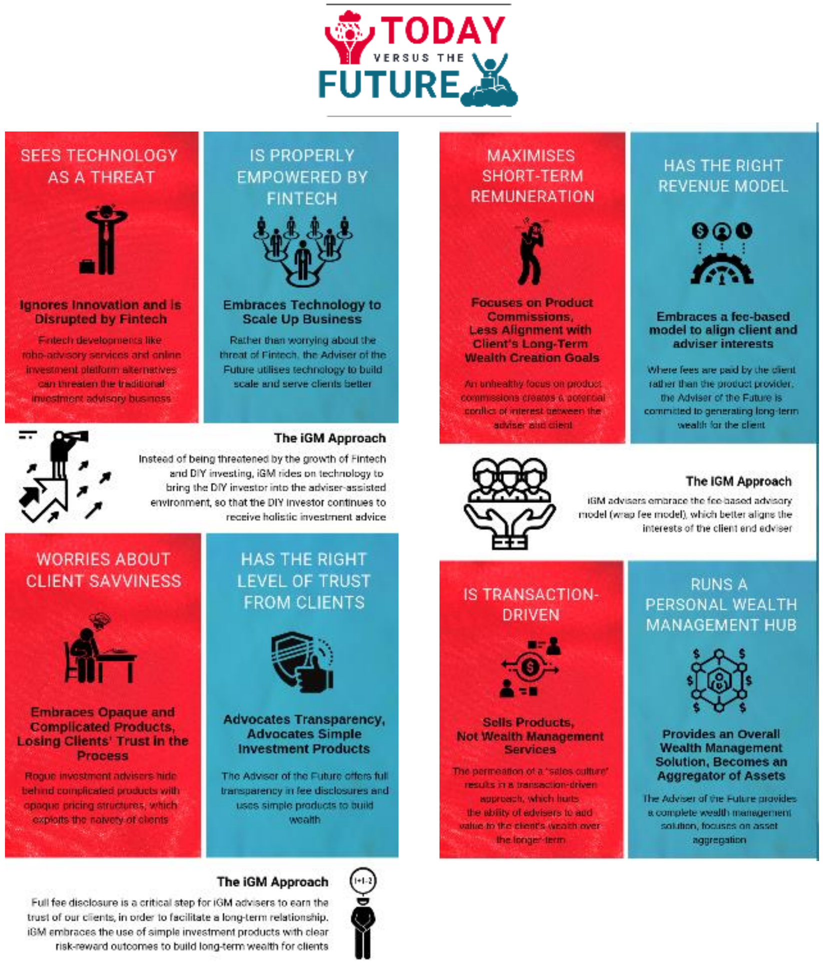
Data as of 28 February 2021

iFAST GLOBAL MARKETS

"The Adviser Of The Future"

- iGM advisers acknowledge the diversity of each client's specific wealth management needs, and embrace different, yet complementary investment products, while supplementing financial planning with wealth management to add value.
- With the provision of a complete wealth management solution, iGM advisers can aggregate client assets in their personal wealth management hubs, ensuring a robust foundation of recurring income, as well as a high level of client stickiness.

Synergy of tech & human high-touch on targeted needs.



Our Digital Tools

01

Product Comparisons & Updates

Enjoy the ability to look through our extensive range of investment products to find solutions that fit your needs and objectives.

02

Transaction Approval

After your adviser has created your trades, approve the transactions through the web or mobile app at your own convenience.

03

Web and App Transaction Capability

React quickly to changing market conditions, and trade on the go to capitalise on new investment opportunities.

04

Portfolio At A Glance

Have a complete breakdown of your portfolio so that you can clearly see your investment exposure by asset class, product or region.

05

Online Statements

24/7 access to your investment portfolio holdings and statements.

05 WHAT DO WE OFFER

STOCKS

As one of the most competitive brokers in town, clients are able to trade stocks on major exchanges such as the **Singapore Exchange, Hong Kong Exchange, United States Exchange, China A Shares and Bursa Malaysia** with one of the lowest processing fees in the market. Clients are also able to access Initial Public Offering and/or secondary share private placement issues.

EXCHANGE TRADED FUNDS (ETFS)

With ETFs providing exposure to a myriad of asset classes such as equities, bonds, and commodities, ETFs are quickly becoming an **essential part of an investor's portfolio.** Using ETFs, your wealth adviser can help you build more diversified portfolios and target specific investment opportunities.

UNIT TRUSTS

Over 1,800 Unit Trusts offered by more than 290 leading assets managers on the platform, giving our advisers the ability to tailor the best mix of funds for your specific investment objectives. In addition, HNWIs are able to access more than 200 restricted funds that employ a wider range of investment strategies.

BONDS

We offer a variety of bonds to serve different needs, investment strategies and risk profiles. Gain access to a wide range of wholesale and retail bonds in both primary and secondary bond markets. HNWIs will also be able to trade wholesale bonds in odd lot sizes from just **$5,000 via Bond Express.**

05

WHAT DO WE OFFER

2 types of account:

Advisor-assist

- Fee-based.
- Periodical re-balancing (equity and income/bond sectors).
- Tactical & strategic moves, targeted yield
- Setting aside profit, buy more under-valued assets.
- "Delectable" customized asset classes

DIY

- Non-advisory
- Self risk assessment
- Flexibility of DIY transaction capabilities.
- Human behind tech, that's me ☺ & iGM team.

What Do We Offer

REGULAR SAVINGS PLAN (RSP) & REGULAR DRAWDOWN PLAN (RDP)

RSP is a monthly subscription plan that enables you to invest a small fixed sum of money into a particular investment product on a regular basis. RSP adopts the concept of dollar cost averaging , an effective strategy that avoids trying to time markets. By **investing regularly, more units are bought when prices are low and less units when prices are high**. As a result, in rising or fluctuating markets, the average cost for all the units can be lower than the average price during the same period. If investment plans change, clients can stop or change their RSP anytime as there is no lock-in period.

In addition, you can tap on the Regular Drawdown Plan (RDP), which allows for the convenience of a regular withdrawal of capital from your funds. This allows you to stay invested while still being able to meet monthly liquidity commitments.

PORTFOLIO FINANCING

Portfolio Financing is a revolving credit facility that can be secured by one or multiple types of collateral. iFAST has partnered with CIMB to allow you to pledge your Unit Trust investments as collateral to increase your financial flexibility.

With access to portfolio financing, the excess funds could allow you to participate in additional investments opportunities, or help you to deal with unexpected emergencies without liquidating your investment portfolio.

What Do We Offer

STOCKS MANAGED ACCOUNT (SMA)

The iFAST Stocks Managed Account (SMA) is a separately-managed portfolio of stocks investments, available exclusively to clients of iFAST.

iFAST serves as the platform provider for the SMA, and works in partnership with an experienced fund management firm which will handle stocks selection and portfolio construction duties.

For the majority of stock investors who do not have the time, resources or experience to manage a stock portfolio, the SMA could be the better way for you to invest in stocks.

DISCRETIONARY PORTFOLIO MANAGEMENT SERVICE (DPMS)

Analysing the market and uncovering opportunities, choosing the appropriate investments, monitoring and assessing market dynamics while rebalancing your portfolio can be quite a handful. Our **Discretionary Portfolio Management Solutions (DPMS) combines our in-house research views and portfolio construction methodology, creating a portfolio management service that builds, monitors and rebalances your investment portfolio.**

Rebalancing will be done automatically for you. The DMPS features five portfolios, crafted to cater to different risk profiles and appetites of the investor, and offers the option of investment via cash or SRS.

What Do We Offer

CASH SOLUTIONS –
MULTI-CURRENCY CASH ACCOUNT & AUTO-SWEEP ACCOUNT

Our Cash Solutions provide a good alternative to savings and deposits for the management of your cash. Earn a better yield when you park excess cash in our range of Cash Solutions, while retaining transactional flexibility. With holdings in our multi-currency cash account or the iFAST Auto-Sweep Account, you can mobilise your funds for same-day transactions across all investment products. There are **no lock-in periods**, and our Cash Solutions can also be used for the purchase of non-SGD investments.

The iFAST Auto-Sweep account is an “opt in” solution, providing access to superior yield opportunities across cash, money market funds, and short duration bonds. The facility can sweep redemption proceeds, dividends, and coupons into the Auto-Sweep Account without manual intervention.

Multi-currency Cash Account vs Auto-sweep Account

	MULTI-CURRENCY CASH ACCOUNT	iFAST AUTO-SWEEP (SGD)
ASSET CLASS	Cash	Short Duration Bond Funds, Money Market Funds, Cash
MECHANISM	Pay for investments	Pay for investments and earn a potentially higher return by opting in. After opting in, your excess cash (eg. dividends and coupons) will be swept into the iFAST Auto-Sweep Account, a cash solution that invests primarily in, but is not limited to, cash, money market funds, and short duration bond funds.
CURRENCY	SGD | USD | HKD | CNH | GBP | NZD | AUD | JPY | CHF | EUR	SGD
SWEEPING FEATURE	Not supported for Cash Account.	Automatically transfers and sweeps your excess money (**redemption proceeds, coupons, dividends, maturities**) into a higher yield-earning cash management facility.

Multi-currency Cash Account vs Auto-sweep Account (Cont.)

	MULTI-CURRENCY CASH ACCOUNT	iFAST AUTO-SWEEP (SGD)
FOREIGN EXCHANGE CONVERSION	Real-time FX.	iFAST execute FX on your behalf. FX conversion only take place when investment orders are filled or partially filled.
No Lock-In Period		
MIN. BALANCE	$0, No Minimum	$0, No Minimum
MIN. DEPOSIT AMOUNT	$50	$50
iFAST SALES/SWITCHING FEE / PLATFORM FEE	0% (No Charges)	0% (No Charges)
RISK RATING	0 - No Risk	1 - Lower Risk

Auto-sweep Account

Current Portfolio Allocation

Risk Level: **Low**

Low | Low to Medium | Medium | Medium to High | High

LionGlobal New Wealth Series - LionGlobal SGD Enhanced Liquidity I Acc SGD	60.00%
LionGlobal SGD Money Market A SGD	15.00%
Cash Account	15.00%
Fullerton SGD Cash Fund A SGD	10.00%

Updated as of September 2021

Auto-sweep Account

Factsheet

Product Name	iFAST Auto-Sweep (SGD)
Product Currency	SGD
Lock In Period / Maturity	No
Sales Charge and Platform Fee	0% (No Charges)
Auto-Sweep Fee	0.05% per quarter
Minimum Deposit amount	SGD 50
Minimum Balance amount	SGD 0

Latest Net Yield

0.600% p.a.

Updated as of 23 Nov 2021

Full factsheet on Auto-sweep: https://bit.ly/ifast-asfs-oct2021

06 SAFETY OF YOUR ASSETS

iFAST Financial Pte Ltd is licensed by the Monetary Authority of Singapore (MAS) to provide custodial services, including the safeguarding and administration of client assets. In doing so, iFAST has to **adhere to stringent regulatory requirements**, with duties such as:

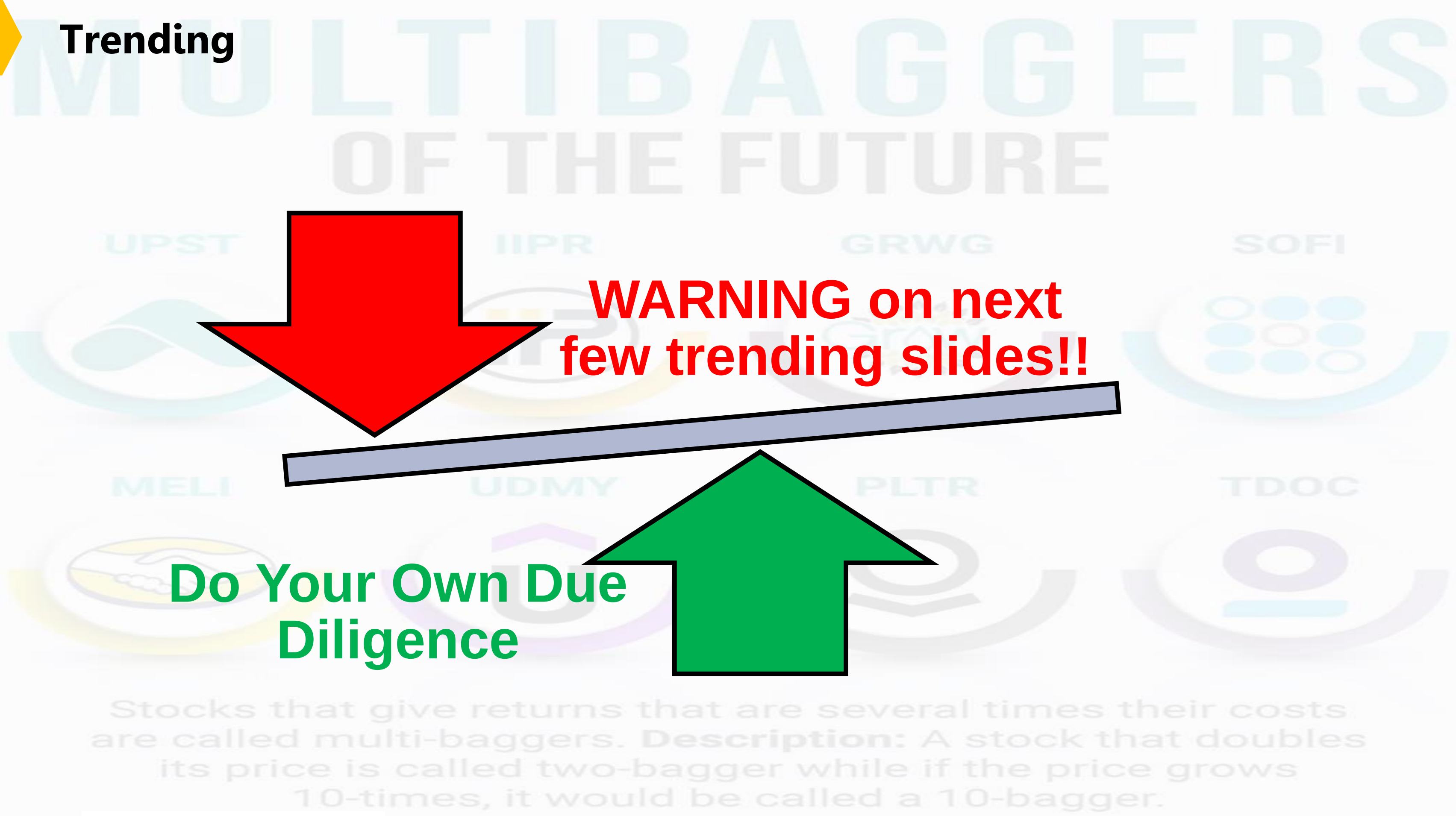
01 Keeping clients' securities and monies segregated from the company's;

02 Proper handling of clients' securities and monies received; and

03 Provision of contract notes and account statements.

Your securities and monies will be kept in **segregated client trust accounts**, which are used to facilitate transactions. We have in place strict policies and procedures including risk management, internal audit and compliance, to provide a safe and reliable transaction platform for our clients.

07 Trending



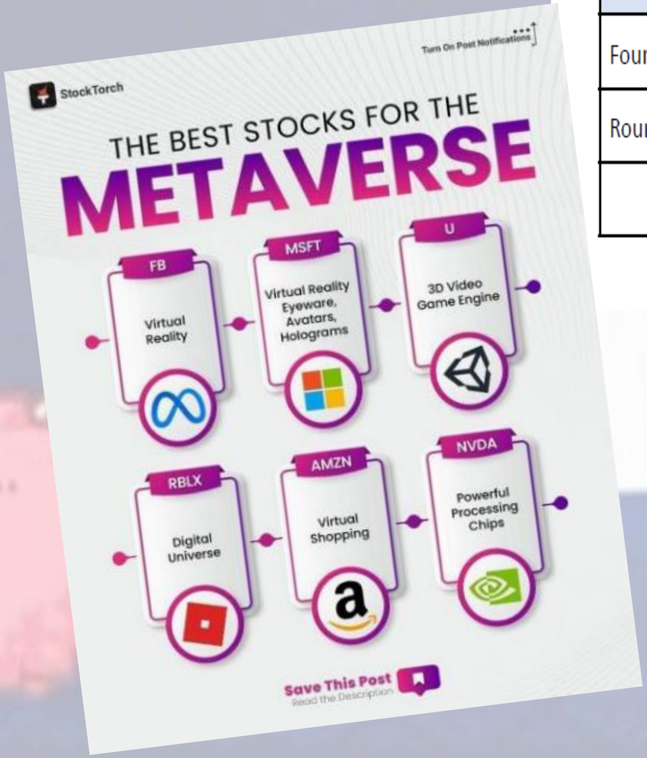
WARNING on next few trending slides!!

Do Your Own Due Diligence

Trending

Name of ETF	Expense Ratio	AUM (USD mil)	Average Daily Volume ('000)	Inception Date
Fount Metaverse ETF (NYSE:MVTR)	0.70%	8.7	21.9	28 October 2021
Roundhill Ball Metaverse ETF (NYSE:META)	0.75%	731.3	983.5	30 June 2021

Source: Bloomberg Finance L.P., iFAST Compilations
Data as of 22 November 2021



07 Trending

ROUNDHILL INVESTMENTS

ETFs RESEARCH ABOUT US PRESS

HOME / ETFS / META / FULL HOLDINGS

ALL ETF HOLDINGS as of 11/30/2021

Download CSV

Ticker	Name	Identifier	ETF Weight	Shares
NVDA	NVIDIA CORPORATION	67066G104	11.23%	291,990
RBLX	ROBLOX CORP	771049103	10.42%	701,905
MSFT	MICROSOFT CORP	594918104	7.20%	184,967
FB	META PLATFORMS INC	30303M102	5.88%	154,021
U	UNITY SOFTWARE INC	91332U101	5.76%	283,579
AMZN	AMAZON COM INC	023135106	3.99%	9,658
AAPL	APPLE INC	037833100	3.71%	190,637
QCOM	QUALCOMM INC	747525103	3.66%	172,665
700 HK	TENCENT HLDGS LTD	BMMV2K8	3.64%	524,900
ADSK	AUTODESK INC	052769106	3.51%	117,312

Bloomberg

Nav (On 11/30/2021)	23.86
Total Assets (M USD) (On 11/30/2021)	8.349
Inception Date	10/28/2021
Redemption Fee	--
12B-1 Fee	--
Current Mgmt Fee	0.70%
Expense Ratio	0.7%

Fund Top Holdings

NAME	POSITION	VALUE	% OF FUND
Apple Inc AAPL:US	6.8200K	1.0928M	12.93%
Meta Platforms Inc FB:US	1.5690K	530.3691K	6.28%
Alphabet Inc GOOGL:US	157.0000	456.9658K	5.41%
Kakao Games Corp 293490:KS	2.9030K	250.1600K	2.96%
Pearl Abyss Corp 263750:KS	2.2180K	247.6530K	2.93%
ROBLOX Corp RBLX:US	1.8800K	243.1968K	2.88%
Unity Software Inc U:US	1.4060K	239.4840K	2.83%
Walt Disney Co/The DIS:US	1.2800K	189.1968K	2.24%
Sea Ltd SE:US	626.0000	186.5230K	2.21%
Sega Sammy Holdings Inc 6460:JP	11.3000K	185.9550K	2.20%

Trending

Smaller coins *might* produce higher rewards, but they also have a higher chance of failure. **WARNING!!**

07 Leading to 2022

Risk of sustained inflation

Fed's tapering to end sooner.

Possible impact of Omicron – slowing activity, and contributing to inflation through potential supply-chain disruption.

07 Leading to 2022

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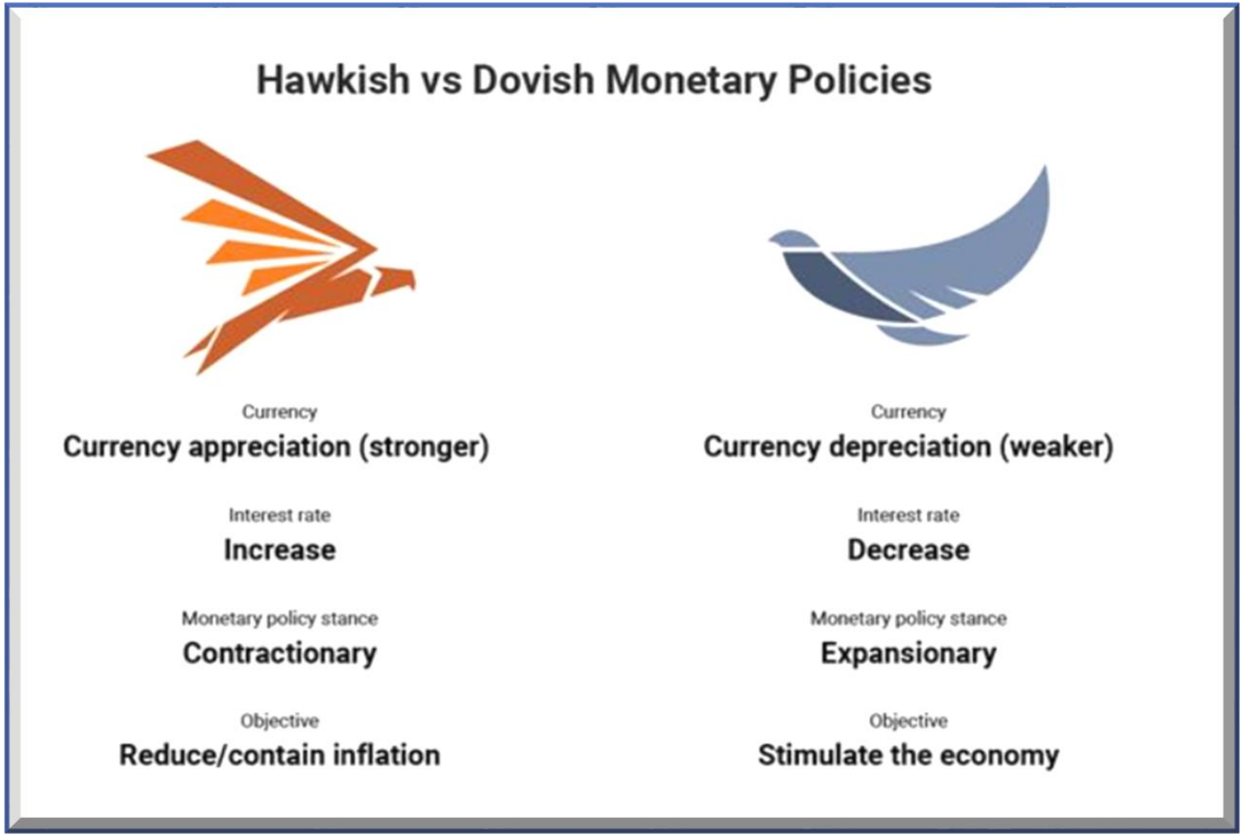

07 Leading to 2022

S&P500 versus Inflation (CPI)

07

Leading to 2022

S&P500 versus Interest Rate

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