

SUSTAINABILITY STATEMENT

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SUSTAINABILITY STATEMENT

INTRODUCTION

PHEIM Asset Management Sdn Bhd, PHEIM Islamic Asset Management Sdn Bhd and PHEIM Unit Trust Berhad (“PHEIM”) are committed to integrating sustainability into every aspect of its business operations and investment strategies. Recognizing the importance of environmental, social, and governance (ESG) principles, PHEIM actively pursues practices that not only align with responsible investing but also support long-term value creation for its clients, stakeholders, and the broader community. Through thoughtful stewardship, continuous improvement, and adherence to industry best practices, PHEIM aims to contribute positively to a more sustainable future. This sustainability statement outlines the key initiatives, achievements, and goals that reflect PHEIM’s dedication to promoting responsible investment and operational sustainability.

SCOPE OF BOUNDARIES

The scope of work for PHEIM sustainability initiatives encompasses a comprehensive approach to embedding sustainable practices across the organization and its investment portfolios. Key areas include the integration of environmental, social, and governance (ESG) factors in investment analysis and decision-making processes, fostering responsible stewardship, and prioritizing transparency in ESG reporting. Additionally, the scope addresses the implementation of internal operational practices aimed at minimizing environmental impact, such as efficient resource management, waste reduction, and responsible sourcing.

In line with industry standards, PHEIM also actively engages with stakeholders to support collective sustainability objectives, encourages ESG alignment within its investee companies, and promotes continuous education on sustainability trends and best practices. This scope serves as a framework to guide PHEIM’s ongoing commitment to sustainable growth and long-term value creation.

REPORTING TIME FRAME

The reporting time frame for PHEIM inaugural sustainability statement covers the period from 1 January 2024 to 31 December 2024. As this is PHEIM’s first sustainability report, data collection is limited to this one-year period to establish a foundational baseline for tracking and improving future sustainability performance. The statement aligns with Bursa Malaysia’s Sustainability Reporting Guidelines, ensuring that all relevant information reflects the company’s commitment to environmental, social, and governance (ESG) standards.

ASSURANCE

For this sustainability report, PHEIM has prioritized accuracy and transparency in data collection and reporting. All data included in this statement has been validated by internal departments to ensure reliability. At this time, external assurance for the report has not been undertaken, given the foundational nature of this first report. However, PHEIM is committed to continuous improvement and will consider engaging third-party assurance in the future to enhance credibility as our sustainability practices evolve.

REPORTING STANDARDS

The Group has prepared this Sustainability Statement in line with Bursa Malaysia’s Sustainability Reporting Guidelines and has additionally referenced the and EPF External Fund Manager ESG Readiness Criteria to enhance the transparency and comparability of our disclosures. Furthermore, this report aligns with the 17 United Nations Sustainable Development Goals (SDGs), reflecting PHEIM's commitment to addressing global sustainability challenges. This report reflects our dedication to environmental, social, and governance (ESG) principles. As we move forward, we will continue refining our reporting practices to uphold accuracy, relevance, and alignment with these international standards.



STAKEHOLDER ENGAGEMENT

Stakeholder engagement is a critical aspect of corporate governance and sustainability for organizations like PHEIM Asset Management Sdn Bhd. Here’s an overview of how PHEIM approaches stakeholder engagement:

Key Aspects	Descriptions
<p>Identifying Stakeholders</p>	<p>PHEIM identifies key stakeholders, including:</p> <ul style="list-style-type: none"> • Investors and Clients: Those who invest in or utilize their asset management services. • Employees: Internal teams who contribute to the company’s operations and strategy. • Regulatory Bodies: Government agencies and regulatory authorities overseeing financial markets. • Business Partners: Other firms or entities that collaborate with PHEIM for various services. • Community and Environment: Local communities and environmental groups that may be affected by their operations.
<p>Engagement Strategies</p>	<p>PHEIM employs various strategies to engage with these stakeholders effectively:</p> <ul style="list-style-type: none"> • Regular Communication: Establishing clear channels for communication, such as newsletters, reports, and press releases, to keep stakeholders informed about company performance, initiatives, and changes. • Feedback Mechanisms: Implementing surveys and feedback sessions to

	<p>gather insights and opinions from stakeholders, which can inform decision-making and improve services.</p> <ul style="list-style-type: none"> • Meetings and Workshops: Hosting meetings, workshops, or forums to facilitate direct dialogue and address stakeholder concerns or expectations.
<p>Transparency and Accountability</p>	<p>PHEIM emphasizes transparency in its operations, ensuring that stakeholders have access to relevant information. This may include:</p> <ul style="list-style-type: none"> • Financial Reporting: Regular and detailed financial reports to investors and clients. • Sustainability Effort: Disclosures about environmental, social, and governance (ESG) practices and impacts, including governance practices such as reporting to regulators and compliance with relevant regulations • Compliance with Regulations: Adhering to regulatory requirements and guidelines to build trust with regulatory bodies and stakeholders.
<p>Building Relationships</p>	<p>PHEIM focuses on building strong, long-term relationships with stakeholders by:</p> <ul style="list-style-type: none"> • Understanding Needs: Actively listening to stakeholders to understand their needs and concerns. • Collaborative Initiatives: Partnering with stakeholders on initiatives that benefit both parties, such as

	<p>community development projects or sustainability efforts.</p> <ul style="list-style-type: none"> • Educational Programs: Offering training and resources to help stakeholders better understand the asset management industry and investment opportunities.
Continuous Improvement	<p>PHEIM is committed to continuous improvement in its stakeholder engagement practices by:</p> <ul style="list-style-type: none"> • Evaluating Engagement Effectiveness: Regularly assessing the effectiveness of engagement strategies and making necessary adjustments. • Staying Current: Keeping abreast of industry trends and stakeholder expectations to adapt engagement strategies accordingly

Effective stakeholder engagement is vital for PHEIM as it fosters trust, enhances reputation, and drives business success. By actively involving stakeholders in their processes, PHEIM can create shared value and contribute to a more sustainable financial ecosystem.

COMMITMENT TO SUSTAINABILITY

PHEIM is dedicated to integrating sustainability into its core operations and investment strategies. This commitment reflects recognition of the critical importance of environmental, social, and governance (ESG) factors in creating long-term value for clients and society. Below are key aspects of PHEIM's commitment to sustainability:

Key Aspects	Descriptions
Incorporating ESG Principles	<p>PHEIM actively incorporates ESG principles into its investment decision-making process. This includes:</p> <ul style="list-style-type: none"> • Environmental Considerations: Assessing the environmental impact of potential investments, such as carbon

	<p>emissions, resource management, and climate change risks.</p> <ul style="list-style-type: none"> • Social Responsibility: Evaluating how companies manage relationships with employees, suppliers, customers, and the communities where they operate. This includes promoting fair labor practices and community engagement. • Governance Practices: Ensuring that the companies they invest in have strong governance structures, including transparent reporting, ethical business practices, and accountability.
<p>Sustainable Investment Strategies</p>	<p>PHEIM has developed a range of sustainable investment strategies designed to align financial returns with positive societal outcomes:</p> <ul style="list-style-type: none"> • Responsible Investment Funds: Offering investment funds that focus on companies with strong ESG performance, thereby promoting sustainability while aiming for competitive financial returns. • Impact Investing: Targeting investments that generate measurable social or environmental benefits alongside financial returns, such as renewable energy projects or social enterprises.
<p>Transparency and Reporting</p>	<p>PHEIM prioritizes transparency in its sustainability efforts by:</p> <ul style="list-style-type: none"> • Regular ESG Reporting: Providing stakeholders with detailed reports on ESG performance and the impact of their investments, ensuring accountability and fostering trust. • Adherence to Standards: Aligning with international sustainability reporting frameworks, such as the Global Reporting Initiative (GRI) or the Principles for Responsible Investment (PRI), utilizing news network available

	at our disposal to enhance credibility and consistency.
Engagement and Advocacy	<p>PHEIM is committed to engaging with stakeholders on sustainability issues:</p> <ul style="list-style-type: none"> • Collaborative Initiatives: Working with industry peers, regulators, and civil society organizations to promote sustainable practices within the asset management industry. • Shareholder Advocacy: Actively participating in shareholder meetings and discussions to advocate for sustainable practices and responsible governance among portfolio companies.
Continuous Improvement and Education	<p>PHEIM recognizes that sustainability is an evolving field and commits to continuous improvement:</p> <ul style="list-style-type: none"> • Training and Development: Providing ongoing education and training for employees on sustainability issues and practices to enhance their understanding and effectiveness in promoting sustainability. • Monitoring Trends: Staying informed about emerging sustainability trends and best practices to adapt strategies and remain a leader in responsible investing.

The Group’s commitment to sustainability reflects its belief that responsible investment is essential for long-term success. By integrating ESG factors into its investment strategies, promoting transparency, engaging with stakeholders, and fostering a culture of continuous improvement, PHEIM aims to contribute positively to the environment and society while delivering value to its clients. This proactive approach not only strengthens PHEIM’s reputation but also helps drive the transition towards a more sustainable and resilient economy.

WHY SUSTAINABILITY IS IMPORTANT TO US

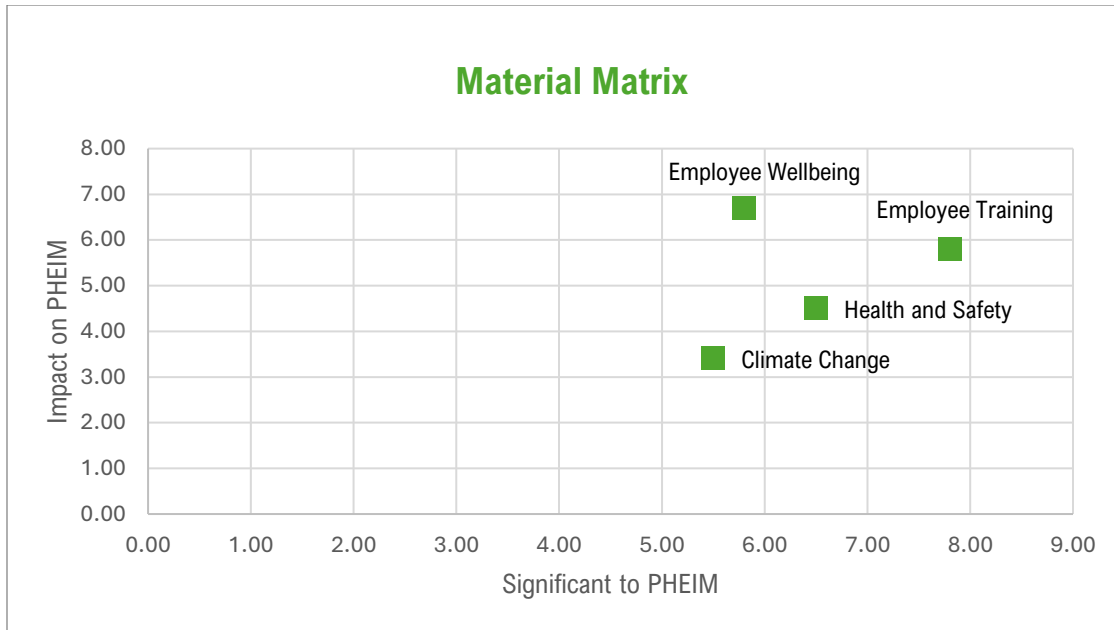
At PHEIM, sustainability is at the core of our philosophy, reflecting our belief that long-term success is built on responsible and ethical practices. We recognize that addressing environmental, social, and governance (ESG) factors is crucial not only for mitigating risks but also for unlocking opportunities that align with our stakeholders' values. By integrating sustainability into our operations and investment strategies, we aim to create lasting positive impacts for the communities we serve, safeguard natural resources, and foster resilience in an ever-changing global landscape. Our commitment to sustainability reflects our role as stewards of financial growth and social progress.

HOW WE EVALUATE ESG INVESTMENT CRITERIA

Our approach to ESG investment evaluation is rooted in rigorous analysis and a commitment to transparency. We prioritize investments that demonstrate strong governance structures, proactive environmental stewardship, and a positive social footprint. Our decision-making framework involves a thorough assessment of companies' ESG practices, including their adherence to international standards, track record in managing risks, and alignment with sustainability goals. By employing both qualitative and quantitative metrics, we ensure that our investments contribute to meaningful change while delivering competitive financial returns. This disciplined approach enables us to identify businesses that are not only profitable but also aligned with our vision of a sustainable future.

MATERIALITY ASSESSMENT

PHEIM's materiality assessment is a structured process to identify and prioritize the environmental, social, and governance (ESG) issues that matter most to our stakeholders and business operations. By aligning with global sustainability frameworks and engaging key stakeholders, this assessment ensures that PHEIM focuses its efforts on areas where we can create the greatest positive impact. The insights from this process guide our sustainability strategy, helping us address key risks and opportunities while contributing to long-term value creation.



The materiality matrix highlights four key areas that are significant to PHEIM and impactful to its operations. Employee Wellbeing emerges as a crucial focus, emphasizing the importance of fostering a supportive and healthy work environment to enhance employee satisfaction and productivity. Similarly, Employee Training is identified as a priority, reflecting the critical need to invest in programs that build workforce skills and drive organizational growth and innovation.

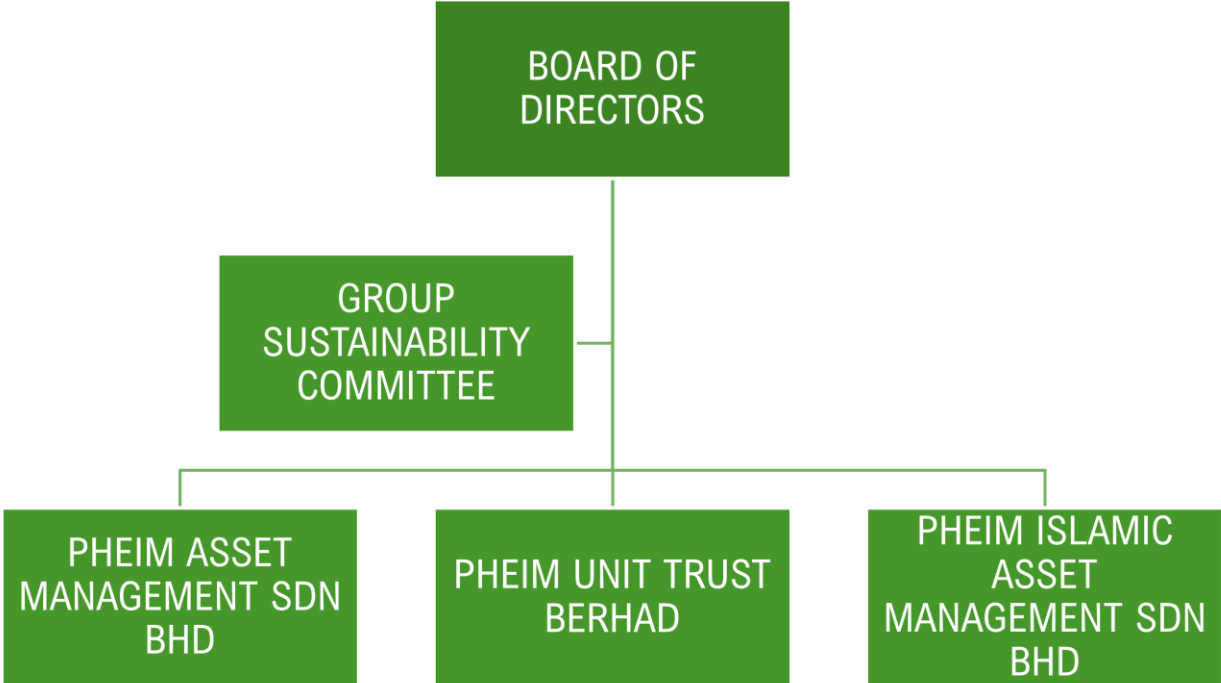
Health and Safety is another vital area, underscoring the necessity of maintaining a safe workplace environment to ensure operational efficiency and regulatory compliance. Additionally, Climate Change remains an important consideration, as addressing climate-related challenges aligns PHEIM with global sustainability efforts and helps mitigate long-term environmental risks.

In conclusion, the matrix highlights employee-focused areas, particularly training and wellbeing, as top priorities for PHEIM. However, integrating strategies to address health, safety, and climate change is essential for a balanced approach to sustainability and to meet stakeholder expectations effectively.

SUSTAINABILITY CORPORATE GOVERNANCE STRUCTURE

The Group recognizes that effective corporate governance is essential for achieving its sustainability objectives and ensuring accountability to stakeholders. The corporate governance structure at PHEIM is designed to integrate sustainability into its decision-making processes and operations.

Here are the key components of PHEIM's sustainability corporate governance structure:



Key Components	Description
Board of Directors	The Board of Directors at PHEIM plays a critical role in overseeing the company's sustainability initiatives. Key responsibilities include: <ul style="list-style-type: none"> • Strategic Oversight: The Board is responsible for setting the strategic direction of the company, including sustainability goals and objectives. • Risk Management: Evaluating risks related to environmental, social, and governance (ESG) factors and ensuring that appropriate mitigation strategies are in place. • Performance Monitoring: Reviewing and approving sustainability performance metrics and targets to ensure accountability.
Sustainability Committee	PHEIM has established a dedicated Sustainability Committee within the Board to

	<p>focus specifically on sustainability issues. This committee typically includes:</p> <ul style="list-style-type: none"> • Composition: Board members and Senior Management with expertise in sustainability, finance, and risk management to guide PHEIM's sustainability efforts effectively. • Responsibilities: Overseeing the development and implementation of sustainability policies, monitoring progress against sustainability targets, and reporting findings to the Board.
<p>Management Team</p>	<p>The management team at PHEIM is responsible for executing the sustainability strategy and ensuring its integration into daily operations. This includes:</p> <ul style="list-style-type: none"> • Sustainability Integration: Incorporating ESG considerations into investment decisions, operational practices, and corporate culture. • Employee Engagement: Promoting awareness and training on sustainability issues among employees to foster a culture of responsibility and innovation. • Reporting and Disclosure: Preparing sustainability reports that communicate PHEIM's sustainability performance and initiatives to stakeholders.
<p>Stakeholder Engagement</p>	<p>PHEIM recognizes the importance of engaging with various stakeholders, including investors, clients, employees, regulators, and the community. The stakeholder engagement process involves:</p> <ul style="list-style-type: none"> • Feedback Mechanisms: Implementing channels for stakeholders to provide input on sustainability initiatives and concerns. • Collaboration: Partnering with stakeholders on sustainability projects and initiatives to enhance impact and drive shared value.

<p>Policies and Frameworks</p>	<p>PHEIM has developed a set of policies and frameworks to guide its sustainability efforts:</p> <ul style="list-style-type: none"> • Code of Conduct: Establishing ethical standards and expectations for employees and management regarding sustainability practices. • Sustainability Policy: Outlining PHEIM's commitment to sustainability, including objectives, strategies, and reporting practices. • ESG Investment Framework: Providing guidelines for integrating ESG factors into investment decisions and monitoring portfolio performance.
<p>Monitoring and Evaluation</p>	<p>PHEIM employs robust monitoring and evaluation mechanisms to assess its sustainability performance:</p> <ul style="list-style-type: none"> • Key Performance Indicators (KPIs): Establishing measurable sustainability targets and KPIs to track progress and performance. • Internal Audits: Assessing sustainability performance is within the planned scope for the upcoming financial year to identify areas for improvement. • External Assessments: Engaging third-party evaluators to review and validate sustainability practices and reporting.

PHEIM sustainability corporate governance structure reflects its commitment to responsible and ethical business practices. By establishing a comprehensive framework that includes a dedicated board committee, active stakeholder engagement, and robust monitoring mechanisms, PHEIM aims to effectively integrate sustainability into its core operations and decision-making processes. This governance structure not only enhances transparency and accountability but also helps PHEIM achieve its sustainability objectives while delivering long-term value to its stakeholders.

GOVERNANCE MATTERS

Governance matters are critical to the success and integrity of PHEIM. Effective governance ensures that the company operates in a responsible, transparent, and accountable manner while aligning with the interests of its stakeholders. Here are the key aspects of governance matters at PHEIM:

Key Aspects	Descriptions
Board Structure	PHEIM’s Board of Directors is composed of diverse professionals with expertise in finance, investment, and governance. The Board oversees corporate policies, monitors performance, and guides sustainability and ESG objectives.
Committees	To enhance governance, PHEIM has established several committees, including: <ul style="list-style-type: none"> • Sustainability Committee: Guides sustainability initiatives and monitors ESG performance. • Investment Committee: Overseeing all aspects of investment risk, fund performance, and ensuring compliance with relevant regulations.
Ethical Standards	Ethical Standards PHEIM maintains high ethical standards through: <ul style="list-style-type: none"> • Code of Conduct: Outlines expected behaviors and ethical practices. • Whistleblower Policy: Provides a confidential reporting channel for unethical behavior.
Risk Management	PHEIM implements a robust risk management framework to identify, assess, and mitigate various risks, ensuring business continuity.
Stakeholder Engagement	PHEIM prioritizes transparent communication and feedback mechanisms to engage stakeholders and align governance with their expectations.

Compliance	PHEIM is committed to regulatory compliance, regularly monitoring laws and implementing internal controls to safeguard against misconduct.
Continuous Improvement	The company emphasizes ongoing education and regular evaluations of governance practices to foster a culture of compliance and integrity.

The Group’s governance framework promotes transparency, accountability, and ethical behavior, which is vital for building trust with stakeholders and achieving long-term success. This commitment enhances PHEIM’s reputation and supports its sustainability objectives.

ANTI BRIBERY AND CORRUPTION POLICY

PHEIM is committed to maintaining the highest ethical standards and integrity in all its business dealings. The Anti-Bribery and Corruption Policy serves as a fundamental framework to prevent bribery and corruption within the organization. Here are the key components of this policy.

Key Components	Descriptions
Policy Statement	PHEIM prohibits all forms of bribery and corruption, including offering, giving, receiving, or soliciting anything of value to influence decisions.
Scope	The policy applies to all employees, directors, agents, and third-party providers, covering interactions with public officials, clients, and suppliers.
Prohibited Conduct	Key prohibitions include: <ul style="list-style-type: none"> • Gifts and Hospitality: Accepting or offering gifts or hospitality that may influence business decisions, unless legally permissible and reasonable. • Facilitation Payments: Prohibiting payments to expedite routine government actions. • Political Contributions: Restricting contributions to political parties on

	behalf of PHEIM without Board approval.
Reporting Mechanisms	<p>Employees and stakeholders can report suspected violations through:</p> <ul style="list-style-type: none"> • Whistleblower Hotline: A confidential reporting channel. • Direct Reporting: Concerns can be reported to supervisors or compliance officers.
Training and Awareness	PHEIM provides regular training on the policy to educate employees about recognizing and avoiding bribery and corruption risks.
Enforcement	Violations may result in disciplinary actions, including termination, and potential legal action against involved parties.
Review and Monitoring	The policy is regularly reviewed and updated to ensure effectiveness and compliance with legal standards, monitored through audits.



At PHEIM, comprehensive Anti-Bribery and Corruption (ABC) training is an integral part of the company’s commitment to maintaining the highest ethical standards in its business practices. This training educates employees about the critical importance of preventing bribery and corruption while reinforcing PHEIM’s policies and relevant legal frameworks. Team members learn to identify potential risks, understand the consequences of unethical behavior, and familiarize themselves with the channels available for reporting concerns. By empowering employees with the knowledge and tools necessary to navigate complex ethical situations, PHEIM fosters a culture of transparency and accountability, ensuring that each employee contributes to the organization's commitment to integrity and ethical conduct.

Percentage of employee who attended Anti Bribery and Anti Corruption (ABAC) Training in FYE 2024



Division	PHEIM Asset Management Sdn Bhd (%)	PHEIM Islamic Asset Management Sdn Bhd (%)	PHEIM Unit Trust Berhad (%)
Management	100	100	100
Executive	100	100	100
Non-Executive	-	-	-
General Worker	-	-	-

Regarding anti-corruption measures, PHEIM has maintained an exemplary record, with no substantiated complaints related to Anti-Bribery and Corruption or gift-giving incidents reported for FYE 2024. This achievement aligns with our key performance indicator (KPI) target of zero complaints and reflects our unwavering commitment to fostering a corruption-free environment in all aspects of our business operations. By prioritizing ethical practices and comprehensive training, PHEIM ensures that integrity remains at the core of our organizational culture.

Anti-Bribery and Corruption Policy	FYE 2024	Target
Substantiated complaints pertaining to Anti-Bribery & Corruption and gift giving incidents	0 Case	0 case

WHISTLEBLOWING POLICY

The Group is committed to promoting transparency, integrity, and accountability through its Whistleblowing Policy, which encourages employees and stakeholders to report concerns related to unethical behavior, misconduct, or violations of laws and company policies without fear of retaliation. This policy applies to all employees, directors, and third-party stakeholders and covers issues such as fraud, corruption, and policy violations. Reports can be made through a confidential whistleblower hotline or directly to supervisors and compliance officers, with a strong emphasis on confidentiality to protect the whistleblower's identity. PHEIM strictly prohibits retaliation against anyone who reports concerns in good faith, ensuring a safe environment for whistleblowers. All reports will be investigated promptly and fairly, and regular training is provided to ensure employees understand the policy and their rights. Ultimately, this Whistleblowing Policy reinforces PHEIM's commitment to ethical conduct and encourages a culture of openness to address potential issues effectively.

Individuals who become aware of or suspect misconduct within PHEIM are encouraged to report their concerns promptly. Reports can be made anonymously through designated whistleblowing channels.

- Email: whistleblowing@PHEIMunitrusts.com
- Email: whistleblowing@PHEIM.com.my

DATA PRIVACY AND BREACH

PHEIM prioritizes data privacy and protection, adhering to stringent data protection laws and implementing robust measures such as encryption, access controls, and regular audits. While the company experienced one data breach incident, it promptly mitigated the impact, informed affected parties, and strengthened its security protocols to prevent recurrence.

Moving forward, PHEIM is committed to preventing data breaches by enhancing its security infrastructure, conducting regular system audits, and providing ongoing employee training on data privacy best practices. These efforts underscore PHEIM's dedication to safeguarding client information, maintaining trust, and ensuring compliance with regulations.

Data Privacy and Breach	FYE 2024	Target
No. of data breach case	1 Case	0 Case
No. of complaints on data breach	0 Case	0 Case

To address the data privacy and security challenges arising from a data breach in FYE2024, PHEIM can take the following measures:

Initiatives	Description
Strengthen Data Protection Policies	<ul style="list-style-type: none"> • Update Policies: Revise and enhance existing data privacy policies to align with global standards such as GDPR or local data protection laws. • Data Classification: Implement strict data classification protocols to ensure sensitive information is adequately protected.
Enhance Cybersecurity Infrastructure	<ul style="list-style-type: none"> • Advanced Technologies: Invest in robust security tools such as firewalls, intrusion detection systems

ENVIRONMENTAL MATTERS

PHEIM is committed to reducing its environmental impact and integrating sustainable practices into its operations. Recognizing the importance of environmental stewardship, PHEIM focuses on areas where it can make the most meaningful contributions, including efficient resource management, minimizing waste, and monitoring emissions. Although PHEIM's direct environmental footprint is limited, the company strives to adopt responsible practices, reduce indirect emissions, and promote sustainability initiatives that align with its values and long-term goals. By proactively addressing environmental matters, PHEIM aims to contribute to a healthier environment and support the transition to a sustainable future.



SCOPE 1

Direct Emissions that generated by the company's activity.



SCOPE 2

Indirect Emissions associated with energy purchased by the company.



SCOPE 3

All other emissions associated with the company's activity.

SCOPE 1

For Scope 1 emissions, PHEIM assesses direct greenhouse gas (GHG) emissions from sources it controls, primarily focusing on air conditioning units given the absence of company vehicles or fuel usage. In PHEIM Asset Management Sdn Bhd (PAMSB) and PHEIM Islamic Asset Management Sdn Bhd (PIAMSB), two central air conditioning units are used, operating with R32 and R-410A refrigerants, both of which are lower-global-warming-potential gases. However, as these units have not been serviced to date, exact refrigerant leakage or usage records are not available. For PHEIM Unit Trust Berhad (PUTB), R32 is used for air conditioner gas usage. While direct emissions remain minimal, PHEIM is committed to tracking and minimizing its environmental impact through responsible management of any sources within its operational control.

SCOPE 2

PHEIM Scope 2 emissions account for indirect greenhouse gas (GHG) emissions resulting from the consumption of purchased electricity, primarily used in office operations, including lighting, cooling, and office equipment. Recognizing the impact of electricity usage on its carbon footprint, PHEIM is committed to monitoring and managing these emissions, implementing energy-saving measures wherever feasible to reduce reliance on non-renewable power sources. This proactive approach to Scope 2 emissions aligns with PHEIM's commitment to sustainability, as the company explores additional strategies to lower its indirect energy-related emissions and lessen its environmental impact.

Below are the electricity usage data for PHEIM:

Division	Year	Electricity (kwh)	Emission Factor	CO2 Emissions (kg CO2e)
PAMSB & PIAMSB	FYE 2024	14,759	0.758	11,187.32
PUTB	FYE 2024	8,792	0.758	6,664.33

** Data only up to October = PAMSB & PIAMSB, July = PUTB

As of FYE 2024, PHEIM's total electricity consumption reached 22,166 kWh, with PHEIM Asset Management (PAMSB) and PHEIM Islamic Asset Management (PIAMSB) consuming 14,759 kWh (data up to October) and PHEIM Unit Trust Berhad (PUTB) using 8,792 kWh (data up to July). This consumption reflects indirect Scope 2 emissions, highlighting areas where PHEIM can improve energy efficiency. PAMSB & PIAMSB, with higher energy use, may benefit from targeted energy-saving initiatives to reduce consumption, aligning with PHEIM's overall sustainability goals.

WASTE MANAGEMENT

PHEIM is dedicated to responsible waste management as part of its commitment to environmental sustainability. Although the nature of its operations generates minimal waste, PHEIM actively seeks to reduce its waste footprint through efficient resource use, recycling initiatives, and responsible disposal practices. The company promotes a culture of waste reduction by encouraging employees to minimize paper use, recycle materials, and properly dispose of waste. Through these practices, PHEIM aims to contribute to a cleaner environment and support sustainable resource management. Table below shows the waste management data for PAMSB & PIAMSB and PUTB:

FYE 2024			
Division	Type of Waste	Quantity (kg)	Type of Disposal
PAMSB & PIAMSB	Paper	105.00 kg	Recycle
PUTB	e-Waste (Toner Cartridge)	1.36 kg	Landfill

SCOPE 3

PHEIM Scope 3 emissions encompass indirect greenhouse gas (GHG) emissions from activities not owned or directly controlled by the company but related to its operations, such as employee commuting, business travel, and third-party services. Recognizing the importance of addressing these broader emissions, PHEIM is committed to tracking and understanding its Scope 3 impact as part of its comprehensive approach to sustainability. By identifying and managing these indirect emissions, PHEIM seeks to enhance its overall environmental performance and support industry-wide efforts to mitigate climate change.

EMPLOYEE COMMUTING

In alignment with our commitment to reducing greenhouse gas (GHG) emissions, PHEIM has incorporated Scope 3 emissions related to employee commuting into our sustainability assessment. Understanding the impact of daily commuting on our overall carbon footprint is essential as it highlights the indirect emissions generated through our operational activities. By tracking and managing these emissions, we aim to foster a sustainable workplace that encourages environmentally conscious commuting options, reflecting our dedication to responsible environmental stewardship.

This data collection will serve as a baseline, allowing us to identify trends and areas for improvement over time. As part of our broader sustainability strategy, these insights will support our ongoing efforts to implement initiatives that reduce emissions, contributing to PHEIM's commitment to sustainability and climate responsibility.

- PHEIM Asset Management Sdn Bhd (PAMSB)
- PHEIM Islamic Asset Management Sdn Bhd (PIAMSB)

FYE 2024			
Mode of Transport	Total Distance (km)	Emission Factor	CO2 Emissions (kg CO2e)
Car	105.8km	0.04551	4.81
Motorcycle	27.2km	0.02956	0.80
Public Transportation	44.6km	0.041	1.82
Walking	20.2km	0	0

- PHEIM Unit Trust Berhad (PUTB)

FYE 2024			
Mode of Transport	Total Distance (km)	Emission Factor	CO2 Emissions (kg CO2e)

Car	106.2km	0.04551	4.83
Public Transportation	131.4km	0.041	5.38

BUSINESS TRAVELLING

In line with PHEIM Asset Management Sdn Bhd's commitment to sustainable practices, Scope 3 emissions from business travel are a key area of focus in our sustainability framework. Recognizing that business-related travel contributes indirectly to our carbon footprint, we aim to assess, monitor, and ultimately reduce these emissions over time. By doing so, we align with our broader environmental goals and reflect our dedication to responsible business operations.

Tracking these emissions enables us to better understand the impact of our travel-related activities on our overall GHG emissions, allowing us to set actionable goals for reductions. This data forms part of PHEIM's holistic approach to sustainability, supporting informed decisions regarding travel practices and helping to integrate sustainability considerations into essential business activities.

- PHEIM Asset Management Sdn Bhd (PAMSB)
- PHEIM Islamic Asset Management Sdn Bhd (PIAMSB)

Year	Mode of Transport	Country	Total Distance (km)	Emission Factor	CO2 Emissions (kg CO2e)
FYE 2024	Flight	Singapore - Kuala Lumpur	21,087	0.13464	2,839.15
		Singapore - Cambodia	9,144		1,231.14
		Singapore - Penang	3,624		487.93
		Kuala Lumpur - Indonesia	2,246		302.40
		Singapore - China	5,216		702.28

- PHEIM Unit Trust Berhad (PUTB)

Year	Mode of Transport	Country	Total Distance (km)	Emission Factor	CO2 Emissions (kg CO2e)
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FYE 2024	Flight	Kuala Lumpur - Penang	790	0.13464	106.36
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To reduce emissions from business travel, PHEIM can consider the following initiatives:

Key Initiatives	Descriptions
Increase Virtual Meetings	Encourage the use of virtual meeting platforms like Zoom or Microsoft Teams for regular meetings with clients and partners. Establish guidelines for travel only when virtual communication cannot meet business objectives.
Promote Rail and Public Transport for Short-Distance Travel	Where feasible, replace short-haul flights with train or public transport, which typically have a lower carbon footprint. This can be particularly effective for regional travel within countries or neighboring regions.
Implement a Carbon Offset Program	For necessary air travel, PHEIM could invest in carbon offset programs to neutralize the impact of emissions. These offsets could be directed toward projects that align with the company's environmental goals, such as reforestation or renewable energy projects.
Create a Sustainable Travel Policy	Develop and enforce a policy that prioritizes sustainable travel options. This policy could recommend travel alternatives, outline carbon reduction goals, and track the environmental impact of business travel to raise awareness within the organization.
Encourage Remote Work	By supporting a culture of remote work, PHEIM can reduce the need for employees to travel for in-office meetings, which not only reduces emissions but also supports employee flexibility and well-being.
Incentivize Low-Carbon Travel Choices	Consider implementing a reward system for employees who select low-carbon travel options, whether by choosing direct flights, opting for economy class, or using environmentally friendly accommodations during business trips.

OVERVIEW OF SCOPE 2 AND SCOPE 3

This sustainability statement evaluates PHEIM's Scope 2 and Scope 3 emissions, which include indirect emissions from purchased electricity, waste management, employee commuting, and business travel. The overall Scope 2 electricity consumption for all divisions stands at 23,551 kWh, resulting in total emissions of 17,851.65 kg CO₂. These figures highlight the need to implement energy efficiency measures and transition to renewable energy sources to reduce the organization's carbon footprint. PHEIM aligns its efforts with the recommendations of the Task Force on Climate-Related Financial Disclosures (TCFD) to enhance transparency and accountability in addressing climate-related risks and opportunities.

For Scope 3 emissions, waste management includes 105 kg of recycled paper and 1.36 kg of e-waste (toner cartridges). These efforts demonstrate PHEIM's commitment to responsible waste disposal and recycling practices, reflecting its alignment with TCFD's emphasis on environmental stewardship. While emissions from waste are relatively low, further initiatives to minimize waste generation and enhance recycling can significantly reduce environmental impact, contributing to PHEIM's broader climate strategy.

Employee commuting at PHEIM involves cars, public transport, motorcycles, and walking, resulting in total emissions of 17.64 kg CO₂. This low figure indicates a mix of sustainable commuting methods, but there remains an opportunity to encourage greater use of eco-friendly options such as carpooling, biking, and electric vehicles. Promoting such practices could further reduce emissions while fostering a culture of sustainability, aligning with TCFD's recommendations to mitigate emissions in value chain activities.

Business travel, specifically flights to Kuala Lumpur, Penang, Cambodia, Singapore, China and Indonesia, accounts for 5,669.26kg CO₂ emissions, making it a significant contributor to Scope 3. To address this, PHEIM could prioritize virtual meetings, optimize travel schedules, and partner with airlines offering carbon offset programs. These measures would support PHEIM's commitment to TCFD principles by reducing carbon-intensive activities and integrating climate considerations into its operational strategies while maintaining efficiency.

SOCIAL MATTERS

In line with its commitment to fostering a positive impact on society, PHEIM recognizes the importance of addressing social matters as a core component of its sustainability strategy. Our dedication extends to creating a supportive, inclusive, and equitable workplace while enhancing the well-being of the communities we serve. This sustainability statement outlines our approach and initiatives related to social responsibility, encompassing employee welfare, diversity and inclusion, community engagement, and stakeholder relations. Guided by principles of transparency and

responsibility, PHEIM is committed to advancing social equity, respecting human rights, and contributing to a more resilient and inclusive society.

EMPLOYEE WELFARE

PHEIM emphasizes the holistic well-being of employees, covering key areas such as health, financial security, work-life balance, and personal development. Health and wellness initiatives could include comprehensive medical insurance, mental health support, regular health screenings, and fitness programs. Financial security might be bolstered through retirement benefits, performance incentives, and educational allowances, ensuring employees are supported both during and after their careers.

To further promote work-life balance, flexible working hours, remote work options, and family support programs are vital, enabling employees to effectively balance personal and professional responsibilities. Professional development programs, such as training workshops, mentorship, and career progression pathways, encourage continuous growth, fostering both job satisfaction and career advancement. An effective welfare program like this reflects PHEIM’s commitment to creating a safe, inclusive, and supportive workplace, enhancing overall employee morale and productivity.

OCCUPATIONAL SAFETY AND HEALTH

PHEIM places the highest priority on the safety and well-being of its employees, recognizing that a healthy and secure work environment is fundamental to achieving operational excellence. Our commitment to Occupational Safety and Health (OSH) reflects a proactive approach to identifying, managing, and mitigating risks, ensuring that all personnel work in conditions that promote physical and mental well-being. Through a combination of safety protocols, regular training, and preventive measures, we strive to maintain a workplace where employees feel valued, safe, and empowered to perform at their best. PHEIM’s approach to OSH aligns with industry’s best practices and regulatory standards, reinforcing our commitment to fostering a culture of safety and continuous improvement.

Below are the total numbers of training conducted for FYE 2024:

Division	Total No. Training Conducted (2024)
PHEIM Asset Management Sdn Bhd (PAMSB)	4
PHEIM Islamic Asset Management Sdn Bhd (PIAMSB)	4
PHEIM Unit Trust Berhad (PUTB)	4



For FYE 2024, PHEIM recorded a Lost Time Incident Rate (LTIR) of zero, with no work-related fatalities, demonstrating our strong commitment to workplace safety. Safety training initiatives were conducted throughout the year, including essential fire drills, to ensure all employees are well-prepared for emergency situations and maintain safe practices in their daily work.



PHEIM has ZERO case of Lost Time Incident Rate (LTIR) and Number of work-related fatalities in FYE 2024.

UPHOLDING HUMAN RIGHTS

PHEIM is dedicated to fostering a fair and respectful workplace through its commitment to equitable labor practices and the upholding of human rights. Our approach prioritizes creating a safe, inclusive, and non-discriminatory environment, guided by principles of equality, respect, and diversity. We ensure that all employees are treated fairly, with a strong emphasis on maintaining transparency in recruitment, employment, and advancement opportunities.

Our human rights commitment also extends to protecting the well-being of our employees by upholding labor standards in line with local regulations and international guidelines, such as the International Labor Organization (ILO) standards. PHEIM actively enforces policies against forced labor, child labor, and any form of harassment, promoting a workplace culture where every

individual is valued and respected. Through continuous training and awareness programs, we strive to reinforce these principles, ensuring that all employees understand and embrace the importance of ethical practices, inclusivity, and respect within our organization and the broader community.



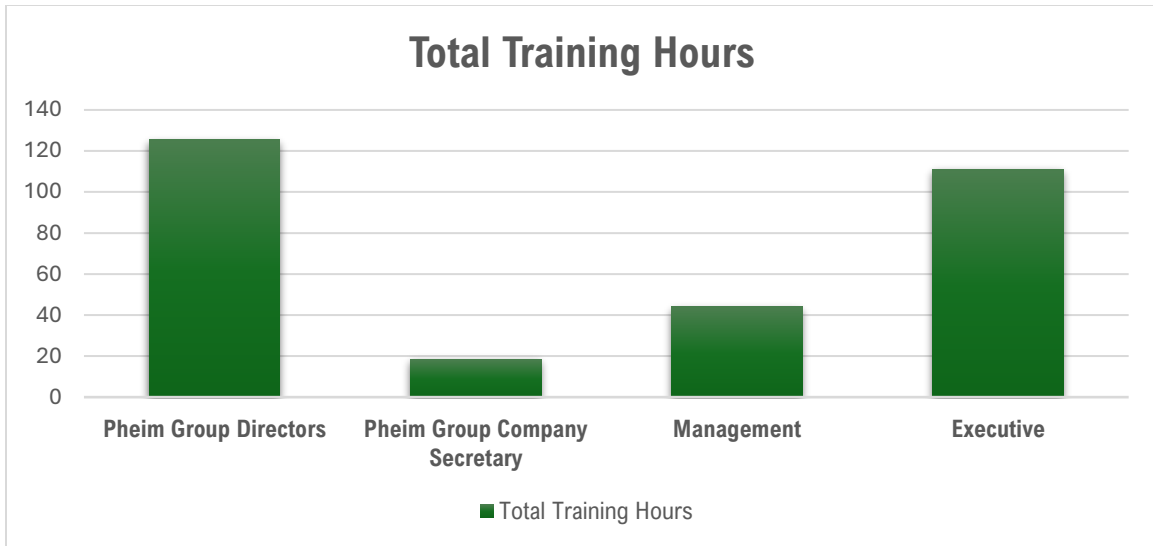
PHEIM has ZERO substantiated complaints concerning human rights violations in FYE 2024.

EMPLOYEE ENGAGEMENT

Employee engagement at PHEIM is a pivotal aspect of the company's culture, fostering a motivated and committed workforce. By prioritizing open communication, PHEIM encourages employees to voice their ideas and concerns, creating an inclusive environment where everyone feels valued. Regular feedback sessions, training programs, and team-building activities further enhance engagement levels, ensuring employees are aligned with the company's goals and vision. PHEIM also recognizes the importance of work-life balance and promotes various wellness initiatives, which contribute to higher job satisfaction and productivity. This comprehensive approach not only strengthens employee loyalty but also drives the overall success of the organization.

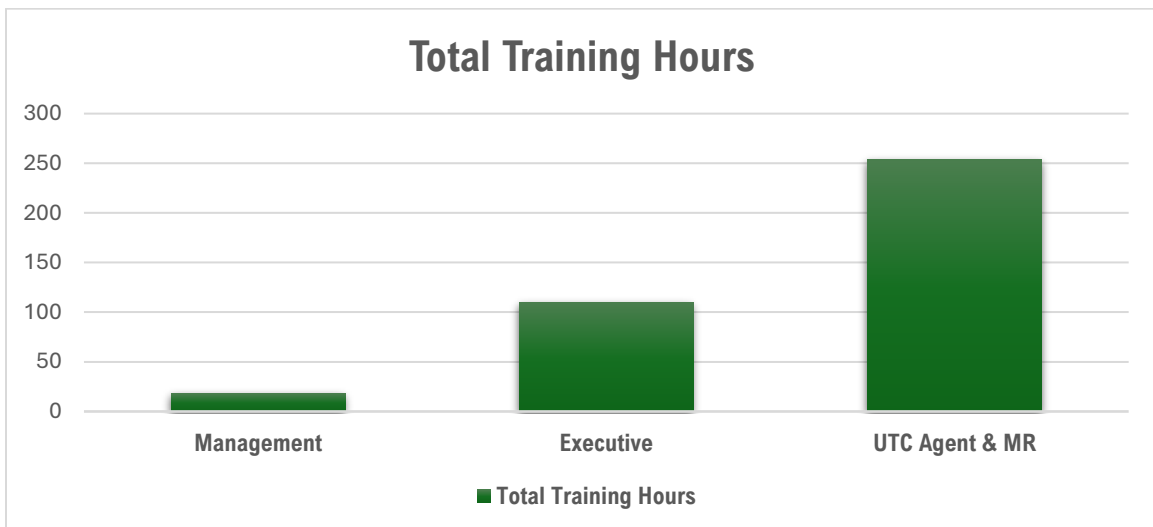
TRAINING AND DEVELOPMENT

At PHEIM, we recognize that continuous training and development are fundamental to both employee growth and the overall success of the organization. Our commitment to fostering a culture of learning and development ensures that our team members are equipped with the necessary skills, knowledge, and resources to excel in their roles and adapt to industry advancements. By offering diverse training programs that span technical expertise, leadership, and soft skills, we aim to empower employees at all levels to reach their fullest potential. This focus on ongoing development not only enhances individual performance but also strengthens PHEIM's capacity to innovate and respond effectively to evolving market demands.



- PHEIM Asset Management Sdn Bhd (PAMSB)
- PHEIM Islamic Asset Management Sdn Bhd (PIAMSB)

Employee Category	Total Training hours
PHEIM Group Directors	125.5
PHEIM Group Company Secretary	18.5
Management	44
Executive	111
Total	299



- PHEIM Unit Trust Berhad (PUTB)

Employee Category	Total Training hours
Management	18.5

Executive	110
UTC Agent & MR	254
Total	382.5



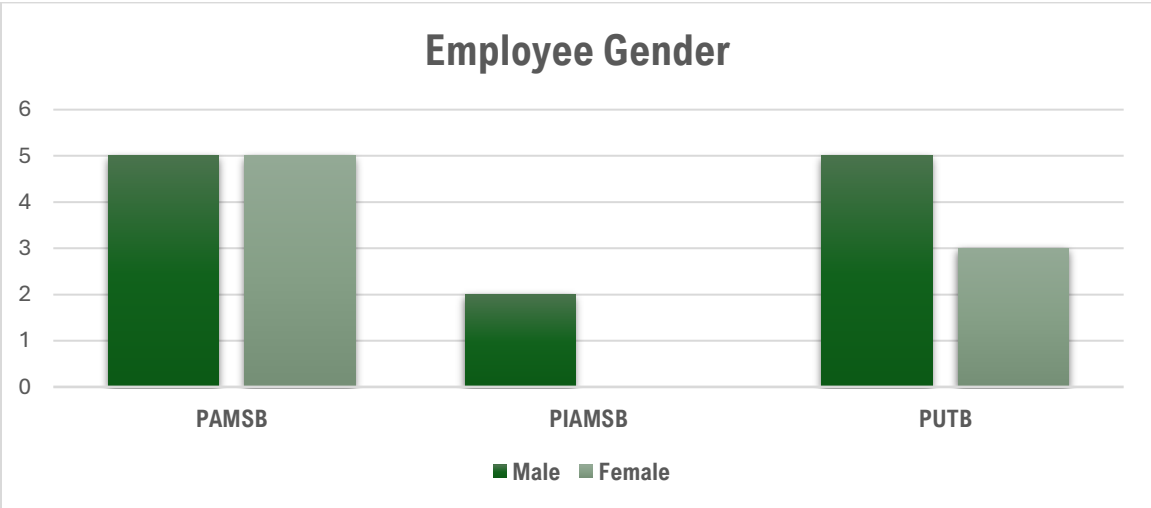
DIVERSITY, EQUITY & INCLUSION

Diversity, equity, and inclusion (DEI) are core values at PHEIM, shaping the foundation of its workforce and driving its commitment to a fair and respectful workplace. PHEIM celebrates diversity by embracing individuals from various backgrounds, cultures, and perspectives, recognizing that this variety enhances creativity and innovation within the company. Equity is upheld by ensuring that all employees have equal access to growth opportunities, resources, and rewards, while addressing any potential barriers. Inclusion at PHEIM goes beyond representation, creating an environment where everyone feels respected, valued, and empowered to contribute. Through regular DEI training, open dialogue, and policies that support underrepresented groups, PHEIM is committed to fostering a workplace where every individual can thrive and bring their authentic selves to work.

EMPLOYEE GENDER

PHEIM's workforce consists of 13 male and 8 female employees, reflecting a gender composition that the company continually seeks to balance as part of its commitment to diversity and inclusion. By promoting equitable practices and offering growth opportunities for all employees, PHEIM is dedicated to enhancing gender diversity at every level of the organization. This approach supports an inclusive culture where different perspectives are valued, contributing to a well-rounded and collaborative workplace. Through ongoing efforts to attract, retain, and advance talent from all genders, PHEIM aims to foster an environment where everyone can thrive.

Below are the employee compositions separated by their gender in PHEIM for FYE 2024:



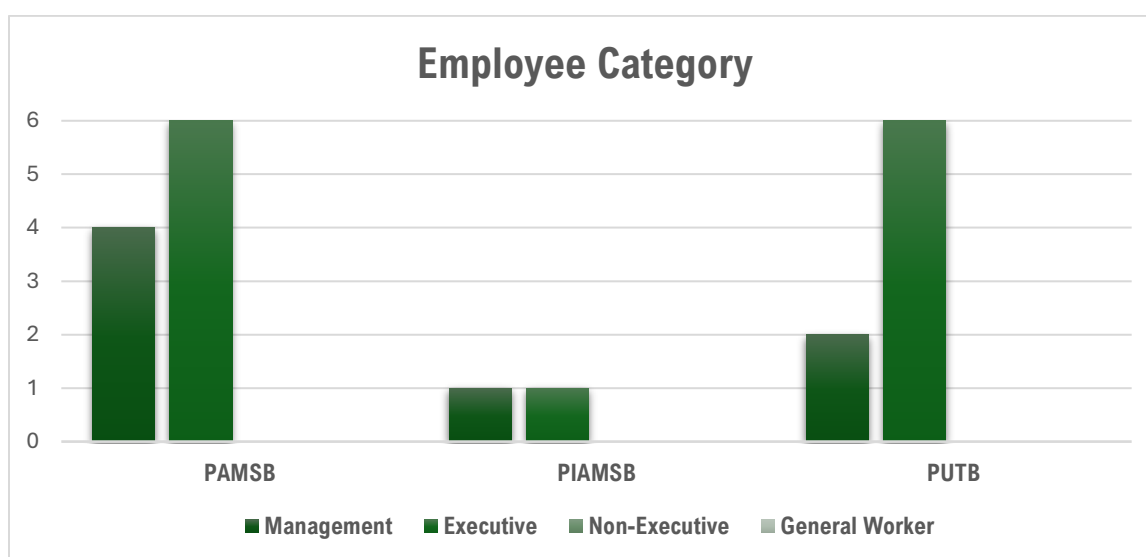
Division	Male	Female
PHEIM Asset Management Sdn Bhd (PAMSB)	5	5

PHEIM Islamic Asset Management Sdn Bhd (PIAMSB)	2	0
PHEIM Unit Trust Berhad (PUTB)	5	3
Total	12	8

EMPLOYEE CATEGORY

There are four main employee categories: Management, Executives, Non-Executives, and General Workers. However, PHEIM only has three. There are no general workers within the organization, as the company's structure focuses on specialized roles that align with its operational and strategic needs. Additionally, PHEIM Unit Trust Berhad operates with a streamlined workforce comprising only management and executive employees, reflecting its focused approach in the asset management industry. This structure allows PHEIM to maintain a highly skilled and professional team, tailored to meet the company's standards and industry requirements.

The table data below are the composition of employee categories in PHEIM for FYE 2024:



- PHEIM Asset Management Sdn Bhd (PAMSB)

Employee Category	Number of Employee
Management	4
Executive	6
Non-Executive	0
General Worker	0
Total	10

- PHEIM Islamic Asset Management Sdn Bhd (PIAMSB)

Employee Category	Number of Employee
Management	1
Executive	1
Non-Executive	0
General Worker	0
Total	2

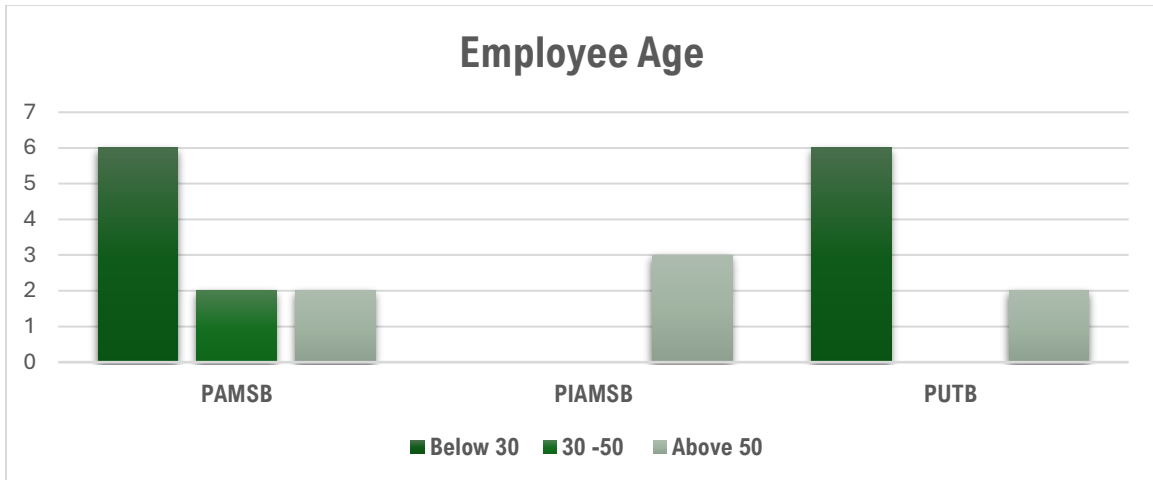
- PHEIM Unit Trust Berhad (PUTB)

Employee Category	Number of Employee
Management	2
Executive	6
Non-Executive	0
General Worker	0
Total	8

EMPLOYEE BY AGE

In line with Bursa's sustainability guidelines, PHEIM categorizes its employees by age to foster a balanced and inclusive workplace across different generational groups. This classification aids in understanding the diversity of perspectives and experiences within the company, which is vital for innovation and adaptability. PHEIM's employees are grouped into age categories such as under 30, 30–50, and above 50, aligning with common sustainability reporting practices. This age diversity allows PHEIM to leverage both the energy and fresh perspectives of younger employees and the valuable experience and mentorship offered by senior staff. By fostering an inclusive environment that respects and values each age group's unique contributions, PHEIM ensures a well-rounded workforce that supports both professional growth and sustainable business outcomes. This approach aligns with Bursa's guidelines, demonstrating PHEIM's commitment to a fair and sustainable workplace.

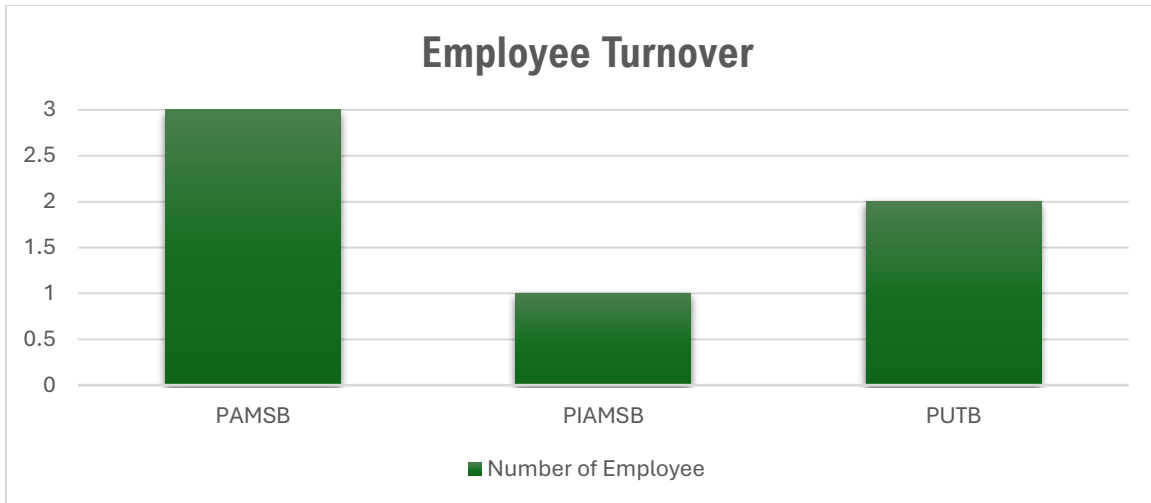
Below are the employee compositions separated by their age in PHEIM for FYE 2024:



Division	Below 30 years old	30 – 50 years old	Above 50 years old
PHEIM Asset Management Sdn Bhd (PAMSB)	6	2	2
PHEIM Islamic Asset Management Sdn Bhd (PIAMSB)	0	0	2
PHEIM Unit Trust Berhad (PUTB)	6	0	2
Total	11	5	5

EMPLOYEE TURNOVER

Employee turnover at PHEIM is monitored closely as part of the company’s commitment to maintaining a stable and engaged workforce. Tracking turnover rates allows PHEIM to assess retention trends and understand areas where improvements in employee satisfaction and engagement may be needed. Turnover is analyzed across different employee categories, such as Management, Executives, and Non-Executives, to gain insights into which roles or departments may benefit from additional support or development opportunities. PHEIM’s focus on employee engagement, career development, and a positive work environment aims to reduce turnover and retain talent. Additionally, turnover metrics are reported in alignment with sustainability guidelines, such as those from Bursa, underscoring PHEIM's dedication to transparent reporting and continuous improvement in human capital management.



Division	Number of Employee
PHEIM Asset Management Sdn Bhd (PAMSB)	3
PHEIM Islamic Asset Management Sdn Bhd (PIAMSB)	1
PHEIM Unit Trust Berhad (PUTB)	2
Total	6

In conclusion, PHEIM’s commitment to diversity, equity, and inclusion is integral to its culture and success. By fostering a workplace that values varied perspectives and ensures equitable opportunities for all, PHEIM not only enhances employee satisfaction but also drives innovation and resilience. Through continued efforts to cultivate inclusivity and address potential barriers, PHEIM aims to create an environment where every individual feels empowered to contribute their best. This dedication to DEI strengthens PHEIM’s foundation, supporting its growth and positive impact in the industry while ensuring a respectful and empowering space for all employees.

COMMUNITY ENGAGEMENT & SHARING

PHEIM recognizes the importance of community engagement and has actively participated in initiatives such as Peking University’s One Belt One Road Initiative Forum as part of its Corporate Social Responsibility (CSR) efforts. This involvement reflects the company’s commitment to fostering a supportive and responsible culture that benefits the broader community through ethical business practices and sustainable development. By engaging in such forums, PHEIM cultivates a sense of corporate responsibility among its employees, encouraging them to contribute positively both within and outside the workplace.



This is the conference organized by CCBI, China Construction Bank International, Dr Tan was one of the panellists sharing his views on the risks and Asia/Asean market outlooks.

Through these efforts, PHEIM aims to strengthen its role as a socially responsible entity and build a foundation for future CSR activities, reinforcing its commitment to making a meaningful impact in society. Besides, PHEIM has also been active in other forums and universities to add value to society as shown below:



H. E. Sou Socheat, The Director General of Securities and Exchange Regulator of Cambodia - November 4, 2024; A training session in managing risks on fund management business to Senior and all relevant staff.



August , 31 2024. A training session to young university students of Prasetyay Mulya University on investment management title: Managing Stock Portfolio in Uncertain Times.



KNOWSKILLS TVET COLLEGE, Jalan Robertson - January 9, 2024; A training session to young university students on investment management titles: 'Crisis Creates Problems, but also Opportunities'.

PHEIM is conscious of adding value by guiding non-financial and young investors to invest in equity markets wisely. PHEIM published its first table calendars in 2010 and shared the words of wisdom to all. 2010 was the year PHEIM Sicav-Sif-Asean Emerging Companies Fund was ranked No. 1 for all the 1-to-15-year ended December, 2010. 2024 was the 15th PHEIM published its yearly calendars with relevant words of wisdom. PHEIM will be issuing its 16th yearly issue before December 10, 2024.

PHEIM is a strong believer of value investing. PHEIM Investment Philosophy of Never Fully Invest At All Times is an enhanced value investing philosophy that has helped many equity investors to handle the volatile Asian market. PHEIM's Founder had published two Best seller books, *Rising Above Financial Storms* and *Never Fully Invest At All Times* to share his experience of successful investments.

CONTRIBUTION TO SOCIETY

All Profits go to Charity!

2 Best-Sellers

Presented by the Founder and Chief Strategist of
PHEIM ASSET MANAGEMENT SDN BHD and
PHEIM ASSET MANAGEMENT (ASIA) PTE LTD

RISING ABOVE FINANCIAL STORMS
TOP ADVICE FROM ASIA'S NO. 1 INVESTMENT GURU
BY DR TAN CHONG KOAY
BEST SELLER

NEVER FULLY INVEST AT ALL TIMES
TOP ADVICE FROM ASIA'S NO. 1 INVESTMENT GURU
30th Anniversary Edition
Dr Tan Chong Koay
Award-Winning Fund Manager Shares His 47 Years Of Proven Strategies For Investing Success

Your Need Is our For

To show our appreciation for investor support, PHEIM's founder published a Second Book to help new investors to weather through crises and grow their fund better. The book unveils a treasury of insights which cover proven investment strategies, philosophy and thinking processes, market inefficiencies, crises & opportunities and risk management with real-life examples.

This will benefit the readers from the wisdom of an award-winning fund manager who have consistently achieved success over 47 years in the highly volatile world of investments in Asia in the long run. Learn from his mistakes and triumphs, gaining a unique perspective on overcoming challenges and identifying opportunities in volatile markets.

To show our appreciation for your support, PHEIM's founder is publishing a second book titled "Never Fully Invest At All Times" to help you weather through crises and grow your wealth by taking acceptable risks in the long run.

DONATION

While PHEIM has not made any formal donations to date, the company is aware of the positive impact that corporate giving can have on communities and social causes. Although direct contributions have not yet been initiated, PHEIM recognizes the value of supporting charitable organizations and community development as part of its long-term vision for corporate responsibility. The company encourages a culture of compassion and social awareness among employees, which aligns with its broader commitment to ethical practices. Looking ahead, PHEIM

remains open to exploring opportunities for charitable giving and community support, aiming to foster goodwill and contribute meaningfully to societal well-being in the future.

PHEIM LAUNCHES ESG EQUITY FUND



ESG investing has also recently garnered interest from the public sector, including central banks that have expressed support for ways to help transition financial systems toward “greener”, low-carbon economies. Numerous central banks in advanced and emerging market economies have committed to integrate ESG assessment and investing practices into some of their responsibilities, such as reserve management and supervisory practices including stress tests. Irrespective of the actual path of climate change, the decisions being made by corporations and financial intermediaries indicates that climate transition and physical risks will increasingly affect the financial sector and warrant inclusion in the assessment of financial stability. In light of this, PHEIM has launched an ESG Equity Fund on 16 Dec 2021.

Pheim Global ESG Islamic Fund strives to provide the best possible returns over a long-term period by investing in the Securities of Shariah-Compliant Companies which emphasise on the concept of ESG in their business practices. The fund is suitable for investors who prefer long-term positive capital appreciation and want to have a Shariah-Compliant portfolio of global investments that emphasises the concept of ESG.

The Fund seeks to provide capital appreciation. To pursue this goal, the Fund will invest primarily in the Securities of Shariah-Compliant Companies which emphasise on the concept of ESG in their

business practices. 70% – 95% of the NAV of the Fund will be invested in Shariah-Compliant Equities and Shariah-Compliant Equity Related Securities (including Shariah-Compliant Warrants); 0% – 20% of the NAV of the Fund will be invested in Islamic Collective Investment Schemes (including Islamic REITs); and the remaining NAV of the Fund will be invested in Sukuk and Islamic Liquid Assets

MOVING FORWARD

PHEIM Asset Management Sdn Bhd is committed to advancing sustainability as a cornerstone of its operational and investment strategies in the coming years. The company plans to integrate environmental, social, and governance (ESG) principles more deeply into its investment processes, focusing on fostering long-term value creation for stakeholders. By prioritizing sustainable investments, PHEIM aims to address critical global challenges such as climate change, social inequality, and corporate governance reform while delivering competitive returns. Leveraging data-driven insights and enhanced ESG evaluation tools, PHEIM intends to identify and invest in companies that demonstrate a strong commitment to sustainability.

Internally, PHEIM is focused on reducing its carbon footprint and adopting greener practices. The company plans to invest in digitalization to streamline operations, minimizing paper usage and energy consumption. Employee engagement in sustainability efforts will also be a key focus, with initiatives aimed at raising awareness and encouraging eco-friendly practices. Furthermore, PHEIM intends to strengthen collaborations with industry peers and regulatory bodies to contribute to broader sustainability goals, aligning its efforts with frameworks such as the United Nations Sustainable Development Goals (UNSDGs). These forward-looking initiatives reflect PHEIM's dedication to embedding sustainability into every aspect of its business, ensuring resilience and relevance in a rapidly changing world.