

# MANAGEMENT TEAM

## MS CHAN IZ-LYNN

*Chief Executive Officer &  
Head of Investor Relations*

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Iz-Lynn is the Chief Executive Officer of the Manager. She is responsible for steering BHG Retail REIT's strategic direction alongside the Board, and delivering the overall business plans with the support of the management team.

Prior to driving the REIT's listing, Iz-Lynn headed Beijing Hualian Department Store Co., Ltd's (the "**Sponsor**") Mall Management Operations and was based in Beijing. In this capacity, Iz-Lynn oversaw active mall management of this Shenzhen-listed group's nation-wide portfolio of properties. She was also part of the senior management team responsible for directing the Sponsor's future strategic development.

From 2005 to 2013, Iz-Lynn held various positions in Far East Organization. She was the Assistant Director of the Retail Business Group where her primary responsibility included maximizing the business performance of the flagship asset Orchard Central, while her concurrent role as Vice-President (Retail Consultancy) involved the exploration of international new-to-market brands to the retail portfolio. In the Hospitality Business Group, comprising hotels and serviced residences, she was responsible for the delivery of the business unit's operational and service excellence. During her tenure, Iz-Lynn also concurrently held the position of the Head of Service Quality at the group's corporate level.

Iz-Lynn began her career with Singapore Airlines where she had varied roles which enhanced her exposure to different aspects of airline operations. She became Singapore Airline's first female Station Manager and was entrusted to manage overseas stations' airport operations in Frankfurt, Copenhagen, New York and Hong Kong.

Iz-Lynn holds a Bachelor of Arts (Honours) in English from the University of Leicester, United Kingdom and she completed the General Management Programme at Harvard Business School. Iz-Lynn was also the case protagonist in Harvard Business School Case Study "Iz-Lynn at Far East Organization".

## MR VICTOR TEN

*Chief Financial Officer*

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With more than 30 years of expertise in corporate management, finance, investment, accounting, and project management, Victor serves BHG Retail REIT and its Manager as Chief Financial Officer ("**CFO**"). He leads the finance team and maintains oversight on the REIT's financial accounting & reporting, financing, internal controls, treasury, and tax matters. As CFO, Victor also actively guides the overall operating strategies and processes of the REIT.

Prior to joining the Manager, he served as the Financial Controller of Hyflux Ltd for Middle East and North Africa region, where he oversaw financial, accounting, taxation, cost management and corporate reporting matters for the region's operations.

Victor's earlier experiences included the setting up of real estate, engineering, logistics and healthcare operations and offices across South East Asia. He implemented numerous operational and financial strategies and processes which added strength to various stages of successful transformation and growth of the businesses.

Victor holds a Bachelor of Arts (Honours) in Accountancy from University of Bolton, United Kingdom and attended the Asia Strategy Management Programme for CFOs at the NUS-Chicago Booth Business School. Victor is Fellow member of both the Institute of Public Accountants, Australia and the Institute of Financial Accountants, United Kingdom.

**MR CHEAH KOK YONG**  
*Senior Finance Manager*

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Kok Yong joined the Manager of BHG Retail REIT as a Senior Finance Manager in April 2019. He brings along more than 16 years of experience in the accounting and finance industry. Reporting directly to the CFO, he oversees finance matters of both the REIT and Manager, in areas including financial reporting, taxation, capital management, and treasury. Kok Yong supports the Compliance team by providing relevant financial data for its onward reporting.

Prior to joining BHG Retail REIT, Kok Yong served as a Finance Manager in ARA Asset Management (Singapore) Limited. As a part of the ARA Group, the private real estate fund's assets under management aggregated to US\$3.0 billion, and the assets are situated primarily in the main cities of China, Singapore, Hong Kong and Malaysia. Onboarded as an Assistant Finance Manager, and promoted to a Finance Manager, he supported various functions of the fund, including that of finance, administrative & operations, and financial reporting.

Prior to his service in ARA Group, Kok Yong held a managerial role in Jardine Cycle & Carriage Limited's Group Finance team. He actively supported the Finance General Manager in the Group's financial reporting, and was responsible for the review of the subsidiaries' financial reports. He also held positions at Autron Corporation Limited and Foo, Kon & Tan. Kok Yong is a member of CPA Australia. He holds a Bachelor of Commerce in Accounting from Curtin University of Technology, Australia.

**MR ERIC LIU**  
*Investment and  
Asset Management Manager*

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With more than 11 years of valuable experience in the investment and financial services space under his belt, Eric is responsible for the value creation of BHG Retail REIT through acquisitions, asset recycling, asset enhancement and active asset management.

Prior to joining BHG Retail REIT, Eric was an Asset Manager in Straits Real Estate Pte. Ltd. where he provided direction and oversight of the company's business plan and strategy with regard to the company's asset portfolio in the Asia Pacific region. Prior to Straits Real Estate Pte. Ltd., he was the Investment and Asset Manager of Bright Ruby Resources Pte. Ltd. where he provided market research, deal sourcing, and strategic direction for real estate investments for their global portfolio. In addition, Eric also actively led and managed transaction procedures from concept through to completion.

Eric began his career as an independent market researcher at Nexus Link Pte. Ltd. in 2009, where he provided advisory-related services, including that of merger & acquisitions and risk management, based on market analysis and research, for various sectors.

Eric holds a Bachelor of Science (Honours), in Finance and Accounting from the University of Bradford, United Kingdom.

# MANAGEMENT TEAM

## MR CHUA SIAN HOWE

*Investor Relations Manager*

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With more than 17 years of experience in investor relations and research, Sian Howe currently manages investor relation matters of BHG Retail REIT. His responsibilities include strategic targeting, building and reinforcing relationships with investors as well as the research and media community. Sian Howe is also actively involved in the crafting of corporate communications across various platforms, and facilitating compliance with capital market requirements for the REIT.

Sian Howe accumulated his expertise and experience in investor relations for REITs from the different portfolios he has held over the years, from the Senior Executive of Investor Relations and Communications at CapitaLand Commercial Trust, followed by the Deputy Manager of Keppel Land and Keppel REIT, and then the position of Investor Relations Manager at Dasin Retail Trust prior to joining BHG Retail REIT.

His vast experience and competencies developed over the years span from corporate communications, to research work in investor relations and managing relationships with investors, as well as setting up the Investor Relations function and the Capital Markets function in a Trust.

Sian Howe's professional career began as a research manager at PEI Media where he was responsible for research and analysis of alternative asset classes, including private equity, private equity real estate, as well as infrastructure and hedge funds.

Sian Howe holds a Bachelor of Commerce in Finance and Electronic Commerce from Curtin University of Technology, Western Australia.

## MR PHILLIP TAN

*Compliance Manager*

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Philip reports directly to the CEO and is responsible for Regulatory and Operational Compliance, Legal, Corporate Governance, Sustainability Reporting and Enterprise Risk Management matters. He oversees all regulatory submissions and communications on behalf of the Manager and BHG Retail REIT, and assists the Manager and BHG Retail REIT in complying with the applicable rules and regulations of the SFA, SGX and all other relevant agencies.

He is also in charge of BHG Retail REIT's annual sustainability report as the Manager's Sustainability Officer. In addition, Philip maintains an indirect reporting line to the Audit and Risk Committee and facilitates communications between the Manager and the Board of Directors.

Prior to joining the Manager, Philip was a Senior Lecturer teaching Financial Reporting and Financial Management in tertiary courses at Singapore Polytechnic, an Institute of Higher Learning. Besides his academic responsibilities, Philip was also the Quality Assurance Manager for his faculty where he was extensively involved in compliance matters for his faculty to ensure the academic quality of the faculty's courses, as well as adherence to all prevailing policies and procedures.

Philip's professional career began as an auditor with the Auditor-General's Office where he was involved in the audit of government ministries and departments, and trained to be qualified as a Certified Public Accountant (CPA). Prior to joining the academia, Philip was also an internal auditor at the National University of Singapore where he performed internal audits on the university's operations.

Currently a Chartered Accountant of Singapore with ISCA, Philip is also a Certified Internal Auditor accredited by the IIA. His other qualifications include a Master degree in Finance from Lancaster University, UK, as well as a Diploma in Governance, Risk and Compliance awarded by the International Compliance Association.