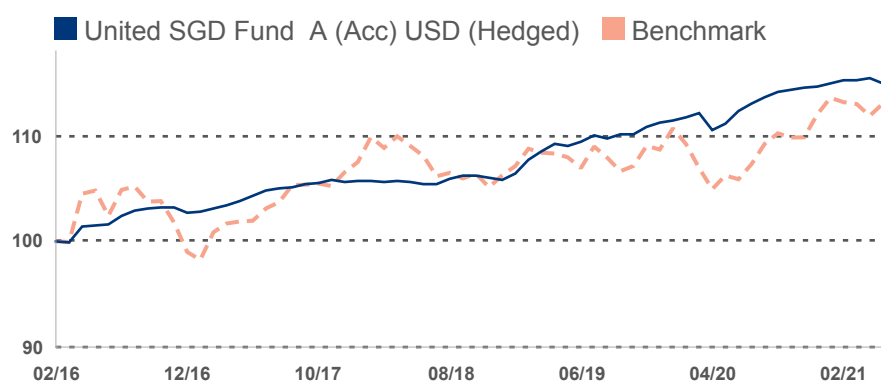


United SGD Fund

Investment Objective

The investment focus of the Fund is to invest substantially all its assets in money market and short term interest bearing debt instruments and bank deposits with the objective of achieving a yield enhancement over Singapore dollar deposits.

Fund Performance Since Inception in US Dollar



Fund performance is calculated on a NAV to NAV basis.

Benchmark: 6-month SIBID rate

| Performance By Share Class | Cumulative Performance (%) | | | | Annualised Performance (%) | | | |
|--------------------------------------|-------------------------------|-------|-------|------|-------------------------------|------|-----|-----------------|
| | 1M | 3M | 6M | 1Y | 3Y | 5Y | 10Y | Since Incept |
| A (Acc) USD (Hedged) | | | | | | | | |
| Fund NAV to NAV | -0.43 | -0.26 | 0.35 | 3.43 | 2.86 | 2.52 | -- | 2.71 |
| Fund (Charges applied [^]) | -2.43 | -2.26 | -1.66 | 1.36 | 2.17 | 2.10 | -- | 2.31 |
| Benchmark | 1.04 | -0.12 | 2.91 | 6.40 | 1.21 | 1.52 | -- | 2.38 |
| A (Dist) USD (Hedged) | | | | | | | | |
| Fund NAV to NAV | -0.55 | -0.26 | 0.30 | 3.44 | 3.11 | 2.68 | -- | 2.77 |
| Fund (Charges applied [^]) | -2.54 | -2.25 | -1.71 | 1.37 | 2.42 | 2.26 | -- | 2.37 |
| Benchmark | 1.04 | -0.12 | 2.91 | 6.40 | 1.21 | 1.52 | -- | 2.38 |

Fund Information

Fund Size

USD 1,988.31 mil

Base Currency

SGD

Awards

Best Fixed-Income Fund House
– UOB Asset Management Ltd.
Morningstar Singapore Fund
Awards 2017



Awards
2017

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United SGD Fund

| Performance By Share Class | Cumulative Performance (%) | | | | Annualised Performance (%) | | | |
|---|-------------------------------|-------|-------|------|-------------------------------|----|-----|-----------------|
| | 1M | 3M | 6M | 1Y | 3Y | 5Y | 10Y | Since Incept |
| S (Dist) USD (Hedged) | | | | | | | | |
| Fund NAV to NAV | -0.46 | -0.17 | 0.41 | 3.12 | -- | -- | -- | 2.38 |
| Fund (Charges applied [^]) | -2.45 | -2.16 | -1.60 | 1.06 | -- | -- | -- | 1.38 |
| Benchmark | 1.04 | -0.12 | 2.91 | 6.40 | -- | -- | -- | 2.02 |

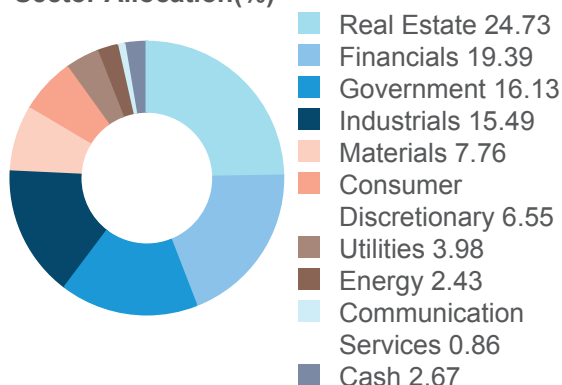
Source: Morningstar. Performance as at 30 April 2021, USD basis, with dividends and distributions reinvested, if any. Performance figures for 1 month till 1 year show the % change, while performance figures above 1 year show the average annual compounded returns. Since inception performance under 1 year is not annualised.

[^]Includes the effect of the current subscription fee that is charged, which an investor might or might not pay.

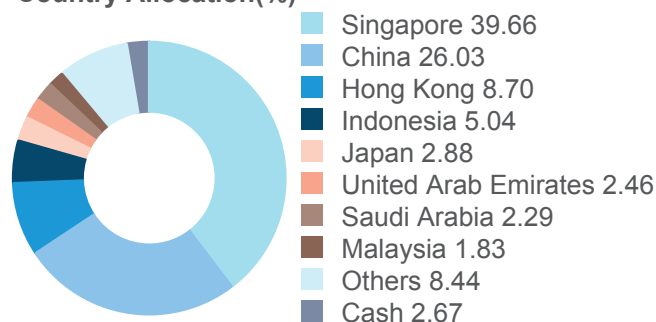
United SGD Fund

Portfolio Characteristics

Sector Allocation(%)



Country Allocation(%)



Top 5 Holdings(%)

| | | |
|---------------------------------------|-------|------|
| INDONESIA ASAHAN ALUMINI 11/23 | 5.71 | 1.99 |
| SSG RESOURCES LTD SR S 10/22 | 4.25 | 1.83 |
| MIZUHO FIN GRP CAYMAN 3 COMPANY 03/24 | 4.6 | 1.79 |
| FEDERAL INTERNATIONAL FI 05/21 | 4.125 | 1.54 |
| CAPITALAND TREASURY LTD COMPANY 09/22 | 4.076 | 1.48 |

Fund Statistics

| | |
|------------------------------------|------------|
| Effective Duration | 1.40 Years |
| Number of Issues | 145 |
| Weighted Average Maturity | 1.50 Years |
| Weighted Average Yield to Maturity | 1.94 % |
| 3 Year Annualised Std Deviation | 1.60 % |

Share Class Details

| Share Class | NAV Price | Bloomberg Ticker | ISIN Code | Inception Date | Subscription mode |
|-----------------------|-----------|------------------|--------------|----------------|-------------------|
| A (Acc) USD (Hedged) | USD 1.146 | UOBUSAU SP | SG9999014864 | Feb 16 | Cash |
| A (Dist) USD (Hedged) | USD 1.010 | UOBUADU SP | SG9999014872 | Feb 16 | Cash |
| S (Dist) USD (Hedged) | USD 0.978 | OUBUSSU SP | SGXZ18528414 | Apr 19 | Cash |

| Share Class | Min. initial investment | Min. subsequent investment | Subscription fee(%) | Annual management fee(%) |
|-----------------------|-------------------------|----------------------------|---------------------|--------------------------|
| A (Acc) USD (Hedged) | USD 1,000 | USD 500 | 2 | 0.63 |
| A (Dist) USD (Hedged) | USD 1,000 | USD 500 | 2 | 0.63 |
| S (Dist) USD (Hedged) | USD 1,000 | USD 500 | 2 | 0.63 |

United SGD Fund

Dividends

| Share Class | Expected Frequency | Last Distribution | Annualized Yield(%) | Ex-Div Date |
|-----------------------|--------------------|-------------------|---------------------|-------------|
| A (Dist) USD (Hedged) | Quarterly | 0.00638750 | 2.92 | 01 Apr 21 |
| S (Dist) USD (Hedged) | Monthly | 0.00246250 | 3.41 | 01 Apr 21 |

United SGD Fund

Important Notice & Disclaimers

Investors should consider carefully whether to subscribe for units in the base currency of the Fund or for units in various classes which are denominated in their respective currencies. The difference in the performances of the Fund in various currencies, if applicable, is a reflection of fluctuating exchange rates during the relevant period.

A prospectus for the fund(s) (the "Fund(s)") may be obtained from the Manager or any of its appointed distributors. Investors should read the prospectus before deciding whether to subscribe for or purchase units in the Fund(s) ("Units"). All applications for Units must be made on application forms accompanying the prospectus or otherwise as described in the prospectus. **Past performance of the Fund(s) or the Manager and any prediction, projection or forecast on the economy or markets are not necessarily indicative of the future or likely performance of the Fund(s) or the Manager.** Any extraordinary performance may be due to exceptional circumstances which may not be sustainable. The value of Units and any income from the Fund(s) may fall as well as rise. The above information is strictly for general information only and must not be construed as an offer or solicitation to deal in Units, nor a recommendation to invest in any company mentioned herein. Investments in unit trusts are not obligations of, deposits in, or guaranteed or insured by UOB, UOBAM, or any affiliates or distributors. The Fund may use or invest in financial derivative instruments and you should be aware of the risks associated with investments in financial derivative instruments which are described in the Fund's prospectus. An investment in unit trusts is subject to investment risks and foreign exchange risks, including the possible loss of the principal amount invested. Investors may wish to seek advice from a financial adviser before making a commitment to invest in Units. In the event an investor chooses not to seek advice from a financial adviser, the investor should consider carefully whether the Fund(s) is/are suitable for him.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

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