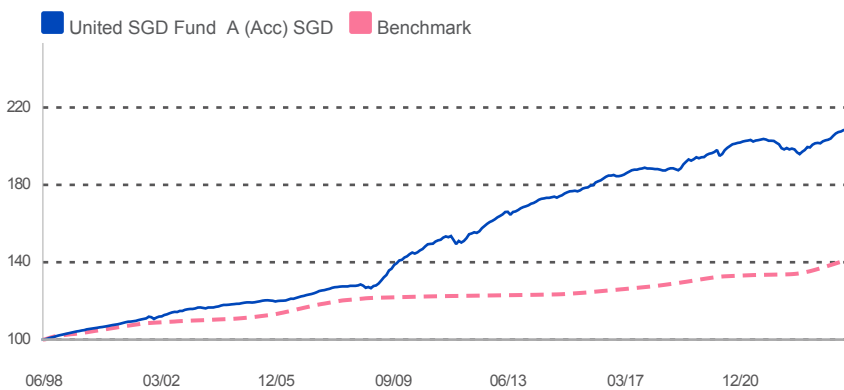


# United SGD Fund

## 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 Base Currency



Fund performance is calculated on a NAV to NAV basis.  
 Benchmark: Since Inception – 2 May 2021: 6-month SIBID rate; 3 May 2021 to 7 Apr 22: 12M Bank Deposit Rate; 8 Apr 22 – Present: 6M Compounded SORA

Performance By Share Class	Cumulative Performance (%)				Annualised Performance (%)			
	1M	3M	6M	1Y	3Y	5Y	10Y	Since Incept
<b>A (Acc) SGD</b>								
Fund NAV to NAV	0.63	1.61	2.11	4.52	1.33	1.78	2.04	2.91
Fund (Charges applied <sup>^</sup> )	-1.38	-0.42	0.07	2.43	0.65	1.37	1.83	2.83
Benchmark	0.31	0.91	1.82	3.71	2.18	1.68	1.45	1.36
<b>A (Dist) SGD</b>								
Fund NAV to NAV	0.65	1.65	2.13	4.53	1.32	1.78	2.03	2.09
Fund (Charges applied <sup>^</sup> )	-1.36	-0.39	0.09	2.44	0.64	1.36	1.82	1.89
Benchmark	0.31	0.91	1.82	3.71	2.18	1.68	1.45	1.41

## Fund Information

**Fund Size**  
 SGD 1,812.35 mil

**Base Currency**  
 SGD

## Fund Ratings



as of 31 July 2024

## Awards

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



Awards 2017

## Contact Details

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### Hotline

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# United SGD Fund

Performance By Share Class	Cumulative Performance (%)				Annualised Performance (%)			
	1M	3M	6M	1Y	3Y	5Y	10Y	Since Incept
<b>B (Acc) SGD</b>								
Fund NAV to NAV	0.60	1.68	2.23	4.89	1.66	2.11	2.37	2.56
Fund (Charges applied <sup>^</sup> )	-1.41	-0.35	0.18	2.79	0.97	1.70	2.16	2.38
Benchmark	0.31	0.91	1.82	3.71	2.18	1.68	1.45	1.30
<b>S SGD Dist</b>								
Fund NAV to NAV	0.64	1.60	2.08	4.56	1.36	1.79	--	1.77
Fund (Charges applied <sup>^</sup> )	-1.37	-0.43	0.04	2.47	0.68	1.38	--	1.39
Benchmark	0.31	0.91	1.82	3.71	2.18	1.68	--	1.71
<b>D SGD Acc</b>								
Fund NAV to NAV	0.66	1.71	2.29	4.89	--	--	--	3.11
Fund (Charges applied <sup>^</sup> )	-1.36	-0.33	0.24	2.79	--	--	--	2.21
Benchmark	0.31	0.91	1.82	3.71	--	--	--	2.77
<b>U SGD Dist</b>								
Fund NAV to NAV	0.63	1.71	2.23	4.81	--	--	--	4.55
Fund (Charges applied <sup>^</sup> )	-1.38	-0.32	0.18	2.72	--	--	--	3.05
Benchmark	0.31	0.91	1.82	3.71	--	--	--	3.63

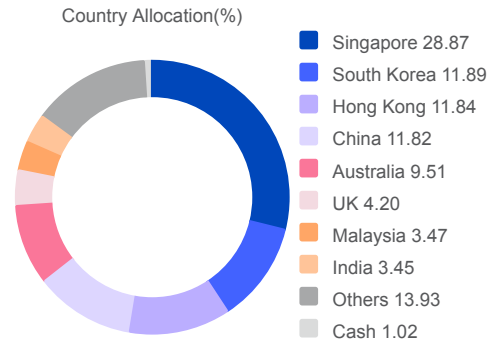
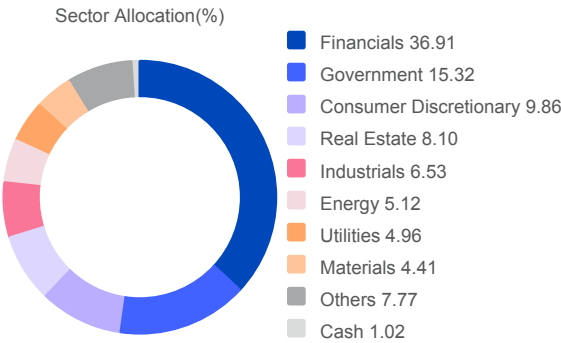
Source: Morningstar. Performance as at 31 July 2024, SGD basis, with dividends and distributions reinvested, if any. Performance figures for 1 month till 1 year show the % change, while performance figures above 1 year show the average annual compounded returns. Since inception performance under 1 year is not annualised.

<sup>^</sup>Includes the effect of the current subscription fee that is charged on subscriptions using cash and/or SRS monies, which an investor might or might not pay.



# United SGD Fund

## Portfolio Characteristics



### Top 5 Holdings(%)

MISC CAPITAL TWO LABUAN COMPANY 04/25	3.625	2.22
KEPPEL LTD 06/25	2.459	2.07
MACQUARIE BANK LTD 06/25	4.875	1.85
AIA GROUP LTD 12/99 VAR		1.77
BHARTI AIRTEL LTD 06/25	4.375	1.73

### Fund Statistics

Effective Duration	1.23	Years
Number of Issues	109	
Weighted Average Credit Rating	A-	
Weighted Average Maturity	1.31	Years
Weighted Average Yield to Maturity	4.38	%
3 Year Annualised Std Deviation	1.50	%

## Share Class Details

Share Class	NAV Price	Bloomberg Ticker	ISIN Code	Inception Date	Subscription mode
A (Acc) SGD	SGD 2.080	OUBGPCI SP	SG9999001382	Jun 98	Cash, CPF-OA/SA & SRS
A (Dist) SGD	SGD 0.954	UOBUSAD SP	SG9999010805	Mar 14	Cash, SRS
B (Acc) SGD	SGD 1.331	UOBUSGB SP	SG9999008007	Mar 13	Cash
S SGD Dist	SGD 0.901	UOBUSGSG SP	SGXZ16137382	Mar 19	Cash, SRS
D SGD Acc	SGD 1.072	UNUSCDA SP	SGXZ73934531	Apr 22	Cash, CPF-OA/SA & SRS
U SGD Dist	SGD 1.006	UOBUSG SP	SGXZ33492810	Mar 23	Cash, SRS

Share Class	Min. initial investment	Min. subsequent investment	Subscription fee(%)	Annual management fee(%)
A (Acc) SGD	SGD 1,000	SGD 500	2 (Cash, SRS) - (CPF-OA/SA)	0.63
A (Dist) SGD	SGD 1,000	SGD 500	2	0.63
B (Acc) SGD	SGD 500,000	SGD 100,000	2	0.33
S SGD Dist	SGD 1,000	SGD 500	2	0.63
D SGD Acc	SGD 1,000	SGD 500	2 (Cash, SRS) - (CPF-OA/SA)	0.33
U SGD Dist	SGD 1,000	SGD 100	2	0.30

# United SGD Fund

## Dividends

Share Class	Expected Frequency	Last Distribution	Annualised Yield(%)	Ex-Div Date
A (Dist) SGD	Monthly	0.00317063	3.99	01 Jul 24
S SGD Dist	Monthly	0.00374613	5.01	01 Jul 24
U SGD Dist	Monthly	0.00335067	3.98	01 Jul 24

### 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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