

United Gold & General Fund

大華黃金及綜合基金

Portfolios Factsheet

Fund Objective

The Fund aims to achieve returns on investment mainly in securities of corporations (whether or not listed on any stock exchange, and in any part of the world) whose business (in any part of the world) is or is substantially in the mining or extraction of gold, silver or precious metals, bulk commodities, base metals of all kinds, and other commodities and it includes the mining or extraction of oil, gas, coal, alternative energy or other commodities or other minerals.

Fund Details

LAUNCH DATE
June 1995

FUND SIZE
S\$283.85 million

NAV PRICE
S\$1.932
(as at 30 Dec 11)

SUBSCRIPTION
Cash & SRS

INITIAL INVESTMENT
S\$1,000

SUB INVESTMENT
S\$500

MANAGEMENT FEE
1.50% p.a.

SUBSCRIPTION FEE
4% (Cash,SRS)

MINIMUM RSP
S\$100/month,
S\$500/quarter

TRUSTEE
HSBC Institutional Trust

ISIN CODE
SG9999001143

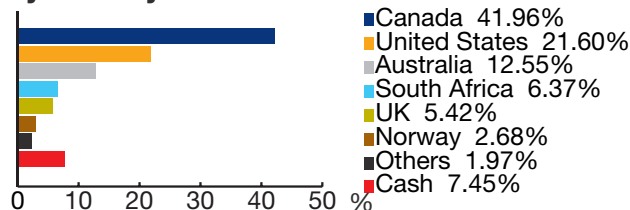
BLOOMBERG CODE
UOBUGGI SP

Top 10 Holdings (As at 30 Dec 2011)

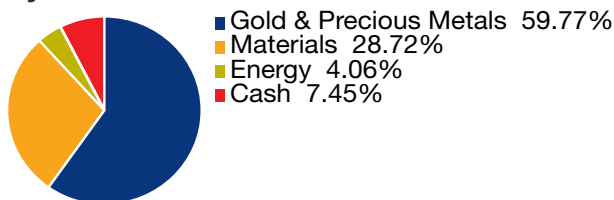
- Barrick Gold Corp
- Newmont Mining Corp
- Goldcorp Inc
- Kinross Gold Corp
- Newcrest Mining
- AuRico Gold Inc
- Yamana Gold Inc
- AngloGold Ashanti Ltd
- Hecla Mining Company
- Osisko Mining Corp

Asset Allocation (As at 30 Dec 2011)

By Country

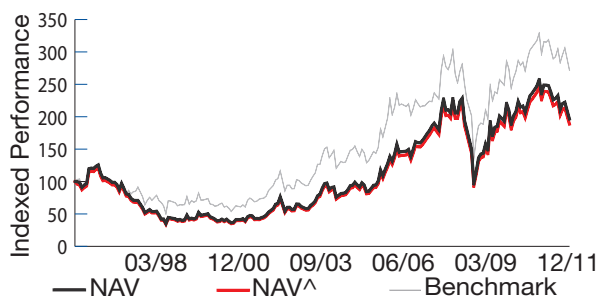


By Sector



Performance

28th July 95 To 30th December 11, Performance Based in Singapore Dollar.



*The above chart reflects performance from the first month end of the Fund. ^4% sales charge applied.

Perf	NAV	NAV^	BM
1 month	-11.82%	-15.35%	-11.31%
3 months	-7.16%	-10.87%	-4.28%
6 months	-13.25%	-16.72%	-6.22%
1 year	-23.94%	-26.98%	-17.50%
3 years	12.79%	11.26%	13.41%
5 years	4.15%	3.31%	4.27%
10 years	15.00%	14.54%	13.32%
Since Incept	4.18%	3.92%	6.24%

Source: Lipper, a Thomson Reuters Company, Bloomberg • Performance as at 30 Dec 11, SGD basis, with dividends and distributions reinvested, if any. • Performance figures for 1 mth till 1 yr show the % change, while those exceeding 1 yr show the average annual compounded return.

Benchmark (BM) : Since inception - Jan 97 : 100% FT Gold Mines; Feb 97 - June 01 : 75% MSCI Gold Mines, 25% MSCI Metals Non-Ferrous; July 01 - Present : 70% FT Gold, 30% HSBC GM.

Fund Awards

- The Edge-Lipper SG UT Fund Awards 03
- SG Inv. Fund Awards 02
- SG Inv. Fund Awards 01

Contact Details

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IMPORTANT NOTICE AND DISCLAIMERS

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, and is likely to have high volatility due to the investment policies and/or portfolio management techniques employed by the Fund. 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.