

Fund Objective

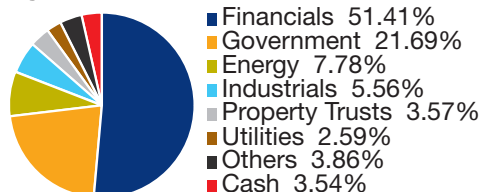
The Fund seeks to maximise returns over the longer term by investing mainly in SGD-denominated bonds and/or foreign currency-denominated bonds and fixed income/debt securities of all maturities issued in Singapore by the government, statutory bodies, public and private entities, SGD-denominated and/or foreign-currency denominated money market instruments, bond funds and/or time deposits in accordance with the CPF Investment Guidelines.

Top 5 Holdings (As at 28 Nov 2008)

Ascott Capital 3.58% 28/09/2012
 Swiber Holdings 4.34% 24/08/2010
 Yongnam Engineering FRN 26/12/2012
 S'pore Govt Bond 3.75% 01/09/2016
 OCBC 5.10% 31/12/2049

Asset Allocation (As at 28 Nov 2008)

By Sector



Fund Details

LAUNCH DATE
 November 2004

FUND SIZE
 S\$76.45 million

NAV PRICE
 S\$1.014
 (as at 28 Nov 08)

SUBSCRIPTION
 Cash, CPF-OA, SA&SRS

INITIAL INVESTMENT
 S\$1,000

SUB INVESTMENT
 S\$500

MANAGEMENT FEE
 0.50% p.a.

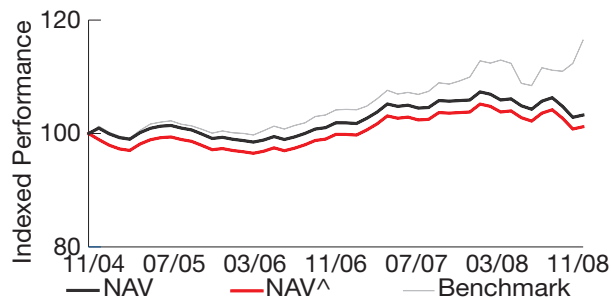
SUBSCRIPTION FEE
 2% (Cash, SRS)
 2% (CPF-OA, SA)

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

TRUSTEE
 HSBC Institutional Trust

Performance

26th November 04 To 28th November 08, Performance Based in Singapore Dollar, Calculation Index



Perf	NAV	NAV^	BM
1 month	0.40%	-1.61%	3.68%
3 months	-2.87%	-4.82%	4.80%
6 months	-1.55%	-3.52%	7.03%
1 year	-2.41%	-4.36%	6.62%
3 years	1.37%	0.69%	5.20%
Since Incept	0.73%	0.22%	3.78%

Source: Lipper • Performance as at 28 Nov 08, 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.

*The above chart reflects performance from the first month end of the Fund. ^2% sales charge applied.

Benchmark (BM) : Singapore Government Bond Index All UOB

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 forecasts on the economy or markets are not 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 information purposes 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. 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 whether the Fund(s) in question is/are suitable for him.

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