

This Product Highlights Sheet is an important document.

- It highlights the key terms and risks of this investment product and complements the Prospectus<sup>1</sup>.
- It is important to read the Prospectus before deciding whether to purchase units in the product. If you do not have a copy, please contact us to ask for one.
- You should not invest in the product if you do not understand it or are not comfortable with the accompanying risks.
- If you wish to purchase the product, you will need to make an application in the manner set out in the Prospectus.

## UNITED HIGH GRADE CORPORATE BOND FUND

(the “Sub-Fund”)

a sub-fund of United Global Recovery Funds

<b>Product Type</b>	<b>Unit Trust</b>	<b>Inception Date</b>	<b>24 July 2009</b>
<b>Managers</b>	<b>UOB Asset Management Ltd</b>	<b>Custodian</b>	<b>HSBC Institutional Trust Services (Singapore) Limited</b>
<b>Trustee</b>	<b>HSBC Institutional Trust Services (Singapore) Limited</b>	<b>Dealing Frequency</b>	<b>Every Business Day</b>
<b>Capital Guaranteed</b>	<b>No</b>	<b>Expense Ratio for year ended 31 December 2010</b>	<b>1.54%</b>

### PRODUCT SUITABILITY

#### WHO IS THE PRODUCT SUITABLE FOR?

- The Sub-Fund is only suitable for investors who:
  - o seek returns over the long term
  - o are comfortable with the risks of a fund which invests mainly in investment grade corporate bonds issued globally.

Refer to [paragraph 2.1 of Appendix 1](#) on page 29 of the Prospectus for information on product suitability.

### KEY PRODUCT FEATURES

#### WHAT ARE YOU INVESTING IN?

- You are investing in a sub-fund of an umbrella unit trust constituted in Singapore, that aims to maximise returns over the long term through investments in a portfolio which consists mainly of investment grade corporate bonds issued globally.
- The Sub-Fund does not aim to make regular distributions although the Managers may, from time to time, decide to make distributions in their absolute discretion.

Refer to [paragraphs 2.1 to 2.3 of Appendix 1](#) on pages 29 and 30 of the Prospectus for information on features of the product.

<sup>1</sup> The Prospectus is available from the Managers (whose operating address is at 80 Raffles Place, 6th Storey, UOB Plaza 2, Singapore 048624) or through the Managers’ website at [uobam.com.sg](http://uobam.com.sg).

Investment Strategy	
<ul style="list-style-type: none"> <li>● The Managers aim to create a portfolio which consists mainly of investment grade bonds denominated in any currency and issued by corporations, and may also invest in bonds of governments, government agencies and supranationals, worldwide.</li> <li>● A bond is considered investment grade (or IG) if it is rated BBB- or higher by Standard &amp; Poor’s or Fitch Inc or Baa3 or higher by Moody’s Investor’s Service. The Managers may also consider equivalent ratings of other reputable credit rating agencies, or its own credit assessments to verify all such ratings. In the event of a difference between the ratings issued by the different credit rating agencies, or between external credit ratings and the Managers’ internal credit assessments, the lowest rating will be used. Generally, IG bonds are judged as likely enough to meet payment obligations that banks are allowed to invest in them. Conversely, non-IG bonds are known as high yield or “junk” bonds.</li> <li>● If a bond is downgraded below IG by any one or more of the major reputable credit rating agencies after initial investment by the Sub-Fund, the Sub-Fund may continue to hold that bond, but may not make additional investments. The Sub-Fund may also continue to hold bonds which ratings have been withdrawn by all major reputable credit rating agencies. If the aggregate of all such investments exceeds 20% of the Sub-Fund’s NAV, the Managers will use their best endeavours to ensure that any portfolio management action does not increase the proportion of NAV held in investments described in this paragraph.</li> <li>● The Managers take an active approach to fund management. Through its disciplined research and investment processes, the Managers will seek to optimise portfolio performance by focusing on and investing in selected sectors and individual credits that have the potential to outperform while maintaining adequate portfolio diversification. The investment process involves a top-down approach supplemented by bottom-up analysis, reviewed continuously in line with market developments.</li> <li>● The Sub-Fund may hold cash or invest in derivatives instruments for purposes of hedging existing positions, efficient portfolio management, optimising returns or a combination of all three purposes.</li> </ul>	<p>Refer to <a href="#">paragraph 2.2 of Appendix 1</a> on page 29 of the Prospectus for information on the investment strategy of the product.</p>
Parties Involved	
<p><b>WHO ARE YOU INVESTING WITH?</b></p> <ul style="list-style-type: none"> <li>● The Managers are UOB Asset Management Ltd.</li> <li>● The Trustee and Custodian is HSBC Institutional Trust Services (Singapore) Limited.</li> </ul>	<p>Refer to <a href="#">paragraphs 2 and 3</a> on pages 2 and 3 of the Prospectus for information on their roles and responsibilities.</p>
KEY RISKS	
<p><b>WHAT ARE THE KEY RISKS OF THIS INVESTMENT?</b></p> <p><b>The value of the product and its distributions may rise or fall. The risk factors may cause you to lose some or all of your investment:</b></p>	<p>Refer to <a href="#">paragraph 8</a> on page 6 of the Prospectus and <a href="#">paragraph 3 of Appendix 1</a> on page 30 of the Prospectus for information on risks of the product.</p>

Market Risks							
<ul style="list-style-type: none"> <li>● <b>You are exposed to the market risks in global markets.</b> <ul style="list-style-type: none"> <li>○ Prices of the securities may be affected by changes in economic conditions, interest rates and the market’s perception of the securities, which in turn may affect the value of your investment.</li> </ul> </li> </ul>							
Liquidity Risks							
<ul style="list-style-type: none"> <li>● <b>The Sub-Fund is not listed and you can redeem only on Dealing Days.</b> <ul style="list-style-type: none"> <li>○ There is no secondary market for the Sub-Fund. All realisation requests should be made to the Managers or their authorised agents or distributors.</li> </ul> </li> </ul>							
Product-Specific Risks							
<ul style="list-style-type: none"> <li>● <b>You are exposed to credit risks and risks associated with bonds generally.</b> <ul style="list-style-type: none"> <li>○ Adverse changes in the financial condition of the issuer of bonds invested in, or in general economic conditions, or both, or an unanticipated rise in interest rate, may increase the potential for default. Interest rate fluctuations may affect the price of a bond. A change in the credit rating of a bond as a result of any of the above factors can affect that bond’s liquidity and therefore have an impact on the value of your investment.</li> </ul> </li> <li>● <b>You are exposed to liquidity risks in the fixed income markets.</b> <ul style="list-style-type: none"> <li>○ Some liquidity risk is anticipated in the fixed income markets owing to the Sub-Fund’s size relative to the size of the markets, which may restrict the ease with which bonds may be bought or sold.</li> </ul> </li> <li>● <b>You are exposed to reliability risks in credit ratings.</b> <ul style="list-style-type: none"> <li>○ Credit ratings relied on for the purposes of investment by the Sub-Fund are not a guarantee of quality and may not always be accurate or reliable, which may potentially cause losses.</li> </ul> </li> <li>● <b>You are exposed to risks associated with lower-rated bonds</b> <ul style="list-style-type: none"> <li>○ As the Sub-Fund may continue to hold bonds downgraded below IG subject to the limits set out in the Prospectus, the Sub-Fund may have exposure to bonds with greater market and credit risks than higher rated bonds.</li> </ul> </li> </ul>							
FEES AND CHARGES							
<p><b>WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?</b></p> <p><u>Payable directly by you</u></p> <ul style="list-style-type: none"> <li>● You will need to pay the following fees and charges as a percentage of your gross investment amount:</li> </ul> <table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="background-color: #D3D3D3;"><b>Subscription fee</b></td> <td>Currently 3%; maximum 3%</td> </tr> <tr> <td style="background-color: #D3D3D3;"><b>Realisation fee</b></td> <td>Currently none; maximum 2%</td> </tr> <tr> <td style="background-color: #D3D3D3;"><b>Switching fee</b></td> <td>Currently 1%; maximum 1%</td> </tr> </tbody> </table>	<b>Subscription fee</b>	Currently 3%; maximum 3%	<b>Realisation fee</b>	Currently none; maximum 2%	<b>Switching fee</b>	Currently 1%; maximum 1%	<p>Refer to <a href="#">paragraph 4 of Appendix 1</a> on page 31 of the Prospectus for information on fees and charges.</p>
<b>Subscription fee</b>	Currently 3%; maximum 3%						
<b>Realisation fee</b>	Currently none; maximum 2%						
<b>Switching fee</b>	Currently 1%; maximum 1%						

Payable by the Sub-Fund from invested proceeds

- The Sub-Fund will pay the following fees and charges to the Managers, Trustee and other parties:

<b>Management fee</b>	Currently 1% p.a.; maximum 2% p.a.
<b>Trustee fee</b>	Currently not more than 0.05% p.a. (subject always to a minimum of S\$5,000 p.a.); maximum 0.1% p.a.
<b>Administration fee</b>	0.125% p.a.
<b>Registrar and transfer agent fee</b>	The higher of S\$15,000 per annum or 0.125% p.a., subject to a maximum of S\$25,000 p.a.
<b>Valuation and accounting fees</b>	0.125% p.a.
<b>Audit fee, custodian fee and other fees and charges</b>	Subject to agreement with the relevant parties. Each fee or charge may exceed 0.1% p.a., depending on the proportion that each fee or charge bears to the NAV of the Sub-Fund

**VALUATIONS AND EXITING FROM THIS INVESTMENT**

**HOW OFTEN ARE VALUATIONS AVAILABLE?**

Valuations are performed for each Dealing Day. The issue and realisation prices of Units will generally be published 2 Business Days after the relevant Dealing Day in The Straits Times, The Business Times, Lianhe Zaobao, other selected local and publications, and on the Managers' website at [uobam.com.sg](http://uobam.com.sg)

Refer to [paragraphs 10, 12 and 13](#) on pages 12 and 15 of the Prospectus for information on valuation and exiting from the product.

**HOW CAN YOU EXIT FROM THIS INVESTMENT AND WHAT ARE THE RISKS AND COSTS IN DOING SO?**

- You can exit the Sub-Fund on any Dealing Day by submitting a realisation form to any authorised agent or distributor. If you wish to exit the Sub-Fund within the cancellation period of 7 days from time of your subscription, you may do so by submitting a cancellation form and you will not incur the subscription fee and fees stated above. However, you will have to take the risk of any price changes in the NAV of the Sub-Fund since your subscription and pay any bank charges, administrative or other fee imposed by the distributor.
- You will usually receive the realisation proceeds within 4 Business Days from the time the Managers receive your realisation request.
- Your realisation price is determined as follows:
  - If you submit the realisation request by 3pm on a Dealing Day, you will be paid a price based on the NAV of the Sub-Fund as at the Valuation Point for such Dealing Day.
  - If you submit the realisation request after 3pm on a Dealing Day, you will be paid a price based on the NAV of the Sub-Fund as at the Valuation Point for the next Dealing Day.

- The net realisation proceeds that you will receive will be the realisation price multiplied by the number of Units realised, less any charges. An example is as follows:

500.00 Units	x	S\$0.900	=	S\$450.00
Your realisation request		Realisation price		Gross realisation proceeds
S\$450.00	-	S\$0.00	=	S\$450.00
Gross realisation proceeds		Realisation fee (0%)		Net realisation proceeds

**CONTACT INFORMATION**

**HOW DO YOU CONTACT US?**

24 hour Hotline No : 1800 22 22 228  
 Fax No : 6532 3868  
 Email : uobam@uobgroup.com

<b>APPENDIX: GLOSSARY OF TERMS</b>	
<b>Bonds</b>	Bonds, fixed income securities, debt securities, fixed and floating rate securities and other similar instruments.
<b>Business Day</b>	A day (other than Saturday, Sunday or a gazetted public holiday) on which commercial banks are open for business in Singapore, or any other day as the Managers and the Trustee may agree in writing.
<b>Dealing Day</b>	In connection with the issuance, cancellation, valuation and realisation of Units, means every Business Day or such other day or days at such intervals as the Managers may from time to time determine with the prior consultation of the Trustee provided that reasonable notice of any such determination shall be given by the Managers to all holders at such time and in such manner as the Trustee may approve. If on any day which would otherwise be a Dealing Day the recognised market on which investments of the Sub-Fund having in aggregate values amounting to at least 50% of the value of the assets of the Sub-Fund (as at the relevant valuation point) are quoted, listed or dealt in is not open for normal trading, the Managers may determine that that day shall not be a Dealing Day.
<b>NAV</b>	Net asset value.
<b>Units</b>	Units in the Sub-Fund.
<b>Valuation Point</b>	The close of business of the last relevant market in relation to the relevant Dealing Day on which the NAV of the Sub-Fund is to be determined or such other time on the relevant Dealing Day or such other day as the Managers may determine with the prior approval of the Trustee who shall determine if a notice to notify the holders of such change is required.

This Product Highlights Sheet is an important document.

- It highlights the key terms and risks of this investment product and complements the Prospectus<sup>1</sup>.
- It is important to read the Prospectus before deciding whether to purchase units in the product. If you do not have a copy, please contact us to ask for one.
- You should not invest in the product if you do not understand it or are not comfortable with the accompanying risks.
- If you wish to purchase the product, you will need to make an application in the manner set out in the Prospectus.

## UNITED CHINA-INDIA DYNAMIC GROWTH FUND

(the “Sub-Fund”)

a sub-fund of United Global Recovery Funds

Product Type	Unit Trust	Inception Date	Class JPY: 21 December 2009 Class SGD: 22 February 2010
Managers	UOB Asset Management Ltd	Custodian	HSBC Institutional Trust Services (Singapore) Limited
Trustee	HSBC Institutional Trust Services (Singapore) Limited	Dealing Frequency	Every Business Day
Capital Guaranteed	No	Expense Ratio for year ended 31 December 2010	Class JPY: 1.35% Class SGD: 2.21%

### PRODUCT SUITABILITY

#### WHO IS THE PRODUCT SUITABLE FOR?

- The Sub-Fund is only suitable for investors who:
  - o seek medium to long term capital appreciation
  - o are comfortable with the volatility and risks of a fund which invests in China and India equities.

Refer to [paragraph 2.1 of Appendix 2](#) on page 33 of the Prospectus for information on product suitability.

### KEY PRODUCT FEATURES

#### WHAT ARE YOU INVESTING IN?

- You are investing in a sub-fund of an umbrella unit trust constituted in Singapore, which objective is to achieve medium to long term capital appreciation through investing mainly in the securities of corporations in, or corporations listed or to be listed on stock exchanges in, or corporations (wherever located) which, in the opinion of the Managers, derive significant revenue or profits from or have significant assets or business interests in, the People’s Republic of China (“**China**”) or the Republic of India (“**India**”).
- Classes of Units currently being offered:
  - o Class SGD (denominated in Singapore Dollars)
  - o Class JPY (denominated in Japanese Yen) (only to collective investment schemes established in Japan).
- The Sub-Fund does not aim to make regular distributions.

Refer to [paragraphs 1, 2.1 and 2.2 of Appendix 2](#) on page 33 of the Prospectus for information on features of the product.

<sup>1</sup> The Prospectus is available from the Managers (whose operating address is at 80 Raffles Place, 6th Storey, UOB Plaza 2, Singapore 048624) or through the Managers’ website at [uobam.com.sg](http://uobam.com.sg).

Investment Strategy	
<ul style="list-style-type: none"> <li>● The Managers aim to construct a diversified portfolio of China-related and India-related securities. Geographical asset allocation will be reviewed at least on a quarterly basis and varied depending on valuations and market conditions. China-related securities and India-related securities are anticipated to each comprise 40% - 60% of the portfolio at any one time.</li> <li>● Investments are mainly in listed equity securities and may include ADRs and GDRs. China-related investments may include A-shares, B-shares, H-shares and S-shares and shares in Hong Kong corporations. As at the date hereof, the Sub-Fund is unable to invest directly in A-shares and may only do so in future if permitted by law.</li> <li>● The Managers do not intend to invest in unlisted equity securities, convertible bonds, warrants, limited partnerships, structured products (including securitised instruments) and other schemes.</li> <li>● The Sub-Fund may temporarily invest in money market instruments, short term debt securities with credit ratings of A1 by Moody's Investors Service (or their equivalent) or higher, or hold cash deposits when there are no suitable investment opportunities. The Sub-Fund may also hold cash for liquidity.</li> <li>● The Managers employ a multi-step investment process combining bottom-up and top-down processes, while employing a rigorous research process to identify sound and profitable companies that generate superior returns as well as undervalued companies.</li> <li>● The Managers do not intend to use derivative instruments save in exceptional circumstances as determined by the Managers.</li> <li>● The NAV of the Sub-Fund is likely to be highly volatile due to the investment objective, focus and/or approach of the Sub-Fund and/or the portfolio management techniques adopted by the Managers.</li> </ul>	<p>Refer to <a href="#">paragraph 2.2 of Appendix 2</a> on page 33 of the Prospectus for information on the investment strategy of the product.</p>
Parties Involved	
<p><b>WHO ARE YOU INVESTING WITH?</b></p> <ul style="list-style-type: none"> <li>● The Managers are UOB Asset Management Ltd.</li> <li>● The Trustee and Custodian is HSBC Institutional Trust Services (Singapore) Limited.</li> <li>● The sub-manager of the Sub-Fund's India portfolio is UTI International (Singapore) Private Limited.</li> </ul>	<p>Refer to <a href="#">paragraphs 2 and 3</a> on pages 2 and 3 of the Prospectus and <a href="#">paragraph 1 of Appendix 2</a> on page 33 of the Prospectus for information on their roles and responsibilities.</p>
KEY RISKS	
<p><b>WHAT ARE THE KEY RISKS OF THIS INVESTMENT?</b></p> <p><b>The value of the product and its distributions may rise or fall. The risk factors may cause you to lose some or all of your investment:</b></p>	<p>Refer to <a href="#">paragraphs 8</a> on page 6 of the Prospectus and <a href="#">paragraph 3 of Appendix 2</a> on page 34 of the Prospectus for information on risks of the product.</p>
Market Risks	
<ul style="list-style-type: none"> <li>● <b>You are exposed to the market risks in global markets.</b> <ul style="list-style-type: none"> <li>○ Prices of the securities may be affected by changes in economic conditions, interest rates and the market's perception of the securities, which in turn may affect the value of your investment.</li> </ul> </li> </ul>	

Liquidity Risks							
<ul style="list-style-type: none"> <li>● <b>The Sub-Fund is not listed and you can redeem only on Dealing Days.</b> <ul style="list-style-type: none"> <li>○ There is no secondary market for the Sub-Fund. All realisation requests should be made to the Managers or their authorised agents or distributors.</li> </ul> </li> </ul>							
Product-Specific Risks							
<ul style="list-style-type: none"> <li>● <b>You are exposed to country concentration risk.</b> <ul style="list-style-type: none"> <li>○ Concentrated exposure to China and India may be subject to higher risk as it may be less diversified than a global portfolio.</li> </ul> </li> <li>● <b>You are exposed to political risks.</b> <ul style="list-style-type: none"> <li>○ The Sub-Fund’s investments in emerging markets such as China and India may be subject to higher risks of political changes, government regulations, social instability, diplomatic developments (including war) and nationalisation which could adversely affect the value of your investment. China and India’s heavy dependence on international trade may be adversely affected by protectionist measures and international economic developments.</li> </ul> </li> <li>● <b>You are exposed to repatriation risk.</b> <ul style="list-style-type: none"> <li>○ The Sub-Fund’s investments in emerging markets such as China and India could be adversely affected by delays in, or refusal to grant, relevant approvals for the repatriation of funds or by any official intervention in the settlement of transactions. Previous consents granted prior to investment being made in any particular country may be varied or revoked, and new restrictions may be imposed.</li> </ul> </li> <li>● <b>You are exposed to taxation risks.</b> <ul style="list-style-type: none"> <li>○ The Sub-Fund’s investments may be adversely affected by changes in taxation, monetary and fiscal policies, and new taxes imposed on the holding of investments in a particular jurisdiction, or any capital gains or income derived from such investments, may adversely affect the value of your investment.</li> </ul> </li> </ul>							
FEES AND CHARGES							
<p><b>WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?</b></p> <p><u>Payable directly by you</u></p> <ul style="list-style-type: none"> <li>● You will need to pay the following fees and charges as a percentage of your gross investment amount:</li> </ul> <table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="background-color: #D3D3D3;"><b>Subscription fee</b></td> <td>Class SGD: Currently 5%; maximum 5% Class JPY: Currently none; maximum 5%</td> </tr> <tr> <td style="background-color: #D3D3D3;"><b>Realisation fee</b></td> <td>Class SGD: Currently none; maximum 2% Class JPY: Currently none; maximum 2%</td> </tr> <tr> <td style="background-color: #D3D3D3;"><b>Switching fee</b></td> <td>Class SGD: Currently 1%; maximum 1% Class JPY: Currently 1%; maximum 1%</td> </tr> </tbody> </table>	<b>Subscription fee</b>	Class SGD: Currently 5%; maximum 5% Class JPY: Currently none; maximum 5%	<b>Realisation fee</b>	Class SGD: Currently none; maximum 2% Class JPY: Currently none; maximum 2%	<b>Switching fee</b>	Class SGD: Currently 1%; maximum 1% Class JPY: Currently 1%; maximum 1%	<p>Refer to <a href="#">paragraph 4 of Appendix 2</a> on page 35 of the Prospectus for information on fees and charges.</p>
<b>Subscription fee</b>	Class SGD: Currently 5%; maximum 5% Class JPY: Currently none; maximum 5%						
<b>Realisation fee</b>	Class SGD: Currently none; maximum 2% Class JPY: Currently none; maximum 2%						
<b>Switching fee</b>	Class SGD: Currently 1%; maximum 1% Class JPY: Currently 1%; maximum 1%						

Payable by the Sub-Fund from invested proceeds

- The Sub-Fund will pay the following fees and charges to the Managers, Trustee and other parties:

<b>Management fee</b>	Class SGD: Currently 1.5% p.a.; maximum 2% p.a. Class JPY: Currently up to 1% p.a.; maximum 2% p.a.
<b>Trustee fee</b>	Currently not more than 0.05% p.a. (subject always to a minimum of S\$5,000 p.a.); maximum 0.1% p.a.
<b>Administration fee</b>	0.25% p.a. (Class SGD only)
<b>Registrar and transfer agent fee</b>	The higher of S\$15,000 per annum or 0.125% p.a., subject to a maximum of S\$25,000 p.a.
<b>Valuation and accounting fees</b>	0.125% p.a.
<b>Audit fee, custodian fee and other fees and charges</b>	Subject to agreement with the relevant parties. Each fee or charge may exceed 0.1% p.a., depending on the proportion that each fee or charge bears to the NAV of the Sub-Fund or Class

**VALUATIONS AND EXITING FROM THIS INVESTMENT**

**HOW OFTEN ARE VALUATIONS AVAILABLE?**

Valuations are performed for each Dealing Day. The issue and realisation prices of (Class SGD) Units will generally be published 2 Business Days after the relevant Dealing Day in The Straits Times, The Business Times, Lianhe Zaobao, other selected local and publications, and on the Managers' website at [uobam.com.sg](http://uobam.com.sg)

The issue and realisation prices for Class JPY Units may be obtained from the Managers.

**HOW CAN YOU EXIT FROM THIS INVESTMENT AND WHAT ARE THE RISKS AND COSTS IN DOING SO?**

- You can exit the Sub-Fund on any Dealing Day by submitting a realisation form to any authorised agent or distributor. If you wish to exit the Sub-Fund within the cancellation period of 7 days from time of your subscription, you may do so by submitting a cancellation form and you will not incur the subscription fee and fees stated above. However, you will have to take the risk of any price changes in the NAV of the Sub-Fund since your subscription and pay any bank charges, administrative or other fee imposed by the distributor.
- You will usually receive the realisation proceeds within 6 Business Days from the time the Managers receive your realisation request.
- Your realisation price is determined as follows:
  - If you submit the realisation request by 3pm on a Dealing Day, you will be paid a price based on the NAV of the Sub-Fund as at the Valuation Point for such Dealing Day.
  - If you submit the realisation request after 3pm on a Dealing Day, you will be paid a price based on the NAV of the Sub-Fund as at the Valuation Point for the next Dealing Day.

Refer to [paragraphs 10, 12 and 13](#) on pages 12 and 15 of the Prospectus for information on valuation and exiting from the product.

- The net realisation proceeds that you will receive will be the realisation price multiplied by the number of Units realised, less any charges. An example is as follows:

500.00 Units	x	S\$0.900	=	S\$450.00
Your realisation request		Realisation price		Gross realisation proceeds
S\$450.00	–	S\$0.00	=	S\$450.00
Gross realisation proceeds		Realisation fee (0%)		Net realisation proceeds

**CONTACT INFORMATION**

**HOW DO YOU CONTACT US?**

24 hour Hotline No : 1800 22 22 228  
 Fax No : 6532 3868  
 Email : [uobam@uobgroup.com](mailto:uobam@uobgroup.com)

**APPENDIX: GLOSSARY OF TERMS**

<b>A-Shares</b>	Securities listed on the stock exchanges within China and denominated in Renminbi.
<b>ADRs</b>	American Depositary Receipts.
<b>B-shares</b>	Securities that are listed and traded on stock exchanges in China and denominated in US Dollars or Hong Kong Dollars.
<b>Business Day</b>	A day (other than Saturday, Sunday or a gazetted public holiday) on which commercial banks are open for business in Singapore, or any other day as the Managers and the Trustee may agree in writing.
<b>Dealing Day</b>	In connection with the issuance, cancellation, valuation and realisation of Units, means every Business Day or such other day or days at such intervals as the Managers may from time to time determine with the prior consultation of the Trustee provided that reasonable notice of any such determination shall be given by the Managers to all holders at such time and in such manner as the Trustee may approve. If on any day which would otherwise be a Dealing Day the recognised market on which investments of the Sub-Fund having in aggregate values amounting to at least 50% of the value of the assets of the Sub-Fund (as at the relevant valuation point) are quoted, listed or dealt in is not open for normal trading, the Managers may determine that that day shall not be a Dealing Day.
<b>GDRs</b>	Global Depositary Receipts.
<b>H-shares</b>	Securities that are listed and traded on the Hong Kong Stock Exchange and which are mostly denominated in Hong Kong Dollars.
<b>NAV</b>	Net asset value.
<b>S-shares</b>	Securities that are listed and traded on the Singapore Exchange Securities Trading Limited and which are mostly denominated in Singapore Dollars.
<b>Units</b>	Units in the Sub-Fund.
<b>Valuation Point</b>	The close of business of the last relevant market in relation to the relevant Dealing Day on which the NAV of the Sub-Fund or Class is to be determined or such other time on the relevant Dealing Day or such other day as the Managers may determine with the prior approval of the Trustee who shall determine if a notice to notify the holders of such change is required.