

This Product Highlights Sheet is an important document.

- It highlights the key terms and risks of this investment product and complements the Prospectus¹.
- 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 ASIA FUND

(the "Fund")

Product Type	Unit Trust	Inception Date	Class SGD: 20 April 1992 Class JPY: not incepted yet
Managers	UOB Asset Management Ltd	Custodian	State Street Bank and Trust Company
Trustee	BNP Paribas Trust Services Singapore Limited	Dealing Frequency	Every Dealing Day
Capital Guaranteed	No	Expense Ratio for year ended 31 December 2010	Class SGD: 1.64% Class JPY: not incepted yet

PRODUCT SUITABILITY

WHO IS THE PRODUCT SUITABLE FOR?

- The Fund is only suitable for investors who:
 - o seek long term capital growth; and
 - o are comfortable with the volatility and risk of an equity fund which invests in Asia (excluding Japan).

Further Information
Refer to paragraphs 8.1(d) and 8.5(d) on pages 5 and 8 of the Prospectus for further information on product suitability.

KEY PRODUCT FEATURES

WHAT ARE YOU INVESTING IN?

- You are investing in a unit trust constituted in Singapore whose investment objective is to achieve long term capital growth mainly through investing in the securities of corporations in, or corporations listed or traded on stock exchanges in, or corporations which derive a significant proportion of their revenue or profits from or have a significant proportion of their assets in, Asia (excluding Japan).
- The Fund does not aim to make regular distributions.

Refer to paragraph 8.1(d) on page 5 of the Prospectus for further information on features of the product.

¹ The Prospectus is available from the Managers (whose operating address is at 80 Raffles Place, 6th Storey, UOB Plaza 2, Singapore 048624) or their appointed agents or distributors or through the Managers' website at uobam.com.sg.

Investment Strategy	
<ul style="list-style-type: none"> ● The Fund invests primarily in equity securities. ● The Fund employs a bottom-up investment process involving rigorous company research and supplemented by a top-down process to review asset allocation at both the regional/country and sector levels to identify companies that generate superior returns as well as companies that are undervalued. ● The Fund may use or invest in financial derivative instruments for the purposes of hedging existing positions in a portfolio or efficient portfolio management or a combination of both purposes. 	<p>Refer to paragraphs 8.3 and 8.4 on pages 6 and 7 of the Prospectus for further information on the investment strategy of the product.</p>
Parties Involved	
<p>WHO ARE YOU INVESTING WITH?</p> <ul style="list-style-type: none"> ● The Managers are UOB Asset Management Ltd. ● The Trustee is BNP Paribas Trust Services Singapore Limited. ● The Custodian is State Street Bank and Trust Company. 	<p>Refer to paragraphs 2 and 3 on pages 2 and 3 of the Prospectus for further information on the role and responsibilities of these entities.</p>
KEY RISKS	
<p>WHAT ARE THE KEY RISKS OF THIS INVESTMENT? The value of the product and its dividends or coupons may rise or fall. These risk factors may cause you to lose some or all of your investment:</p>	<p>Refer to paragraphs 11.1 and 11.2 on page 12 of the Prospectus for further information on risks of the product.</p>
Market and Credit Risks	
<ul style="list-style-type: none"> ● You are exposed to the market risks in the Asian markets. <ul style="list-style-type: none"> ○ Prices of the securities that the Fund invests in 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. 	
Liquidity Risks	
<ul style="list-style-type: none"> ● The Fund is not listed and you can redeem only on Dealing Days. <ul style="list-style-type: none"> ○ There is no secondary market for the Fund. All realisation requests should be made to the Managers or its authorised agents or distributors. 	
Product-Specific Risks	
<ul style="list-style-type: none"> ● You are exposed to the risk of investing in an Asian regional fund. <ul style="list-style-type: none"> ○ Investment in a regional fund may be subject to higher risk as it may be less diversified than a global portfolio. ● You are exposed to foreign exchange / currency risk. <ul style="list-style-type: none"> ○ Where investments are denominated in foreign currency, fluctuations in the exchange rates of such currencies against the Fund's base currency (Singapore dollar) may affect the value of Units. Foreign currency exposure may not be fully hedged depending on circumstances of each case, including the outlook, hedging costs and the market liquidity of the relevant currency. ○ The Fund may have classes of Units that are denominated in currencies other than the base currency of the Fund. Changes in the exchange rate between the base currency of the Fund and the base currency of any such class may adversely affect the value of the Units of such class. ● You are exposed to political risk. <ul style="list-style-type: none"> ○ Investments by the Fund may be adversely affected by political instability as well as exchange controls, changes in taxation, foreign investment policies, restrictions on repatriation and other restrictions and controls which may be imposed by the relevant authorities. 	

- **You are exposed to liquidity risk of investments.**
 - Investments by the Fund in some Asian and/or emerging markets often involve a greater degree of risk due to the nature of such markets which do not have fully developed services such as custodian and settlement services. There may be a greater degree of volatility in such markets because of the speculative element, significant retail participation and the lack of liquidity.
- **You are exposed to risks relating to derivatives.**
 - The Fund may invest in derivatives, including foreign exchange forward contracts and equity index future contracts. Investments in derivatives may require the deposit of initial margin and additional deposit of margin on short notice if the market moves against the investment positions. If the required margin is not provided within the prescribed time, the Fund's investments may be liquidated at a loss. Therefore, it is essential that such investments in derivatives are monitored closely.
- **Other risks to your investment include small and medium capitalisation companies risk, interest rate risk, counterparty risk, exceptional market conditions and actions of institutional investors.**

FEES AND CHARGES

WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?

Refer to paragraph 10.1 on page 9 of the Prospectus for further information on fees and charges.

Payable directly by you

- You will need to pay the following fees and charges as a percentage of your gross investment amount:

Subscription Fee	<u>Class SGD (cash and SRS):</u> currently 5%; maximum 5% <u>Class SGD (CPF):</u> currently 3%; maximum 3% <u>Class JPY (cash):</u> currently none; maximum 5%
Realisation fee	Nil
Switching fee	Currently 1%

- The authorised agents and distributors of the Managers through whom you subscribe for Units may impose other fees and charges that are not disclosed in this document. You should check with the relevant agent or distributor on such fees and charges, if any.

Payable by the Fund from invested proceeds

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

Management Fee	<u>Class SGD:</u> Currently 1.25% p.a.; maximum 1.25% p.a. <u>Class JPY:</u> Currently 0.5% p.a.; maximum 1.25% p.a.
Trustee Fee	Currently 0.045% p.a.; maximum 0.125% p.a.
Registrar and transfer agent fee	<u>Class SGD:</u> S\$15,000 p.a. <u>Class JPY:</u> S\$15,000 p.a.
Valuation fee	<u>Class SGD and Class JPY:</u> Currently 0.125% p.a.; maximum 0.2% p.a.

Audit fee, custodian fee and transaction fees and other fees and charges

Subject to agreement with the relevant parties. Each of the fees and charges may amount to or exceed 0.1% p.a., depending on the proportion that it bears to the NAV of the Fund.

VALUATIONS AND EXITING FROM THIS INVESTMENT

HOW OFTEN ARE VALUATIONS AVAILABLE?

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 and such other local and foreign publications as the Managers may decide upon and can also be obtained from the Managers' website at uobam.com.sg or by calling the Managers' 24-hour hotline number.

Refer to paragraphs 12.7, 14 and 16 on pages 17, 19 and 22 of the Prospectus for further 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 Fund on any Dealing Day by submitting a realisation form to any agent or distributor authorised by the Managers. If applicable to you and you wish to exit the Fund within the cancellation period of 7 calendar days from the 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 relevant Class of Units since your subscription and pay any bank charges, administrative or other fee imposed by the distributor.
- You will normally receive the realisation proceeds within 6 Business Days from the Dealing Day on which your realisation request is received and accepted.
- Your realisation price is determined as follows:
 - o If you submit the realisation request by 3pm on a Dealing Day, you will be paid a price based on the NAV of the relevant Class of Units as at the Valuation Point of that Dealing Day.
 - o If you submit the realisation request after 3pm on a Dealing Day or on a day not being a Dealing Day, you will be paid a price based on the NAV of the relevant Class of Units as at the Valuation Point of the next Dealing Day.
- The net realisation proceeds that you will receive will be the realisation price of the relevant Class or Units multiplied by the number of Units of that Class realised, less any charges. An example is as follows:

1,000 Class SGD Units	x	S\$0.900 Notional realisation price	=	S\$900.00 Gross realisation proceeds
Your realisation request				
S\$900.00	–	S\$0.00 Realisation fee (0%)	=	S\$900.00 Net realisation proceeds
Gross realisation proceeds				

CONTACT INFORMATION

HOW DO YOU CONTACT US?

UOB Asset Management Ltd

24 hour Hotline No : 1800 22 22 228

Fax No : 6532 3868

Email : uobam@uobgroup.com

APPENDIX: GLOSSARY OF TERMS

Business Day	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 relevant Trustee may agree in writing.
Dealing Day	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 stock exchange or over-the-counter market on which investments of the Fund having in aggregate values amounting to at least 50% of the value of the assets of the 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.
NAV	Net asset value.
Units	Units in the Fund.
Valuation Point	The close of business of the last relevant market in relation to the relevant Dealing Day on which the value of the assets of the Fund attributable to the relevant class of Units is to be determined or such other time as the Managers may with the approval of the Trustee determine and the Managers shall notify the affected Holders of such change if required by the Trustee.

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- It highlights the key terms and risks of this investment product and complements the Prospectus¹.
- 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 INTERNATIONAL GROWTH FUND (the “Fund”)

Product Type	Unit Trust	Inception Date	7 April 1995
Managers	UOB Asset Management Ltd	Custodian	State Street Bank and Trust Company
Trustee	HSBC Institutional Trust Services (Singapore) Limited	Dealing Frequency	Every Dealing Day
Capital Guaranteed	No	Expense Ratio for year ended 31 December 2010	1.37%

PRODUCT SUITABILITY

WHO IS THE PRODUCT SUITABLE FOR?

- The Fund is only suitable for investors who are comfortable with the volatility and risk of an equity fund which invests in global developed and emerging markets.

Further Information

Refer to paragraphs 8.1(b) and 8.5(b) on pages 5 and 8 of the Prospectus for further information on product suitability.

KEY PRODUCT FEATURES

WHAT ARE YOU INVESTING IN?

- You are investing in a unit trust constituted in Singapore whose investment objective is to invest mainly in shares in global developed and emerging markets, identified by the Managers as having good prospects for growth.
- The Fund does not aim to make regular distributions.

Refer to paragraph 8.1(b) on page 5 of the Prospectus for further information on features of the product.

¹ The Prospectus is available from the Managers (whose operating address is at 80 Raffles Place, 6th Storey, UOB Plaza 2, Singapore 048624) or their appointed agents or distributors or through the Managers' website at uobam.com.sg.

Investment Strategy	
<ul style="list-style-type: none"> ● The Fund invests primarily in equity securities. ● The Fund employs a bottom-up investment process involving rigorous company research and supplemented by a top-down process to review asset allocation at both the regional/country and sector levels to identify companies that generate superior returns as well as companies that are undervalued. ● The Fund may use or invest in financial derivative instruments for the purposes of hedging existing positions in a portfolio or efficient portfolio management or a combination of both purposes. 	<p>Refer to paragraphs 8.3 and 8.4 on pages 6 and 7 of the Prospectus for further information on the investment strategy of the product.</p>
Parties Involved	
<p>WHO ARE YOU INVESTING WITH?</p> <ul style="list-style-type: none"> ● The Managers are UOB Asset Management Ltd. ● The Trustee is HSBC Institutional Trust Services (Singapore) Limited. ● The Custodian is State Street Bank and Trust Company. 	<p>Refer to paragraphs 2 and 3 on pages 2 and 3 of the Prospectus for further information on the role and responsibilities of these entities.</p>
KEY RISKS	
<p>WHAT ARE THE KEY RISKS OF THIS INVESTMENT? The value of the product and its dividends or coupons may rise or fall. These risk factors may cause you to lose some or all of your investment:</p>	<p>Refer to paragraphs 11.1 and 11.2 on page 12 of the Prospectus for further information on risks of the product.</p>
Market and Credit Risks	
<ul style="list-style-type: none"> ● You are exposed to the market risks in the global markets. <ul style="list-style-type: none"> ○ Prices of the securities that the Fund invests in 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. 	
Liquidity Risks	
<ul style="list-style-type: none"> ● The Fund is not listed and you can redeem only on Dealing Days. <ul style="list-style-type: none"> ○ There is no secondary market for the Fund. All realisation requests should be made to the Managers or its authorised agents or distributors. 	
Product-Specific Risks	
<ul style="list-style-type: none"> ● You are exposed to foreign exchange / currency risk. <ul style="list-style-type: none"> ○ Where investments are denominated in foreign currency, fluctuations in the exchange rates of such currencies against the Fund’s base currency (Singapore dollar) may affect the value of Units. Foreign currency exposure may not be fully hedged depending on circumstances of each case, including the outlook, hedging costs and the market liquidity of the relevant currency. ● You are exposed to political risk. <ul style="list-style-type: none"> ○ Investments by the Fund may be adversely affected by political instability as well as exchange controls, changes in taxation, foreign investment policies, restrictions on repatriation and other restrictions and controls which may be imposed by the relevant authorities. 	

<ul style="list-style-type: none"> ● You are exposed to liquidity risk of investments. <ul style="list-style-type: none"> ○ Investments by the Fund in some Asian and/or emerging markets often involve a greater degree of risk due to the nature of such markets which do not have fully developed services such as custodian and settlement services. There may be a greater degree of volatility in such markets because of the speculative element, significant retail participation and the lack of liquidity. ● You are exposed to risks relating to derivatives. <ul style="list-style-type: none"> ○ The Fund may invest in derivatives, including foreign exchange forward contracts and equity index future contracts. Investments in derivatives may require the deposit of initial margin and additional deposit of margin on short notice if the market moves against the investment positions. If the required margin is not provided within the prescribed time, the Fund's investments may be liquidated at a loss. Therefore, it is essential that such investments in derivatives are monitored closely. ● Other risks to your investment include emerging market risk, small and medium capitalisation companies risk, interest rate risk, counterparty risk, exceptional market conditions and actions of institutional investors. 	
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FEES AND CHARGES

<p>WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?</p> <p><u>Payable directly by you</u></p> <ul style="list-style-type: none"> ● You will need to pay the following fees and charges as a percentage of your gross investment amount: <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 35%;">Subscription Fee</td> <td><u>Cash/SRS:</u> Currently 5%; maximum 5%</td> </tr> <tr> <td></td> <td><u>CPF:</u> Currently 3%; maximum 3%</td> </tr> <tr> <td>Realisation fee</td> <td>Currently none; maximum 1%</td> </tr> <tr> <td>Switching fee</td> <td>Currently 1%</td> </tr> </table> <ul style="list-style-type: none"> ● The authorised agents and distributors of the Managers through whom you subscribe for Units may impose other fees and charges that are not disclosed in this document. You should check with the relevant agent or distributor on such fees and charges, if any. <p><u>Payable by the Fund from invested proceeds</u></p> <ul style="list-style-type: none"> ● The Fund will pay the following fees and charges to the Managers, Trustee and other parties: <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 35%;">Management fee</td> <td>Currently 1% p.a.; maximum 1% p.a.</td> </tr> <tr> <td>Trustee fee</td> <td>Currently not more than 0.05% p.a. (subject to a minimum of S\$5,000 p.a.); maximum 0.125% p.a.</td> </tr> <tr> <td>Registrar and transfer agent fee</td> <td>S\$15,000 p.a.</td> </tr> <tr> <td>Valuation fee</td> <td>Up to 0.2% p.a.</td> </tr> <tr> <td>Audit fee, custodian fee and transaction fees and other fees and charges</td> <td>Subject to agreement with the relevant parties. Each of the fees and charges may amount to or exceed 0.1% p.a., depending on the proportion that it bears to the NAV of the Fund.</td> </tr> </table>	Subscription Fee	<u>Cash/SRS:</u> Currently 5%; maximum 5%		<u>CPF:</u> Currently 3%; maximum 3%	Realisation fee	Currently none; maximum 1%	Switching fee	Currently 1%	Management fee	Currently 1% p.a.; maximum 1% p.a.	Trustee fee	Currently not more than 0.05% p.a. (subject to a minimum of S\$5,000 p.a.); maximum 0.125% p.a.	Registrar and transfer agent fee	S\$15,000 p.a.	Valuation fee	Up to 0.2% p.a.	Audit fee, custodian fee and transaction fees and other fees and charges	Subject to agreement with the relevant parties. Each of the fees and charges may amount to or exceed 0.1% p.a., depending on the proportion that it bears to the NAV of the Fund.	<p>Refer to paragraph 10.1 on page 9 of the Prospectus for further information on fees and charges.</p>
Subscription Fee	<u>Cash/SRS:</u> Currently 5%; maximum 5%																		
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Realisation fee	Currently none; maximum 1%																		
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Management fee	Currently 1% p.a.; maximum 1% p.a.																		
Trustee fee	Currently not more than 0.05% p.a. (subject to a minimum of S\$5,000 p.a.); maximum 0.125% p.a.																		
Registrar and transfer agent fee	S\$15,000 p.a.																		
Valuation fee	Up to 0.2% p.a.																		
Audit fee, custodian fee and transaction fees and other fees and charges	Subject to agreement with the relevant parties. Each of the fees and charges may amount to or exceed 0.1% p.a., depending on the proportion that it bears to the NAV of the Fund.																		

VALUATIONS AND EXITING FROM THIS INVESTMENT

HOW OFTEN ARE VALUATIONS AVAILABLE?

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 and such other local and foreign publications as the Managers may decide upon and can also be obtained from the Managers' website at uobam.com.sg or by calling the Managers' 24-hour hotline number.

Refer to paragraphs 12.7, 14 and 16 on pages 17, 19 and 22 of the Prospectus for further 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 Fund on any Dealing Day by submitting a realisation form to any agent or distributor authorised by the Managers. If applicable to you and you wish to exit the Fund within the cancellation period of 7 calendar days from the 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 Fund since your subscription and pay any bank charges, administrative or other fee imposed by the distributor.
- You will normally receive the realisation proceeds within 6 Business Days from the Dealing Day on which your realisation request is received and accepted.
- 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 Fund as at the Valuation Point of that Dealing Day.
 - If you submit the realisation request after 3pm on a Dealing Day or on a day not being a Dealing Day, you will be paid a price based on the NAV of the Fund as at the Valuation Point of 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:

1,000 Units Your realisation request	x	S\$0.900 Notional realisation price	=	S\$900.00 Gross realisation proceeds
S\$900.00 Gross realisation proceeds	–	S\$0.00 Realisation fee (0%)	=	S\$900.00 Net realisation proceeds

CONTACT INFORMATION

HOW DO YOU CONTACT US?

[UOB Asset Management Ltd](#)

24 hour Hotline No : 1800 22 22 228

Fax No : 6532 3868

Email : uobam@uobgroup.com

APPENDIX: GLOSSARY OF TERMS

Business Day	A day (other than Saturday, Sunday or gazetted public holiday) on which commercial banks are open for business in Singapore or any other day as the Managers and the relevant Trustee may agree in writing.
Dealing Day	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 stock exchange or over-the-counter market on which investments of the Fund having in aggregate values amounting to at least 50% of the value of the assets of the 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.
NAV	Net asset value.
Units	Units in the Fund.
Valuation Point	The close of business of the last relevant market in relation to the relevant Dealing Day on which the value of the assets of the Fund is to be determined or such other time as the Managers may with the approval of the Trustee determine and the Managers shall notify the affected Holders of such change if required by the Trustee.

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- 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 EUROPEAN EQUITY FUND

(the "Fund")

Product Type	Unit Trust	Inception Date	26 August 1997
Managers	UOB Asset Management Ltd	Custodian	State Street Bank and Trust Company
Trustee	HSBC Institutional Trust Services (Singapore) Limited	Dealing Frequency	Every Dealing Day
Capital Guaranteed	No	Expense Ratio for year ended 30 June 2011	3.04%

PRODUCT SUITABILITY

WHO IS THE PRODUCT SUITABLE FOR?

- The Fund is only suitable for investors who:
 - o seek long term capital growth; and
 - o are comfortable with the volatility and risk of an equity fund which invests in the European region.

Further Information
Refer to paragraphs 8.1(c) and 8.5(c) on pages 5 and 8 of the Prospectus for further information on product suitability.

KEY PRODUCT FEATURES

WHAT ARE YOU INVESTING IN?

- You are investing in a unit trust constituted in Singapore whose investment objective is to achieve long term capital growth mainly through investing in the securities of corporations in, or corporations listed or traded on stock exchanges in, or corporations which derive a significant proportion of their revenue or profits from or have a significant proportion of their assets in, the European Region (which includes, without limitation, Austria, Belgium, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, the Republic of Ireland, Italy, the Netherlands, Norway, Poland, Portugal, Russia, Slovakia, Spain, Sweden, Switzerland, Turkey and the United Kingdom).
- The Fund does not aim to make regular distributions.

Refer to paragraph 8.1(c) on page 5 of the Prospectus for further information on features of the product.

¹ The Prospectus is available from the Managers (whose operating address is at 80 Raffles Place, 6th Storey, UOB Plaza 2, Singapore 048624) or their appointed agents or distributors or through the Managers' website at uobam.com.sg.

Investment Strategy	
<ul style="list-style-type: none"> ● The Fund invests primarily in equity securities. ● The Fund employs a bottom-up investment process involving rigorous company research and supplemented by a top-down process to review asset allocation at both the regional/country and sector levels to identify companies that generate superior returns as well as companies that are undervalued. ● The Fund may use or invest in financial derivative instruments for the purposes of hedging existing positions in a portfolio or efficient portfolio management or a combination of both purposes. 	<p>Refer to paragraphs 8.3 and 8.4 on pages 6 and 7 of the Prospectus for further information on the investment strategy of the product.</p>
Parties Involved	
<p>WHO ARE YOU INVESTING WITH?</p> <ul style="list-style-type: none"> ● The Managers are UOB Asset Management Ltd. ● The Trustee is HSBC Institutional Trust Services (Singapore) Limited. ● The Custodian is State Street Bank and Trust Company. 	<p>Refer to paragraphs 2 and 3 on pages 2 and 3 of the Prospectus for further information on the role and responsibilities of these entities.</p>
KEY RISKS	
<p>WHAT ARE THE KEY RISKS OF THIS INVESTMENT?</p> <p>The value of the product and its dividends or coupons may rise or fall. These risk factors may cause you to lose some or all of your investment:</p>	<p>Refer to paragraphs 11.1 and 11.2 on page 12 of the Prospectus for further information on risks of the product.</p>
Market and Credit Risks	
<ul style="list-style-type: none"> ● You are exposed to the market risks in the European markets. <ul style="list-style-type: none"> ○ Prices of the securities that the Fund invests in 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. 	
Liquidity Risks	
<ul style="list-style-type: none"> ● The Fund is not listed and you can redeem only on Dealing Days. <ul style="list-style-type: none"> ○ There is no secondary market for the Fund. All realisation requests should be made to the Managers or its authorised agents or distributors. 	
Product-Specific Risks	
<ul style="list-style-type: none"> ● You are exposed to the risk of investing in a European regional fund. <ul style="list-style-type: none"> ○ Investment in a regional fund may be subject to higher risk as it may be less diversified than a global portfolio. ● You are exposed to foreign exchange / currency risk. <ul style="list-style-type: none"> ○ Where investments are denominated in foreign currency, fluctuations in the exchange rates of such currencies against the Fund’s base currency (Singapore dollar) may affect the value of Units. Foreign currency exposure may not be fully hedged depending on circumstances of each case, including the outlook, hedging costs and the market liquidity of the relevant currency. 	

<ul style="list-style-type: none"> ● You are exposed to political risk. <ul style="list-style-type: none"> ○ Investments by the Fund may be adversely affected by political instability as well as exchange controls, changes in taxation, foreign investment policies, restrictions on repatriation and other restrictions and controls which may be imposed by the relevant authorities. ● You are exposed to liquidity risk of investments. <ul style="list-style-type: none"> ○ Investments by the Fund in some emerging markets in the European region often involve a greater degree of risk due to the nature of such markets which do not have fully developed services such as custodian and settlement services. There may be a greater degree of volatility in such markets because of the speculative element, significant retail participation and the lack of liquidity. ● You are exposed to risks relating to derivatives. <ul style="list-style-type: none"> ○ The Fund may invest in derivatives, including foreign exchange forward contracts and equity index future contracts. Investments in derivatives may require the deposit of initial margin and additional deposit of margin on short notice if the market moves against the investment positions. If the required margin is not provided within the prescribed time, the Fund's investments may be liquidated at a loss. Therefore, it is essential that such investments in derivatives are monitored closely. ● Other risks to your investment include small and medium capitalisation companies risk, interest rate risk, counterparty risk, exceptional market conditions and actions of institutional investors. 	
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FEES AND CHARGES

<p>WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?</p> <p><u>Payable directly by you</u></p> <ul style="list-style-type: none"> ● You will need to pay the following fees and charges as a percentage of your gross investment amount: <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 40%;">Subscription fee</td> <td>Currently 5%; maximum 5%</td> </tr> <tr> <td>Realisation fee</td> <td>Currently none; maximum 2%</td> </tr> <tr> <td>Switching fee</td> <td>Currently 1%</td> </tr> </table> <ul style="list-style-type: none"> ● The authorised agents and distributors of the Managers through whom you subscribe for Units may impose other fees and charges that are not disclosed in this document. You should check with the relevant agent or distributor on such fees and charges, if any. <p><u>Payable by the Fund from invested proceeds</u></p> <ul style="list-style-type: none"> ● The Fund will pay the following fees and charges to the Managers, Trustee and other parties: <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 40%;">Management fee</td> <td>Currently 1.75% p.a.; maximum 2% p.a.</td> </tr> <tr> <td>Trustee fee</td> <td>Currently not more than 0.05% p.a. (subject to a minimum of S\$5,000 p.a.); maximum 0.1% p.a.</td> </tr> <tr> <td>Registrar and transfer agent fee</td> <td>S\$15,000 p.a.</td> </tr> <tr> <td>Valuation fee</td> <td>Currently 0.125% p.a.; maximum 0.125% p.a.</td> </tr> <tr> <td>Audit fee, custodian fee and transaction fees and other fees and charges</td> <td>Subject to agreement with the relevant parties. Each of the fees and charges may amount to or exceed 0.1% p.a., depending on the proportion that it bears to the NAV of the Fund.</td> </tr> </table>	Subscription fee	Currently 5%; maximum 5%	Realisation fee	Currently none; maximum 2%	Switching fee	Currently 1%	Management fee	Currently 1.75% p.a.; maximum 2% p.a.	Trustee fee	Currently not more than 0.05% p.a. (subject to a minimum of S\$5,000 p.a.); maximum 0.1% p.a.	Registrar and transfer agent fee	S\$15,000 p.a.	Valuation fee	Currently 0.125% p.a.; maximum 0.125% p.a.	Audit fee, custodian fee and transaction fees and other fees and charges	Subject to agreement with the relevant parties. Each of the fees and charges may amount to or exceed 0.1% p.a., depending on the proportion that it bears to the NAV of the Fund.	<p>Refer to paragraph 10.1 on page 9 of the Prospectus for further information on fees and charges.</p>
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VALUATIONS AND EXITING FROM THIS INVESTMENT

HOW OFTEN ARE VALUATIONS AVAILABLE?

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 and such other local and foreign publications as the Managers may decide upon and can also be obtained from the Managers' website at uobam.com.sg or by calling the Managers' 24-hour hotline number.

Refer to paragraphs 12.7, 14 and 16 on pages 17, 19 and 22 of the Prospectus for further 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 Fund on any Dealing Day by submitting a realisation form to any agent or distributor authorised by the Managers. If applicable to you and you wish to exit the Fund within the cancellation period of 7 calendar days from the 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 Fund since your subscription and pay any bank charges, administrative or other fee imposed by the distributor.
- You will normally receive the realisation proceeds within 6 Business Days from the Dealing Day on which your realisation request is received and accepted.
- 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 Fund as at the Valuation Point of that Dealing Day.
 - If you submit the realisation request after 3pm on a Dealing Day or on a day not being a Dealing Day, you will be paid a price based on the NAV of the Fund as at the Valuation Point of 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:

1,000 Units Your realisation request	x	S\$0.900 Notional realisation price	=	S\$900.00 Gross realisation proceeds
S\$900.00 Gross realisation proceeds	–	S\$0.00 Realisation fee (0%)	=	S\$900.00 Net realisation proceeds

CONTACT INFORMATION

HOW DO YOU CONTACT US?

[UOB Asset Management Ltd](#)

24 hour Hotline No : 1800 22 22 228

Fax No : 6532 3868

Email : uobam@uobgroup.com

APPENDIX: GLOSSARY OF TERMS

Business Day	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 relevant Trustee may agree in writing.
Dealing Day	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 stock exchange or over-the-counter market on which investments of the Fund having in aggregate values amounting to at least 50% of the value of the assets of the Fund (as at the relevant Valuation Point) are quoted, listed or dealt in is not open for normal trading, the Managers may determine (with the prior consultation of the Trustee) that that day shall not be a Dealing Day.
NAV	Net asset value.
Units	Units in the Fund.
Valuation Point	The close of business of the last relevant market in relation to the relevant Dealing Day on which the value of the assets of the Fund is to be determined or such other time as the Managers may with the approval of the Trustee determine and the Managers shall notify the affected Holders of such change if required by the Trustee.

This Product Highlights Sheet is an important document.

- It highlights the key terms and risks of this investment product and complements the Prospectus¹.
- 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 GREATER CHINA FUND

(the “Fund”)

Product Type	Unit Trust	Inception Date	29 May 1997
Managers	UOB Asset Management Ltd	Custodian	HSBC Institutional Trust Services (Singapore) Limited
Trustee	HSBC Institutional Trust Services (Singapore) Limited	Dealing Frequency	Every Dealing Day
Capital Guaranteed	No	Expense Ratio for year ended 31 December 2010	1.91%

PRODUCT SUITABILITY

WHO IS THE PRODUCT SUITABLE FOR?

- The Fund is only suitable for investors who:
 - o seek long term capital growth; and
 - o are comfortable with the volatility and risk of an equity fund which invests in the Greater China region.

Further Information
Refer to paragraphs 8.1(e) and 8.5(e) on pages 5 and 8 of the Prospectus for further information on product suitability.

KEY PRODUCT FEATURES

WHAT ARE YOU INVESTING IN?

- You are investing in a unit trust constituted in Singapore whose investment objective is to achieve long-term capital growth primarily through investment in companies with assets or revenues being in or derived from the People’s Republic of China (“PRC”), Hong Kong SAR and Taiwan.
- The Fund does not aim to make regular distributions.

Refer to paragraph 8.1(e) on page 5 of the Prospectus for further information on features of the product.

¹ The Prospectus is available from the Managers (whose operating address is at 80 Raffles Place, 6th Storey, UOB Plaza 2, Singapore 048624) or their appointed agents or distributors or through the Managers’ website at uobam.com.sg.

Investment Strategy	
<ul style="list-style-type: none"> ● The Fund invests primarily in equity securities. ● The Fund employs a bottom-up investment process involving rigorous company research and supplemented by a top-down process to review asset allocation at both the regional/country and sector levels to identify companies that generate superior returns as well as companies that are undervalued. ● The Fund may use or invest in financial derivative instruments for the purposes of hedging existing positions in a portfolio or efficient portfolio management or a combination of both purposes. 	<p>Refer to paragraphs 8.3 and 8.4 on pages 6 and 7 of the Prospectus for further information on the investment strategy of the product.</p>
Parties Involved	
<p>WHO ARE YOU INVESTING WITH?</p> <ul style="list-style-type: none"> ● The Managers are UOB Asset Management Ltd. ● The Trustee and Custodian is HSBC Institutional Trust Services (Singapore) Limited. 	<p>Refer to paragraphs 2 and 3 on pages 2 and 3 of the Prospectus for further information on the role and responsibilities of these entities.</p>
KEY RISKS	
<p>WHAT ARE THE KEY RISKS OF THIS INVESTMENT? The value of the product and its dividends or coupons may rise or fall. These risk factors may cause you to lose some or all of your investment:</p>	<p>Refer to paragraphs 11.1 and 11.2 on page 12 of the Prospectus for further information on risks of the product.</p>
Market and Credit Risks	
<ul style="list-style-type: none"> ● You are exposed to the market risks in the Greater China markets. <ul style="list-style-type: none"> ○ Prices of the securities that the Fund invests in 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. 	
Liquidity Risks	
<ul style="list-style-type: none"> ● The Fund is not listed and you can redeem only on Dealing Days. <ul style="list-style-type: none"> ○ There is no secondary market for the Fund. All realisation requests should be made to the Managers or its authorised agents or distributors. 	
Product-Specific Risks	
<ul style="list-style-type: none"> ● You are exposed to the risk of investing in a Greater China regional fund. <ul style="list-style-type: none"> ○ Investment in a regional fund may be subject to higher risk as it may be less diversified than a global portfolio. ● You are exposed to foreign exchange / currency risk. <ul style="list-style-type: none"> ○ Where investments are denominated in foreign currency, fluctuations in the exchange rates of such currencies against the Fund’s base currency (Singapore dollar) may affect the value of Units. Foreign currency exposure may not be fully hedged depending on circumstances of each case, including the outlook, hedging costs and the market liquidity of the relevant currency. 	

- **You are exposed to political risk.**
 - Investments by the Fund may be adversely affected by political instability as well as exchange controls, changes in taxation, foreign investment policies, restrictions on repatriation and other restrictions and controls which may be imposed by the relevant authorities.
- **You are exposed to liquidity risk of investments.**
 - Investments by the Fund in emerging markets such as the People's Republic of China often involve a greater degree of risk due to the nature of such markets which do not have fully developed services such as custodian and settlement services. There may be a greater degree of volatility in such markets because of the speculative element, significant retail participation and the lack of liquidity.
- **You are exposed to risks relating to derivatives.**
 - The Fund may invest in derivatives, including foreign exchange forward contracts and equity index future contracts. Investments in derivatives may require the deposit of initial margin and additional deposit of margin on short notice if the market moves against the investment positions. If the required margin is not provided within the prescribed time, the Fund's investments may be liquidated at a loss. Therefore, it is essential that such investments in derivatives are monitored closely.
- **Other risks to your investment include small and medium capitalisation companies risk, interest rate risk, counterparty risk, exceptional market conditions and actions of institutional investors.**

FEES AND CHARGES

WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?

Payable directly by you

- You will need to pay the following fees and charges as a percentage of your gross investment amount:

Subscription fee	Currently 5%; maximum 5%
Realisation fee	Nil
Switching fee	Currently 1%

- The authorised agents and distributors of the Managers through whom you subscribe for Units may impose other fees and charges that are not disclosed in this document. You should check with the relevant agent or distributor on such fees and charges, if any.

Payable by the Fund from invested proceeds

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

Management fee	Currently 1.5% p.a.; maximum 1.5% p.a.
Trustee fee	Currently not more than 0.05% p.a. (subject to a minimum of S\$5,000 p.a.); maximum 0.125% p.a.
Registrar and transfer agent fee	S\$15,000 p.a.
Valuation fee	Currently 0.125% p.a.; maximum 0.2% p.a.
Audit fee, custodian fee and transaction fees and other fees and charges	Subject to agreement with the relevant parties. Each of the fees and charges may amount to or exceed 0.1% p.a., depending on the proportion that it bears to the NAV of the Fund.

Refer to paragraph 10.1 on page 9 of the Prospectus for further information on fees and charges.

VALUATIONS AND EXITING FROM THIS INVESTMENT

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NAV	Net asset value.
Units	Units in the Fund.
Valuation Point	The close of business of the last relevant market in relation to the relevant Dealing Day on which the value of the assets of the Fund is to be determined or such other time as the Managers may with the approval of the Trustee determine and the Managers shall notify the affected Holders of such change if required by the Trustee.

This Product Highlights Sheet is an important document.

- It highlights the key terms and risks of this investment product and complements the Prospectus¹.
- 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 Regional Growth Fund

(to be known as UNITED ASIA PACIFIC GROWTH FUND with effect from 1 June 2012)
(the "Fund")

Product Type	Unit Trust	Inception Date	7 April 1995
Managers	UOB Asset Management Ltd	Custodian	State Street Bank and Trust Company
Trustee	HSBC Institutional Trust Services (Singapore) Limited	Dealing Frequency	Every Dealing Day
Capital Guaranteed	No	Expense Ratio for year ended 31 December 2010	1.60%

PRODUCT SUITABILITY

WHO IS THE PRODUCT SUITABLE FOR?

- The Fund is only suitable for investors who are comfortable with the volatility and risk of an equity fund which invests in the emerging and developed markets in the Asia-Pacific region.

Further Information

Refer to paragraphs 8.1(a) and 8.5(a) on pages 5 and 8 of the Prospectus for further information on product suitability.

KEY PRODUCT FEATURES

WHAT ARE YOU INVESTING IN?

- You are investing in a unit trust constituted in Singapore whose investment objective is to invest in shares listed on the stock exchanges in the emerging and developed markets of Japan, Hong Kong SAR, Taiwan, Korea, China, Indonesia, Malaysia, India, Thailand, the Philippines, Sri Lanka, Pakistan, Singapore, Australia and New Zealand.
- The Fund does not aim to make regular distributions.

Refer to paragraph 8.1(a) on page 5 of the Prospectus for further information on features of the product.

¹ The Prospectus is available from the Managers (whose operating address is at 80 Raffles Place, 6th Storey, UOB Plaza 2, Singapore 048624) or their authorised agents or distributors or through the Managers' website at uobam.com.sg.

Investment Strategy	
<ul style="list-style-type: none"> ● The Fund invests primarily in equity securities. ● The Fund employs a bottom-up investment process involving rigorous company research and supplemented by a top-down process to review asset allocation at both the regional/country and sector levels to identify companies that generate superior returns as well as companies that are undervalued. ● The Fund may use or invest in financial derivative instruments for the purposes of hedging existing positions in a portfolio or for efficient portfolio management or a combination of both purposes. 	<p>Refer to paragraphs 8.3 and 8.4 on pages 6 and 7 of the Prospectus for further information on the investment strategy of the product.</p>
Parties Involved	
<p>WHO ARE YOU INVESTING WITH?</p> <ul style="list-style-type: none"> ● The Managers are UOB Asset Management Ltd. ● The Trustee is HSBC Institutional Trust Services (Singapore) Limited. ● The Custodian is State Street Bank and Trust Company. 	<p>Refer to paragraphs 2, 3 and 4 on pages 2 and 3 of the Prospectus for further information on the role and responsibilities of these entities.</p>
KEY RISKS	
<p>WHAT ARE THE KEY RISKS OF THIS INVESTMENT? The value of the Fund and its distributions (if any) may rise or fall. These risk factors may cause you to lose some or all of your investment:</p>	<p>Refer to paragraphs 11.1 and 11.2 on page 12 of the Prospectus for further information on risks of the product.</p>
Market and Credit Risks	
<ul style="list-style-type: none"> ● You are exposed to market risks in the Asia Pacific markets. <ul style="list-style-type: none"> ○ Prices of the securities that the Fund invests in 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. 	
Liquidity Risks	
<ul style="list-style-type: none"> ● The Fund is not listed and you can redeem only on Dealing Days. <ul style="list-style-type: none"> ○ There is no secondary market for the Fund. All realisation forms should be submitted to authorised agents or distributors of the Managers. ● You are exposed to liquidity risk in the Fund's investments. <ul style="list-style-type: none"> ○ Investments by the Fund in some Asian and/or emerging markets often involve a greater degree of risk due to the nature of such markets which do not have fully developed services such as custodian and settlement services. There may be a greater degree of volatility in such markets because of the speculative element, significant retail participation and the lack of liquidity. 	
Product-Specific Risks	
<ul style="list-style-type: none"> ● You are exposed to the risk of investing in an Asia Pacific regional fund. <ul style="list-style-type: none"> ○ Investment in a regional fund may be subject to higher risk as it may be less diversified than a global portfolio. 	

- **You are exposed to foreign exchange / currency risk.**
 - Where investments are denominated in foreign currency, fluctuations in the exchange rates of such currencies against the Fund’s base currency (Singapore dollar) may affect the value of Units. Foreign currency exposure may not be fully hedged depending on circumstances of each case, including the outlook, hedging costs and the market liquidity of the relevant currency.
- **You are exposed to political risk.**
 - Investments by the Fund may be adversely affected by political instability as well as exchange controls, changes in taxation, foreign investment policies, restrictions on repatriation and other restrictions and controls which may be imposed by the relevant authorities.
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Payable directly by you

- You will need to pay the following fees and charges as a percentage of your gross investment amount:

Subscription fee	Currently 5%; maximum 5%.
Realisation fee	Currently none; maximum 1%.
Switching fee	Currently 1%.

- The authorised agents and distributors of the Managers through whom you subscribe for Units may impose other fees and charges that are not disclosed in the Prospectus. You should check with the relevant agents or distributors on such fees and charges, if any.

Payable by the Fund from invested proceeds

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

Management fee	Currently 1% p.a.; maximum 1% p.a.
Trustee fee	Currently not more than 0.05% p.a. (subject to a minimum of S\$5,000 p.a.); maximum 0.125% p.a.
Registrar and transfer agent fee	S\$15,000 p.a.
Valuation fee	Up to 0.2% p.a.
Audit fee, custodian fee and transaction fees and other fees and charges	Subject to agreement with the relevant parties. Each of the fees and charges may amount to or exceed 0.1% p.a., depending on the proportion that it bears to the Fund’s NAV.

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

1,000 Units	X	S\$0.900	=	S\$900.00
Your realisation request		Notional realisation price		Gross realisation proceeds
S\$900.00	-	S\$0.00	=	S\$900.00
Gross realisation request		Realisation fee (0%)		Net realisation proceeds

CONTACT INFORMATION

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