

# Your Gateway To Asia's Income Opportunities

- 5.28%

Asia Multi-Asset Monthly Income Scheme
- 5.00%

United Asian Bond Fund
- 5.00%

United Asia Pacific Real Estate Income Fund
- 2.00%

United SGD Fund

..... Annual Dividend Yield

## FUND DETAILS

MONTHLY/QUARTERLY DISTRIBUTION (%) <sup>1</sup>	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	ANNUAL DIV. YIELD (%) <sup>1</sup>
Asia Multi-Asset Monthly Income Scheme	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	5.28
United Asian Bond Fund <sup>2</sup>	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	5.00
United Asia Pacific Real Estate Income Fund <sup>2</sup>	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	5.00
United SGD Fund	-	-	0.50	-	-	0.50	-	-	0.50	-	-	0.50	2.00

	Asia Multi-Asset Monthly Income Scheme	United Asian Bond Fund	United Asia Pacific Real Estate Income Fund	United SGD Fund
Investment Objective	To provide investors with regular income and capital appreciation over the medium to long term by investing primarily in equity and equity-related securities, real estate investment trusts (REITS) and debt securities, directly or indirectly, with a primary focus in the Asia Pacific region.	To provide stable current income and capital appreciation by investing in debt securities issued by Asian corporations, financial institutions, governments and their agencies (including money market instruments).	To seek total return consisting of income and capital appreciation over the medium to long term by investing primarily in Real Estate Investment Trusts ("REITs") listed in the Asia Pacific region (including Japan, Australia and New Zealand).	To invest substantially all its assets in money market and short-term interest-bearing debt instruments and bank deposits with the objective of achieving a yield enhancement over Singapore dollar deposits.
Classes Available	Class SGD Acc   Class SGD Dist   Class USD Acc   Class USD Dist	Class SGD	Class SGD Acc   Class SGD Dist   Class USD Dist	Class A (Acc) SGD
Since Inception Annualised Return (as at end August 2016) <sup>3</sup>	5.65%	6.69%	9.53%	3.42%
Since Inception Annualised Standard Deviation (as at end August 2016) <sup>3</sup>	3.98%	5.43%	10.00%	1.32%

<sup>1</sup>Distributions will be made in respect of the Distribution Classes only. Distributions are based on the NAV per unit of the relevant Distribution Class as at the last business day of every month (with the exception of United SGD Fund which is as at the last business day of every quarter). Investors should note that the intention of the Managers to make the distribution is not guaranteed. The Managers reserve the right to vary the frequency and/or amount of distributions. If a dividend distribution is made, it should not be taken to imply that further distributions will be made. Distribution may be made out of the income, capital gains or capital of the relevant Distribution class. Investors should also note that the paying of distributions may have the effect of lowering the NAV of the Fund. Please refer to the prospectus for more information on distributions by the Fund(s).

<sup>2</sup> Investors should note that the summation of the monthly distribution rate does not necessarily add up to the annual distribution rate due to the effect of rounding. Please refer to the prospectus of the Fund(s) for more details.

<sup>3</sup>Source: Lipper, as at end August 2016, SGD terms, on a NAV basis, with dividends and distributions reinvested.

### DISCLAIMERS

This document is for general information only. It does not constitute an offer or solicitation to deal in units in the Fund(s) ("Units") or investment advice or recommendation and was prepared without regard to the specific objectives, financial situation or needs of any particular person who may receive it. The information is based on certain assumptions, information and conditions available as at the date of this document and may be subject to change at any time without notice. No representation or promise as to the performance of the Fund(s) or the return on your investment is made.**Past performance of the Fund(s) or UOB Asset Management Ltd ("UOBAM") and any past performance, prediction, projection or forecast of the economic trends or securities market are not necessarily indicative of the future or likely performance of the Fund(s) or UOBAM.** The value of Units and the income from them, if any, may fall as well as rise. Investments in Units involve risks, including the possible loss of the principal amount invested, and are not obligations of, deposits in, or guaranteed or insured by United Overseas Bank Limited ("UOB"), UOBAM, or any of their subsidiary, associate or affiliate ("UOB Group") or distributors of the Fund(s). The Fund(s) 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. The UOB Group may have interests in the Units and may also perform or seek to perform brokering and other investment or securities-related services for the Fund(s). Investors should read the Fund's prospectus, which is available and may be obtained from UOBAM or any of its appointed agents or distributors, before investing. **You may wish to seek advice from a financial adviser before making a commitment to invest in any Units, and in the event that you choose not to do so, you should consider carefully whether the Fund(s) is/are suitable for you.** Applications for Units must be made on the application forms accompanying the Fund's prospectus.

This advertisement or publication has not been reviewed by the Monetary Authority of Singapore.

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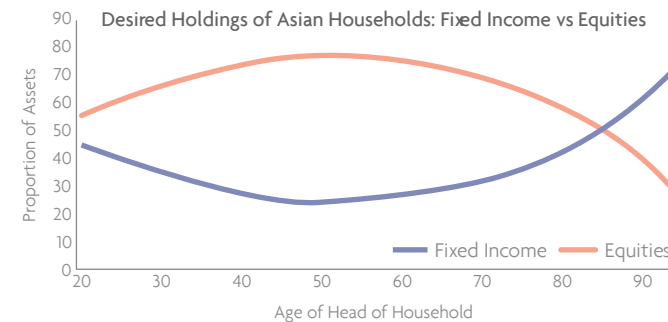
## The Growing Demand for Income Solutions



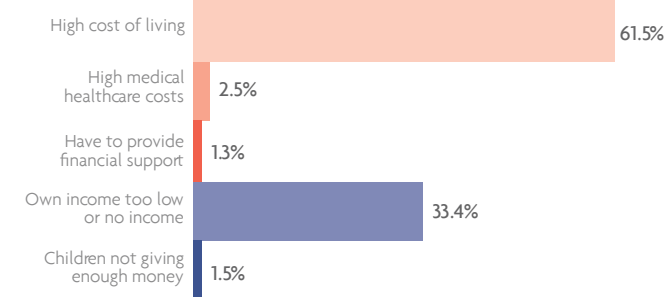
“Between 2015 and 2034, the older population (aged 65+) will grow by 22% every five years in East Asia.”

Source: World Bank, 2015

With a rapid aging population in Asia, the search for income is intensifying and in particular it drives demand for fixed income. According to the 2013 National Survey of Senior Citizens in Singapore, the main concerns of Singapore’s seniors are high cost of living and insufficient income.



Source: UBS Estimates, Survey of Consumer Finances, November 2015



Source: National Survey of Senior Citizens in Singapore, April 2013



“... This is a normal ‘life cycle’ allocation of assets, where people entering retirement seek to reduce the risk in their investments, and aim for some stability in income.”

Singapore Deputy Prime Minister  
Tharman Shanmugaratnam, June 2016

### Traditional Income Solutions



Regular Income Stream



Preserve Investment Capital

**At UOB Asset Management, we recognise the growing demand among income-seeking investors for the best solutions.**

UOBAM offers a range of income solutions – across asset classes, investment horizons and the risk spectrum – to cater for different investors’ needs.

### New Income Solutions

This approach is ideal as either a complement to traditional income solutions or as a stand-alone opportunity.



Regular Income Stream



Capital Appreciation

#### United SGD Fund

Award-winning fund with 5-Star Morningstar rating

- ✓ Proven track record since its inception in June 1998
- ✓ Diversified portfolio of short-term high quality and stable investments
- ✓ Positioned to cope in different market environments

POTENTIAL  
**2.00**  
% P.A.  
QUARTERLY PAYOUT

#### United SGD Fund



This fund suits investors with short-term investment horizon who are looking for short-dated bonds to insulate against rising rates. This is a conservative investment approach alternative to SGD deposits.

#### United Asia Pacific Real Estate Income Fund



This fund suits investors who are looking to take advantage of the structural growth opportunities in Asia Pacific real estate equity markets.

POTENTIAL  
**5.00**  
% P.A.  
MONTHLY PAYOUT

#### United Asia Pacific Real Estate Income Fund

4-Star Morningstar rating

- ✓ Potential good hedge against inflation
- ✓ Consistent income stream from stable and recurring rental income
- ✓ Excellent diversification - Low correlation with other asset classes

#### United Asian Bond Fund

Award-winning fund with 4-Star Morningstar rating

- ✓ Provide steady interest income and potential attractive returns – ideal for capital preservation
- ✓ Healthy and vibrant markets - strong growth in issuance, low default risk and a wide range of participants
- ✓ Asia’s ageing population to support demand

POTENTIAL  
**5.00**  
% P.A.  
MONTHLY PAYOUT

#### United Asian Bond Fund



This fund suits investors who are looking to take advantage of the broad set of opportunities available in Asian fixed income markets.

#### Asia Multi-Asset Monthly Income Scheme



This fund suits investors who are looking to build a well-diversified portfolio in different asset classes in today ever-changing markets.

POTENTIAL  
**5.28**  
% P.A.  
MONTHLY PAYOUT

#### Asia Multi-Asset Monthly Income Scheme

A newly established fund in April 2015

- ✓ Benefit from flexible asset allocation
- ✓ Capitalise on the sweet spot in Asia Pacific for potential higher risk adjusted returns
- ✓ Focus on risk management to balance income, return and risk