

Make your cash go further with a money market fund

Money market funds are popular cash management tools. The **United SGD Money Market Fund** (the “Fund”) could be your perfect solution to add diversity, stability and liquidity to your portfolio of investments.

Key Benefits

Key Features



Seek to Provide Capital Preservation

- At least 90% of its NAV in short-term:
 - High-quality bonds and money market instruments
 - Eligible¹ deposits



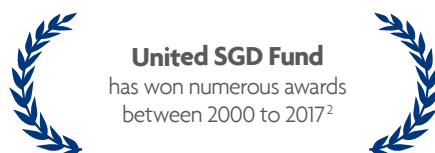
Serve as a Short-Term Parking Fund

- To provide a parking facility for short-term surplus funds while waiting for investment opportunities



Track Record

- Strong heritage in managing fixed income assets



- Managed by award-winning fund manager of our flagship fund, United SGD Fund
- Singapore and Asian fixed income funds are rated highly by independent sources³

Highly Liquid and Short-Term Investments

- Invest in high-quality bonds
- Hold high-quality money market instruments
- Maintain cash and cash equivalents for liquidity purposes

High-Quality Bonds and Money Market Instruments

- Stated in the table below are the short-term and/or long-term ratings of the instruments which the Fund would invest

Moody's		Standard and Poor's		Fitch	
Long-Term	Short-Term	Long-Term	Short-Term	Long-Term	Short-Term
Aaa	P-1	AAA	A-1+	AAA	F1+
Aa1	P-2	AA+	A-1	AA+	F1
Aa2		AA	A-2	AA	F2
Aa3		AA-		AA-	
A1		A+		A+	
A2		A		A	
A3		A-		A-	

Quick Payment of Realisation Proceeds

- Realisation proceeds will normally be paid within one business day after the relevant dealing day

Zero Entry Fee

- No subscription fee charged on the investment amount

Foreign Exchange (FX) Hedging

- To mitigate the impact of FX on the investment returns
- Non-SGD denominated investments will be fully hedged back to SGD

Supportive of Socially Responsible Investing (SRI) and Additional Investment Restrictions

- Will not invest in investments from the following sectors:
 - Alcohol manufacturing and retailing
 - Gambling
 - Military-related
 - Pork-related
 - Tobacco

Fund Details

Fund Name	United SGD Money Market Fund
Investment Objective	To provide a return which is comparable to that of Singapore dollar short-term deposits
Benchmark	3M Bank Deposit Rate
Fund Classes Available ⁴	Class A SGD; Class B SGD
Subscription Mode	Cash and SRS – SGD
Minimum Subscription	Class A: S\$1,000 (initial) S\$500 (subsequent) Class B: S\$1,000,000 (initial) S\$500,000 (subsequent)
Subscription Fee	Currently 0%, maximum 5%
Management Fee	Class A: Currently 0.40% p.a.; maximum 2% p.a. Class B: Currently 0.20% p.a.; maximum 2% p.a.
Dealing Frequency ⁵	Every business day, on a historical pricing basis up to 3 pm (Singapore time)

Notes:

- ¹ Eligible deposits refer to deposits with banks licensed under the Banking Act, finance companies licensed under the Finance Companies Act, merchant banks approved as financial institutions under section 28 of the Monetary Authority of Singapore Act or any other deposit-taking institution licensed under an equivalent law in a foreign jurisdiction.
- ² Source: The Edge-Lipper Singapore Fund Awards: 2010, 2011, 2013-2015, The Singapore Investment Funds Awards: 2000, 2001, The Fundsupermart Choice Awards 2016 and iFAST Best Selling Fund 2016. These awards relate to past performance and are not a reliable indicator of future or likely performance.
- ³ Source: UOBAM, Lipper, Morningstar as at 31 May 2018.
- ⁴ Investors should refer to the Fund's prospectus for more details on the different classes available. Please check with our distributors on the availability of the Fund's classes.
- ⁵ Please check with our distributors for more details.

Important Notes and Disclaimer

This document is for general information only. It does not constitute an offer or solicitation to deal in units in the Fund ("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 or the return on your investment is made. **Past performance of the Fund 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 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. The Fund may use or invest in financial derivative instruments and you should be aware of the risks associated with investments in financial derivative instruments which are described in the Fund's prospectus. 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. 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 is suitable for you. Applications for Units must be made on the application forms accompanying the Fund's prospectus.**