

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



Seek to Provide Capital Preservation

- At least 90% of its NAV in short-term:
 - High-quality bonds and money market instruments¹
 - Eligible deposits²



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 assets³



Regulated

- The Fund is an authorised scheme managed in accordance with the money market fund's requirements as prescribed in the Code on Collective Investment Schemes issued by the MAS⁴



Quick Payment of Realisation Proceeds

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

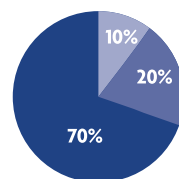


Zero Entry and Exit Fees

- No subscription or realisation fees charged on the investment and redemption amount

Key Features

Highly Liquid and Short-Term Investments



- Daily Maturing
- Weekly Maturing
- Others: Average maturity not more than 6 months

Foreign Exchange (FX) Hedging

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

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

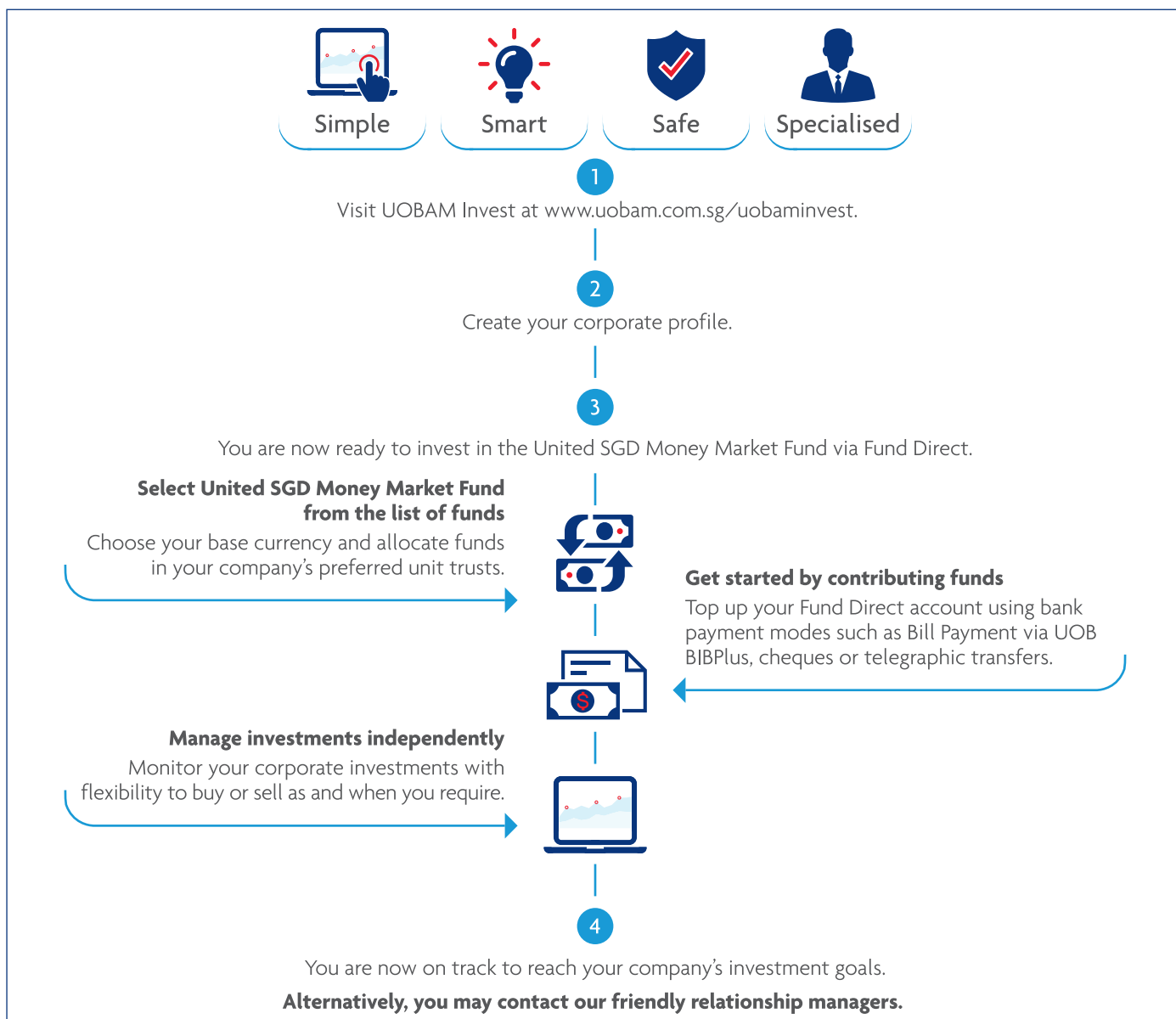
- Will not invest in investments from the following sectors:
 - Alcohol manufacturing and retailing
 - Military-related
 - Pork-related
 - Gambling
 - Tobacco

High-Quality Bonds and Money Market Instruments

- Up to 100% of the Fund's assets will be invested in instruments with short-term and/or long-term ratings stated in **bold** below within the table

	Investment Grade	Non-Investment Grade
Moody's		
Long-Term	Aaa Aa1, Aa2, Aa3 A1, A2, A3	Ba1, Ba2, Ba3 B1, B2, B3 Caa1, Caa2, Caa3 Ca C
	Baa1, Baa2, Baa3	
Short-Term	P-1, P2	Not prime
	P-3	
Standard and Poor's		
Long-Term	AAA AA+, AA, AA- A+, A, A-	BB+, BB, BB- B+, B, B- CCC+, CCC, CCC- CC C
	BBB+, BBB, BBB-	
Short-Term	A-1+, A-1, A-2	B C
	A-3	
Fitch		
Long-Term	AAA AA+, AA, AA- A+, A, A-	BB+, BB, BB- B+, B, B-
	BBB+, BBB, BBB-	
Short-Term	F1+, F1, F2	B C D
	F3	

Your Journey with UOBAM Invest



This document is to be read together with the Fund's prospectus and/or factsheet which are available on www.uobam.com.sg

Notes:

- ¹ A high-quality bond or money market instrument is one with either a minimum short-term rating of F-2 by Fitch, P-2 by Moody's or A-2 by Standard and Poor's, or where it only has a long-term rating, such a rating of A by Fitch, A by Moody's or A by Standard and Poor's.
- ² 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.
- ³ You may refer to our website www.uobam.com.sg for the full list of awards.
- ⁴ Please refer to *Appendix 2 – Investment: Money Market Funds* of the Code on Collective Investment Schemes issued by the MAS for further 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.**

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