

Fund details

Fund Name	United SGD Plus Fund
Investment Objective	To seek to maximise long term return through capital appreciation and/or income for investors by investing primarily in fixed income or debt securities.
Benchmark	Absolute return of 3% per annum
Fund Classes Available ⁷	Class A SGD Acc; Class A SGD Dist Class A USD Acc (Hedged); Class A USD Dist (Hedged)
Subscription Mode	Cash – SGD and USD SRS – SGD
Minimum Subscription	S\$1,000/US\$1,000 (initial) S\$500/US\$500 (subsequent)
Subscription Fee	Currently 3%, maximum 5%
Management Fee	Class A: Currently 0.90% p.a.; maximum 1.50% p.a.
Dealing Frequency ⁸	Every business day, on a forward pricing basis up till 3pm (Singapore time)

Notes:

¹ Source: Cerulli, October 2016

² Investors should note that the making of distributions is at the absolute discretion of the Managers and that distributions are not guaranteed. The making of any distribution shall not be taken to imply that further distributions will be made. The Managers reserve the right to vary the commencement date of any distribution classes, frequency and/or amount of distributions. The declaration or payment of distributions (whether out of income, capital gains, capital or otherwise) may have the effect of lowering the net asset value of the Fund. Moreover, distributions out of the capital of a Fund may amount to a reduction of part of the relevant holder's original investment. Such distributions may also result in reduced future returns to the relevant holders.

³ Source: Bloomberg, Lipper, as at 26 May 2017 in USD terms. US IG: Barclays US Corporate Index; US HY: Barclays US HY Index; Europe IG: Barclays Pan-European Aggregate; Europe HY: Barclays Pan-European HY; Global IG: Barclays Global Aggregate Corporate Index; Global HY: Barclays Global HY Index; Asia IG: JP Morgan JACI Investment Grade Index; Asia HY: JP Morgan JACI Non-Investment Grade Index

⁴ Source: Bloomberg, for the period of 1 May 2007 to 30 April 2017 in USD terms. US Bonds: Barclays US Corporate Index; US HY: Barclays US HY Index; Europe Bonds: Barclays Pan-European Aggregate; Europe HY: Barclays Pan-European HY; Global Bonds: Barclays Global Aggregate Corporate Index; Global HY: Barclays Global HY Index; Asia IG: JP Morgan JACI Investment Grade Index; Asia HY: JP Morgan JACI Non-Investment Grade Index; US Treasury: BofA Merrill Lynch 7-10 year US Treasury Index; Global Equities: MSCI World Index; Emerging Markets Equities: MSCI Emerging Markets Index; Asia Ex Japan Equities: MSCI Asia ex Japan Index; US Equities: S&P 500 Index; Japan Equities: TOPIX Index; US REITs: FTSE NAREIT All Equity REITs Index; Japan REITs: Tokyo Stock Exchange REIT Index; Europe REITs: FTSE NAREIT Europe REITs Index

⁵ Source: UOBAM, as of end June 2017

⁶ 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 Awards 2017. These awards relate to past performance and are not a reliable indicator of future or likely performance.

⁷ 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.

⁸ 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.



Step up your income with United SGD Plus Fund

With a large majority of Singapore investors having a conservative/balanced risk profile¹, driven by UOBAM's key flagship funds, we believe that the United SGD Plus Fund (the "Fund"), which focuses on absolute return, is designed to provide a solution that meets investors' investment needs.

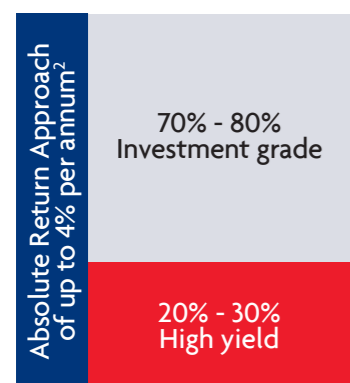
Focus on Yield and Stability

Absolute Return Focus

The Fund has an absolute return focus which aims to make regular monthly distributions of up to 4% per annum².

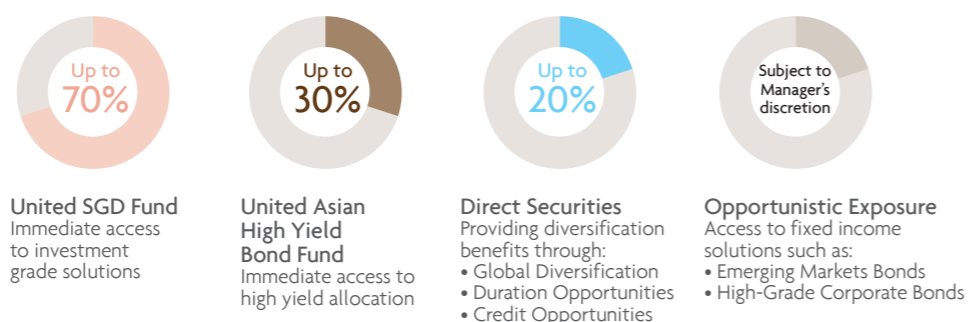
How does it achieve its objective?

Asset Allocation Decision



Security Selection

By using a combination of funds and direct securities with the following allocation limits:



Potential Regular Income

Investors can enjoy attractive potential monthly income of up to 4% per annum² made in respect of the distribution classes.

For illustration purpose only. Assuming a net investment of \$200,000 in the Fund at a net asset value of \$1 per unit today, with a distribution rate of 4% per annum and a NAV per unit of \$1 as at the last business day of every month, you may receive monthly dividend of \$666.66 per month or a total payout of \$8,000 in one year.



Asian Tilt

Asian investment grade bonds and high yield bonds offer attractive yields compared to other key regions³.

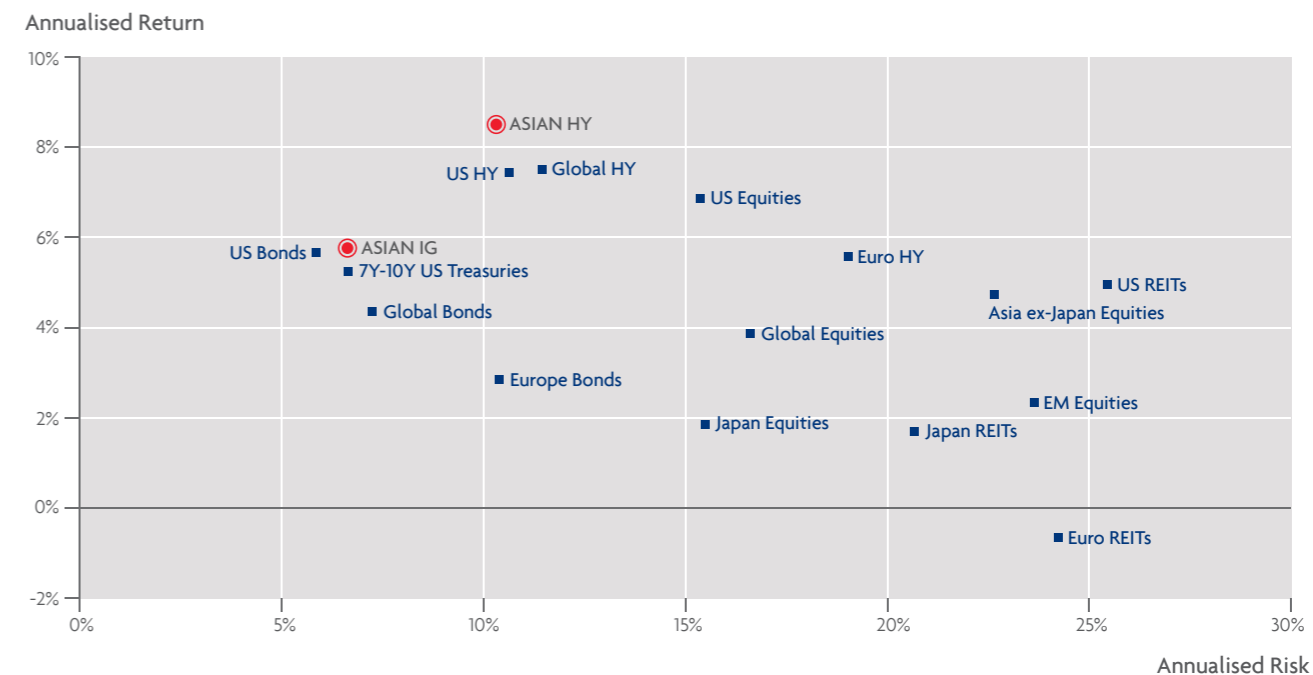
An Asian tilt in the strategy allows the Manager:

- To achieve potentially better returns
- To provide diversification against global equity, balanced and fixed income solutions
- To provide a conservative allocation into Asia

	Asia	US	Europe	Global
Investment Grade	3.84%	3.20%	0.68%	2.53%
High Yield	6.60%	5.99%	3.48%	5.60%

Attractive Risk-Adjusted Returns

Asian investment grade bonds and high yield bonds offer better risk-adjusted returns than most asset classes over a 10-year period⁴.



How does it benefit the Fund?

The Fund will thus be able to optimise the balance between risk and returns by maintaining low volatility without compromising on returns.

Leverage on UOBAM's strong heritage in managing Asian fixed income assets

26 Fixed income professionals

Covering close to

200 Asian credit issuers/issues



Managing **OVER \$6.1 BILLION** of fixed income assets in Asia⁵

UNITED ASIAN HIGH YIELD BOND FUND was awarded the Platinum Award for the High Yield category by Fund Selector Asia (2017)

Winner of **"BEST FIXED INCOME FUND HOUSE"** at Morningstar Awards 2017

Singapore and Asian fixed income funds are **RATED HIGHLY BY INDEPENDENT SOURCES**

UNITED SGD FUND has won numerous awards between 2000 to 2017⁶