

A blue background with a white dashed line and five paper airplanes flying from left to right. Below the airplanes is a silhouette of a city skyline, including the Singapore skyline with the Esplanade - Theatres on the Bay and the Singapore Flyer.

Make your cash go further with a money market fund

United SGD Money Market Fund

Add diversity, stability and liquidity to your portfolio of investments.



uobam.com.sg/sgdmoneymarket



Outstanding Achiever Award, Singapore Fixed Income



Right By You

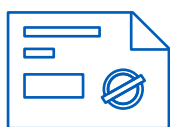
About the United SGD Money Market Fund

Managed by the award-winning Fixed Income Singapore team behind our flagship United SGD Fund, the United SGD Money Market Fund (the “Fund”) invests in liquid and high-quality, short-term debt securities and money market instruments. It aims to provide a return which is comparable to that of Singapore dollar short-term deposits and could be your solution to make your cash go further while you save up for an important purchase or while your business is waiting for a suitable investment.



What is a money market fund?

Money market funds are popular cash management tools. They are an alternative to short-term deposits that provides capital preservation and is redeemable when you have a need.



Invests in high-quality money market instruments

It holds short-term high-quality debt securities and money market instruments¹ to provide capital preservation.



Offers lower risk

As a low-risk alternative, a money market fund's main objective is to preserve capital and is suitable for both individuals and businesses.



Targets better returns

A money market fund potentially offers better returns than savings deposits by investing in higher-yielding debt securities.

Key features and benefits of the United SGD Money Market Fund



Socially responsible

The Fund is supportive of Socially Responsible Investing (SRI) and does not invest in areas such as alcohol manufacturing and retailing, military-related, gambling and tobacco.



Highly liquid and serves as a short-term parking facility

The Fund focuses on companies that have good access to capital markets and have defensive business models. The Fund may serve as a parking facility for short-term surplus funds while investors wait for investment opportunities. Investments in the Fund have an average maturity of not more than 6 months.



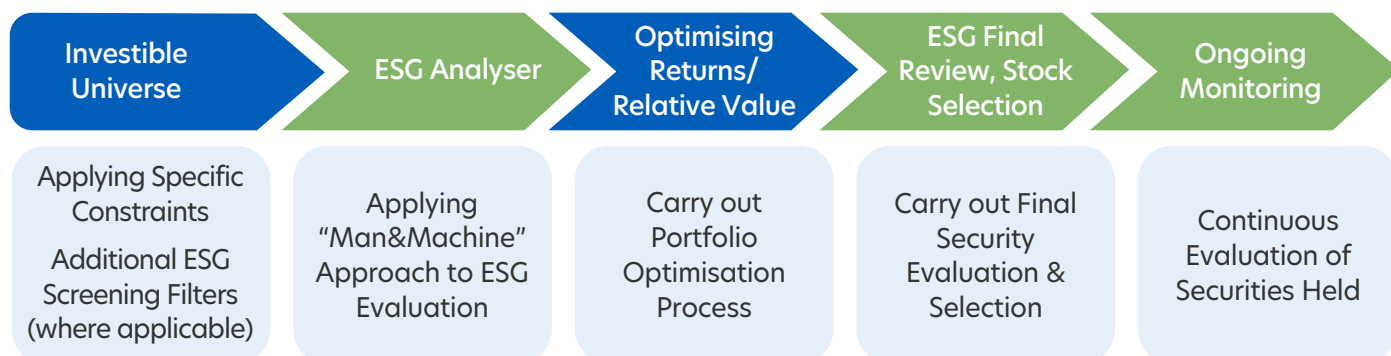
Flexible, zero fees and minimal currency risk

You can withdraw your investments anytime and no subscription or realisation fees are charged on the investment and redemption amounts. The Fund invests in higher-yielding foreign currency securities, but hedges any foreign currency exposure back to Singapore dollar to minimise any currency risks.

Environmental, Social and Governance (ESG) enhanced

Investors are looking to see how they can do their part for the environment, while generating investment returns. The Fund adopts UOBAM's sustainable investment framework.

UOBAM has defined a list of metrics for monitoring the ESG performance of portfolio companies and this is incorporated into our ESG evaluation process. Below is an overview of how ESG is incorporated into the investment process.



Consistent performance since inception

The Fund has a proven track record since its inception in August 2019, with positive returns for most quarters and an average return of 1.77% per annum (as of 31 March 2025).

	2019	2020	2021	2022	2023	2024	2025
Quarter 1	-	0.55%	0.03%	-0.17%	0.87%	0.86%	0.64%
Quarter 2	-	0.04%	-0.01%	0.15%	0.86%	0.95%	-
Quarter 3	0.70%	0.05%	0.04%	0.44%	0.87%	0.82%	-
Quarter 4	0.33%	0.03%	0.02%	0.75%	0.89%	0.77%	-

Additionally, the Fund has shown to mostly outperform its benchmark.

	2019 ²	2020	2021	2022	2023	2024	2025
Calendar Year Return	0.38%	0.67%	0.08%	1.18%	3.54%	1.71%	0.64%
3M compounded SORA (Benchmark) ³	0.28%	0.18%	0.12%	1.15%	3.56%	1.60%	0.68%
Enhanced returns	+0.10%	+0.48%	-0.04%	+0.03%	-0.02%	+0.11%	-0.04%

Source: Morningstar, as of 31 March 2025. Past performance is not necessarily indicative of future performance. Performance is net of fees and is based on United SGD Money Market Fund – Class A1 SGD share class in SGD basis, on a Net Asset Value (NAV) basis, with dividends and distributions reinvested, if any.

Award-winning expertise

UOBAM is one of the most awarded fund managers in Singapore with over 300⁴ awards garnered regionally since 1986.

The Fund is managed by the award-winning team behind UOBAM's flagship United SGD Fund that has clinched over 20 awards⁴. The portfolio manager, Joyce Tan, CFA, Head of Fixed Income Asia & Singapore at UOBAM has over 26 years of investment experience, over 15 years of expertise in managing the Fund, and has received 11 individual industry awards. Notably in 2022, she received the Highly Commended Award for the Most Astute Investor in Asian local currency bonds by The Asset Benchmark Awards. This marks her 7th Most Astute Investor recognition since 2011 for this category.



Over 26 years
of experience



11 individual
industry awards



No. 1 goal:
Delivering
top-of-the-class
returns for
investors

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.
Fund Classes Available ⁵	Class A1 SGD Acc Class B SGD Acc Class D SGD Acc
Subscription Mode	Cash - SGD SRS - SGD
Minimum Subscription	Class A1/D: S\$1,000/US\$1,000 (initial); S\$500/US\$500 (subsequent) Class B: S\$1,000,000/US\$1,000,000 (initial); S\$500,000/US\$500,000 (subsequent)
Subscription Fee	Currently none; maximum 5%
Management Fee	Class A1/D: Currently 0.25% p.a.; maximum 2% p.a. Class B: Currently 0.15% p.a.; maximum 2% p.a.
Fund Classification for Retail Investors	Units of the Fund are Excluded Investment Products (EIP).
Dealing Frequency & Deadline ⁶	Generally every business day, on a historical pricing basis up till 3pm (Singapore time).

- 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 as rating of A by Fitch, A by Moody's or A by Standard and Poor's.
- ² For the period from inception date on 19 August 2019 to 31 December 2019.
- ³ Benchmark: Since Inception - 7 Apr 22: 3M Bank Deposit Rate; 8 Apr 22 - Present: 3M Compounded SORA.
- ⁴ Please refer to uobam.com.sg/awards for the latest list of UOBAM awards.
- ⁵ Investors should refer to the Fund's prospectus for more details on the different classes available.
- ⁶ Please refer to the Fund's prospectus for more details.

Important notice and disclaimers

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.**

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

UOB Asset Management Ltd Co. Reg. No. 198600120Z

June 2025