

Discover how UOBAM Invest makes investing simple, smart and safe for businesses



First in Singapore for corporate investors

Offers flexibility in investing through



Digital Adviser
A guided approach



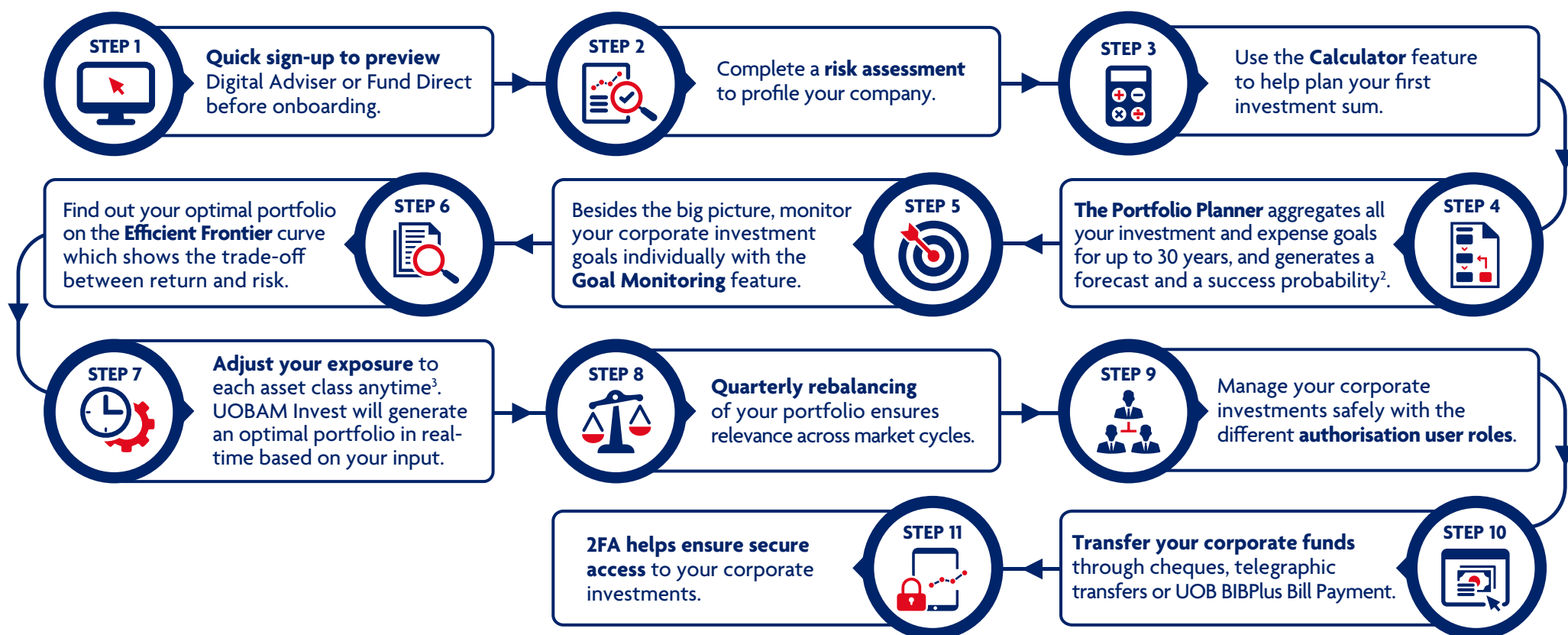
Fund Direct
An independent approach



Backed by UOBAM's award-winning investment expertise¹

- UOBAM is a **leading asset manager** in Asia.
- We have **over 30 years** of heritage in the region.
- Our **sophisticated proprietary investment models** are built into UOBAM Invest.

Simple, Smart and Safe at every step of your journey



Find out more at UOBAM.com.sg/UOBAMINVEST

RIGHT BY YOU



Notes:

¹ Please refer to www.uobam.com.sg for the full list of UOBAM awards.

² The Success Probability is statistically calculated and it is not a guarantee of the principal sum invested by you or any rate of return. The portfolio may lose money. UOBAM does not make any prediction, promise or guarantee of any kind. Market prices may go up and down and past performance is not an indicator of any future or likely performance or outcome. UOBAM may (but is not obliged to) update the Success Probability and any portfolio projection from time to time if there is a change in UOBAM's expectations or assumptions.

³ Adjusting overall risk appetite or setting constraints may potentially result in a sub-optimal portfolio and a deviation from UOBAM's recommendations. Changing the level of exposure refers to the exposure from the funds rather than direct investments into these asset classes.

Important notes and disclaimer:

This document is for your general information only. It does not constitute investment advice, recommendation or an offer or solicitation to deal in Exchange Traded Funds ("ETFs") or in units in any Unit Trusts ("Unit Trusts", ETFs and Unit Trusts shall together be referred to as "Fund(s)") nor does it constitute any offer to take part in any particular trading or investment strategy. This document 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. If any information herein becomes inaccurate or out of date, we are not obliged to update it. No representation or promise as to the performance of the Fund or the return on your investment is made. **Past performance of any 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 any Fund and the income from them, if any, may fall as well as rise, and may have high volatility due to the investment policies and/or portfolio management techniques employed by the Fund. Investments in any Fund 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. Market conditions may limit the ability of the platform to trade and investments in non-Singapore markets may be subject to exchange rate fluctuations. 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 respective Fund's prospectus. The UOB Group may have interests in the Funds 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 Funds, and in the event that you choose not to do so, you should consider carefully whether the Fund is suitable for you.** Any reference to any specific country, financial product or asset class is used for illustration or information purposes only and you should not rely on it for any purpose. We will not be responsible for any loss or damage arising directly or indirectly in connection with, or as a result of, any person acting on any information provided in this document. Services offered by UOBAM Invest are subject to the UOBAM Invest Terms and Conditions.