



Singapore's first corporate robo-advisory service

Notes:

- ¹ 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.
- 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.

Important notes and disclaimers:

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 If any information herein becomes inaccurate or out of date, we are not obliged to update it.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.

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UOBAM Invest



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Right By You

UOBAM Invest – We make sense of money

UOBAM Invest is launched by UOB Asset Management (UOBAM) as a new and innovative way for corporate investors to manage investments digitally. As Singapore’s first corporate advisory service, it is designed to make investing simple, smart and safe for businesses.

What UOBAM Invest offers

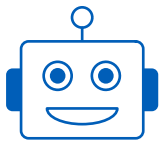
Simple		
<ul style="list-style-type: none">Flexibility in the way you invest digitally Invest through Digital Adviser to receive professional advice in managing your portfolio or through Fund Direct if you prefer to make your own investment decisions.	<ul style="list-style-type: none">A comprehensive overview of all your investments in one place UOBAM Invest keeps track of all your transactions from the day you start, providing you with historical data and insights.	<ul style="list-style-type: none">Round-the-clock access Monitor your portfolio on the go, anytime and anywhere.

Smart		
<ul style="list-style-type: none">A customised portfolio for your company Your portfolio will be customised to your company’s investment goals, risk tolerance level and investment horizon. It will be built based on your input and not static model portfolios.	<ul style="list-style-type: none">UOBAM’s sophisticated proprietary investment models UOBAM’s proprietary investment framework and methodology are built into UOBAM Invest.	<ul style="list-style-type: none">Award-winning investment expertise UOBAM Invest harnesses UOBAM’s more than 30 years of award-winning* investment expertise. Our team of experts will manage your Digital Adviser portfolio and unit trusts under Fund Direct to help you navigate the ups and downs of the market. <small>* View our awards at UOBAM.com.sg</small>

Safe		
<ul style="list-style-type: none">Authorisation user roles to manage your corporate investments UOBAM Invest has a range of authorisation user roles, from a single to a multiple user set-up to suit the varying governance requirements of companies.	<ul style="list-style-type: none">Transaction of corporate funds through bank payment modes Your corporate funds will be transferred through bank payment modes such as Bill Payment via UOB Business Internet Banking Plus (BIBPlus), cheques or telegraphic transfers.	<ul style="list-style-type: none">Secure access with two-factor authentication (2-FA) 2-FA will require you to enter a One-Time- Password (OTP) sent via SMS each time you log into your account or when you perform important transactions.

UOBAM Invest features

A quick overview of investing digitally with UOBAM Invest.



Digital Adviser
A guided approach



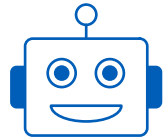
Fund Direct
An independent approach

Investment approach	
A customised portfolio based on your company’s investment goals, risk tolerance level and investment horizon will be built for you. Fine-tune your portfolio by adjusting your overall risk appetite or limiting the level of exposure for each of the asset classes. ¹	A self-serve online service where you can make your own investment decisions and buy or sell UOBAM unit trusts.
Investment instruments	
Selected ETFs and UOBAM unit trusts.	UOBAM unit trusts.
Investment goal setting	
Input your investment goals into the portfolio planner for an overall view of your plan. A forecast will be created and a success probability ² calculated for your plan.	Not applicable. However, you can actively monitor your company’s investments by accessing our funds’ performance data.
Portfolio rebalancing	
Rebalancing will take place quarterly and whenever you make a contribution or withdrawal.	Not applicable.

Fees and minimum investment sum

Fees charged to investors		Digital Adviser	Fund Direct
Advisory fee	Up to 0.8% p.a.	N.A.	
Platform charge	0.3% p.a.	0.3% p.a.	
Subscription charge	N.A.	1% (Does not apply to money market funds)	
US Securities and Exchange Commission (SEC) charge (on sell trades for US-listed ETFs applies)	0.0008% of the value sold Note: Based on prevailing SEC fee rates and is subject to change from time to time without notice. Please refer to the SEC website for latest updates.	N.A.	
Fees charged by underlying Funds and ETFs			
Underlying fund-related fees (e.g. Trustee fee, Management Fee, etc.) payable out of the Funds to the Managers, the Trustee and other parties	Please refer to respective fund prospectus		
Minimum investment sum			
AUM to sign up	S\$500,000	S\$500,000 (SGD account) US\$500,000 (USD account)	

Your journey with UOBAM Invest



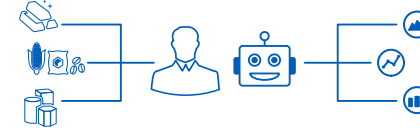
Digital Adviser
For corporates who prefer to receive **professional advice** and a customised portfolio.



Set your corporate investment objectives
Complete an online risk assessment so we understand your investment goals, risk tolerance level and investment horizon.



Review the portfolio that we've built for you
You will receive a customised portfolio based on your input. Fine-tune it further by adjusting your overall risk appetite or setting limits to your level of exposure for each asset class¹.



Use the portfolio planner to aggregate all your investment goals
Input all your inflows such as current and future contributions, and outflows such as expense goals. Plan ahead for up to 30 years and prioritise your goals. The portfolio planner will then calculate the success probability² of your plan.



Make a contribution to start
Top up your Digital Adviser account using bank payment modes such as Bill Payment via UOB BIBPlus, cheques or telegraphic transfers.



Leave the investing to us while you run your business
We'll review and rebalance your portfolio quarterly and whenever you make new contributions or withdrawals to stay relevant in different market cycles.



1

Create your profile

2

Choose how you want to invest digitally

3

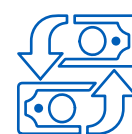
You are now on track to reach your company's investment goals



Fund Direct
For corporates who prefer an **independent approach** to investing.



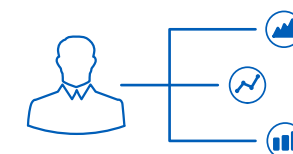
View our list of unit trusts
Access a list of UOBAM unit trusts including those that UOBAM has launched with sub-managers to offer investors access to more investment choices.



Select the unit trusts to invest in
Choose your base currency and allocate funds to your company's preferred unit trusts.



Make a contribution to start
Top up your Fund Direct account using bank payment modes such as Bill Payment via UOB BIBPlus, cheques or telegraphic transfers.



Manage investments independently
Monitor your corporate investments with flexibility to buy or sell as and when your company requires.

Speak to your UOBAM Relationship Manager or contact us at UOBAMInvest@UOBGroup.com