

News Release

UOB Asset Management rolls out first-in-market customised digital investment portfolios for corporate investors

Teams a portfolio optimisation algorithm with award-winning¹ investment expertise to make corporate investing simpler, smarter and safer

Singapore, 30 October 2018 – UOB Asset Management Ltd (UOBAM) today announced another first-in-market initiative to enable corporate investors to receive customised digital investment portfolios to meet their companies' specific investment goals. This initiative is offered through the enhanced UOBAM Invest, Singapore's first digital advisory service for corporate investors².

Through UOBAM Invest's secure, online portal, corporate investors can use Digital Adviser's portfolio planner to invest in a customised portfolio based on their combined investment goals, investment horizon and risk profile. Previously, corporate investors were only able to choose from static model portfolio proposals.

Using Digital Adviser on UOBAM Invest, corporate investors can:

- Key in their specific investment goals such as to maximise returns or to plan for capital expenditure, the level of goal priority, planned capital contributions and target investment horizon;
- Complete an online risk questionnaire to determine their company's risk profile;
- Receive a customised investment proposal created from a wide range of UOBAM-managed funds and global exchange-traded funds spanning various asset classes, such as equities, high-yield and investment grade bonds. The portfolio will be generated by an optimisation algorithm which takes into consideration the investor's risk and investment profile, and thousands of plausible portfolio results based on various economic and market scenarios;

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

² See UOBAM News Release: [UOB Asset Management launches Singapore's first digital advisory service for corporate investors](#), 10 January 2018.

- Adjust the planned capital contributions, investment goals or risk appetite and the portfolio planner will recalculate the success probability³ of meeting the desired outcomes. The probability is statistically calculated by the optimisation algorithm based on investment goals and investment horizon;
- Fine-tune the proposed portfolio further by setting limits on the portfolio's allocation to various asset classes⁴. To ensure an optimal allocation, an alert will pop up should the potential volatility of the recalibrated portfolio fall outside the company's risk profile.

After confirming the desired settings for the investment portfolio, corporate investors can simply leave it to UOBAM to monitor the investments and to rebalance the portfolio quarterly and whenever funds are injected or withdrawn. They can also log into UOBAM Invest anytime on their mobile devices to monitor or to make changes to their investments.

Ms Rachel Ong, Senior Director, Business Development, UOBAM, said, "At UOBAM, we are committed to creating solutions to help investors achieve their investment goals, however simple or complex. Through UOBAM Invest's Digital Adviser, we apply our proprietary screening methodology, asset allocation framework and an optimisation algorithm to generate customised portfolios and to project success probabilities. Clients can also track the progress of their investments in real time. This is one way we combine the strengths of our investment expertise with technology to turn ideas into distinctive experiences for our clients."

In addition, corporate investors who prefer an independent approach to investing can build and manage their own investment portfolio of UOBAM-managed funds using UOBAM Invest's new "self-serve" feature, Fund Direct. With Fund Direct, investors can buy or sell their fund holdings as and when required.

³ A success probability of 100 per cent means that every plausible simulation of future market performance considered by UOBAM leads to a positive balance remaining in the account after all spending goals. The success probability is statistically calculated and it is not a guarantee of the principal sum invested or of 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 update the success probability and any portfolio projection from time to time if there is a change in its market expectations or assumptions.

⁴ 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.

Access to UOBAM Invest has now been expanded from UOB Commercial Banking clients to include all corporate investors. To start using UOBAM Invest, potential investors only need to create an account on www.UOBAM.com.sg/UOBAMInvest, key in their company details and set up two-factor authentication for secure login and for transaction approval. With UOBAM Invest's new security safeguard feature, they can also create an authorisation structure with different defined user roles to keep track of all transactions in accordance with their governance standards.

Ms Ong said, "From conversations with our corporate clients, we know that there is a demand for user-friendly and easily accessible investment services. This is why we want to help them invest digitally and to give them greater flexibility and control over their investments, from round-the-clock access, to the ability to make real-time changes and to receive timely updates on their investments. Designed to make investing simpler, smarter and safer, UOBAM Invest will enable them to receive professional investment guidance and enjoy the ease and convenience of managing their investments digitally."

The minimum sum to invest through Digital Adviser is S\$500,000, and S\$500,000 (Singapore dollar account) or US\$500,000 (US dollar account) for Fund Direct. The advisory fee of one per cent per annum⁵ for the use of Digital Adviser will be waived until 31 December 2018. In addition, the first 50 eligible⁶ corporate investors will receive a welcome gift.

UOBAM's technology partner on UOBAM Invest is FNZ Group, a global FinTech company specialising in providing multi-channel wealth management services to the financial services and wealth management sectors.

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About UOB Asset Management

UOB Asset Management Ltd (UOBAM) is a wholly-owned subsidiary of United Overseas Bank Limited. Established in 1986, UOBAM has been managing collective investment schemes and discretionary funds in Singapore for more than 30 years. We currently manage 56 unit trusts in Singapore and are one of the largest unit trust managers in terms of assets under management. As at 30 September 2018, UOBAM and our subsidiaries manage about S\$33.1 billion (US\$24.2 billion) in clients' assets.

⁵ The usual fee inclusive of platform charge is 1.3 per cent per annum.

⁶ Terms and conditions apply. Please refer to www.UOBAM.com.sg/UOBAMInvest.

UOBAM has an extensive presence in Asia with regional business and investment offices in Malaysia, Thailand, Brunei, Taiwan and Japan. Our network includes UOB Alternative Investment Management Pte. Ltd. and UOB Islamic Asset Management Sdn Bhd in Malaysia. We have two joint ventures: Ping-An UOB Fund Management Company (China) and UOB-SM Asset Management Pte Ltd (Singapore). In addition, we forged strategic alliances with UTI International (India) and Wellington Management Singapore. UOBAM is one of the most awarded fund management companies, winning the 'Best Asset Management Firm Singapore' and 'Best Asia Fixed Income Fund House Singapore' from International Finance Awards 2018 and 'Best Fixed Income Fund House' award from Morningstar Awards 2017.

For media queries, please contact:

Kelyn Tan

Group Strategic Communications and Customer Advocacy

Email: Kelyn.TanSW@UOBGroup.com

Tel: 6539 3967

Leong Jie Xiang

Group Strategic Communications and Customer Advocacy

Email: Leong.JieXiang@UOBGroup.com

Tel: 6539 5661

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