

Finding opportunity in uncertainty

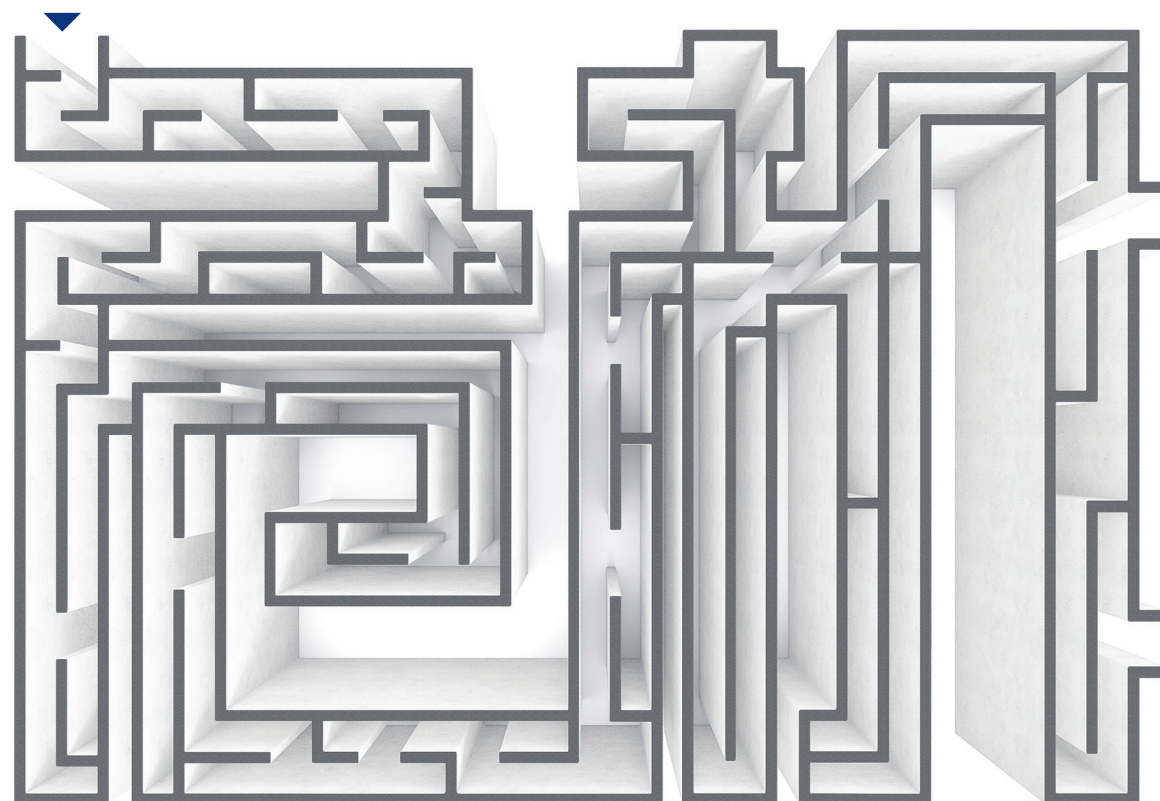
When markets fluctuate during challenging times, opportunity awaits those who seek the way forward. Whether you are looking for quality growth or quality income, the **United Global Quality Growth Fund** offers exposure to high-quality stocks¹ while the **United SGD Fund** focuses on investment grade bonds.

Both funds are available in accumulation classes (Cash, Monthly Investment Plans, CPF-OA and CPF-SA) and distribution classes (Cash and Monthly Investment Plans).

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United Global Quality Growth Fund
Distribution classes are available²

United SGD Fund
Distribution classes are available²

The Chinese characters 危机 (wēi jī) signify a turning point, but 机 (jī) also represents opportunity.



¹ High-quality stocks are defined with these five enduring attributes i.e. high organic revenue growth, superior quality business models, low free-cashflow valuation, capital return to shareholders and improving fundamentals.

² Investors should note that distributions (if any) will only be made in respect of the distribution classes of the Fund. 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 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. Please go to UOBAM.com.sg to view the disclosures on the distribution.

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