

Investing made simple

Simple steps for your investment journey

- United SGD Money Market Fund
- United Enhanced Income Select
- United Enhanced Growth Select



Best Asset Management House, Singapore
Best Fintech Innovation in Asset Management, Malaysia
Best Digital Wealth Management, Thailand
Best Sukuk Manager, Brunei

Introducing SimpleInvest

A simpler way to grow your money and meet your financial objectives.

Amid the market uncertainty, investors are looking for help on how to make their money work harder while some are simply looking for an opportunity to start investing with a hassle-free experience.

SimpleInvest is a solution presenting three unique ways to:



Let your money work harder while awaiting opportunities



Receive regular income and long-term capital growth



Capture long-term capital growth potential via disruptive and secular growth opportunities

A collaboration between United Overseas Bank Limited (UOB) and UOB Asset Management Ltd (UOBAM), we bring you a selection of funds with superior risk-adjusted returns by award-winning fund managers, packaged in SimpleInvest for you to meet your chosen investment objectives.

Why SimpleInvest?



Invest made Simple

Focus on the things that matter and improve your well-being. Leave the heavy lifting of driving your money harder to us.

Based on a portfolio of funds that are carefully selected from UOB Personal Financial Services' Focus Funds with superior risk-adjusted returns, UOBAM employs its in-house asset allocation and screening capabilities to put together a series of three funds to suit different risk profiles and investment objectives.



Investing is as Simple as 1-2-3

Designed to meet three different risk profiles and investment objectives:

1. **Liquidity**

A money market fund that focuses on capital preservation with enhanced returns over that of short-term deposit rates;

2. **Income**

A portfolio of funds that provides regular income while participating in long-term capital growth; or

3. **Growth**

A portfolio of funds that focuses on maximising long-term capital growth potential via disruptive and secular growth opportunities.

Simply select your preferred solution according to your risk profile and investment objective to start your journey towards your goal. In this way, you can rest easy knowing that we have the right solution tailored for your unique investment objective.



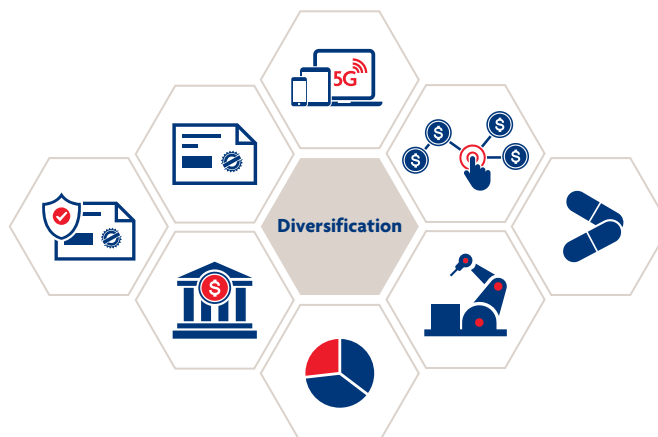
Achieve Harmony with Diversification

Enjoy the benefits of diversification.

Investing in the **Liquidity solution** provides you access to a money market fund that invests in short-dated high-quality corporate bonds, government securities and bank deposits.

With the **Income solution**, you can access a diversified portfolio of fixed income, equity and multi-asset funds with superior risk-adjusted returns.

The **Growth solution** provides access to a diversified portfolio of equity funds which provides exposure to both disruptive and secular growth.



With our active advantage where we make strategic and tactical allocations, we help you achieve a balance between risks and returns.

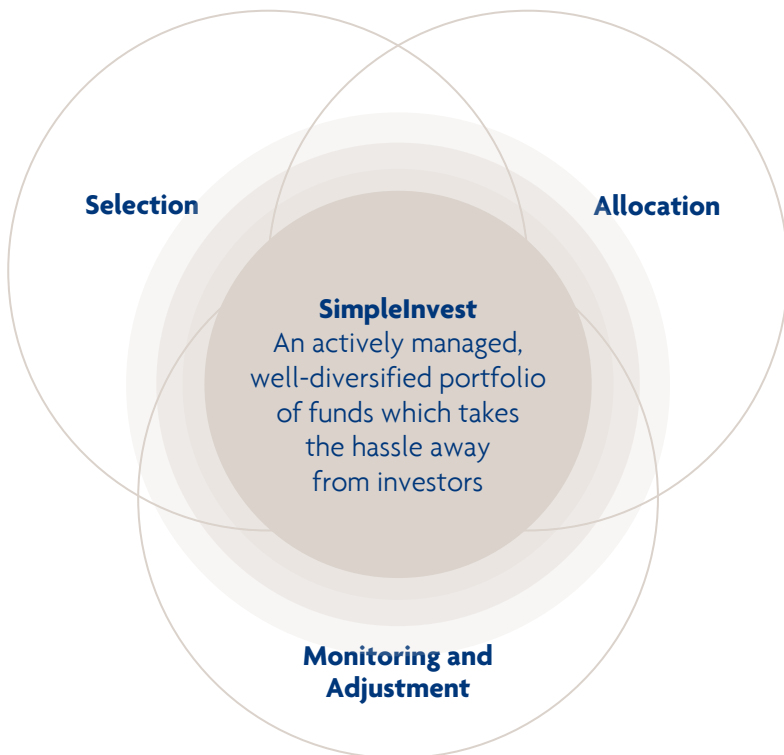
Is SimpleInvest for you?

SimpleInvest is suitable for all types of investors. It covers a spectrum of risk profiles and you can select a fund according to your risk tolerance level and investment objective.

Investment Objective	Liquidity	Income	Growth
Fund	United SGD Money Market Fund	United Enhanced Income Select	United Enhanced Growth Select
UOB Product Risk Class	P1	P3	P4
Who it's suitable for	I want stable returns with the flexibility to access my funds easily.	I want to receive regular income while participating in some potential long-term capital growth.	I want to maximise potential for long-term capital growth.
What I'm investing in	A money market fund	A portfolio of funds	A portfolio of funds
Investment Approach	Focuses on preserving capital and providing liquidity by investing in short-dated high-quality corporate bonds, government securities and bank deposits.	Invests in a portfolio of fixed income, equity and multi-asset funds to provide regular income distribution and some long-term capital growth.	Invests in a portfolio of equity funds with exposure to disruptive and secular growth opportunities to provide long-term capital growth.
Intended Annual Payout	Nil	Monthly distributions ¹	Nil
SimpleInvest Advantage	Allows you access to a money market fund that provides enhanced returns over that of short-term deposit rates.	Allows you access to a diversified portfolio of funds which provides regular income and some long-term capital growth.	Allows you access to a diversified portfolio of funds with potential long-term capital growth via exposure to disruptive and secular growth themes.
	Investment Tip A money market fund serves as a short term investment vehicle while waiting for your next investment opportunity.		
Reference Benchmark	3-month SGD bank deposit rate	Nil	Nil
Fund Classes Available	A2 SGD	A SGD Dist	A SGD Acc
Subscription Mode	Cash	Cash	Cash
Maximum Sales Charge	Nil	Up to 5%	Up to 5%
Management Fee	0.08%	0.50%	0.50%
Dealing Frequency	Daily	Daily	Daily

How does SimpleInvest² work?

In managing the **Income** and **Growth** solutions, UOBAM will actively select, allocate, monitor and adjust based on long-term fundamentals and short-term tactical allocation to meet the investment objectives.



Selection

UOBAM leverages on its fund management expertise to select the underlying funds for investment by analysing risk and return drivers for each underlying fund. Based on market conditions and investment trends, it selects the funds that are able to capture opportunities suited for each strategy.

Allocation

UOBAM then dynamically allocates between the funds, employing its in-house asset allocation and screening capabilities, taking into account views on the financial markets. Besides incorporating longer-term strategic views based on fundamentals, it also makes shorter-term tactical allocation decisions based on technical factors.

Monitoring and Adjustment

UOBAM consistently monitors the underlying funds' performance, changes in investment process and style. Based on its in-house investment views, it will make adjustments and rebalancing decisions where necessary.

UOBAM advantage

UOBAM is a multiple award-winning Asian asset manager with S\$36 billion of assets under management³. Established as a wholly-owned subsidiary of UOB in 1986 and headquartered in Singapore, it has grown into a regional powerhouse with a presence in eight markets across Asia. Its experienced team of more than 90 investment professionals have been providing clients with innovative investment solutions in fixed income, equities and multi-asset, integrating traditional and alternative capabilities.

**Start your investment journey with us.
Let us help you make investing simple to achieve your financial goals.**

Notes:

- 1 Investors should note that the intention of the Managers to make the distribution is not guaranteed and the distribution rate is not fixed. Distributions will commence only after a period of at least six months following the inception of the share class. The Managers reserve the right to vary the frequency and/or amount of distributions. If a dividend distribution is made, it should not be taken to imply that further distributions will be made. Distribution may be made out of the income, capital gains or capital of the relevant Distribution Class. Please refer to the prospectus for more information on distributions by the Fund.
- 2 Excludes the Liquidity fund, United SGD Money Market Fund, which is not a fund of funds.
- 3 As at 31 March 2021.

Important notes and disclaimer

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.

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