



Savour up to
6% p.a. monthly income*
with the best of Singapore

United SG Dynamic Income Fund

Enjoy the sweetness of potential steady income by investing in a spread of Singapore's best asset classes in one fund.



uobam.com.sg/usgdi



Best Asset Management House in Asia (20 Years)



Right By You

*Distributions are not guaranteed. Distributions may be made out of income, capital gains and/or capital. This relates to the disclosed distribution policy as set out in the Fund's prospectus.



About United SG Dynamic Income Fund

The United SG Dynamic Income Fund (the “Fund”) aims to achieve a total return consisting of income and capital appreciation by investing in a broad range of asset classes across Singapore, including equities, real estate investment trusts (REITs) and bonds.

In an increasingly challenging market, the Fund has been specially constructed for investors who are seeking to:



Preserve their
purchasing power



Earn attractive income



Achieve diversification across
multiple asset classes
dynamically

Why invest in Singapore?

Singapore’s economy is one of the most stable and resilient in the world, underpinned by its pro-business environment, well-developed infrastructure, political stability and skilled talent pool.

Singapore: Asia’s economic powerhouse



**World’s best place
to do business¹**

**Highest gross
domestic product
(GDP) per capita in Asia²**

**World’s fourth most
competitive economy³**

**Third largest recipient
of foreign direct investment
(FDI) globally⁴**

¹ Source: EIU, Business Environment Rankings, April 2024.

² Source: International Monetary Fund, April 2024.

³ Source: International Institute for Management Development (IMD), IMD World Competitiveness Rankings 2023.

⁴ Source: United Nations Conference on Trade and Development, World Investment Report 2023.

In the post-pandemic era, global economic conditions have become more challenging. Singapore's role as a leading hub for finance, trade and innovation within a fast-growing region means it can meet many different investment objectives:



Income

Singapore's property trusts and corporate bonds are supported by robust fundamentals and can provide regular income averaging between 5% and 8%⁵.



Growth

Home to many quality names like Singtel and CapitaLand, the Singapore equity market offers high dividends, attractive valuations and stable earnings growth.



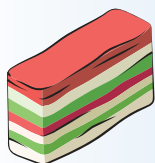
Stability

Singapore's government and high-grade bonds carry a AAA credit rating⁶. They provide shelter from the threat of a global downturn.

Why invest in the United SG Dynamic Income Fund?

1. Mixed asset strategy

Income



Singapore REITs

Growth

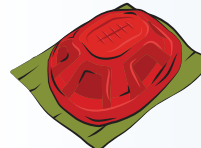


Singapore Equities

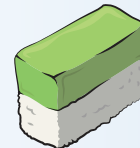


Asia Equities (max 20%)

Stability



Singapore Bonds

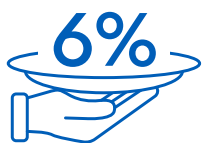


Singapore Money Market Instruments

The Fund capitalises on opportunities across five asset classes, primarily in Singapore.

By investing across a mix of asset classes using a dynamic allocation process, the Fund aims to beat inflation and offer attractive regular monthly income, while weather-proofing your investments.

2. Attractive income



The Fund aims to offer investors with a potential attractive regular monthly income of up to 6% per annum*.

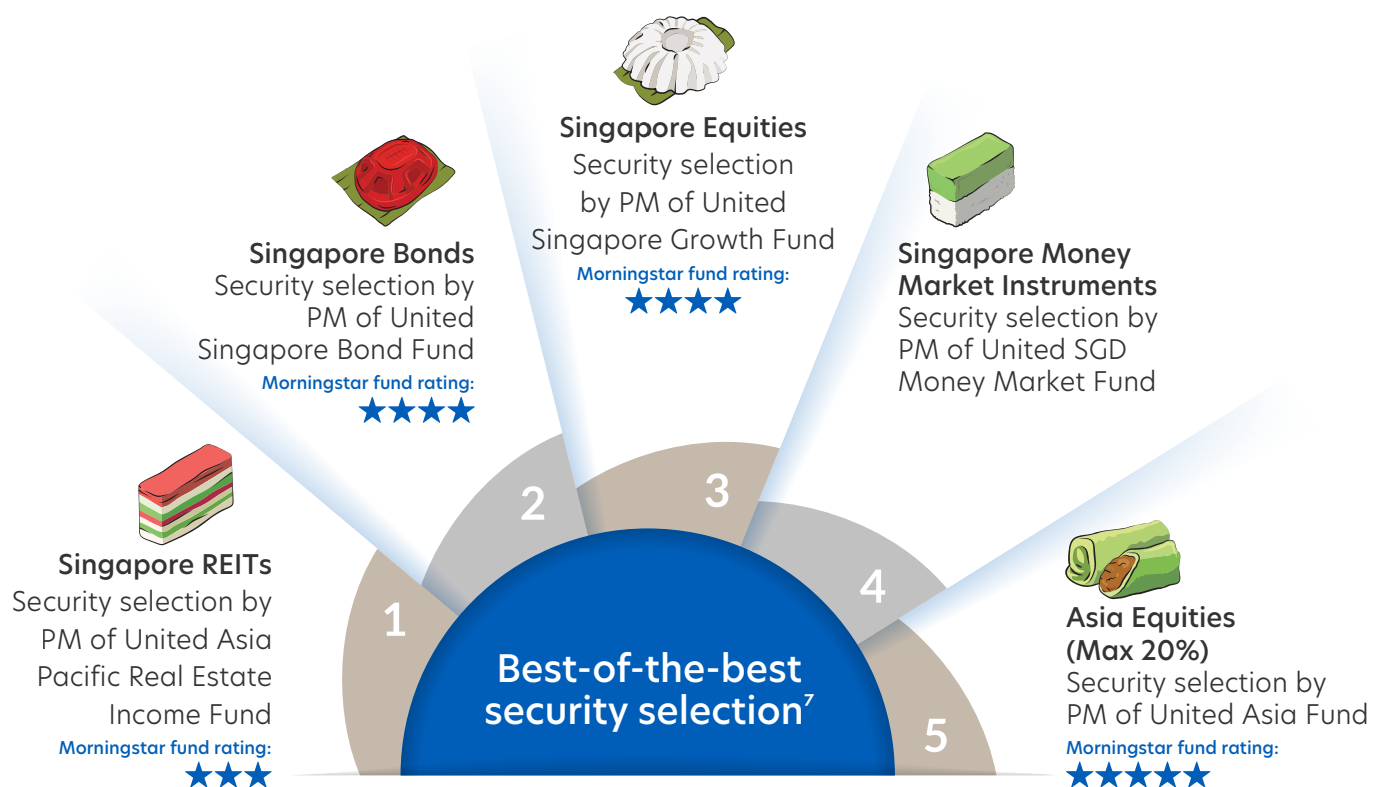
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⁵ Source: REIT Association of Singapore, SGX, February 2024.

⁶ Source: Fitch Ratings, 20 July 2023.

3. Best-of-the-best security selection

The Fund invests in securities that have been selected through UOB Asset Management's (UOBAM) bottom-up security selection process by portfolio managers (PMs) who have a long track record of managing assets in the respective categories.



4. Powered by AI-Augmentation@UOBAM

The United SG Dynamic Income Fund applies UOBAM's proprietary artificial intelligence (AI)-Augmentation capabilities. The AI-Augmentation process is a collaborative approach that leverages both technology and human expertise.

The power of AI-Augmentation@UOBAM



⁷ Source: Morningstar, as of 31 March 2024.

Fund details

Fund Name	United SG Dynamic Income Fund
Investment Objective	To achieve a total return consisting of income and capital appreciation by primarily investing in Singapore.
Fund Classes Available⁸	Class A SGD Acc; Class A SGD Dist Class B SGD Acc
Subscription Mode	Class A: Cash & SRS Class B: Cash
Minimum Subscription	Class A: S\$1,000 (initial); S\$500 (subsequent) Class B: S\$500,000 (initial); S\$100,000 (subsequent)
Subscription Fee	Currently up to 3%; maximum 5%
Management Fee	Class A: Currently 1%; maximum 2.50% p.a. Class B: Currently 0.5%; maximum 2.50% p.a.
Fund Classification for Retail Investors	Units of the Fund are Excluded Investment Products (EIP).
Dealing Frequency & Deadline⁹	Generally every business day, on a forward pricing basis up till 3pm (Singapore time).
Distribution Policy (for Dist classes)	The Fund aims to make regular monthly distributions of up to 6% p.a.* *Distributions are not guaranteed. Distributions may be made out of income, capital gains and/or capital. This relates to the disclosed distribution policy as set out in the Fund's prospectus.

⁸ Investors should refer to the Fund's prospectus for more details on the different classes available.

⁹ Please check with the distributor or refer to the Fund's prospectus for more details.

Important notice and disclaimers

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.**

Distributions will be made in respect of the Distribution Classes of the Fund. Distributions are based on the NAV per unit of the relevant Distribution Class as at the last business day of the calendar month or quarter. The making of distributions is at the absolute discretion of UOBAM and that distributions are not guaranteed. The making of any distribution shall not be taken to imply that further distributions will be made. UOBAM reserves the right to vary the frequency and/or amount of distributions. Distributions from a fund may be made out of income and/or capital gains and (if income and/or capital gains are insufficient) out of capital. Investors should also note that the declaration and/or payment of distributions (whether out of income, capital gains, capital or otherwise) may have the effect of lowering the net asset value (NAV) of the relevant fund. Moreover, distributions out of capital may amount to a reduction of part of your original investment and may result in reduced future returns. Please refer to the Fund's prospectus for more information.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

UOB Asset Management Ltd Co. Reg. No. 198600120Z

April 2024