

CPF-Approved

United SGD Fund

Step up your investments with stable and regular returns



Why invest?



Consistent track record with return enhancement



Protect the downside in midst of market instability



Holds high quality bonds with attractive yield pick-up



Steady monthly income¹



Award-winning

Suitable for investors:

Looking to step up from cash, money market instruments and fixed deposits

For more information:



uobam.com.sg/unitedsgd

Best-in-class (SGD Fixed Income)



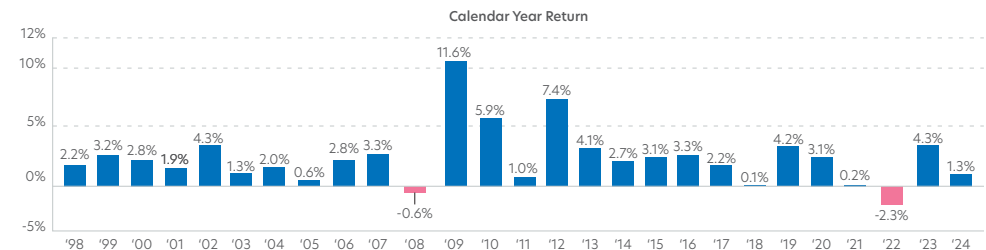
Benefits

1 Enhanced returns with minimal risk

- Holds high quality short duration investment grade government and corporate bonds that are less volatile and have a lower risk of defaulting
- Offers investors the opportunity to secure today's high yields for a longer term, before any potential rate cuts

2 Peace of mind

Delivered positive returns 24 of the last 26 years



Source: Morningstar, as of 30 June 2024. | Past performance is not necessarily indicative of future performance. Fund performance is sourced from Morningstar and is based on United SGD Fund Class A SGD Acc, in SGD terms, on a NAV basis, with dividends and distributions reinvested, if any.

3 Steady monthly income¹

As of 30 June 2024, the average annualised distribution yield on a year-to-date basis is 4.34% for Class A (Dist) SGD and 5.03% for Class S SGD Dist

Date	Distribution Rate		Annualised Yield (%)	
	Class A (Dist) SGD	Class S SGD Dist	Class A (Dist) SGD	Class S SGD Dist
Apr-24	0.00316063	0.00374196	4.02	5.04
May-24	0.00316730	0.00374613	4.34	5.03
Jun-24	0.00317063	0.00374613	4.67	5.02

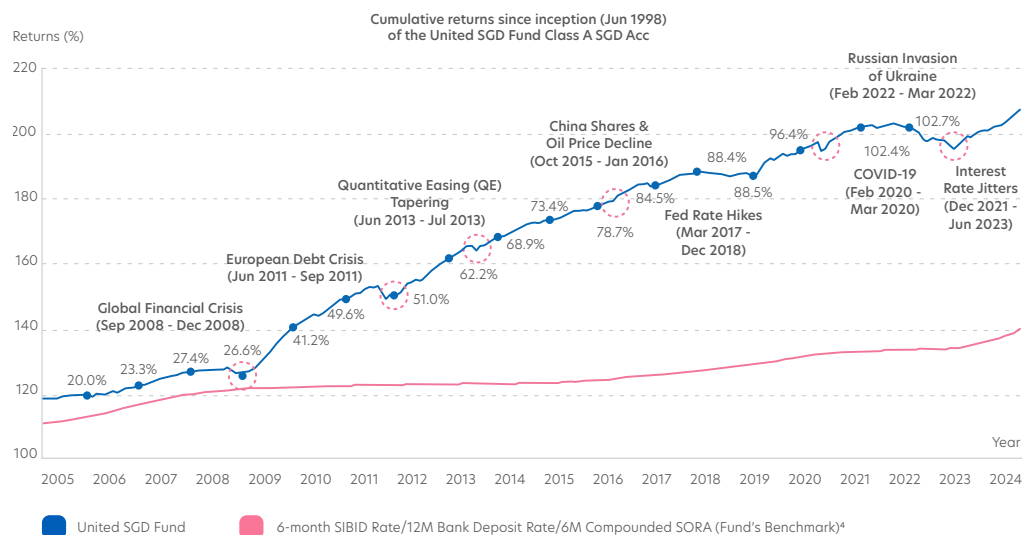
Source: UOBAM, as of 30 June 2024.



Right By You

Downside protection

Zero default in fund holdings despite weathering through market instability



Source: Morningstar, as of 30 June 2024, SGD terms, on a NAV basis, with dividends and distributions reinvested, if any. Past performance is not necessarily indicative of future performance.

¹ 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.

² Please refer to uobam.com.sg/awards for the latest list of UOBAM awards.

³ Please check with the distributor or refer to the Fund's prospectus for more details.

⁴ Source: UOB Global Markets and Investment Management, as of 30 June 2024. Benchmark used from 19 June 1998 to 2 May 2021 refers to the 6 month Singapore Interbank Bid (SIBID) Rate. Benchmark used from 3 May 2023 to 7 April 2022 refers to 12M Bank Deposit Rate. Benchmark used from 8 April 2022 to present refers to the 6M Compounded Singapore Overnight Rate Average (SORA). Please refer to <https://www.uobam.com.sg/web-resources/uobam/pdf/uobam/common/benchmark-updates-notice-08-mar-2022.pdf> for more information.

⁵ Please check with the distributor or refer to the Fund's prospectus for more details.

Fund characteristics

Average Yield to Maturity	Average Duration	Average Credit Rating	Fund Size
4.69%	1.28 years	BBB+	S\$1.709 billion

Source: Morningstar, as of 30 June 2024.

Fund details

Fund Name	United SGD Fund
Investment Objective	To invest substantially all its assets in money market and short-term interest-bearing debt instruments and bank deposits with the objective of achieving a yield enhancement over Singapore dollar deposits.
Fund Classes Available ⁵	Class A SGD Acc; Class A SGD Dist Class A USD Acc (Hedged); Class A USD Dist (Hedged) Class B SGD Acc Class S SGD Dist; Class S USD Dist (Hedged)
Subscription Mode ⁵	SGD classes: Cash and SRS USD classes: Cash Class A SGD Acc: CPF-OA and CPF-SA
Minimum Subscription ⁵	Class A/S: S\$1,000/US\$1,000 (initial); S\$500/US\$500 (subsequent) Class B: S\$500,000 (initial); S\$100,000 (subsequent)
Management Fee ⁵	Class B: Currently 0.33% p.a.; maximum 1.5% p.a. All other Classes: Currently 0.63% p.a.; maximum 1.5% p.a.
Distribution Policy (for Dist classes) ¹	Class A SGD Dist: Monthly distributions of up to 4.0% p.a. Class A USD Dist (Hedged) and Class S: Monthly distributions of up to 5.0% p.a.

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, and is likely to have high volatility due to the investment policies and/or portfolio management techniques employed by the Fund. 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.
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July 2024