

Invest for profit and purpose towards a sustainable Singapore

United Smart Sustainable Singapore Bond Fund

Begin your sustainable investing journey with the United Smart Sustainable Singapore Bond Fund that provides stable income and capital appreciation while shaping a sustainable Singapore for future generations.



uobam.com.sg/sss



Best Asset Management House in Asia (20 years)



Right By You

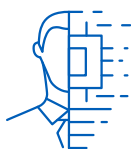
About the United Smart Sustainable Singapore Bond Fund

Investors are looking to see how they can do their part for the environment, while also generating stable returns. The United Smart Sustainable Singapore Bond Fund (the "Fund") allows investors to do just that. Powered by Artificial Intelligence (AI), machine learning and UOBAM's independent analysis, investors can make a real and meaningful contribution towards enhancing Environmental, Social and Corporate Governance (ESG) in Singapore.

The United Smart Sustainable Singapore Bond Fund aims to generate ESG-screened investment opportunities by:



Investing in companies with strong ESG mandates and leveraging on Singapore's national sustainability agenda.



Using artificial intelligence and machine learning to provide independent ESG scoring for all investments.



Providing stable income and capital appreciation for investors.

Securing Singapore's Sustainable Future

The Fund's investment themes directly support Singapore's green development plans in three key areas:



Green, Clean and Smart Singapore

The Fund explores the uses of innovations and technological solutions aimed at creating a sustainable city.

Preparing for Climate Change

The Fund aims to contribute to solutions that can reduce and remove the harmful impact of climate change.

Sustainable Production

The Fund aims to ensure that the production of goods and services is sustainable at all times, including the establishment of resilient and sustainable supply chains.

Investing Towards a Sustainable Singapore

Generate stable income by investing in high quality fixed income securities with an ESG focus.



Singapore Focused

It is Asia-centric and Singapore-focused: At least 70 per cent of assets held are Singapore companies, with the rest based across Asia.



ESG Scoring

Every investment will need to meet UOBAM's minimum ESG score. This score assesses a company's ESG quality and provides an assurance of ESG impact.

Current State of Sustainability in Singapore

The growing importance of Sustainability in Singapore has led to Singapore raising its national climate target to achieve net zero emissions by 2050¹. Furthermore, the issues surrounding Sustainability is multi-faceted and require substantial funding to support immediate action and strategic long-term solutions which will enable Singapore to achieve its goal of a Climate Resilient & Sustainable Future.



Greener Infrastructure & Buildings

80% of new buildings (by Gross Floor Area) to be super low energy buildings from 2030.



Green Economy

New enterprise sustainability programme to help local enterprises adopt sustainability practices.



Green Energy

Singapore aims to quadruple solar energy deployment to at least 2 gigawatt-peak by 2030.



Safeguarding Food Security

Produce 30% of Singapore's nutritional needs locally and sustainably by 2030.



Source: greenplan.gov.sg, December 2023

Growing Green, Social, Sustainability and Sustainability-linked investment opportunities



S\$35 billion worth of public sector projects (e.g. Tuas Nexus, Circle Island Line) to be financed through green bond issuances.



Singapore's strong commitment towards Sustainability and Sustainable Finance Market evidenced by various action plans.



Following the Significant Infrastructure Government Loan Act (SINGA) passed in May 2021 to facilitate Singapore Government Securities (SGS) Infrastructure issuance for major infrastructure, Singapore recently established its internationally recognised Sovereign Green Bond Framework in June 2022 as a governance framework for sovereign green bond issuances under SINGA with focus on 8 green categories (e.g. Clean Transportation, Climate Change Adaption, Biodiversity Conservation).



These efforts and action plans reaffirmed and enhanced Singapore's standing in the Global Sustainable Finance Market. In turn, it sets a more transparent and high governance standard for corporates' sustainable issuances in Singapore to follow suit.

The SGD bond market is shaping to become a natural choice for international issuers who are looking to raise funding outside of their home countries. In January 2017, the Monetary Authority of Singapore (MAS) launched the Asian Bond Grant Scheme, which aims to broaden the issuer base in the Singapore debt market by co-funding expenses related to bond issuance for first-time issuers.

Distribution Policy²

Distributions (if any) will only be made in respect of the Distribution Classes of the Fund.

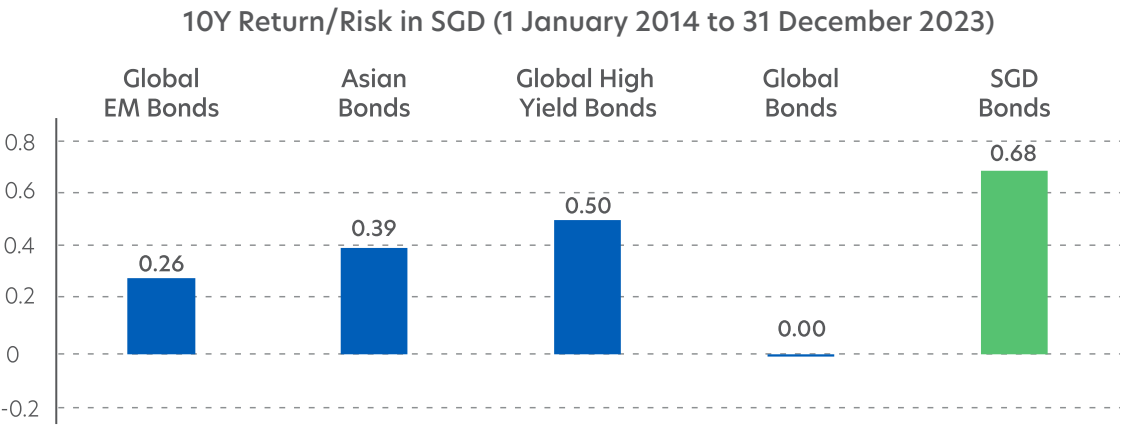


The current distribution policy is to make regular monthly distributions of up to 3.75% per annum (or such other frequency or percentage as we may from time to time determine) of the initial issue price of the relevant Distribution Class or of the net asset value (NAV) per Unit of the relevant Distribution Class as at such date as we may from time to time determine.

² Note: Distributions (in SGD) 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.

Positive Risk-Adjusted Returns[^]

Singapore Bond Funds provide positive risk-adjusted returns. In the past ten years, Singapore Bond Funds delivered a return of 2.02% p.a. with an annualised volatility of 2.96% p.a. and from a Return/Risk perspective provides the best Return/Risk profile versus funds from major asset classes.



Source: Morningstar, as of 31 December 2023. Return/Risk is calculated by Return (Annualised) ÷ Standard Deviation (Annualised). Global EM Bonds – Morningstar EAA Fund Global Emerging Markets Bond, Asian Bonds – Morningstar EAA Fund Asia Bond, Global Bonds – Morningstar EAA Fund Global Bond, Global High Yield Bonds – Morningstar EAA Fund Global High Yield Bond. Past performance is not necessarily indicative of future performance. EM: Emerging Markets; EAA: Europe/Africa/Asia

[^]As shown in the above chart on Return/Risk of SGD Bonds from period 1 January 2014 to 31 December 2023

Smart Sustainability at the Forefront

The first Singapore-focused ESG fund that tracks and measures the ESG profile of its investments

Every company in the Fund's holdings is assessed using UOBAM's methodology which combines ESG data, artificial intelligence-machine learning (AI-ML) models and UOBAM's independent analysis. This methodology helps our clients to track, measure and understand the sustainability profile and performance of the Fund to achieve desired high sustainability quality. The sustainability profile largely involves mapping every underlying security invested into at least one of the three core sustainability investment themes.



Green, Clean and
Smart Singapore



Preparing for
Climate Change



Sustainable
Production

UOBAM Heritage

UOBAM is a multiple award-winning Asian asset manager with S\$32 billion of assets under management. 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 9 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.

We are also deeply committed to promoting ESG by embedding it directly into our DNA, processes and operations. We have introduced a sustainable investing policy as part of our investment framework.

As an active asset manager, UOBAM believes that it has a fiduciary duty to allocate capital into more sustainable investments and be active owners of our investments. As a signatory to the United Nations Principles for Responsible Investment (PRI), we are committed to adopting and implementing the principles and reporting on our progress towards their implementation. To enable this outcome, UOBAM has made sustainability a key strategic pillar of the firm which helps to drive our commitment and purpose towards creating value for our investors and communities, as well as helping them achieve their sustainable investment goals and aspirations.

Source: UOBAM, December 2023

Tap into new opportunities while making a difference.
Start your sustainable investing journey today with UOBAM.
Forging a sustainable future.

Fund details

Fund Name	United Smart Sustainable Singapore Bond Fund
Investment Objective	To provide stable income and capital appreciation over the medium to long term by investing predominantly in fixed income instruments focusing on Singapore. Investments will be selected following the Fund's investment focus and approach, which includes the consideration of Sustainability and Environmental, Social and Governance (ESG) factors.
Fund Manager	UOB Asset Management Ltd
Benchmark	12 Months Singapore dollar Fixed Deposit + 1%
Fund Classes Available ³	Class A SGD Acc (Hedged); Class A SGD Dist Class A SGD Dist (Hedged); Class A USD Dist (Hedged) Class B SGD Dist (Hedged); Class U SGD Acc Class Z SGD Dist (Hedged)
Subscription Mode	Cash – SGD and USD SRS – SGD
Minimum Subscription ⁴	Class A: S\$1000/US\$1000 (initial); S\$500/US\$500 (subsequent) Class B/U/Z: S\$500,000/US\$500,000 (initial); S\$100,000/US\$100,000 (subsequent)
Subscription Fee	All Classes: Currently up to 2%; maximum 5%
Management Fee	Class A: Currently 0.45% p.a., maximum 2.50% p.a. Class B/U: Currently 0.25% p.a.; maximum 2.50% p.a. Class Z: Currently none; maximum 2.50% p.a.
Dealing Frequency ⁵ & Deadline	Generally every business day, on a forward pricing basis up till 3pm (Singapore time)
Distribution Policy ²	The current distribution policy is to make regular monthly distributions of 3.75% p.a.* *Distributions (in SGD) 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.

Notes:

- ¹ Source: National Climate Change Secretariat Singapore, October 2022. <https://www.nccs.gov.sg/media/press-releases/singapore-commits-to-achieve-net-zero/>
- ² 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 quarter or month. 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 www.uobam.com.sg and Fund's prospectus for more information.
- ³ Investors should refer to the Fund's prospectus for more details on the different classes available. Please check with our distributors on the availability of the Fund Classes.
- ⁴ Please refer to the Fund's prospectus for more details.
- ⁵ Please check with the distributor(s) or refer to the Fund's prospectus for more details.

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

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.**

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

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

January 2024