

Notes:

1. Adjusting overall risk appetite or setting constraints may potentially result in a sub-optimal portfolio and a deviation from UOBAM's recommendations. Changing the level of exposure refers to the exposure from the funds rather than direct investments into these asset classes.
2. The Success Probability is statistically calculated and it is not a guarantee of the principal sum invested by you or any rate of return. The portfolio may lose money. UOBAM does not make any prediction, promise or guarantee of any kind. Market prices may go up and down and past performance is not an indicator of any future or likely performance or outcome. UOBAM may (but is not obliged to) update the Success Probability and any portfolio projection from time to time if there is a change in UOBAM's expectations or assumptions.

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 **UOB** Asset
Management

UOBAM Invest – We make sense of money

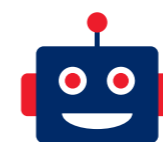
UOBAM Invest is launched by UOB Asset Management (UOBAM) as a new and innovative way for corporate investors to manage investments digitally. As Singapore's first corporate advisory service, it is designed to make investing simple, smart and safe for businesses.

What UOBAM Invest offers

Simple		
<ul style="list-style-type: none"> Flexibility in the way you invest digitally Invest through Digital Adviser to receive professional advice in managing your portfolio or through Fund Direct if you prefer to make your own investment decisions. 	<ul style="list-style-type: none"> A comprehensive overview of all your investments in one place UOBAM Invest keeps track of all your transactions from the day you start, providing you with historical data and insights. 	<ul style="list-style-type: none"> Round-the-clock access Monitor your portfolio on the go, anytime and anywhere.
Smart		
<ul style="list-style-type: none"> A customised portfolio for your company Your portfolio will be customised to your company's investment goals, risk tolerance level and investment horizon. It will be built based on your input and not static model portfolios. 	<ul style="list-style-type: none"> UOBAM's sophisticated proprietary investment models UOBAM's proprietary investment framework and methodology are built into UOBAM Invest. 	<ul style="list-style-type: none"> Award-winning investment expertise UOBAM Invest harnesses UOBAM's more than 30 years of award-winning* investment expertise. Our team of experts will manage your Digital Adviser portfolio and unit trusts under Fund Direct to help you navigate the ups and downs of the market. * View our awards at UOBAM.com.sg
Safe		
<ul style="list-style-type: none"> Authorisation user roles to manage your corporate investments UOBAM Invest has a range of authorisation user roles, from a single to a multiple user set-up to suit the varying governance requirements of companies. 	<ul style="list-style-type: none"> Transaction of corporate funds through bank payment modes Your corporate funds will be transferred through bank payment modes such as Bill Payment via UOB Business Internet Banking Plus (BIBPlus), cheques or telegraphic transfers. 	<ul style="list-style-type: none"> Secure access with two-factor authentication (2-FA) 2-FA will require you to enter a One-Time- Password (OTP) sent via SMS each time you log into your account or when you perform important transactions.

UOBAM Invest features

A quick overview of investing digitally with UOBAM Invest.




Digital Adviser
A guided approach




Fund Direct
An independent approach

Investment approach		
A customised portfolio based on your company's investment goals, risk tolerance level and investment horizon will be built for you. Fine-tune your portfolio by adjusting your overall risk appetite or limiting the level of exposure for each of the asset classes. ¹	A self-serve online service where you can make your own investment decisions and buy or sell UOBAM unit trusts.	
Investment instruments		
Selected ETFs and UOBAM unit trusts.	UOBAM unit trusts.	
Investment goal setting		
Input your investment goals into the portfolio planner for an overall view of your plan. A forecast will be created and a success probability ² calculated for your plan.	Not applicable. However, you can actively monitor your company's investments by accessing our funds' performance data.	
Portfolio rebalancing		
Rebalancing will take place quarterly and whenever you make a contribution or withdrawal.	Not applicable.	
Fees and minimum investment sum		
Fees charged to investors	Digital Adviser	Fund Direct
Advisory fee	Up to 0.8% p.a.	N.A.
Platform charge	0.3% p.a.	0.3% p.a.
Subscription charge	N.A.	1% (Does not apply to money market funds)
US Securities and Exchange Commission (SEC) charge (on sell trades for US-listed ETFs applies)	0.00221% of the value sold <small>Note: Based on prevailing SEC fee rates and is subject to change from time to time without notice. Please refer to the SEC website for latest updates.</small>	N.A.
Fees charged by underlying Funds and ETFs		
Underlying fund-related fees (e.g. Trustee fee, Management Fee, etc.) payable out of the Funds to the Managers, the Trustee and other parties	Please refer to respective fund prospectus	
Minimum investment sum		
AUM to sign up	S\$500,000	S\$500,000 (SGD account) US\$500,000 (USD account)


Your journey with UOBAM Invest



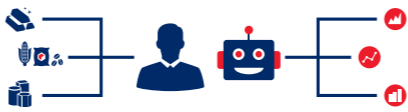
Digital Adviser
For corporates who prefer to receive **professional advice** and a customised portfolio.




Set your corporate investment objectives
Complete an online risk assessment so we understand your investment goals, risk tolerance level and investment horizon.




Review the portfolio that we've built for you
You will receive a customised portfolio based on your input. Fine-tune it further by adjusting your overall risk appetite or setting limits to your level of exposure for each asset class¹.



Use the portfolio planner to aggregate all your investment goals
Input all your inflows such as current and future contributions, and outflows such as expense goals. Plan ahead for up to 30 years and prioritise your goals. The portfolio planner will then calculate the success probability² of your plan.



Make a contribution to start
Top up your Digital Adviser account using bank payment modes such as Bill Payment via UOB BIBPlus, cheques or telegraphic transfers.



Leave the investing to us while you run your business
We'll review and rebalance your portfolio quarterly and whenever you make new contributions or withdrawals to stay relevant in different market cycles.



1 **Create your profile**




2 **Choose how you want to invest digitally**

3 **You are now on track to reach your company's investment goals**




Fund Direct
For corporates who prefer an **independent approach** to investing.



View our list of unit trusts
Access a list of UOBAM unit trusts including those that UOBAM has launched with sub-managers to offer investors access to more investment choices.



Select the unit trusts to invest in
Choose your base currency and allocate funds to your company's preferred unit trusts.



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Top up your Fund Direct account using bank payment modes such as Bill Payment via UOB BIBPlus, cheques or telegraphic transfers.



Manage investments independently
Monitor your corporate investments with flexibility to buy or sell as and when your company requires.

Speak to your UOBAM Relationship Manager or contact us at UOBAMInvest@UOBGroup.com.