

**United SGD Fund - Class A**

**大华新元基金-A类股**

Portfolios Factsheet

**Fund Objective**

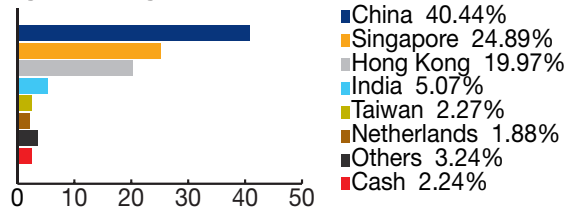
The investment focus of the Fund is to invest substantially all its assets in money market and short term interest bearing debt instruments and bank deposits with the objective of achieving a yield enhancement over Singapore dollar deposits.

**Top 5 Holdings (As at 30 Nov 2015)**

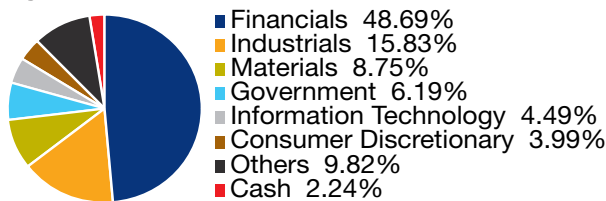
- Bao-Trans Enterprise 3.7% 12/12/18
- Zhejiang Provincial Ener 2.3% 30/9/17
- Citic Ltd 6.8% 21/1/18
- China Mengniu Dairy Co L 3.5% 27/11/18
- China Jingye Constructio 2.9% 21/5/17

**Asset Allocation (As at 30 Nov 2015)**

**By Country**



**By Sector**



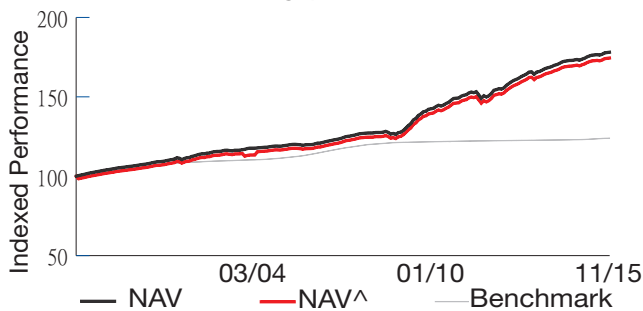
**Fund Characteristics (As at 30 Nov 2015)**

Effective Duration	2.0 Years
Number of Issues	72
Weighted Average Maturity	2.1 Years
Weighted Average Yield to Maturity	3.0%
3 Years Annualised Std Deviation	1.1%

**Performance of SGD Acc**

5 Lipper Leader Total Return    5 Lipper Leader Consistent Return    5 Lipper Leader Preservation

19th June 98 To 30th November 15, Performance Based in Singapore Dollar.



\*The above chart reflects performance from the first month end of the Fund. ^2% sales charge applied.

Benchmark (BM) : 6-month SIBID rate.

Perf	NAV	NAV^	BM
1 month	0.23%	-1.78%	0.08%
3 months	1.04%	-0.98%	0.22%
6 months	1.04%	-0.98%	0.45%
1 year	2.63%	0.58%	0.75%
3 years	3.41%	2.72%	0.39%
5 years	3.61%	3.19%	0.31%
10 years	4.07%	3.86%	0.94%
Since Incept	3.37%	3.25%	1.25%

Source: Lipper, a Thomson Reuters Company • Performance of SGD Acc as at 30 Nov 15, SGD basis, with dividends and distributions reinvested, if any. • Performance figures for 1 mth till 1 yr show the % change, while those exceeding 1 yr show the average annual compounded return.

**Fund Details**

**LAUNCH DATE**

May 1998

**UNIT CLASS**

SGD Acc

SGD Dist

**FUND SIZE**

S\$892.40 million

**NAV PRICE**

SGD Acc S\$1.754

SGD Dist S\$1.014

(As at 30 Nov 15)

**SUBSCRIPTION**

SGD Acc (Cash, CPF&SRS)

SGD Dist (Cash&SRS)

**INITIAL INVESTMENT**

SGD Acc S\$1,000

SGD Dist S\$1,000

**SUB INVESTMENT**

SGD Acc S\$500

SGD Dist S\$500

**MANAGEMENT FEE**

SGD Acc 0.60% p.a.

SGD Dist 0.60% p.a.

**SUBSCRIPTION FEE**

SGD Acc 2% (Cash, CPF&SRS)

SGD Dist 2% (Cash&SRS)

**MINIMUM RSP**

S\$100/month,

S\$500/quarter

**TRUSTEE**

BNP Paribas Trust

**ISIN CODE**

SGD Acc SG9999001382

SGD Dist SG9999010805

**BLOOMBERG CODE**

SGD Acc OUBGPCI SP

SGD Dist UOBUSAD SP

**Fund Awards**

The Edge-Lipper SG Fund Awards 15, 14, 13, 11, 10  
SG Inv. Fund Awards 01  
SG Inv. Fund Awards 00

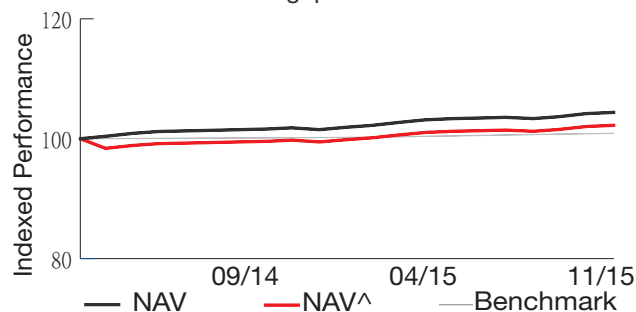
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## Performance of SGD Dist

13th March 14 To 30th November 15, Performance Based in Singapore Dollar.



\*The above chart reflects performance from the first month end of the Fund. ^2% sales charge applied.

Benchmark (BM) : 6-month SIBID rate.

Perf	NAV	NAV^	BM
1 month	0.20%	-1.81%	0.08%
3 months	1.00%	-1.02%	0.22%
6 months	1.01%	-1.01%	0.45%
1 year	2.53%	0.48%	0.75%
Since Incept	2.59%	1.39%	0.54%

Source: Lipper, a Thomson Reuters Company • Performance of SGD Dist as at 30 Nov 15, SGD basis, with dividends and distributions reinvested, if any.  
 • Performance figures for 1 mth till 1 yr show the % change, while those exceeding 1 yr show the average annual compounded return.

## Contact Details

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## IMPORTANT NOTICE AND DISCLAIMERS

A prospectus for the fund(s) (the "Fund(s)") may be obtained from the Manager or any of its appointed distributors. Investors should read the prospectus before deciding whether to subscribe for or purchase units in the Fund(s) ("Units"). All applications for Units must be made on application forms accompanying the prospectus or otherwise as described in the prospectus. **Past performance of the Fund(s) or the Manager and any prediction, projection or forecast on the economy or markets are not necessarily indicative of the future or likely performance of the Fund(s) or the Manager.** Any extraordinary performance may be due to exceptional circumstances which may not be sustainable. The value of Units and any income from the Fund(s) may fall as well as rise. The above information is strictly for general information only and must not be construed as an offer or solicitation to deal in Units, nor a recommendation to invest in any company mentioned herein. Investments in unit trusts are not obligations of, deposits in, or guaranteed or insured by UOB, UOBAM, or any affiliates or distributors. 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. An investment in unit trusts is subject to investment risks and foreign exchange risks, including the possible loss of the principal amount invested. Investors may wish to seek advice from a financial adviser before making a commitment to invest in Units. In the event an investor chooses not to seek advice from a financial adviser, the investor should consider carefully whether the Fund(s) is/are suitable for him.