



Maximise returns with higher yield

United Fixed Maturity Bond Fund 1

Diversify your portfolio with yield enhancing investments

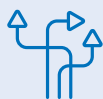
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United Fixed Maturity Bond Fund 1 (the 'Fund')

The Fund is a 3-year fixed maturity bond fund that aims to provide income by investing substantially all of its assets in a diversified portfolio of bonds.

Key features



3-year target maturity



Diversified basket of fixed income instruments



Weekly liquidity¹



Semi-annual income distribution



SGD hedged investment



Short duration high quality instruments



No management fee



Buy-and-hold strategy

Why invest in the Fund?



Projected regular income of 3-4% p.a.*

The Fund invests in a portfolio of investment-grade bonds that matures within three years with a weighted average yield-to-maturity of at least 4% p.a., in order to achieve semi-annual distributions of about 3-4% p.a.*

*Distributions (in SGD) are not guaranteed. Distributions may be made out of income, net capital gains, or (if income or net capital gains are insufficient) capital. This relates to the disclosed distribution policy as set out in the Fund's prospectus.



Buy-and-hold strategy focusing on short duration bonds

The Fund is a short duration investment-grade bond fund focusing on investments in Asia bonds that mature within 3 years. It adopts a buy-and-hold-strategy to maximise the income-generating properties of bonds while minimising the mark-to-market risks. Due to its short duration characteristics, the Fund can offer a potential way for investors to preserve capital, minimise interest rate risk compared to bonds with longer duration, and also providing an attractive source of income.



Capture rising yields in Asia

The Fund is also positioned to take advantage of the current high interest rate environment to deliver enhanced returns as yields in Asian investment grade corporate bonds are now at a 13-year high.

Bloomberg Asia USD Investment Grade Bond Index - Yield to Worst



Source: UOBAM, Bloomberg, as at 30 September 2022



Weekly liquidity¹

The Fund provides weekly liquidity for investors with no lock-in. Notwithstanding, a redemption charge of 2% will apply for premature redemption to safeguard the interest of all investors in the Fund. The redemption fee collected will be placed back into the Fund.



Award-winning expertise

The Fund is managed by our Fixed Income Asia and Singapore Team headed by Joyce Tan, who has over 24 years of investment experience and has received 18 industry awards including 'Outstanding Manager Award in the Manager of the Year (Asia Fixed Income) category' at the 2021 BENCHMARK Fund of the Year Awards².

Fund details	
Fund name	United Fixed Maturity Bond Fund 1
Investment objective	To provide income by investing in a portfolio of bonds.
Maturity date	3 years from the inception date of the Fund
Fund classes available ³	Class A SGD Dist (Hedged)
Subscription mode	Cash - SGD
Minimum subscription ⁴	S\$1000 (initial) S\$1000 (subsequent)
Subscription fee	There will be no subscription fee charged for this Fund.
Early redemption fee	2%
Management fee	There will be no annual management fee charged for this Fund.
Dealing frequency & deadline ⁴	Generally every Friday of the week, on a forward pricing basis up till 3pm (Singapore time)
Distribution policy ⁵	The current distribution policy is to make regular semi-annual distribution of up to 4% p.a.* * Distributions (in SGD) are not guaranteed. Distributions may be made out of income, net capital gains, or (if income or net capital gains are insufficient) capital. This relates to the disclosed distribution policy as set out in the Fund's prospectus.

Notes:

- ¹ Early redemption fee of 2% applies.
- ² Past performance is not necessarily indicative of future performance. Refer to www.uobam.com.sg/about-us/awards.page for a full list of UOBAM awards won by portfolio manager, Joyce Tan.
- ³ Investors should refer to the Fund's prospectus for more details on the different classes available.
- ⁴ Minimum subscription requirement on Tiger Brokers' platform.
- ⁵ 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 the Fund's prospectus for more information.

Important notes 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.

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