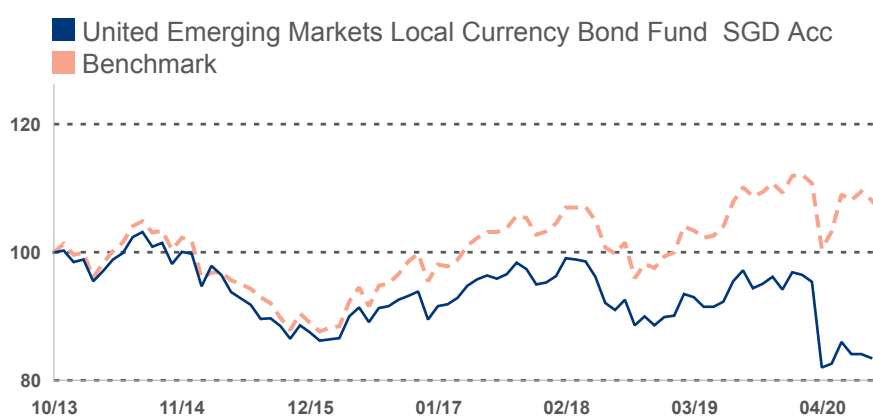


United Emerging Markets Local Currency Bond Fund

Investment Objective

To achieve a total return consisting of income and capital appreciation over the longer term by investing primarily in a diversified portfolio of debt instruments which are issued by governments, quasi-government bodies, international and multi-national organisations, banks, financial institutions, corporations and/or other entities located, incorporated or having significant business operations or assets in Emerging Markets. The Sub-Fund's investments in these debt instruments will primarily be denominated in the local currency of an Emerging Market at the time of investment.

Fund Performance Since Inception in Base Currency



Fund performance is calculated on a NAV to NAV basis.

Benchmark: Oct 13 - 24 Mar 15: J.P.Morgan GBI – EM Diversified Index; 25 Mar 15 - Present: J.P.Morgan GBI – EM Global Diversified Index

Performance By Share Class	Cumulative Performance (%)				Annualised Performance (%)			
	1M	3M	6M	1Y	3Y	5Y	10Y	Since Incept
SGD Acc								
Fund NAV to NAV	-2.63	-3.33	-0.85	-14.51	-5.84	-1.23	--	-2.92
Fund (Charges applied [^])	-7.50	-8.16	-5.81	-18.79	-7.44	-2.24	--	-3.63
Benchmark	-1.62	-1.55	5.93	-2.71	0.35	3.92	--	0.90

Fund Information

Fund Size

SGD 0.00 mil

Base Currency

SGD

Awards

Best Fixed-Income Fund House – UOB Asset Management Ltd. Morningstar Singapore Fund Awards 2017



Awards
2017

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Performance By Share Class	Cumulative Performance (%)				Annualised Performance (%)			
	1M	3M	6M	1Y	3Y	5Y	10Y	Since Incept
SGD Dist								
Fund NAV to NAV	1.76	6.16	4.02	4.91	--	--	--	-1.13
Fund (Charges applied [^])	-3.33	0.85	-1.18	-0.34	--	--	--	-3.07
Benchmark	2.09	7.38	5.90	8.53	--	--	--	2.08

Source: Morningstar. Performance as at 30 September 2020, SGD basis, with dividends and distributions reinvested, if any. Performance figures for 1 month till 1 year show the % change, while performance figures above 1 year show the average annual compounded returns. Since inception performance under 1 year is not annualised.

[^]Includes the effect of the current subscription fee that is charged, which an investor might or might not pay.

United Emerging Markets Local Currency Bond Fund

Portfolio Characteristics

Sector Allocation(%)

Country Allocation(%)

Top 5 Holdings(%)

Fund Statistics

Effective Duration	0.82 Years
Number of Issues	
Weighted Average Maturity	2.65 Years
Weighted Average Yield to Maturity	18.01 %
3 Year Annualised Std Deviation	10.84 %

Share Class Details

Share Class	NAV Price	Bloomberg Ticker	ISIN Code	Inception Date	Subscription mode
SGD Acc	SGD 0.813	UEMLSGA SP	SG9999010268	Oct 13	Cash, SRS
SGD Dist	SGD 0.983	UEMLSGD SP	SG9999010276	Mar 18	Cash, SRS

Share Class	Min. initial investment	Min. subsequent investment	Subscription fee(%)	Annual management fee(%)
SGD Acc	SGD 1,000	SGD 500	5	1.25
SGD Dist	SGD 1,000	SGD 500	5	1.25

United Emerging Markets Local Currency Bond Fund

Important Notice & Disclaimers

Investors should consider carefully whether to subscribe for units in the base currency of the Fund or for units in various classes which are denominated in their respective currencies. The difference in the performances of the Fund in various currencies, if applicable, is a reflection of fluctuating exchange rates during the relevant period.

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.

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

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