

United Gold & General Fund

大华黄金及综合基金

Portfolios Factsheet

5 Lipper Leader
Total Return

5 Lipper Leader
Consistent Return

5 Lipper Leader
Expense

Funds Review

Fund Objective

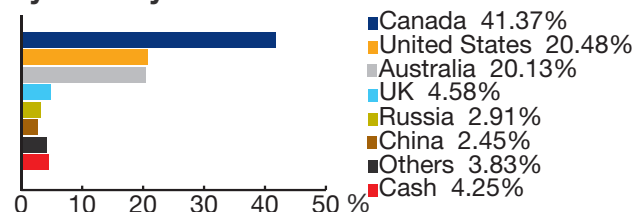
The fund aims to achieve long-term capital appreciation by investing in companies involved in the exploration of precious metals, energy and base metals.

Top 10 Holdings (As at 30 Sep 2008)

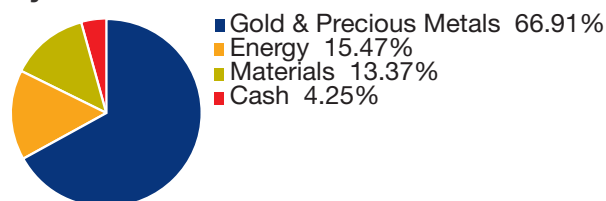
Barrick Gold Corp
Newcrest Mining
Agnico-Eagle Mines
Goldcorp
Newmont Mining
Lihir Gold
Kinross Gold Corp
Sino Gold Mining
Verenex Energy
Yamana Gold

Asset Allocation (As at 30 Sep 2008)

By Country



By Sector



Fund Details

LAUNCH DATE

June 1995

FUND SIZE

S\$131.00 million

NAV PRICE

S\$1.477

(as at 30 Sep 08)

SUBSCRIPTION

Cash & SRS

INITIAL INVESTMENT

S\$1,000

SUB INVESTMENT

S\$500

MANAGEMENT FEE

1.50% p.a.

SUBSCRIPTION FEE

4% (Cash, SRS)

MINIMUM RSP

S\$100/month,

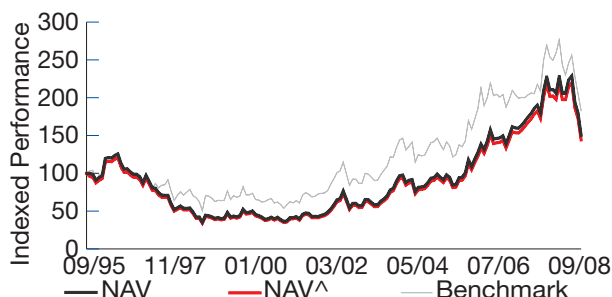
S\$500/quarter

TRUSTEE

HSBC Institutional Trust

Performance

28th July 95 To 30th September 08, Performance Based in Singapore Dollar, Calculation Index



*The above chart reflects performance from the first month end of the Fund. ^4% sales charge applied.

Benchmark (BM) : Since inception - Jan 97 : 100% FT Gold Mines; Feb 97 - June 01 : 75% MSCI Gold Mines, 25% MSCI Metals Non-Ferrous; July 01 - Present : 70% FT Gold, 30% HSBC GM.

Perf	NAV	NAV^	BM
1 month	-16.65%	-19.98%	-11.02%
3 months	-34.44%	-37.07%	-28.68%
6 months	-27.17%	-30.08%	-24.86%
1 year	-28.30%	-31.17%	-26.80%
3 years	8.34%	6.88%	2.42%
5 years	13.30%	12.38%	8.54%
10 years	12.89%	12.43%	9.99%
Since Incept	3.12%	2.80%	4.65%

Source: Lipper, Bloomberg • Performance as at 30 Sep 08, 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 Awards

The Edge-Lipper SG UT Fund Awards 03
SG Inv. Fund Awards 02
SG Inv. Fund Awards 01

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 forecasts on the economy or markets are not 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 information purposes 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. 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 whether the Fund(s) in question is/are suitable for him.

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