

Investing made simple

简易的投资

Simple steps for your investment journey
开启投资之旅的简单步骤

- United Money Market Fund
大华货币市场基金
- United Simple Income Select
大华简易收益基金
- United Simple Growth Select
大华简易增长基金



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Introducing SimpleInvest Solutions

A simpler way to grow your money and meet your financial objectives.

Amid the market uncertainty, investors are looking for help on how to make their money work harder while some are simply looking for an opportunity to start investing with a hassle-free experience.

The SimpleInvest Solutions is a solution presenting three unique ways to:



Let your money work harder while awaiting opportunities



Receive regular income and long-term capital growth



Capture long-term capital growth potential via disruptive and secular growth opportunities

A collaboration between United Overseas Bank (Malaysia) Berhad and UOB Asset Management (Malaysia) Berhad ("UOBAM"), we bring you a selection of funds with superior risk-adjusted returns by award-winning fund managers, packaged in a simple solution for you to meet your chosen investment objectives.

Why SimpleInvest Solutions?



Solutions made Simple

Focus on the things that matter and improve your well-being. Leave the heavy lifting of driving your money harder to us.

Based on a portfolio of funds that are carefully selected from UOB Regional Personal Financial Services Approved Funds with superior risk-adjusted returns, UOBAM employs its in-house asset allocation and screening capabilities to put together a series of three funds to suit different risk profiles and investment objectives.

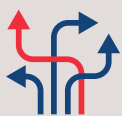


Investing is as Simple as 1-2-3

Designed to meet three different risk profiles and investment objectives:

1. **Liquidity** A money market fund that provides income and liquidity in short term period;
2. **Income** A portfolio of funds that provides regular income while participating in long-term capital growth; or
3. **Growth** A portfolio of funds that focuses on maximising long-term capital growth potential via disruptive and secular growth opportunities

Simply select your preferred solution according to your risk profile and investment objective to start your journey towards your goal. In this way, you can rest easy knowing that we have the right solution tailored for your unique investment objective.



Achieve Harmony with Diversification

Enjoy the benefits of diversification.

Investing in the **Liquidity solution** provides you access to a money market fund that invests primarily in fixed income securities, money market instruments and deposits.

With the **Income solution**, you can access a diversified portfolio of fixed income, equity and multi-asset funds with superior risk-adjusted returns.

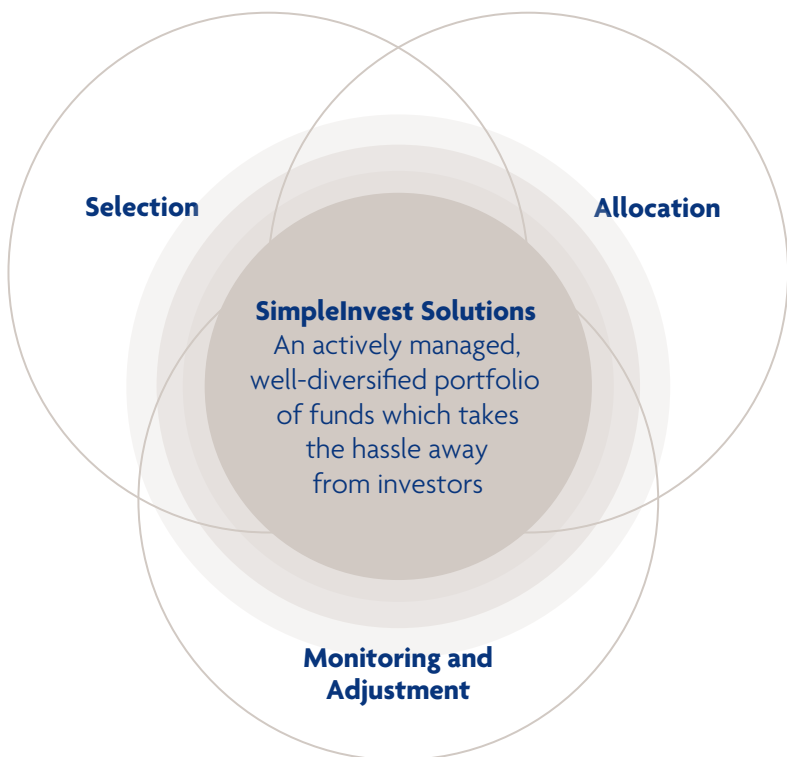
The **Growth solution** provides access to a diversified portfolio of equity funds which provides exposure to both disruptive and secular growth.



With our active advantage where we make strategic and tactical allocations, we help you achieve a balance between risks and returns.

How does SimpleInvest Solutions¹ work?

In managing the **Income** and **Growth** solutions, UOBAM will actively select, allocate, monitor and adjust based on long-term fundamentals and short-term tactical allocation to meet the investment objectives.



Selection

UOBAM leverages on its fund management expertise to select the underlying funds for investment by analysing risk and return drivers for each underlying fund. Based on market conditions and investment trends, it selects the funds that are able to capture opportunities suited for each strategy.

Allocation

UOBAM then dynamically allocates between the funds, employing its in-house asset allocation and screening capabilities, taking into account views on the financial markets. Besides incorporating longer-term strategic views based on fundamentals, it also makes shorter-term tactical allocation decisions based on technical factors.

Monitoring and Adjustment

UOBAM consistently monitors the underlying funds' performance, changes in investment process and style. Based on its in-house investment views, it will make adjustments and rebalancing decisions where necessary.

UOB Asset Management advantage

UOB Asset Management is a multiple award-winning Asian asset manager in managing about S\$38 billion of assets under management². Established as a wholly-owned subsidiary of United Overseas Bank Limited in 1986 and headquartered in Singapore, it has grown into a regional powerhouse with a presence in ten markets across Asia. Its experienced team of more than 90 investment professionals have been providing clients with innovative investment solutions in fixed income, equities and multi-asset, integrating traditional and alternative capabilities.

**Start your investment journey with us.
Let us help you make investing simple to achieve your financial goals.**

Notes:

¹ Excludes Liquidity fund as it consists of the United Money Market Fund only.

² As at 31 December 2021.

Is SimpleInvest Solutions for you?

SimpleInvest Solutions is suitable for all types of investors. The SimpleInvest Solutions covers a spectrum of risk profiles and you can select a fund according to your risk tolerance level and investment objective.

Investment Objective	Liquidity	Income	Growth
Fund	United Money Market Fund	United Simple Income Select	United Simple Growth Select
Launch Date	Class R 26 March 2015 Class C 20 December 2021	18 February 2022	18 February 2022
Fund Category/Type	Money Market/Income	Fund-of-funds/Income	Fund-of-funds/Growth
Class(es) of Units	Class R Class C	MYR Hedged Class AUD Hedged Class SGD Hedged Class USD Class	MYR Hedged Class AUD Hedged Class SGD Hedged Class USD Class
Initial Offer Period	Not applicable	18 February 2022 to 10 March 2022	18 February 2022 to 10 March 2022
Initial Offer Price	The Fund was launched on 26 March 2015 and the initial offer period has ended.	MYR Hedged Class RM0.5000 AUD Hedged Class AUD0.5000 SGD Hedged Class SGD0.5000 USD Class USD0.5000	MYR Hedged Class RM0.5000 AUD Hedged Class AUD0.5000 SGD Hedged Class SGD0.5000 USD Class USD0.5000
Base Currency	MYR	USD	USD
Investors' Profile	The Fund is suitable for investors who: <ul style="list-style-type: none"> • are conservative and seek regular income; • require liquidity; • are risk adverse; and • Prefer a short term investment horizon. 	The Fund is suitable for investors who: <ul style="list-style-type: none"> • seek regular income through investments in a diversified portfolio; • have a moderate risk tolerance; and • have a medium to long term investment horizon. 	The Fund is suitable for investor who: <ul style="list-style-type: none"> • seek capital appreciation through investments in a diversified portfolio; • have an aggressive risk tolerance; and • have a medium to long term investment horizon.

Investment Objective	Liquidity	Income	Growth
Investment Objective	The Fund seeks to provide income and liquidity by investing primarily in fixed income securities, money market instruments and Deposits.	The Fund seeks to provide investors with regular income over the medium to long-term by investing in a diversified portfolio of collective investment schemes ("CIS").	The Fund seeks to provide capital appreciation over the medium to long-term by investing in a diversified portfolio of collective investment schemes.
Investment Strategy	The Fund seeks to achieve its investment objective by investing 90% to 100% of its Net Asset Value ("NAV") in fixed income securities and liquid assets*. *Please refer to master prospectus.	The Fund invests in a diversified portfolio of collective investment schemes that are liquid and where the regulatory authority is an ordinary or associate member of the International Organization of Securities Commissions ("IOSCO").	The Fund invests in a diversified portfolio of collective investment schemes that are liquid and where the regulatory authority is an ordinary or associate member of the IOSCO. The Fund seeks to invest in investable themes, markets, and assets which we believe to have growth prospects via these collective investment schemes.
Manager of the Fund	UOB Asset Management (Malaysia) Berhad	UOB Asset Management (Malaysia) Berhad	UOB Asset Management (Malaysia) Berhad
Investment Advisor	Not Applicable.	UOB Asset Management Ltd	UOB Asset Management Ltd
Asset Allocation	<ul style="list-style-type: none"> invest in fixed income securities and liquid assets* *Please refer to master prospectus.	<ul style="list-style-type: none"> A minimum of 80% of the Fund's NAV in CIS; and A maximum of 20% of the Fund's NAV in liquid assets. 	<ul style="list-style-type: none"> A minimum of 80% of the Fund's Net Asset Value ("NAV") in CIS; and A maximum of 20% of the Fund's NAV in liquid assets.
Performance Benchmark	Bank Negara Malaysia Interbank Weighted Average Overnight Rate	30% MSCI World; 20% MSCI Asia ex Japan; 30% Barclays Global Aggregate (USD Hedged); and 20% JACI Total Return	60% MSCI World and 40% MSCI Asia ex Japan

Investment Objective	Liquidity	Income	Growth
Minimum Initial Investment / Minimum Additional Investment	Class R RM1,000/100 Class C RM10,000/1,000	MYR Hedged Class RM1,000/100 AUD Hedged Class AUD1,000/100 SGD Hedged Class SGD1,000/100 USD Class USD1,000/100	MYR Hedged Class RM1,000/100 AUD Hedged Class AUD1,000/100 SGD Hedged Class SGD1,000/100 USD Class USD1,000/100
Sales Charge	Nil.	Up to 5.00% of the NAV per Unit of the Class.	Up to 5.00% of the NAV per Unit of the Class.
Redemption Charge	Nil.	Nil.	Nil.
Annual Management Fee	Up to 0.75% per annum of the NAV of the Fund, calculated and accrued on a daily basis.	Up to 1.35% per annum of the NAV of the Class, calculated and accrued on a daily basis.	Up to 1.75% per annum of the NAV of the Class, calculated and accrued on a daily basis.
Annual Trustee Fee	Up to 0.04% per annum of the NAV of the Fund, subject to a minimum of RM15,000 per annum.	Up to 0.04% per annum of the NAV of the Fund, subject to a minimum of RM15,000 per annum.	Up to 0.04% per annum of the NAV of the Fund, subject to a minimum of RM15,000 per annum.
Distribution Policy	Subject to the availability of income, distribution will be paid on a monthly basis.	Distribution is incidental for the first financial year. Distribution (if any) will be made quarterly subject to the availability of income and at our discretion.	The Fund is not expected to make distribution. However, incidental distribution may be made at our discretion.

简易投资方案简介

以更简易的方式让财富增长并实现您的财务目标。

市场充满着不确定因素，许多投资者都寻求让金钱增值的途径，部分人正在寻找开启轻松且无后顾之忧的投资机会。简易投资方案提供三种独特途径：



让您在等待机会的
同时实现金钱增值



获取固定收入和长期
资本增长



通过颠覆性和长期增长机会
赢得长期资本增长潜力

大华银行（马来西亚）有限公司与大华资产管理（马来西亚）有限公司联合为您带来一系列由屡获殊荣的基金经理以卓越风险调控的高回酬基金，透过简易解决组合方案达致您选择的投资目标。

为何选择简易投资方案基金？



简便方案

把精力集中在更重要的事情上并提升您的生活幸福感。把您繁琐的投资任务交给我们。

从大华区域个人金融服务有限公司的认证基金中精心挑选的基金组合，具有优异的风险调整回报，大华资产管理利用其内部资产配置和筛选能力，将一系列三种基金组合在一起，以迎合不同的风险状况和投资目标。

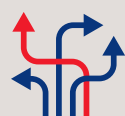


简单投资3步骤

为满足三种不同的风险状况和投资目标特设：

1. **流动性** 在短期内提供收入和流动性的货币市场基金；
2. **收益** 在参与长期资本增长的同时提供常规收益的基金组合； 或
3. **增长** 专注于通过颠覆性和长期增长机会最大化长期资本增长潜力的基金组合

只需根据您的风险状况和投资目标选择您喜好的解决方案，就可开启迈向目标的旅程。我们为您独特的投资目标量身定制了合适的解决方案，让您无后顾之忧。



多元协调

尽享多元性的好处。

通过投资**流动性解决方案**，您可以获得主要投资于固定收益证券、货币市场工具和存款的货币市场基金。

通过**收益解决方案**，您可以获得固定收益、股权和多资产基金的多元化投资组合，并获得更高的风险调整回报。

增长解决方案提供了一个多元化的股票基金投资组合，提供了颠覆性和长期增长的敞口。

凭借我们在策略和谋划分配方面的积极优势，帮助您实现风险和回报之间的平衡。



简易投资方案¹如何运行？

在管理收益和增长解决方案时，大华资产管理将根据长期基本面和短期战略性分配积极选择、分配、监控和调整，以实现投资目标。



选择

大华资产管理利用其基金管理专业知识，通过分析各基础基金的风险和回报驱动因素，选择投资基础基金。根据市场状况和投资趋势选择能抓住符合每项策略机会的基金。

分配

大华资产管理利用其内部资产配置和筛选能力，并考虑金融市场的观点，在基金之间进行动态分配。除了结合基于基本面的长期战略观点外，还基于技术因素做出短期战术分配决策。

监控和调整

大华资产管理持续监控基础基金的业绩、投资流程和风格的变化。根据其内部投资观点，在必要时做出调整和再平衡决策。

大华资产管理的优势

大华资产管理是一家屡获殊荣的亚洲资产管理公司，管理的资产超过380亿新币²。1986年，大华资产管理以大华银行有限公司的全资子公司成立，总部设在新加坡，现已发展成为一个区域性巨头，在亚洲十个市场均有业务。公司拥有90多名投资专业人士组成的经验丰富团队，竭尽所能整合传统和替代才能，为客户提供固定收益、股票和多种资产方面的创新投资解决方案。

**与我们一同开启您的投资旅程。
让我们助您轻松简易投资，实现您的财务目标。**

备注:

1 不包括流动性基金，因它仅由大华货币市场基金组成。

2 截至2021年11月30日。

简易投资方案是否为您而设？

简易投资方案适合所有类型投资者。简易投资方案涵盖一系列风险状况，您可根据风险承受能力和投资目标选择基金。

投资目标	流动性	收益	增长
基金	大华货币市场基金	大华简易收益基金	大华简易增长基金
推介日期	R级 2015年3月26日 C级 2021年12月20日	2022年2月18日	2022年2月18日
基金类别/类型	货币市场/收益	组合型基金/收益	组合型基金/增长
单位级别	R级 C级	马币对冲级 澳币对冲级 新币对冲级 美元级	马币对冲级 澳币对冲级 新币对冲级 美元级
首次发售期	不适用	2022年2月18日至 2022年3月10日	2022年2月18日至 2022年3月10日
初始发售价	基金于2015年3月26日推介，首次发售期已结束。	马币对冲级 0.5000令吉 澳币对冲级 0.5000澳币 新币对冲级 0.5000新币 美元级 0.5000美元	马币对冲级 0.5000令吉 澳币对冲级 0.5000澳币 新币对冲级 0.5000新币 美元级 0.5000美元
基础货币	马币	美元	美元
投资者概述	基金适合以下投资者： • 保守和追求固定收入； • 需要流动资金； • 风险规避；和 • 偏好短投资期限。	基金适合以下投资者： • 通过投资多元化投资组合寻求固定收益； • 有适度的风险承受能力；和 • 具中长期投资眼界。	基金适合以下投资者： • 通过多元化投资组合寻求资本增值； • 具有强大风险承受能力；和 • 具中长期投资眼界。

投资目标	流动性	收益	增长
投资目标	基金主要通过固定收益证券、货币市场工具和存款的投资提供收益和资金流动性。	基金旨在通过多元集体投资计划组合（“CIS”）的投资为投资者提供中长期的固定收入。	本基金旨在通过多元化集体投资计划组合的投资实现中长期资本增值。
投资策略	基金通过将其90%至100%的资产净值（“NAV”）投资于固定收益证券和流动资产*以实现其投资目标。 *请参阅主招股说明书	基金投资于具有流动性且监管机构为国际证券委员会组织（“IOSCO”）普通成员或准成员的多元集体投资计划组合。	基金投资于具有流动性且监管机构为国际证券委员会组织普通成员或准成员的多元集体投资计划组合。基金寻求通过这些集体投资计划投资被视为具有增长前景的可投资主题、市场和资产。
基金管理者	大华资产管理（马来西亚）有限公司	大华资产管理（马来西亚）有限公司	大华资产管理（马来西亚）有限公司
投资顾问	不适用	大华资产管理有限公司	大华资产管理有限公司
资产配置	投资固定收益证券和流动资产* *请参阅主招股说明书。	<ul style="list-style-type: none"> 至少80%基金资产净值投资于集体投资计划；和 最高20%基金资产净值投资于流动资产。 	<ul style="list-style-type: none"> 至少80%基金资产净值投资于集体投资计划；和 最高20%基金资产净值投资于流动资产。
绩效基准	大马国家银行银行间加权平均隔夜利率	30% 摩根士丹利资本国际世界指数； 20%摩根士丹利资本国际亚洲（日本除外）指数； 30%彭博巴克莱全球综合指数（美元对冲）； 和 20% 摩根大通综合总回报	60%摩根士丹利资本国际世界指数和 40%摩根士丹利资本国际亚洲（日本除外）指数

投资目标	流动性	收益	增长
最低初始投资/ 最低追加投资	R 级 1,000令吉/100 C级 10,000令吉/1,000	马币对冲级 1,000令吉/100 澳币对冲级 1,000澳币/100 新币对冲级 1,000新币/100 美元级 1,000美元/100	马币对冲级 1,000令吉/100 澳币对冲级 1,000澳币/100 新币对冲级 1,000新币/100 美元级 1,000美元/100
销售费用	无	高达每单位级别单位资产净值的5.00%。	高达每单位级别单位资产净值的5.00%。
赎回费	无	无	无
年度管理费	高达基金每年资产净值的0.75%，每日计算和累计。	高达该级别基金每年资产净值的1.35%，每日计算和累计。	高达该级别基金每年资产净值的1.75%，每日计算和累计。
托管费用	高达基金每年资产净值的0.04%，每年至少1万5000令吉。	高达基金每年资产净值的0.04%，每年至少1万5000令吉。	高达基金每年资产净值的0.04%，每年至少1万5000令吉。为准。
派息政策	根据收入情况，派息将按月支付。	第一个财政年的派息是偶然的。派息（如有）将根据收入情况按季度进行，并由公司自行决定。	基金预计不进行派息。但公司可自行决定是否偶然派息。

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