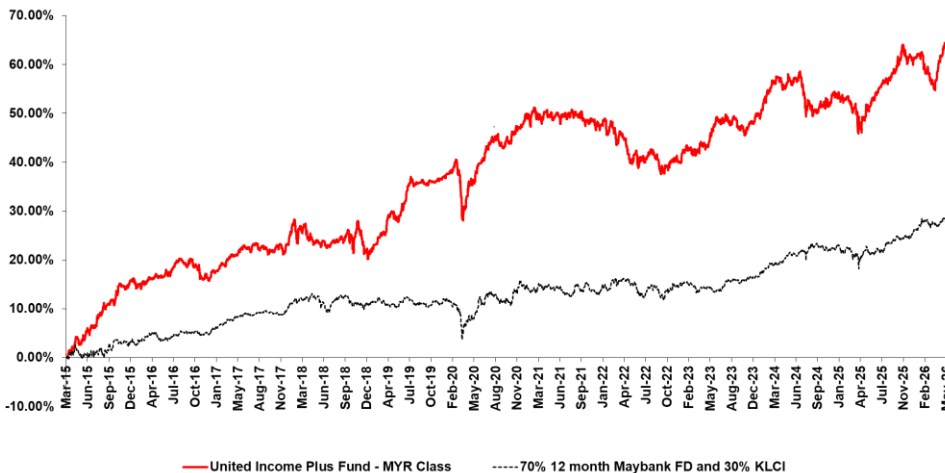




FUND OBJECTIVE & STRATEGY

The Fund seeks to provide investors with income and capital appreciation over the Medium to Long Term by investing primarily in fixed income securities with the remaining investing in equities and equity-related securities. The Fund seeks to achieve its investment objective by investing primarily (i.e. minimum of 70% of its NAV) in fixed income securities such as sovereign, quasi-sovereign, corporate debt securities including convertible debt securities, money market instruments and Deposits. Up to 30% of the Fund's NAV will be invested in equities and equity-related securities (i.e. warrants).

PERFORMANCE CHART SINCE LAUNCH



FUND PERFORMANCE DATA (NAV-NAV PRICES)

	1 Month	3 Months	6 Months	1 Year	Since Launch	YTD	3 Years	5 Years
United Income Plus Fund – MYR Class	2.62%	5.07%	2.87%	9.67%	66.13%	3.00%	13.48%	10.95%
Benchmark	-0.57%	-0.21%	2.21%	4.95%	27.14%	0.68%	11.90%	11.23%

Note: Benchmark - 70% 12Months Maybank FD and 30% FBM KLCI
Source: UOBAM(M)

CALENDAR YEAR RETURNS

	2017	2018	2019	2020	2021	2022	2023
United Income Plus Fund – MYR Class	5.76%	-0.55%	11.73%	8.53%	-0.63%	-5.14%	7.02%

	2024	2025
United Income Plus Fund – MYR Class	2.22%	5.41%

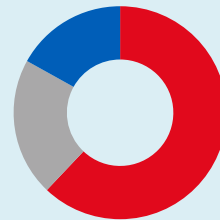
Source: UOBAM(M)

TOP 5 HOLDINGS

AMBANK MTN 3653D 03.11.2033 - TIER 2	8.93%
UMWH Perpetual Sukuk Musharakah 6.35% - Tranche 1	6.92%
SPETCHEM IMTN 5.010% 27.07.2028 (Sr1 Tr4)	6.86%
GENM CAPITAL MTN 3652D 31.3.2027	6.68%
S P SETIA IMTN 3.850% 25.06.2026	6.68%

Source: UOBAM(M)

PORTFOLIO ALLOCATION



Bonds	65.89%
Equities	28.79%
Cash	5.32%

Total 100.00%

Source: UOBAM(M)

PORTFOLIO HOLDINGS

Bonds	14
Equities	15

Source: UOBAM(M)

SECTOR ALLOCATION FOR EQUITIES & DIRECT BONDS

Financials	24.57%
Technology	19.86%
Consumer Products	16.19%
Energy	13.70%
Transportation	7.35%
Real Estate	6.68%
Telecommunication Services	4.19%
Industrial Products	1.19%
Health Care	0.96%
Cash	5.32%
Total	100.00%

Source: UOBAM(M)

GEOGRAPHICAL ALLOCATION

Malaysia	63.93%
United States	24.88%
Taiwan	2.40%
Singapore	2.37%
Germany	1.10%
Cash	5.32%
Total	100.00%

Source: UOBAM(M)



United Income Plus Fund – MYR Class

HISTORICAL INCOME DISTRIBUTION / UNIT SPLIT

Year 2015	30 October
Unit Split Ratio	13:12

Year	Distribution (sen)	Yield
28 April 2016	0.40	0.74%
26 July 2016	0.40	0.73%
27 October 2016	0.38	0.70%
Total Yield		2.17%

Year	Distribution (sen)	Yield
27 April 2017	0.40	0.73%
27 July 2017	1.10	1.99%
27 October 2017	0.40	0.75%
Total Yield		3.47%

Year	Distribution (sen)	Yield
22 January 2018	0.41	0.74%
25 April 2018	0.40	0.74%
26 July 2018	1.05	1.97%
29 October 2018	0.40	0.78%
Total Yield		4.23%

Year	Distribution (sen)	Yield
28 January 2019	0.40	0.78%
25 April 2019	0.40	0.75%
12 July 2019	0.40	0.72%
29 July 2019	0.68	1.22%
29 October 2019	0.42	0.77%
Total Yield		4.24%

Year	Distribution (sen)	Yield
22 January 2020	0.41	0.74%
14 April 2020	0.40	0.75%
14 July 2020	0.40	0.71%
22 July 2020	0.40	0.71%
15 October 2020	0.30	0.53%
Total Yield		3.44%

Year	Distribution (sen)	Yield
26 January 2021	0.30	0.52%
22 April 2021	0.30	0.52%
22 July 2021	0.30	0.52%
27 July 2021	0.55	0.96%
21 October 2021	0.30	0.54%
Total Yield		3.06%

Year	Distribution (sen)	Yield
21 January 2022	0.30	0.55%
21 April 2022	0.30	0.56%
20 July 2022	0.30	0.57%
26 October 2022	0.10	0.19%
Total Yield		1.87%

Year	Distribution (sen)		Yield
	Capital	Income	
26 January 2023	0.16	0.10	0.49%
20 April 2023	-	0.10	0.19%
25 April 2023	0.17	-	0.32%
26 July 2023	-	0.77	1.42%
3 November 2023	-	0.25	0.47%
6 November 2023	0.05	-	0.10%
Total Yield			2.88%

Year	Distribution (sen)		Yield
	Capital	Income	
21 January 2025	0.25	-	0.47%
21 April 2025	0.25	-	0.49%
21 July 2025	0.28	-	0.52%
21 October 2025	0.18	0.07	0.45%
Total Yield			1.93%

Year	Distribution (sen)		Yield
	Capital	Income	
23 January 2024	0.25	-	0.46%

Year	Distribution (sen)	Yield
20 January 2026	0.28	0.51%
20 April 2026	0.27	0.49%

Source: UOBAM(M)

Note: The yield of the distributions are calculated based on the total dividend payout / the day before distribution NAV.



United Income Plus Fund – MYR Class

FUND DETAILS

LAUNCH DATE	9 February 2015
COMMENCEMENT DATE	2 March 2015
FINANCIAL YEAR END	31 July
CATEGORY/TYPE OF FUND	Fixed Income / Income and Growth
INITIAL OFFER PRICE	RM 0.5000
UNITS IN CIRCULATION – MYR Class	78,041,505.19
NET ASSET VALUE (“NAV”)	RM 43,969,153.88
NET ASSET VALUE - TOTAL FUND	RM 45,589,144.99
NAV PER UNIT	RM 0.5634
MINIMUM INITIAL INVESTMENT	RM 1,000
MINIMUM ADDITIONAL INVESTMENT	RM 100
TRUSTEE	Deutsche Trustees Malaysia Berhad
SALES CHARGE	Up to 3.00% of NAV per unit
ANNUAL MANAGEMENT FEE	1.50% per annum of the NAV of the Fund
ANNUAL TRUSTEE FEE	0.07% p.a. of the NAV of the Fund, minimum of RM15,000 p.a.
BENCHMARK	70% 12-month fixed deposit rate by Malayan Banking Berhad 30% FTSE Bursa Malaysia KLCI Index (“FBM KLCI”).
ASSET ALLOCATION	70% to 100% of the Fund's NAV in fixed income securities; and 0% to 30% of the Fund's NAV in equities and equity-related securities (i.e. warrants).

HISTORICAL NAV (RM)

Highest	16/2/2021	0.5817
Lowest	3/3/2015	0.4999

Source: UOBAM(M)

IMPORTANT NOTICE AND DISCLAIMERS

Based on the fund's portfolio returns as at 31 May 2026, the Volatility Factor (VF) for this fund is 5.12 and is classified as "Low" (source: Lipper). "Low" includes funds with VF that are above 4.705 but not more than 8.735. The VF means there is a possibility for fund in generating an upside return or downside return around this VF. The Volatility Class (VC) is assigned by Lipper based on quintile ranks of VF for qualified funds. VF is subject to monthly revision and VC will be revised every six months. The fund's portfolio may have changed since this date and there is no guarantee that the fund will continue to have the same VF or VC in the future. Presently, only funds launched in the market for at least 36 months will display the VF and its VC. This factsheet is prepared by UOB Asset Management (Malaysia) Berhad 199101009166 (219478-X). This document has not been reviewed by the Securities Commission of Malaysia ("SC"). It is not intended to be an offer invitation to subscribe or purchase any securities. The information contained herein has been obtained from sources believed in good faith to be reliable; however, no guarantee is given in its accuracy or completeness. Past performance of the Fund is not an indicative of its future performance. You should seek your own financial advice from an appropriately licensed adviser before investing. Investors are advised to read and understand the contents of the **Master Prospectus** dated **18 February 2025** ("Master Prospectus") including any supplementary master prospectus thereof or replacement master prospectus, as the case may be which has been registered with the SC, and the **United Income Plus Fund Product Highlights Sheet** dated **31 October 2025** ("Product Highlights Sheet"), including any replacement Product Highlights Sheet, as the case may be which has been registered with the SC, who takes no responsibility for its contents, before investing. The Product Highlights Sheet is available and that investors have the right to request for a Product Highlights Sheet. For copies of the Master Prospectus and Product Highlights Sheet, please visit UOB Asset Management (Malaysia) Berhad or its authorised distributors' offices to obtain a copy. Any issue of units to which the Master Prospectus relates will only be made on receipt of an application form referred to and accompanying a copy of the Master Prospectus. SC's approval or authorisation, or the registration, lodgement or submission of the disclosure document or any relevant agreement or contract to the SC does not amount nor indicate that SC has recommended or endorsed the product or service. You should be aware that investments in the Fund carry risks. An outline of some of the risks is contained in the Master Prospectus and Product Highlights Sheet. The specific risks associated to the Fund include credit and default risk, interest rate risk, liquidity risk, income distribution risk, country risk, currency risk, equity risk & warrant risk as contained in the Master Prospectus and Product Highlights Sheet. Unit prices and income distribution, if any, may rise or fall. Please consider the fees and charges involved before investing. Where unit trust loan financing is available, you are advised to read and understand the contents of the unit trust loan financing risk disclosure statement before deciding to borrow to purchase units. Neither UOB Asset Management (Malaysia) Berhad nor its authorised distributors or agents guarantees any returns on the investments.



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