FUND OBJECTIVE & STRATEGY

The Fund seeks to achieve its investment objective by investing in exchange traded funds globally where the underlying asset is physical gold. We will invest in exchange traded funds listed and/or traded in the global markets where the regulatory authorities are ordinary or associate members of the IOSCO. The remainder of the Fund’s NAV not invested in exchange traded funds will be invested in money market instrument and/or Deposits for liquidity purposes.

PERFORMANCE CHART SINCE LAUNCH

FUND PERFORMANCE DATA (NAV-NAV PRICES)

<table>
<thead>
<tr>
<th></th>
<th>1 Month</th>
<th>3 Months</th>
<th>6 Months</th>
<th>1 Year</th>
<th>Since Launch</th>
<th>YTD</th>
<th>3 Years</th>
</tr>
</thead>
<tbody>
<tr>
<td>United Golden Opportunity Fund - MYR hedged Class</td>
<td>-7.00%</td>
<td>3.24%</td>
<td>-7.21%</td>
<td>-1.44%</td>
<td>36.42%</td>
<td>-7.21%</td>
<td>36.75%</td>
</tr>
<tr>
<td>Benchmark</td>
<td>-7.29%</td>
<td>3.42%</td>
<td>-6.97%</td>
<td>-0.84%</td>
<td>49.22%</td>
<td>-6.97%</td>
<td>40.99%</td>
</tr>
</tbody>
</table>

Note: Benchmark - Gold Spot Exchange Rate in USD
Source: UOBAM(M)

CALANDAR YEAR RETURNS

<table>
<thead>
<tr>
<th></th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>United Golden Opportunity Fund - MYR hedged Class</td>
<td>9.27%</td>
<td>-4.61%</td>
<td>17.63%</td>
<td>23.92%</td>
</tr>
</tbody>
</table>
**FUND DETAILS**

**LAUNCH DATE**
7 November 2016

**COMMENCEMENT DATE**
18 November 2016

**FINANCIAL YEAR END**
30 September

**CATEGORY/TYPE OF FUND**
Funds of funds / Growth

**BASED CURRENCY**
USD

**CLASS OF UNITS**
MYR hedged Class

**INITIAL OFFER PRICE**
RM1.0000

**UNITS IN CIRCULATION - MYR HEDGED CLASS**
52,734,715.93

**NET ASSET VALUE ("NAV")**
RM 71,259,704.96

**NAV PER UNIT**
USD 18,338,806.83

**MINIMUM INITIAL INVESTMENT**
RM 1,000

**MINIMUM ADDITIONAL INVESTMENT**
RM 1,000

**TRUSTEE**
TMF Trustees Malaysia Berhad

**SALES CHARGE**
Up to 2.00% of the NAV per unit of the Class

**ANNUAL MANAGEMENT FEE**
Up to 1.00% per annum of the NAV of the Class

**ANNUAL TRUSTEE FEE**
Up to 0.06% per annum of the NAV of the Fund, subject to a minimum of RM15,000 per annum or its equivalent amount in USD

**PERFORMANCE BENCHMARK**
Gold Spot Exchange Rate in USD

**EXIT PENALTY**
Nil.

**ASSET ALLOCATION**
A minimum of 80% of the Fund’s NAV in exchange traded funds; and Up to 20% of the Fund’s NAV in money market instruments and/or deposits.

**HISTORICAL NAV (MYR)**

<table>
<thead>
<tr>
<th></th>
<th>6/8/2020</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Highest</td>
<td>1.5720</td>
<td></td>
</tr>
<tr>
<td>Lowest</td>
<td>0.9318</td>
<td></td>
</tr>
</tbody>
</table>

Source: UOBAM(M)

**IMPORTANT NOTICE AND DISCLAIMERS**

Based on the fund’s portfolio returns as at 30 June 2021, the Volatility Factor (VF) for this fund is 13.91 and is classified as “Moderate” (source: Lipper). “Moderate” includes funds with VF that are above 10.84 but not more than 14.24. The VF means there is a possibility for the 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.

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