



United Golden Opportunity Fund – MYR hedged Class

All data expressed as at 30 September 2025 unless otherwise stated

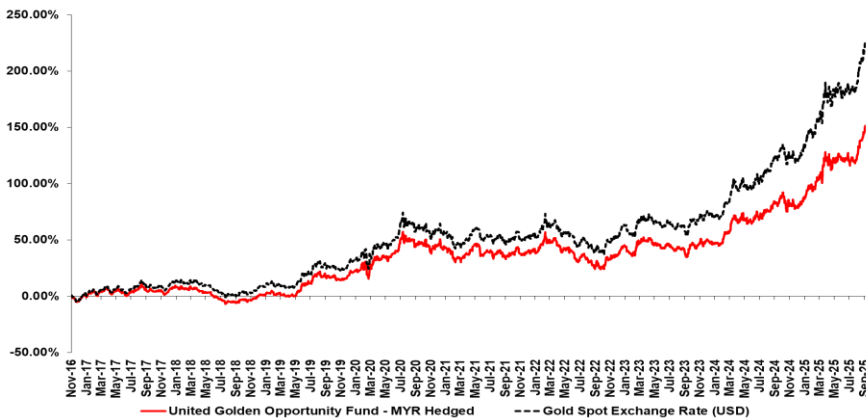
October 2025

FUND OBJECTIVE & STRATEGY

The Fund seeks to achieve Long Term capital appreciation by investing in physical gold exchange traded funds.

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. 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



Source: UOBAM(M)

FUND PERFORMANCE DATA (NAV-NAV PRICES)

	1 Month	3 Months	6 Months	1 Year	Since Launch	YTD	3 Years	5 Years
United Global Opportunity Fund – MYR hedged Class	11.24%	14.27%	21.10%	38.17%	151.37%	40.20%	98.27%	72.76%
Benchmark	12.05%	17.22%	23.37%	46.28%	225.59%	46.74%	130.21%	104.34%

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

CALENDAR YEAR RETURNS

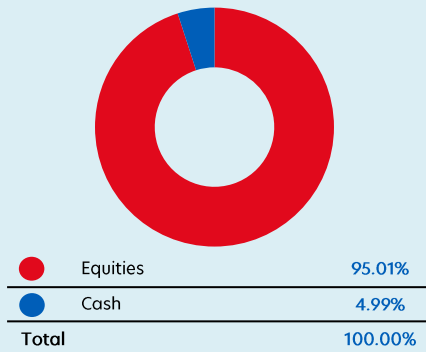
	2017	2018	2019	2020	2021	2022	2023	2024
United Golden Opportunity Fund – MYR hedged Class	9.27%	-4.61%	17.63%	23.92%	-4.14%	-2.46%	8.77%	19.91%

TOP HOLDINGS

SPDR GOLD MINISHARES ETF	23.07%
SPDR GOLD SHARES ETF	22.77%
ABRDN PHYSICAL GOLD SHARES ETF	22.49%
ISHARES GOLD ETF	21.72%
GRANITESHARES GOLD ETF	4.96%

Source: UOBAM(M)

PORTFOLIO ALLOCATION



Source: UOBAM(M)

PORTFOLIO HOLDINGS

CIS	5
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Source: UOBAM(M)

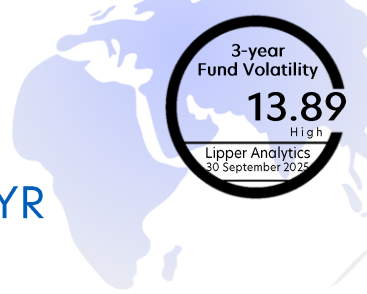
GEOGRAPHICAL ALLOCATION

United States	95.01%
Cash	4.99%
Total	100.00%

Source: UOBAM(M)



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FUND DETAILS

LAUNCH DATE	7 November 2016
COMMENCEMENT DATE	28 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	33,285,935.28
NET ASSET VALUE ("NAV")	RM 83,672,445.07
NAV PER UNIT	RM 2.5137
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 85% of the Fund's NAV in exchange traded funds; and A maximum of 15% the Fund's NAV in liquid assets.

HISTORICAL NAV (MYRH)

Highest	30/9/2025	2.5137
Lowest	16/8/2018	0.9318

Source: UOBAM(M)

IMPORTANT NOTICE AND DISCLAIMERS

Based on the fund's portfolio returns as at 30 September 2025, the Volatility Factor (VF) for this fund is 13.89 and is classified as "High" (source: Lipper). "High" includes funds with VF that are above 10.695 but not more than 14.435. 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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