

# UTRADE SG Unit Trust Platform

## User Guide

November 2024

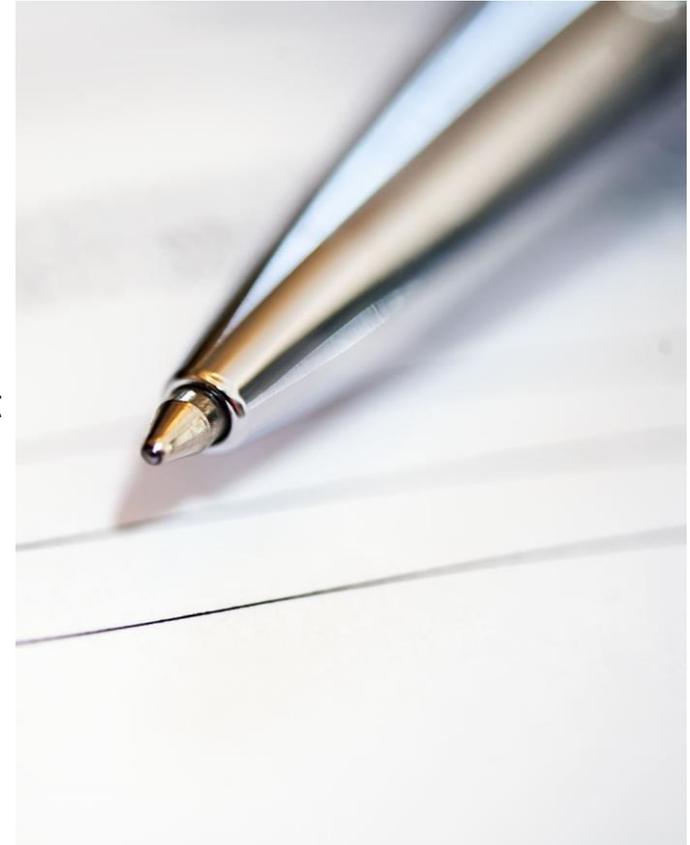


ONLINE TRADING  
MADE EASY

# OUR NEW UNIT TRUST PLATFORM!

- **Key Changes**

- Enhanced User Dashboard
- Interactive Performance Tracking
- Advanced Portfolio Analysis
- Convenient Transaction Features
- Improved Product Selector and Comparison
- Efficient Fund Purchase and Order Management
- Seamless FX Conversion
- Centralized Document Management



# LOGIN

The screenshot displays the UOBKayHian trading platform. At the top, the navigation bar includes tabs for 'My Workspace', 'Dashboard', 'Trade', 'Market Information', 'Portfolio', 'Account', 'Research', 'Trading Tools', 'Unit Trust', 'Announcement', and 'Disclaimers'. The 'Unit Trust' tab is highlighted with a red box and a circled '1'. Below the navigation bar, there is a 'Watchlist' section with a search box and a message: 'There are no counters in this watchlist. To add counters, use the search box above.' To the right, the 'Place Order' section is visible, featuring a table with columns for 'Buy', 'Sell', 'Open', and 'CAP', and various input fields for account, action, quantity, price, and validity. At the bottom, there are several announcement banners.

1. Click “Unit Trust” tab from the UTRADE dashboard to login.

# DASHBOARD

## Unit Trust - Dashboard

1

### Portfolio Valuation

SGD 10,740.58

Account	Value
Cash	SGD 10,740.58
CPF OA	SGD 0.00
SRS	SGD 0.00

[View All Accounts](#) [View Holdings](#)

### Geographic Diversification

[View Distributions](#)

### Asset Allocation

Asset Class	Percentage
Cash	42.71%
Fixed Interest	34.44%
Equities	21.83%
Mixed Assets	1.01%

[View Analysis](#)

### Performance

Increase of **5.59%**  
Since Portfolio Opened  
\* Performance Calculated is Cumulative Since Inception

[View Performance](#)

### Change In Portfolio Valuation

You Started With	SGD 0.00
You Deposited and Withdraw	SGD 10,667.07
Your Investments Returned	SGD 73.51
You Ended Up With	SGD 10,740.58

[View Performance](#)

### Recent Transactions

Date	Description	Amount
18 Jul	Contract ID 198: Buy SGD 1,120.00 United Global Quality Growth Fund - Class C SGD Acc (Hedged) SGXZ31699856	SGD -1,120.00
15 Jul	Contract ID 195: Buy SGD 2,300.00 Templeton Shariah Global Equity Fund AS(acc)SGD LU1267930813	SGD -2,300.00
15 Jul	Contract ID 193: Buy SGD 1,150.00 Schroder Global Quality Bond SGD Hedged F Acc SGXZ80751385	SGD -1,149.38

[Show Cash Transactions](#)

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[Manage Widgets](#)

## 1. Widgets for Quick Overview

- Portfolio Valuation
- Geographic Diversification
- Asset Allocation
- Performance
- Change in Portfolio Valuation
- Recent Transactions
- Trading Representative Details

## 2. Customizable Order & Display

- Upon logging into their dashboard, users can customize their layout by dragging and dropping widgets according to their preferences.

# PRODUCT SELECTOR / WATCHLIST

## Product Selector / Watchlist

Managed Funds

Choose from my watchlist   **1**

**Fund manager**: All

**Sector focus**: All

**Geographical focus**: All

**Asset class**: Equities, Mixed Assets

**Instrument currency**: SGD

**Dividend paying**: Yes

**Performance range**: From < -20% To > 20%

**Performance**: 1 Year

**Min years of fund inception in market**: 0

**Payment method**: All

[Reset filter](#)

⚠ Performance data for periods exceeding 1 year are annualised

**2**

Fund Name	Action	ISIN	Morningstar Rating	Currency	Last Price	Pricing Date	AUM (Millions)	1 M PERF	3 M PERF	1 YR PERF	3 YR PERF	5 YR PERF	YTD PERF	Annual Expense Ratio	Management Fee	Cash	CPFIS-OA	CPFIS-SA	SRS	Minimum Investment Initial	Minimum Investment Subsequent
AB SICAV I - Low Volatility Equity Portfolio AD SGD H Inc	<input type="button" value="☆"/>	LU0965509283		SGD	23.130	05/06/2024	SGD689.93	3.91%	4.02%	18.00%	6.07%	8.14%	7.78%	1.68	1.50	Y	N	N	N	0	0
abrdn SICAV I - Diversified Income Fund A Minc Hedged SGD	<input type="button" value="☆"/>	LU1558495252		SGD	9.006	06/06/2024	SGD4.85	0.42%	1.13%	3.92%	1.90%	3.79%	1.11%	-	1.20	Y	N	N	Y	0	0
abrdn SICAV I - Global Dynamic Dividend Fund A Gross MincA Hedged SGD	<input type="button" value="☆"/>	LU2237443549		SGD	20.211	06/06/2024	SGD195.41	3.17%	3.56%	9.69%	1.02%	-	4.31%	-	1.50	Y	N	N	Y	0	0

- Search by**
  - Actual fund name
  - Advance search criteria
- Add to watchlist**

# PRODUCT SELECTOR / WATCHLIST

## Product Selector / Watchlist

**Managed Funds** Search by investment name or code

**Choose from my watchlist**  **Advanced search** 

Investment Name	Morningstar Rating	ISIN	Last Price	3M PERF	6M PERF	1YR PERF	3YR PERF	Compare	Remove from Watchlist	Action
AB SICAV I - Low Volatility Equity Portfolio AD SGD H Inc		LU0965509283	23.1300	4.02%	11.00%	18.00%	6.07%	<input type="checkbox"/>		
abrdn SICAV I - Diversified Income Fund A Minc Hedged SGD		LU1558495252	9.0059	1.13%	3.20%	3.92%	1.90%	<input type="checkbox"/>		
abrdn SICAV I - Global Dynamic Dividend Fund A Gross MincA Hedged SGD		LU2237443549	20.2109	3.56%	9.02%	9.69%	1.02%	<input type="checkbox"/>		

**Compare Managed Fund**

Results per Page 10 ▾

< 1 >

### Choose from my watchlist

- This star icon allows users to filter and view only the investments that have been added to their watchlist. By selecting this, users can quickly access their favorite or most-tracked products.

### Compare Checkboxes

- These checkboxes enable users to select multiple managed funds for side-by-side comparison. After selecting two or more funds, users can click the "Compare Managed Fund" button at the bottom to analyze the performance metrics and other details of the selected investments.

# PRODUCT COMPARISON

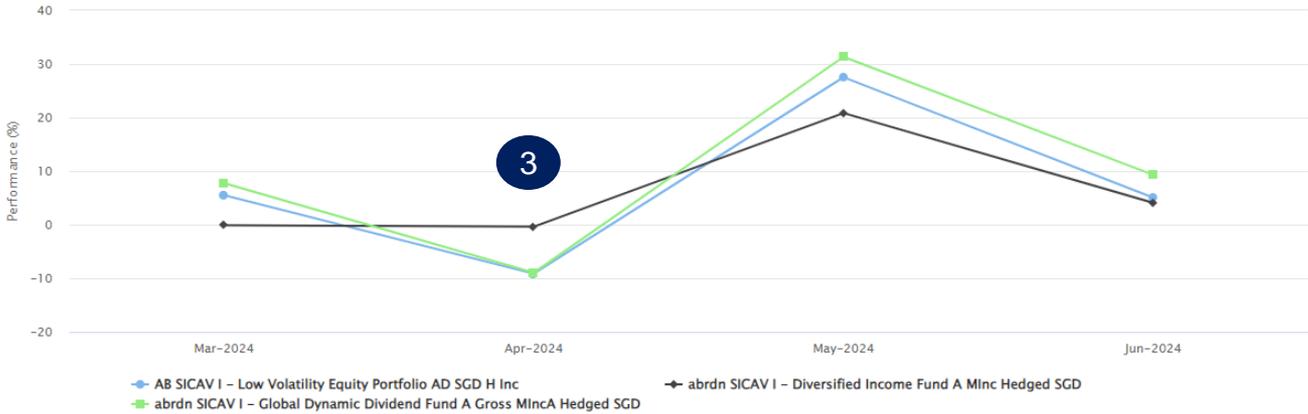
## Watch and compare

1 Compare up to 4 Managed Fund at a time.

2

From 07/06/2023 To 07/06/2024

Or View 1 year Go



4

Fund Name	Asset Class	Currency	1 Month	3 Months	1 Year	3 Years	5 Years	YTD	Action
AB SICAV I - Low Volatility Equity Portfolio AD SGD H Inc	Equities	SGD	3.91%	4.02%	18.00%	Buy			⋮
abrdn SICAV I - Diversified Income Fund A Minc Hedged SGD	Mixed Assets	SGD	0.42%	1.13%	3.92%	View factsheet			⋮
abrdn SICAV I - Global Dynamic Dividend Fund A Gross MincA Hedged SGD	Equities	SGD	3.17%	3.56%	9.69%	View product highlight sheet (PHS)			⋮
						View prospectus			⋮

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- 1. Compare up to 4 Managed Funds
- 2. Select time frames for performance comparison
- 3. Graphical representation of performance
- 4. Detailed fund information listed below the chart
- 5. Action buttons for buying or viewing more details

# FUND PURCHASE



Buy Order - Cash Account

Step 1 of 3

## Select Investments to Buy

**Managed Funds** Search by investment name or code

Choose from my watchlist Advanced search

**i** Please refer to the Prospectus for the fund that you have chosen to understand the risks associated with investing in unit trust funds and the specific fund you have selected. For CPFIS, there is a risk classification for all funds included in CPFIS List A Funds.  
Please be informed that your order will be placed in the amount that you have entered. The actual number of units you receive may differ based on the executed price.

Investment Name	Morningstar Rating	ISIN	Fund Currency	Settlement Currency	Last Price	Minimum Investment Initial	Minimum Investment Subsequent	Add to Watchlist	Add to Cart
AB SICAV I - Low Volatility Equity Portfolio AD SGD H Inc		LU0965509283	SGD	SGD	SGD23.1300	SGD0.00	SGD0.00		<b>Add</b>

# FUND PURCHASE

## Investments to Buy

Please enter either the investment amount (value) or quantity of each investment to buy

### SGD investments

Investment	Investment	Fund Currency
AB SICAV I - Low Volatility Equity Portfolio AD SGD H Inc LU0965509283	<a href="#">Factsheet</a> <a href="#">Prospectus</a> <a href="#">Product Highlight Sheet</a> <a href="#">Semi Annual</a> <a href="#">Annual Report</a>	SGD

### Payment Method

How would you like to fund your contribution?

- SGD \$ 50,000.00

Unit Trust Cash Balance

Utrade Cash Balance

Bank Transfer

PayNow

Cheque

[Show cash balance](#)

[Continue](#)

Contribution Amount	Buy Amount (Value)	Buy Quantity	Distribution Option
SGD50,000.00	50,000		Reinvest

nd amount SGD50,000.00  
available cash SGD9,771,480.50

[Select payment method](#)

# FUND PURCHASE



You have successfully submitted your order

## What happens next?

We are processing your order. When the instructions are complete, You'll find transaction confirmations in your Document Library. Track the status of your investments on your Order History page.

## Order Details:

1. Buy SGD 50000 of AB SICAV I - Low Volatility Equity Portfolio AD SGD H Inc LU0965509283

[Back to account summary](#)

# ORDER STATUS

Summary Portfolio Cash and Transfers **Order/Trade Status** Administration

## Order/Trade Status

Order History

FX Order History

From  To  Order Status  Order Type

Instrument Name	Fund Currency	Account Type	Date	Frequency	Order Status	Quantity	Buy Sell	Dividend Option	Settlement Currency	Estimated Value	
+ AB SICAV I - Low Volatility Equity Portfolio AD SGD H Inc (LU0965509283)	SGD	Cash	07-Jun-2024	Single	Authorised	2,161.694	Buy	Reinvest	SGD	50,000.00	<input type="button" value="Cancel"/>
+ Dimensional World Allocation 60/40 SGD Accumulation (IE00BG85LG16)	SGD	Cash	07-Jun-2024	Single	Placed	384.763	Buy	Cash	SGD	10,000.00	
+ AB - American Income Portfolio AA AUD H Inc (LU1008671841)	AUD	Cash	07-Jun-2024	Single	Placed	5,561.735	Buy	Reinvest	AUD	50,000.00	
+ BlackRock Global Funds - ESG Multi-Asset Fund A2 USD Hedged (LU0494093205)	USD	Cash	07-Jun-2024	Single	Placed	951.65	Buy	Reinvest	USD	50,000.00	
+ Schroder Asian Income SGD A Dis (SG9999007991)	SGD	Cash	07-Jun-2024	Single	Placed	58,072.00	Buy	Cash	SGD	50,000.00	
+ Schroder Alternative Solutions Commodity Fund A Accumulation EUR Hedged (LU0233036713)	EUR	Cash	07-Jun-2024	Single	Placed	785.54	Buy	Reinvest	EUR	50,000.00	

# ORDER STATUS

Status	Description
Confirmed	When an order is created, it is immediately set to Confirmed.
Authorised	The status changes to Authorised once the order is approved.
Pooled	Orders stay in the Authorised status until the pooling cut-off time, which is typically around 3pm Singapore time. New orders created after this point will be excluded from the current pool and will need to wait for the next pooling cycle. Orders that are included in the pool will have their status updated to Pooled.
Placed	After pooling, orders remain in the Pooled status until our counterparty places the order with the fund house. Typically, there are a few hours between pooling and placing the orders. Once placed successfully, the order status is updated to Placed.
Complete	Once the order is confirmed as complete, the status is updated to Complete. Market data is then used to determine the expected settlement date and updating the investor's holdings and cash balance.

# SUMMARY

Accounts Products Documents I want to ...

Reporting view: TAN JUN YANG 2204059

Summary Portfolio Cash and Transfers Order/Trade Status Administration

Total unit trust portfolio value today  
**SGD 10,740.58**

↑ 5.44% since Portfolio Opened

1

Account Performance

2

6M 1Y 5Y All



Your accounts

Cash 2204059-001 SGD 10,740.58 ↑ 5.44%	CPF OA 2204059-002 SGD 0.00 0.00%	SRS 2204059-003 SGD 0.00 0.00%
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- 1. Since Inception Performance
- 2. Performance across different time frames

# PORTFOLIO – MY HOLDINGS

Summary **Portfolio** Cash and Transfers Order/Trade Status Administration

## Portfolio Holdings

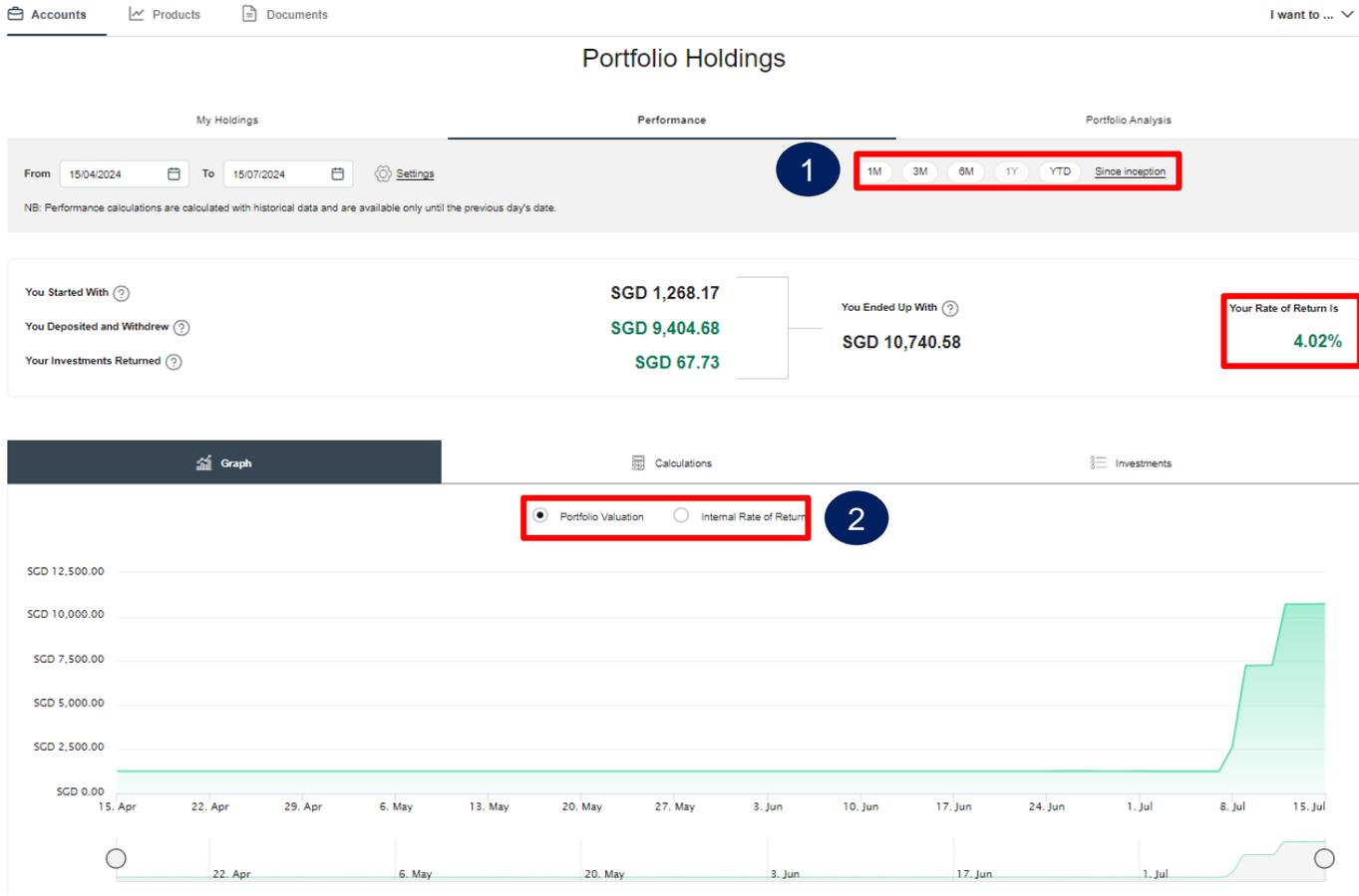
My Holdings Performance Portfolio Analysis

Date: 10/06/2024  Subaccount  Investment Class **1** **2** Detailed view

Holdings	% of Portfolio	Available Quantity	Quantity	Market Value	Change	Gain/Loss %	Dividend Option	Actions
<b>Fixed Interest (0.58%)</b>								
AB - American Income Portfolio AA AUD H Inc LU1008671841	0.58%	5,599.1040	5,599.1040	SGD 44,517.30	SGD -0.00	0.00%	Reinvest	⋮
<b>Cash (96.80%)</b>								
AUD Cash	0.58%	50,000.00	50,000.00	SGD 44,517.30	-	-		⋮
SGD Cash	61.78%	4,726,516.01	4,726,516.01	SGD 4,726,516.01	-	-		⋮
USD Cash	34.44%	1,950,000.00	1,950,000.00	SGD 2,634,645.00	-	-		⋮
<b>Mixed Assets (1.67%)</b>								
BlackRock Global Funds - ESG Multi-Asset Fund A2 USD Hedged LU0494093205	0.88%	953.8300	953.8300	SGD 67,554.69	SGD -0.31	-0.0005%	Reinvest	⋮
Dimensional World Allocation 60/40 SGD Accumulation IE00B085LG16	0.13%	385.0590	385.0590	SGD 9,999.98	SGD -0.02	-0.0002%	Cash	⋮
Schroder Asian Income SGD A Dis SG9999007991	0.65%	57,670.1300	57,670.1300	SGD 50,000.00	SGD 0.00	0.00%	Cash	⋮
<b>Commodity &amp; Energy (0.96%)</b>								
Schroder Alternative Solutions Commodity Fund A Accumulation EUR Hedged LU0233036713	0.96%	785.7900	785.7900	SGD 73,071.66	SGD -0.27	-0.0004%	Reinvest	⋮
<b>Total</b>				SGD 7,650,821.94	SGD 245,143.63			

1. Ability to analyze the portfolio by asset class
2. Detailed view option with additional columns

# PORTFOLIO – PERFORMANCE



- 1. Performance across different time frames
- 2. View either the absolute portfolio value or the internal rate of return (IRR).

# DEPOSITS

Summary   Portfolio   **Cash and Transfers**   Order/Trade Status   Administration

## Cash and Transfers

Cash Statement

**Deposits**

Withdrawals

View My Requests

### One-off Deposit

Account	Currency	Available Cash	Pending Deposits <span>?</span>	Actions
<a href="#">Cash</a>	SGD	4,831,480.50	0.00	<b>Deposit Cash</b>
	USD	1,950,000.00	0.00	

# DEPOSITS

Deposit details

Currency

SGD

Deposit Amount

\$ 50,000

Select payment method

**Payment method**

- PayNow
- Cheque
- Bank Transfer(FAST/MEPS/TT)  
Note that any charges will be paid by the beneficiary
- Utrade Cash Balance SGD 5,000
- eGIRO

Continue

# DEPOSITS

## Payment instructions

**Step 1:** Log into your bank's mobile banking app or internet banking platform.

**Step 2:** Complete the PayNow transfer to UOB Kay Hian by scanning the QR code below.



Download

**Step 3:** In case you are unable to perform step 2, alternatively you may complete the PayNow transfer using the information below to transfer your funds.

**UOB Kay Hian's UEN:** 197000447WAAA

**Deposit Amount:** SGD 50,000.00

**Payment Reference:** 0918955

(To help us identify your incoming funds, it is important to indicate this information in your PayNow instruction. This will help us speed up the crediting process.)

## Paynow

## Payment instructions

Please fill in the cheque using the information below and drop the cheque at the designated box in your bank's branch.

Alternatively Cheque deposit is available at the UOB Kay Hian Pte Ltd Head Office from Monday to Friday, 9.00am to 6.00pm (except public holidays).

**UOB Kay Hian Pte Ltd Head Office Address:** 8 Anthony Road #01-01 S229957

**Payee Name:** UOB Kay Hian Pte Ltd

**Bank Account Number:** 769-323-407-0

**Deposit Amount:** SGD 50,000.00

**Payment Reference:** 0918955

(To help us identify your incoming funds, it is important to indicate this information in your payment instruction. This will help us speed up the crediting process.)

## Cheque

# WITHDRAWALS

Summary Portfolio **Cash and Transfers** Order/Trade Status Administration

## Cash and Transfers

Cash Statement

Deposits

**Withdrawals**

View My Requests

### Withdraw Cash

Account	Currency	Available Cash	Pending Withdrawals <sup>?</sup>	Actions
<a href="#">Cash</a>	SGD	4,821,480.50	0.00	<a href="#">Withdraw Cash</a>
	USD	1,950,000.00	0.00	

# WITHDRAWALS

Withdrawal details

You have \$ 4,821,480.50 available to withdraw

Currency: SGD | Payment Date: 07/06/2024

Withdrawal Amount: \$ 50,000

Select withdrawal method

Withdrawal method

- Telegraphic Transfer
- FAST
- MEPS
- Ultrade Cash Balance

Continue

Select withdrawal method

# WITHDRAWALS



You have successfully withdrawn your cash

**What happens next?**

## **Pending transactions**

You have chosen to withdraw \$50,000.00 on 07/06/2024. Your funds should be available in the recipient bank account within one business day of processing, however please note that transaction timeframes can vary between banks.

[Back to account summary](#)

# FX CONVERSION

Reporting view:  

- Buy
- Sell
- Switch
- Deposit Cash
- Convert Currency

## Unit Trust - Dashboard

### Portfolio Valuation

SGD 7,691,235.16

Account	Value
Cash	SGD 7,691,235.16
CPF OA	SGD 0.00
SRS	SGD 0.00
CPF SA	SGD 0.00

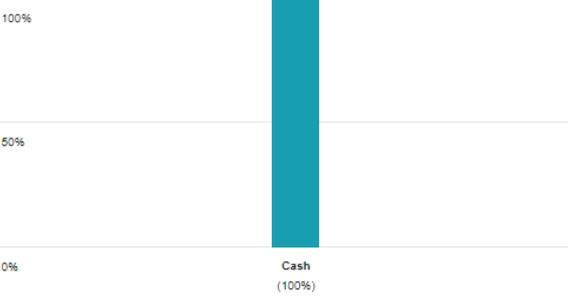
[View All Accounts](#) [View Holdings](#)

### Geographic Diversification



[View Distributions](#)

### Asset Allocation



Asset Class	Percentage
Cash	100%

[View Analysis](#)

# FX CONVERSION

From currency



SGD



Available cash

SGD 4,771,480.50

Amount

To currency



AUD



Available cash

AUD

Amount

50,000.00

Next step: Estimate order

# FX CONVERSION

Source account  
Cash  
  
To currency  
AUD

From currency  
SGD  
  
To amount  
\$ 50,000.00

Estimated from amount  
\$ 44,964.49  
  
Conversion date  
Wednesday, 12 June 2024

Exchange rate  
SGD 1 = 1.1120 AUD



[Previous Step: Edit](#) [Next step: Submit](#)

# FX CONVERSION



You have successfully submitted your FX conversion

## What happens next?

Your request will be processed on the selected dates.

## How long will it take?

Conversion: **three business days**

## Pending transactions

You have chosen to convert from \$ 44,964.49 SGD to \$ 50,000.00 AUD on 10/06/2024. Your conversion will be cleared and available in your Account within three business days after being processed, however please note that transaction timeframes can vary between banks.

[Go to order history](#)

# DOCUMENT CENTRE

Accounts Products

**Documents**

I want to ...

Reporting view:



## Document Centre

From 10/03/2024 To 10/06/2024 Document Search

Document	Date Added	Status	Download
Monthly Statement	05/06/2024	Created	

< 1 >

Results per Page 10

**End**



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