

UOB Kay Hian x Endowus

Frequently Asked Questions

1. If I have a UOB Kay Hian account, do I need to open an Endowus account as well?

Yes, you need to open an Endowus account at Endowus.com. Account opening is done online and will be very straightforward. All your assets will be held at UOB Kay Hian in your name.

2. What are the fees to invest using CPF-OA / CPF-SA monies?

Endowus charges you a 0.40% per annum Access Fee, which covers investment advice, brokerage, wrap, portfolio monitoring, and rebalancing (switching). Apart from this, there is no other fee that you need to pay to Endowus and UOB Kay Hian. Such a fee is a fraction of the industry average.

3. What is in the Endowus investment portfolios?

Endowus has constructed 6 investment portfolios at different stock and bond percentages (different risk levels). The portfolios are globally diversified and optimised to maximise returns at every level at risk, given the unit trusts included under CPFIS.

UOB Kay Hian and Endowus have worked with leading global fund management companies to bring best-in-class products to the CPF list. It is the only solution that can invest CPF money into a unit trust tracking the S&P 500. Fund managers in the Endowus CPF portfolios include Schroders, Vanguard, Lion Global, Eastspring, Natixis Harris Associates, Legg Mason, UOB Asset Management, First State.

4. What kind of returns can I expect with the Endowus portfolios?

Investing has risk. You will be presented with a portfolio after you go through the online questionnaire. You can expect long-term annualised returns of 8% (100% equities portfolio) to 3% (100% bonds portfolio).

5. What is the minimum investment size?

S\$10,000 is the minimum initial investment size followed by S\$100 for subsequent transactions.

6. How fast are investments and redemptions process?

Everything can be done via the Endowus platform. If the orders are made before the cut-off time, CPF investments are generally processed on the next 1 to 2 business days, and redemptions are processed on the same business day.