

## Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

## UOB PB ASIAN FIXED INCOME FUND SGD (the "Sub-Fund")

a sub-fund of Allsolutions (the "Fund")

**Class N DIS SGD – LU2541411604**

PRIIP manufacturer: Allfunds Investment Solutions

For more information: <https://allfunds-is.com> or call +352 27 48 00 50

The Commission de Surveillance du Secteur Financier ("CSSF") in Luxembourg is responsible for supervising Allfunds Investment Solutions in relation to this Key Information Document. UOB PB ASIAN FIXED INCOME FUND SGD is authorised in Luxembourg and regulated by the CSSF. This product is managed by Allfunds Investment Solutions, a member of Allfunds Group, which is authorised in Luxembourg and supervised by the CSSF.

**Accurate as of: 15 October 2024**

## What is this product?

### Type

- This product is a class of share of the Sub-Fund and denominated in SGD. The Fund is an open-ended investment company with a variable capital and qualifies as an Undertaking for Collective Investment in Transferable Securities ("UCITS"), subject to the Luxembourg law of 17 December 2010 relating to undertakings for collective investment, transposing Directive 2009/65/EC related to UCITS.
- As a UCITS, the return of the Sub-Fund depends on the performance of its underlying assets.

### Objectives

#### Investment objective

- The Sub-Fund is actively managed and aims to deliver long-term steady returns by investing in fixed income instruments, including but not limited to sovereign bonds, corporate bonds and hybrid capital instruments. The focus is on Asian bond markets, but with flexibility for issuers outside Asia.

#### Investment Policy

- The Sub-Fund will predominantly invest in investment grade bonds, as defined by S&P and Moody's. In the event of a split rating, the lower of the two shall apply. Fitch ratings should be used in the absence of ratings of the other two agencies.
- The Sub-Fund can invest up to 40% of its net assets in non-investment grade bonds, which includes exposure to CCC and lower-rated and unrated securities.
- In the event that an issuer's credit rating is downgraded, the issuer's credit standing will be reassessed and appropriate actions for any specific instrument of the relevant issuer within the Sub-Fund may be taken. These actions could include, for example, selling the underlying holdings or retaining the holdings depending on the specific characteristics of the instrument; in either event, the decision will be based on what the investment manager believes to be in the best interest of the shareholders of the Sub-Fund.
- In the event of a default of any security in the Sub-Fund's portfolio, the investment manager will review the Sub-Fund's holding of the security. Distressed and/or defaulted securities will however not exceed 10% of the Sub-Fund's net assets.
- The Sub-Fund may invest in money market instruments and other funds, including but not limited to certificate of deposits, money market funds and ETFs up to 40% of its net assets for cash management purposes and in order to achieve its investment goals.
- The Sub-Fund may invest up to 20% of its net assets in contingent convertible bonds (including contingent convertible Additional Tier 1 capital securities).
- The Sub-Fund may invest in ABS and MBS up to 20% of its net assets. These may include asset-backed commercial paper, collateralised debt obligations, collateralised mortgage obligations, commercial mortgage-backed securities (CMBS), credit-linked notes, real estate mortgage investment conduits, residential mortgage-backed securities (RMBS) and synthetic collateralised debt obligations. The underlying assets of the ABS and MBS may include loans, leases or receivables (such as credit card debt, automobile loans and

student loans in the case of ABS and commercial and residential mortgages originating from a regulated and authorised financial institution in the case of MBS).

- The Sub-Fund may also use financial derivative instruments to take positions that allow the Sub-Fund to (1) gain exposure in a rising market and (2) hedge against a falling market. The Sub-Fund may invest in financial derivative instruments for investment and efficient portfolio management, including futures, options, FX swaps and unfunded total return swaps, up to 40% of its net assets.
- The Sub-Fund will invest up to 20% of its net assets in total return swaps, however, it is not expected to exceed 5%. Where the Sub-Fund uses total return swaps, the underlying consists of instruments in which the Sub-Fund may invest according to its investment objective and investment policy. Total return swaps will be used on a temporary basis.
- The Sub-Fund may have exposure to China up to 80% of its net assets. The Sub-Fund may gain direct exposure to onshore bonds distributed in mainland China in the CIBM via the Foreign Access Regime and/or Bond Connect and/or other means as may be permitted by the relevant regulations from time to time.
- The Sub-Fund may invest up to 10% of its net assets in fixed income transferable securities issued by the Russian government or by companies that are domiciled in, or derive the predominant proportion of their revenues or profits from Russia. Given the political and market environment, no investments in Russia are currently contemplated. If and as soon as conditions for investment in Russia return to acceptable (and if considered in the interest of shareholders), the investment manager may seek exposure to Russia and Russian issuers.
- The Sub-Fund is actively managed with no reference to a benchmark.
- The investments underlying the Sub-Fund do not take into account the EU criteria for environmentally sustainable economic activities.
- Given the above objectives and the risk and reward profile of the product, the recommended holding period is 5 years.

**Redemption and Dealing:** You may buy or sell shares on demand before 10 a.m. (Luxembourg time) on each valuation day, meaning any day on which banks are open the whole day for non-automated business in Luxembourg, except for the 24 and 31 December ("Business Day").

**Distribution Policy:** This product is distributing.

#### Intended investor

The class N DIS SGD is only available to institutional investors. The Sub-Fund may be suitable for investors seeking long-term capital appreciation over the long term through investing primarily in fixed income instruments.

The minimum investment is SGD 1.000.000.

The minimum initial investment and holding amount may be waived or reduced at the discretion of the board of directors of the Fund.

## Term

The product is incorporated for an undefined period. The board of directors of the Fund may terminate it unilaterally under the conditions set forth in the prospectus.

## Practical information

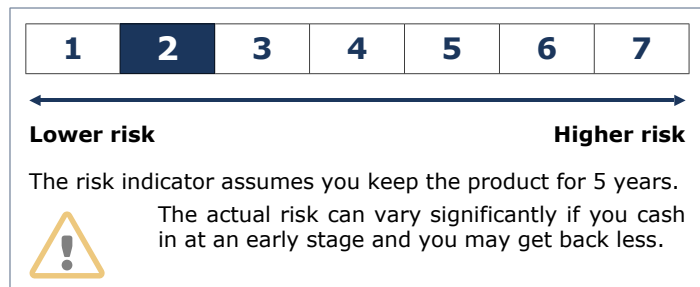
**Depositary:** BNP Paribas, Luxembourg Branch, 60, Avenue J.F. Kennedy, L-1855 Luxembourg, Grand Duchy of Luxembourg.

**Further information:** The prospectus of the Fund and periodic reports are prepared for the entire Fund. Assets and liabilities of each sub-fund are segregated by law, meaning that the liabilities

allocated to one sub-fund may not impact the other sub-fund(s). Shareholders are entitled to convert their shares in shares of another sub-fund or class, as more described in the prospectus. Further information about the Sub-Fund, the latest share prices, copies of its prospectus and its latest annual report and any subsequent half-yearly report can be obtained free of charge, in English, at the registered office of the Sub-Fund, the Central Administrator, the Depositary Bank, the Sub-Fund distributors or online at: <https://allfunds-is.com>.

## What are the risks and what could I get in return?

### Risks



The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 2 out of 7, which is a low risk class.

This rates the potential losses from future performance at a low level, and poor market conditions are very unlikely to impact the capacity of Allfunds Investment Solutions to pay you.

**Be aware of currency risk.** You will receive payments in a different currency, so the final return you will get depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

Not all risks affecting the Sub-Fund are adequately captured by the summary risk indicator.

This rating does not take into account other risk factors which should be considered before investing, including market risk, interest rate risk, debt securities risk, liquidity risk, volatility of financial derivative instruments, futures and options, total return swaps, emerging markets risks, Russian investment risk, risks associated with financial derivative instruments, asset-backed securities and mortgage-backed securities risk, Bond Connect risk, Chinese market risk, convertible securities risk, contingent convertible debt securities risk and distressed securities risk.

This product does not include any protection from future market performance so you could lose some or all of your investment.

If Allfunds Investment Solutions is not able to pay you what is owed, you could lose your entire investment.

**Beside the risks included in the risk indicator, other risks may affect the fund performance. Please refer to the Fund prospectus, available free of charge at: <https://allfunds-is.com>.**

## Performance scenarios

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

**What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.**

**The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.**

The stress scenario shows what you might get back in extreme market circumstances.

**Unfavourable:** this type of scenario occurred for an investment between 31 December 2020 and 30 August 2024.

**Moderate:** this type of scenario occurred for an investment between 29 October 2016 and 29 October 2021.

**Favourable:** this type of scenario occurred for an investment between 31 July 2015 and 31 July 2020.

Recommended holding period		5 years	
Example Investment		\$ 10,000	
Scenarios		if you exit after 1 year	if you exit after 5 years (recommended holding period)
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs Average return each year	\$ 7,699 -23.0%	\$ 7,932 -4.5%
Unfavourable	What you might get back after costs Average return each year	\$ 8,616 -13.8%	\$ 9,018 -2.1%
Moderate	What you might get back after costs Average return each year	\$ 9,653 -3.5%	\$ 10,504 1.0%
Favourable	What you might get back after costs Average return each year	\$ 10,346 3.5%	\$ 11,505 2.8%

## What happens if Allfunds Investment Solutions is unable to pay out?

You are exposed to the risk that Allfunds Investment Solutions might be unable to meet its obligations in connection with the product. This may materially adversely affect the value of the product and could lead to you losing some or all your investment in the product. A potential loss is not covered by an investor compensation or protection scheme.

## What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

**Costs over time**

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product. The amounts shown here are illustrations based on an example investment amount and different possible investment periods. We have assumed that (i) in the first year, you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario and (ii) \$ 10,000 is invested.

<b>Example Investment \$ 10,000</b>	<b>if you exit after 1 year</b>	<b>if you exit after 5 years</b> (recommended holding period)
<b>Total Costs</b>	<b>\$ 530</b>	<b>\$ 720</b>
<b>Annual cost impact*</b>	<b>5.3%</b>	<b>1.3%</b>

(\*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 2.3% before costs and 1.0% after costs.

**Composition of costs**

<b>One-off costs upon entry or exit</b>		<b>Annual cost impact if you exit after 1 year</b>
<b>Entry costs</b>	<b>5.00%</b> maximum of the amount you pay in when entering this investment. However, a swing pricing mechanism may be applied on top and will not exceed 2% of the original net asset value under normal conditions.	<b>up to \$ 500</b>
<b>Exit costs</b>	<b>0.00%</b> , we do not charge an exit fee or conversion fee for this product, but the person selling you the product may do so. However, a swing pricing mechanism may be applied and will not exceed 2% of the original net asset value under normal conditions.	<b>up to \$ 0</b>
<b>Ongoing costs taken each year</b>		
<b>Management fees and other administrative or operating costs</b>	<b>0.20%</b> of the value of your investment per year. Such estimate has been carried out by adopting as proxy either a comparable PRIIP or a peer group.	<b>\$ 20</b>
<b>Transaction costs</b>	<b>0.10%</b> of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	<b>\$ 10</b>
<b>Incidental costs taken under specific conditions</b>		
<b>Performance fees</b>	<b>0.00%</b> . There is no performance fee for this product.	<b>\$ 0</b>

**How long should I hold it and can I take money out early?****Recommended holding period: 5 years**

The RHP has been defined by taking into account the above objectives and risk and reward profile. You should be prepared to stay invested for at least 5 years. However, you can redeem your investment without penalty prior to the end of the RHP, or hold the investment longer. Redemption requests must be received before 10 a.m. (Luxembourg time) on the Valuation Day to be dealt with on the basis of the net asset value per share calculated for that Valuation Day. Payment for redemptions is expected to be made within 5 Business Days after the relevant Valuation Day. Any cashing-in before the end of the RHP may have a negative consequence on your investment.

**How can I complain?**

If you have any complaint about the product, please find the steps to be followed for lodging any complaint at <https://allfunds-is.com>. You can also send your complaint at the registered office of the management company: 30, Boulevard Royal, L-2449 Luxembourg, Grand Duchy of Luxembourg and/or directly to the local distributors and/or paying agents in the relevant country of distribution or by e-mail to [complaints@allfunds-is.com](mailto:complaints@allfunds-is.com). If you have a complaint about the person that advised you about this product, or who sold it to you, they will tell you where to complain.

**Other relevant information**

**Investment Manager:** UNITED OVERSEAS BANK LIMITED, 80 Raffles Place, UOB Plaza, Singapore 048624.

**Performance scenarios:** You can find previous performance scenarios updated on a monthly basis at <https://allfunds.priips-scenarios.com/LU2541411604/en/KID/>.

**Past performance:** There is insufficient performance data available to provide a chart of annual past performance.