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GYC Financial Advisory and UOB Asset Management introduce Dimensional funds in retail offering

- UOB Asset Management will include low-cost, index-beating Dimensional funds in its United G Strategic Fund from 13 January 2017.
- Retail investors can now access Dimensional Fund Advisors' investment expertise, which was available only to sovereign wealth funds, large institutions and high net worth individual investors, such as those who invest in GYC's Everest portfolios.
- The United G Strategic Fund aims to mitigate volatility and preserve investors' investment capital during periods of extreme market stress.

SINGAPORE, 14 December 2016 – GYC Financial Advisory Pte Ltd (GYC) and UOB Asset Management Ltd (UOBAM) announced today that they will collaborate with Dimensional Fund Advisors Ltd. to include Dimensional sub-funds in the United G Strategic Fund (the "Fund"), a retail unit trust in Singapore. In doing so, retail investors in Singapore will have an opportunity to take advantage of Dimensional's low-cost, index-beating strategies and investment expertise for their investment portfolio.

From 13 January 2017, UOBAM will invest up to 60 per cent of the Fund in Dimensional's sub-funds. The balance (minimum of 40 per cent) will be invested in Exchange Traded Funds (ETFs). This strategic move by UOBAM to include Dimensional's sub-funds is expected to enhance the Fund's long-term performance and reduce its overall risk. At present, the Fund invests 100 per cent in ETFs.

The open-ended United G Strategic Fund will continue to be distributed exclusively through GYC's financial adviser representatives. The capital preservation feature of the Fund will also remain.

Mr. Thio Boon Kiat, UOBAM's Chief Executive Officer, said that the new approach will complement the investment objectives of the Fund and aims to return more value to investors' portfolios.

"We are always looking to maximise the interests of our investors and we are pleased to select Dimensional's sub-funds for the United G Strategic Fund. Dimensional's low-cost approach and its application of robust ideas in finance to seek long-term outperformance complements UOBAM's active investment strategy using ETFs, and makes for a balanced approach to achieve the best returns for the Fund. UOBAM has collaborated with GYC on the Fund since 2010 and our continued management of the Fund is a testimony to the value that we bring to investors," said Mr Thio.

GYC and UOBAM launched the United G Strategic Fund in 2010 as an all-weather unit trust fund. In times of extreme market conditions, the Fund may increase allocation of the assets of the fund in cash or money market instruments, so as to preserve capital and avoid deep losses in situations such as the 2008 financial crisis. The Fund is targeted to appeal to investors who have neither the time nor expertise to manage their own investment

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portfolio, especially in today's extremely volatile markets.

Mr. Peng Chen, CEO of Dimensional Fund Advisors Pte. Ltd., said, "We are honoured to work with UOBAM and GYC as they focus on bringing Dimensional's investment experience to their clients. We have worked closely with GYC to help them bring Dimensional strategies to their Accredited Investor clients, and now GYC will be able to offer more investors the ability to access Dimensional's strategies through UOBAM's United G Strategic Fund."

Mr. Goh Yang Chye, GYC's Chief Executive Officer, said, "We are happy and excited that UOBAM has selected to partner Dimensional's expertise within the United G Strategic Fund and allow retail investors to access both Dimensional and UOBAM's combined investment expertise. This is not only a significant milestone for GYC, as the Financial Adviser and sole distributor of the Fund, but also a great opportunity for all retail investors."

Mr Goh added, "The United G Strategic Fund is unique in being able to protect against deep losses due to black swan events like financial crises, and yet still be able to ride any equity bull market on the upturn. That is why we have this Fund in our core managed portfolios."

The Fund will start investing into the Dimensional sub-funds from 13 January 2017. It is available as part of GYC's strategic portfolio series, which offers ongoing investment advice.

- Ends -

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Notes to the media:

The Dimensional group is a renowned global investment firm with over 35 years of fund management experience, backed by a team of financial experts including Nobel Laureates Eugene Fama, Robert Merton, Kenneth French and Robert Novy-Marx. Dimensional applies financial science and a low-cost fee structure to outperform the indices over the long term.

Dimensional established an office in Singapore in 2012, but until this year has worked solely with large financial institutions and sovereign wealth funds. On 31 August 2016, GYC became the first financial advisory firm in Singapore to sign a platform deal with Dimensional, opening up their funds to individual Accredited Investors.

About UOB Asset Management Ltd (Co. Reg. No. 198600120Z)

UOB Asset Management Ltd (UOBAM) is a wholly-owned subsidiary of United Overseas Bank Limited. Established in 1986, UOBAM has been managing collective investment schemes and discretionary funds in Singapore for more than 30 years. We currently manage 57 unit trusts in Singapore and are one of the largest unit trust managers in terms of assets under management. As at 30 October 2016, UOBAM and our subsidiaries manage about US\$21.4 billion in clients' assets. UOBAM has an extensive presence in Asia with regional business and investment offices in Malaysia, Thailand, Brunei, Taiwan and Japan. We have two joint ventures: Ping-An UOB Fund Management Company (China) and UOB-SM Asset Management Pte Ltd (Singapore). In addition, we forged strategic alliances with UTI International (India) and Wellington Management Singapore.

About Dimensional Fund Advisors ("Dimensional")

Dimensional is a global investment firm guided by deep convictions about the power of capital markets. Headquartered in Austin, Texas, with 12 offices around the world, Dimensional manages US\$445 billion globally as of September 30, 2016. They are a leader in applying advanced financial science to equity and fixed income investment strategies. By employing a rigorous and systematic investment approach, Dimensional seeks to capture what the market offers in all its dimensions. For more than 35 years, Dimensional has translated research into real-world investment solutions with research-based investment strategies that seek to provide higher expected returns.

A number of leading financial academics work with and advise Dimensional, including Nobel laureates Eugene Fama and Robert Merton, as well as Kenneth French and Robert Novy-Marx.

Dimensional Fund Advisors Pte Ltd holds a capital markets license for fund management and is an exempt financial adviser under Singapore law serving accredited and institutional investors as defined under the Securities and Futures Act.

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About GYC Financial Advisory Pte Ltd (Co. Reg. No 199806191-K)

GYC is a licensed financial adviser under the Financial Advisers Act, a Registered Fund Management Company under the Securities and Futures Act and an exempt insurance broker under the Insurance Act, offering wealth management and financial advisory services to both mass affluent and high net worth individuals. It also helps structure general insurance and employee benefit solutions for businesses.

Since 2004, GYC has been advising and managing portfolios comprising funds with varying allocations into equities, fixed income and alternatives to meet the specific financial objectives of its clients. It is also licensed to advise clients on foreign exchange trading, leveraged foreign exchange trading and structured deposits. GYC has an investment team which regularly reviews its investment portfolios and asset allocation strategies. As an important part of its risk management capabilities, GYC developed its own proprietary Risk Matrix© system based on a broad range of both fundamental and technical indicators to help identify when a major financial crisis is in play and thus enable it to take immediate steps to mitigate losses to clients' invested assets.

GYC's Private Client Services group specialises in helping high net worth individuals and family offices to manage their financial matters, which includes wealth management, medical insurance, the structuring and protection of their business and personal assets, legacy planning as well as acting as the external asset manager (EAM) for their private banking relationships.

Please visit gyc.com.sg for more information.

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