

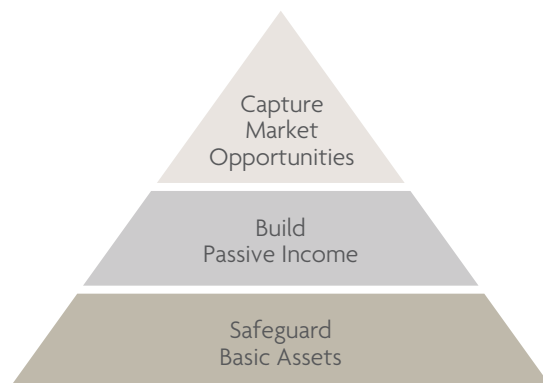
Our 'Risk-First' Approach

This unique approach of ours places emphasis on helping you achieve your personal priorities and goals.

We will do this by:

01

Understanding your priorities and goals



02

Understanding your risk profile



Risk Required

The level of risk you need to take to achieve your goals



Risk Capacity

The level of risk you are able to take



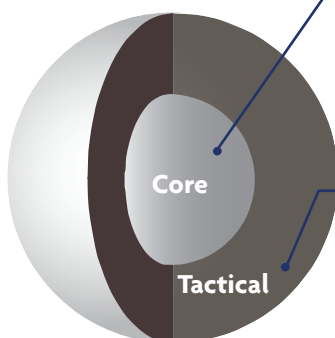
Risk Tolerance

The level of risk you are willing to take

03

Recommending solutions that match your goals and risk tolerance level

Our Unique UOB Investment Approach



Building the foundation with Passive Income generation

We will recommend investment solutions that invest in asset classes that traditionally exhibit a much lower price swing in normal market conditions. Sensible risk management is a priority.

Taking advantage of Market Opportunities

Using 3 key measurable drivers of Valuations, Trend and Business Cycle to assess potential risks and returns, we will recommend investment solutions that will enable you to potentially capitalise on current market opportunities.