Prepared on: 20/10/2026

This Product Highlights Sheet is an important document.

- **It highlights the key terms and risks of this investment product and complements the Singapore Prospectus[1].**
- **It is important to read the Singapore Prospectus before deciding whether to purchase units in the product. If you do not have a copy, please contact us to ask for one.**
- **You should not invest in the product if you do not understand it or are not comfortable with the accompanying risks.**
- **If you wish to purchase the product, you will need to make an application in the manner set out in the Singapore Prospectus.**

UBS (LUX) MONEY MARKET FUND – USD

(the "**Sub-Fund**")

Product Type	**FCP**	**Launch Date**	**25 November 1988[2]**
Manager	**UBS Asset Management (Europe) S.A. (formerly known as UBS Fund Management (Luxembourg) S.A.)**	**Depositary**	**UBS Europe SE, Luxembourg Branch**
Trustee	**Not Applicable**	**Dealing Frequency**	**Every Dealing Day**
Capital Guaranteed	**No**	**Expense Ratio for FY ended 31 October 2025[3]**	**0.51% to 0.56%**
Name of Guarantor	**Not Applicable**		

PRODUCT SUITABILITY

WHO IS THE PRODUCT SUITABLE FOR?

- The actively managed Sub-Fund is only suitable for investors who:
  - wish to invest in a broadly diversified portfolio comprising first-class money market instruments and securities with short residual maturities or variable yields and high liquidity; and
  - wish to invest in a sub-fund which promotes environmental and/or social characteristics.

You should consult your financial advisers if in doubt whether this product is suitable for you.

Further Information
Refer to the "Investment Objectives and Policies" section (Para 5.6) of the Singapore Prospectus for further information on product suitability.

KEY PRODUCT FEATURES

WHAT ARE YOU INVESTING IN?

- You are investing in a sub-fund of the Fund, an open-ended investment fund without legally independent status constituted in the form of a FCP under Luxembourg laws, that invests in a diversified portfolio comprising first-class money market instruments and securities with short residual maturities or variable yields and high liquidity.
- The Fund pursues the primary investment objective of preserving the value of the funds invested and generating an increase in value in line with money market interest rates.
- The currency of denomination of the Sub-Fund is the US Dollar.

Refer to the "The Fund", "The Sub-Funds", "Investment Objective and Policies" and "Other Material Information" sections (Paras 1, 2, 5 and 19.1) of the Singapore Prospectus for further information

[1] The Singapore Prospectus is available for collection during normal business hours from UBS Asset Management (Singapore) Ltd. 9 Penang Road, Singapore 238459 or any Approved Singapore Distributor.

[2] Inception date for the P-acc Unit Classes (being the earliest incepted Unit Classes available to investors under the Singapore Prospectus).

[3] Provided for available Unit Classes incepted before 31 October 2025. The specific expense ratio for each available Unit Class is as follows: P-acc: 0.51%, (CAD Hedged) P-acc: 0.56%, (HKD hedged) P-acc: 0.56%, (SGD hedged) P-acc: 0.56%, (RMB hedged) P-acc 0.56%.

PRODUCT HIGHLIGHTS SHEET

• The Unit Classes with "-acc" in their name are accumulating Unit Classes and the income thereof is reinvested and not distributed unless the Management Company decides otherwise.	on features of the product.
Investment Strategy	
• The Sub-Fund is a money market fund as defined by Regulation (EU) 2017/1131 of the European Parliament and of the Council of 14 June 2017 on money market funds (the "**Money Market Funds (MMFs) Regulation**"). • The Sub-Fund invests exclusively in instruments from issuers with first-class ratings, from an approved list of instruments that have been vetted by a team of independent credit analysts. • The Sub-Fund is a standard money market fund with a variable net asset value, also known as a VNAV money market fund. • Pursuant to the MMFs Regulation, the entire Sub-Fund portfolio must comply on an ongoing basis with all of the requirements, including relevant derivative financial instruments and sight, term and time deposits with banks, and in accordance with the investment principles as set out in the Singapore Prospectus. • The Sub-Fund shall not undertake any of the following activities: investing in assets other than those referred to above, short-selling money market instruments, securitisations, ABCPs and units or shares of other money market funds, taking direct or indirect exposure to equity or commodities, including via derivatives, certificates representing them, indices based on them, or any other means or instrument that would give an exposure to them, entering into securities lending agreements or securities borrowing agreements, or any other agreement that would encumber the assets of the money market fund, borrowing and lending cash. • The Sub-Fund may, subject to the investment restrictions and principles as set out in the Singapore Prospectus, buy and sell futures and options on financial instruments and conduct transactions involving options and money market instruments for hedging purposes. • The Sub-Fund invests at least two thirds of its net assets in the currency listed in its name. It may invest up to a maximum of one-third of its net assets in other currencies, however, the part of the portfolio which is not invested in the respective currency of account must be hedged against the currency risk. • The Sub-Fund may invest up to 10% of its net assets in existing money market funds, unless otherwise defined in the individual sub-fund's investment policy. • **The Sub-Fund may invest in financial derivative instruments for hedging purposes, to the extent permitted under the Luxembourg laws.**	Refer to the "Investment Objective and Policies" section (Para 5) of the Singapore Prospectus for further information on the investment policy, investment principles and investment restrictions of the Sub-Fund.
Parties Involved	
WHO ARE YOU INVESTING WITH? • The umbrella fund under which the Sub-Fund is established is UBS (Lux) Money Market Fund (i.e. the "Fund"). • The Management Company of the Fund is UBS Asset Management (Europe) S.A. (formerly known as UBS Fund Management (Luxembourg) S.A.). • The Portfolio Manager is UBS Asset Management Switzerland AG. • The Depositary is UBS Europe SE, Luxembourg Branch.	Refer to the "The Fund", "Management and Administration" and "Other Parties" (Paras 1, 3 and 4.3) of the Singapore Prospectus for further information on the role and responsibilities of these entities and what happens if they become insolvent.
KEY RISKS	

PRODUCT HIGHLIGHTS SHEET

WHAT ARE THE KEY RISKS OF THIS INVESTMENT

The value of the product and its dividends or coupons (if any) may rise or fall. These risk factors may cause you to lose some or all of your investment and your principal may be at risk:

Refer to the "Risk Factors" section (Para 7) of the Singapore Prospectus for further information on the risks of the product.

Market and Credit Risks

- **You are exposed to exchange rate risks.**

Liquidity Risks

- **The Sub-Fund is not listed in Singapore and you can redeem only on Dealing Days** – There is no secondary market for the Sub-Fund in Singapore. All redemption requests should be submitted in the manner set out in the Singapore Prospectus.
- **Execution of your redemption request may be postponed and redemption may be suspended in certain circumstances.**

Product-Specific Risks

- **You are exposed to interest rate risks** – Changes in interest rates can trigger fluctuations in the value of the Sub-Fund's investments.
- **You are exposed to risks of financial derivative instruments** – Investments by the Sub-Fund in financial derivative instruments are subject to risks such as general market risk, settlement risk, credit risk and liquidity risk. The markets in financial derivative instruments are volatile.
- **You are exposed to ESG risks** – If a sustainability risk associated with an investment materialises, it could lead to the loss in value of an investment.
- **You are also exposed to risks in relation to investments in other money market funds.**

FEES AND CHARGES

WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?

Refer to the "Fees, Charges and Expenses" section (Para 6) of the Singapore Prospectus for further information on fees and charges.

Payable directly by you

- You will need to pay the following fees and charges:

Subscription Charge (or sales charge)^	Currently up to 3% of your gross subscription amount
Redemption Commission (or redemption charge)^	Currently NIL
Conversion Commission (or switching fee)	Up to the maximum conversion fee described under "INVESTING IN UBS (LUX) MONEY MARKET FUND" section of the Luxembourg Prospectus under the sub-heading "CONVERSION OF UNITS"

^Additional costs may be charged to you if the subscription or redemption is made in-kind.

Additional fees and charges in addition to the Subscription Charge, Redemption Commission and Conversion Commission may be payable by you to the Approved Singapore Distributor depending on the specific nature of services provided by the Approved Singapore Distributors to you.

Payable by the Sub-Fund from invested proceeds

- The Sub-Fund will pay the following fee:

	Unit Classes with "P" in their name	Unit Classes with "P" and "hedged" in their name
Maximum flat fee* (a) Retained by Management	0.500% p.a. (a) 16%[4] of	0.550% p.a. (a) 31%[5] of

[4] This figure may change from time to time without prior notice. Your financial adviser is required to disclose to you the amount of trailer fees it receives from the Management Company / Distributor.

PRODUCT HIGHLIGHTS SHEET

Company and Portfolio Manager (b) Paid by Management Company to Distributor (c) Paid by the Sub-Fund directly or indirectly to other service providers, including Depositary, UCI Administrator and Transfer Agent	maximum flat fee (b) 69%[5] of maximum flat fee (c) 15%[5] of maximum flat fee	maximum flat fee (b) 63%[5] of maximum flat fee (c) 6%[5] of maximum flat fee	

*Please refer to Para 6 of the Singapore Prospectus for details on the fees and expenses covered under the maximum flat fee and certain other fees and additional expenses not included under the maximum flat fee which are also taken from the Fund.

VALUATIONS AND EXITING FROM THIS INVESTMENT

HOW OFTEN ARE VALUATIONS AVAILABLE?

Valuations are performed on each Dealing Day. The indicative issue prices and redemption prices of the Shares are normally published in Singapore at https://www.ubs.com/sg/en/asset-management.html within two Singapore Business Days immediately succeeding each Dealing Day.

HOW CAN YOU EXIT FROM THIS INVESTMENT AND WHAT ARE THE RISKS AND COST IN DOING SO?

- The Management Company does not offer a right to cancel subscription orders for units of the Sub-Fund after the dealing deadline.
- You can exit the Sub-Fund only by submitting your redemption order to the relevant Approved Singapore Distributor on any Singapore Dealing Day.
- You will normally receive the redemption proceeds no later than two Business Days after the order date or as advised by the relevant Approved Singapore Distributor.
- The redemption price of your Units is determined as follows:
  - Orders received by the Approved Singapore Distributors before the applicable Singapore Cut Off Time (4 p.m. Singapore time) will, if accepted by the UCI Administrator prior to the dealing deadline for such Dealing Day, be processed on the basis of the net asset value calculated for that day after the dealing deadline.
  - Orders received by the Approved Singapore Distributors after the Singapore Cut Off Time (4 p.m. Singapore time) or at any time on a day which is not a Singapore Dealing Day shall be deemed as having been received by the Approved Singapore Distributor before the Singapore Cut Off Time on the next Singapore Dealing Day.

  (Please note that certain Approved Singapore Distributors may impose an earlier cut-off time.)
- The redemption proceeds that you will receive will be the redemption price per Unit multiplied by the number of Units redeemed, less any charges. An example is as follows:

1,000 Units	x	$110.00	=	$110,000.00	-	$0	=	$110,000.00
Redemption request		*Redemption Price*		*Gross Redemption Proceeds*		*Redemption Commission**		*Net Redemption Proceeds*

*There is currently no Redemption Commission payable.

Refer to the "Obtaining Price Information in Singapore", "Subscription for Units" and "Redemption of Units" sections (Paras 12, 8.6 and 10) of the Singapore Prospectus for further information on valuation and exiting from the product.

CONTACT INFORMATION

HOW DO YOU CONTACT US?

Telephone Number: +65 6495 5333
Address: UBS Asset Management (Singapore) Ltd., 9 Penang Road, Singapore 238459
Website: https://www.ubs.com/sg/en/asset-management.html
Email: am-apac@ubs.com

PRODUCT HIGHLIGHTS SHEET

APPENDIX: GLOSSARY OF TERMS

"**ABCP**" means asset-backed commercial papers.

"**UCI Administrator**" means Northern Trust Global Services SE.

"**Approved Singapore Distributors**" means approved Singapore distributors appointed by the Management Company (or an authorised entity).

"**Business Day**" means a normal bank business day in Luxembourg (i.e. a day when the banks are open during normal business hours), except for 24 and 31 December, individual, non-statutory days of rest in Luxembourg and Switzerland; and/or customary holidays in countries with stock exchanges and markets used to value over half of the sub-fund's net assets.

"**Conversion Commission**" means a charge in respect of a conversion of Units into those of another Unit Class within the same Sub-Fund, and/or those of another sub-fund of the Fund which may be deducted from the gross subscription amount and paid to the Approved Singapore Distributors.

"**Dealing Day**" means any Business Day.

"**Distributor**" means UBS Asset Management Switzerland AG.

"**FCP**" means fonds commun de placement.

"**Fund**" means UBS (Lux) Money Market Fund.

"**Money Market Funds (MMFs) Regulation**" means Regulation (EU) 2017/1131 of the European Parliament and of the Council of 14 June 2017 on money market funds

"**Singapore Business Day**" means any day other than Saturday or Sunday on which commercial banks in Singapore are generally open for business.

"**Singapore Dealing Day**" means a Dealing Day which is also a Singapore Business Dealing Day.

"**Subscription Charge**" means a charge in respect of a subscription for Units which may be deducted from the gross subscription amount and paid to the Approved Singapore Distributors.

"**Unit**" means a unit of the Sub-Fund.

"**Unit Classes**" means unit classes available for subscription by Singapore investors pursuant to the Singapore Prospectus.

"**VNAV**" means variable net asset value.