

United Overseas Insurance Limited (UOI)

Annual General Meeting 2021 (AGM) - Frequently Asked Questions for Members

(A) PRE-REGISTRATION

A1	Who can register to watch?
	Only UOI members can register to watch the “live” audio-visual webcast or listen to the “live” audio-only stream of the AGM proceedings. Members who hold UOI shares through relevant intermediaries as defined in Section 181 of the Companies Act, Chapter 50 of Singapore including, CPF and SRS investors, should contact their respective relevant intermediaries (which would include, in the case of CPF and SRS investors, their respective CPF Agent Banks and SRS Operators) through which they hold such shares as soon as possible in order to make the necessary arrangements for them to participate in the AGM.
A2	Why can't I attend the AGM in person?
	Due to the current COVID-19 situation in Singapore, members will not be able to attend the AGM in person.
A3	How do I pre-register to watch or listen to the AGM proceedings?
	You will need to take the following steps: Step 1: Go to the pre-registration website https://online.meetings.vision/uoi-agm-registration Step 2: Click on the “Register for AGM” button. Step 3: Complete the information required on registration page and click “Preview”. Step 4: Review your input and ensure it is accurate before clicking “Submit”. You must register no later than 11:00am on 20 April 2021. Step 5: After you have clicked “Submit”, an acknowledgement of your registration will appear on the registration page, followed by an email acknowledgement sent to your email address. If you do not receive an email acknowledgement after submitting your registration, it means that your pre-registration is unsuccessful. Please check your spam/junk email folder or try again. Do ensure that you have entered a valid email address. Step 6(a): Following verification that you are a member of UOI, an email will be sent to you by 12:00 noon on 22 April 2021 with your log-in credentials and the link to access the audio-visual webcast or the toll-free telephone number and conference code to access the audio-only stream of the AGM proceedings (Confirmation Email). Please do not disclose the access information to persons who are not entitled to attend the AGM. Step 6(b): If we are unable to verify that you are a member from our records, you will receive an email by 12:00 noon on 22 April 2021 notifying you that we are unable to verify your member status. Step 7: On the day of the AGM (23 April 2021), you will need to click on the link in the Confirmation Email and enter your log-in credentials to access the “live” audio-visual webcast. If you have registered for the “live” audio-only stream of the AGM proceedings, please call the toll-free telephone number in the Confirmation

	Email using your phone having the telephone number submitted during the pre-registration and enter the conference code to listen to audio-only stream. The AGM is scheduled to start at 11:00am. <u>Note:</u> 1. If you have made multiple registrations for both “Audio-Visual” and “Audio-Only” options, we will take your last option registered as the final preferred option. 2. Registrants whose status as members cannot be verified will receive an email by 12:00 noon on 22 April 2021 informing them of the unsuccessful registration. 3. Members who do not receive an email by 12:00 noon on 22 April 2021 but have registered by the closing deadline of 11:00am on 20 April 2021 may contact our share registrar, Boardroom Corporate & Advisory Services Pte. Ltd. at (+65) 6536 5355 during office hours from 8:30am to 5:30pm, Monday to Friday or by email to srs.teamb@boardroomlimited.com. 4. PERSONAL DATA PRIVACY By submitting an instrument appointing the Chairman of the Meeting as proxy to attend, to speak and to vote at the AGM and/or any adjournment thereof, a member of the Company consents to the collection, use and disclosure of the member’s personal data by the Company* for the purposes of the processing, administration and analysis by the Company* of the appointment of the Chairman of the Meeting as proxy for the AGM (including any adjournment thereof) and the preparation and compilation of the attendance lists, minutes, notes of discussion and other documents relating to the AGM (including any adjournment thereof), for publication of the names and comments of the members and proxy on the Company’s website, and in order for the Company* to comply with any applicable laws, listing rules, take-over rules, regulations and/or guidelines. * including the Company’s agents and/or service providers
A4	What information do I need to provide to register online?
	You will need to provide the following information: • Name (as per CDP/CPF/SRS/Scrip-based records. If your shares are held under Joint Members’ names, please fill in all members’ names as per these records. However, only one NRIC/Passport number and email address is required.) • Email Address • Shareholding type (how your UOI shares are held, e.g. CDP) • NRIC/Passport/Company Registration Number • Valid mobile or landline number that will be used to dial in for the audio-only stream
A5	Why do I need to provide my full NRIC/Passport/Company Registration number?
	This is to enable UOI to verify that you are an authenticated member.
A6	When can I start to pre-register for the AGM?
	Pre-registration for the AGM starts from 1 April 2021.
A7	Is there a closing date for the pre-registration?
	Pre-registration for the AGM closes at 11:00am on 20 April 2021.
A8	Can I register another person to watch the “live” audio-visual webcast or listen to the “live” audio-only stream on my behalf?

	No. The AGM is a private event. Only UOI members will be able to register to watch the “live” audio-visual webcast or listen to the “live” audio-only stream.
A9	If I hold UOI shares via a securities sub-account with a depository agent (e.g. a nominee company), can I register to watch the “live” audio-visual webcast or listen to the “live” audio-only stream?
	Yes, you must register through your depository agent. Please contact your depository agent as soon as possible as your depository agent has to register with UOI by 11:00am on 20 April 2021.
A10	If I am a CPF and/or SRS investor holding UOI shares, can I register to watch the “live” audio-visual webcast or listen to the “live” audio-only stream?
	Yes, you can pre-register to do so. However, if you wish to vote on the resolutions, you need to submit your voting instructions to your CPF Agent Bank/SRS operator before 5:00pm on 13 April 2021 in order for your voting instructions to be forwarded to UOI by 11:00am on 20 April 2021.
A11	What can I do if I have pre-registered but do not receive the Confirmation Email by 12:00 noon on 22 April 2021?
	If you have pre-registered by the deadline of 11:00am on 20 April 2021 but have not received the Confirmation Email by 12:00 noon on 22 April 2021, you should contact UOI’s share registrar, Boardroom Corporate & Advisory Services Pte Ltd at (+65) 6536 5355 during office hours from 8:30am to 5:30pm, Monday to Friday or by email to srs.teamb@boardroomlimited.com
(B) VOTING	
B1	Would I be able to vote electronically?
	No. UOI’s constitution currently does not provide for members to vote electronically.
B2	How do I vote if I can only attend the AGM electronically?
	If you wish to vote, you must appoint the Chairman of the Meeting as your proxy to vote. You must complete and sign/execute the proxy form, before submitting it to the Company in the following manner: (a) By post: United Overseas Insurance Limited, c/o Trusted Services Pte. Ltd., 456 Alexandra Road, #14-02 Fragrance Empire Building, Singapore 119962; or (b) Electronically: (i) via email: proxyform@trustedservices.com.sg; or (ii) via the AGM pre-registration website: https://online.meetings.vision/uoi-agm-registration, in each case by 11:00a.m. on 20 April 2021. Members are strongly encouraged to submit completed proxy forms electronically via email or via the AGM pre-registration website. The Chairman of the Meeting, as proxy, need not be a member of the Company.

	CPF or SRS investors who wish to appoint the Chairman of the Meeting as proxy to vote for them should submit their voting instructions to their respective Agent Banks/SRS operators by 5:00pm on 13 April 2021 in order for their voting instructions to be forwarded to UOI by 11:00am on 20 April 2021. If you appoint the Chairman of the Meeting as your proxy, you must give specific instructions as to voting, or abstentions from voting, in respect of a resolution in the proxy form, failing which the appointment of the Chairman of the Meeting as proxy for that resolution will be treated as invalid.
B3	Where can I find the proxy form?
	A copy of the proxy form has been sent to every member. You can also download the proxy form at the: (a) Company's website: www.uoi.com.sg/uoi/index.html; or (b) SGX-ST website: www.sgx.com/securities/company-announcements; or (c) AGM pre-registration website: https://online.meetings.vision/uoi-agm-registration
B4	Is there a deadline to submit my proxy form?
	Yes, the deadline for submission of proxy form is 11:00am on 20 April 2021. CPF and SRS investors - Please refer to A10 and B2 above.
B5	How do I withdraw my proxy form that I had submitted previously?
	To withdraw a proxy form that has been submitted, please send an email to proxyform@trustedservices.com.sg to notify the Company of the withdrawal before 11:00am on 20 April 2021.
(C) ASKING QUESTIONS PRIOR TO THE AGM	
C1	Can I ask questions at the AGM?
	You will not be able to ask questions at the AGM during the "live" audio-visual webcast or "live" audio-only stream, and therefore it is important for you to submit your questions in advance of the AGM. You may submit question(s) related to the resolutions to be tabled for approval at the AGM in advance of the AGM, in the following manner: (a) by email: uoiagm@uoi.com.sg; or (b) by post: 3 Anson Road, #28-01 Springleaf Tower, Singapore 079909 (Attention: Mr Aaron Cheong). All questions must reach the Company by 5:00pm on 15 April 2021. To ensure that questions are received by the Company by 5:00pm on 15 April 2021, you are strongly encouraged to submit questions via email. When sending questions, you should also provide your full name and NRIC/Passport/Company Registration No. for verification. Mobile phone numbers provided will help UOI to reach out more easily if clarification is required.

	The Company will endeavour to address substantial and relevant questions received from members before the AGM. Answers to substantial and relevant questions will be published at www.uoi.com.sg/uoi/index.html and the SGX-ST website.
C2	Is there a deadline to submit questions for the AGM?
	All questions must reach the Company by 5:00 pm on 15 April 2021.
C3	Would all my questions be answered?
	The Company will endeavour to address substantial and relevant questions received from members before the AGM. Answers to substantial and relevant questions will be published at www.uoi.com.sg/uoi/index.html and the SGX-ST website.
(D) ACCESSING THE “LIVE” AGM PROCEEDINGS	
D1	When will I receive the log-in credentials/toll-free telephone number?
	Authenticated registrants will receive an email by 12:00 noon on 22 April 2021 which will contain a unique user ID and password, the link to access the “live” audio-visual webcast or a toll-free telephone number (toll-free applies to landline only; toll charges may apply if using mobile) and a conference code to access the “live” audio-only stream of the AGM proceedings (Confirmation Email). Shareholders who do not receive an email by 12:00 noon on 22 April 2021 but have registered by 11:00am, 20 April 2021 should contact our share registrar, Boardroom Corporate & Advisory Services Pte. Ltd. at (+65) 6536 5355 during office hours from 8:30am to 5:30pm, Monday to Friday or by email to srs.teamb@boardroomlimited.com.
D2	How do I access the AGM proceedings?
	The AGM will start at 11.00 a.m. on 23 April 2021. Registrants who receive the Confirmation Email can either log in to watch the “live” audio-visual webcast or dial in to listen to the “live” audio-only stream. <u>Audio-visual webcast</u> - Click on the URL link indicated in the Confirmation Email. - Key in the unique user ID and password provided in the Confirmation Email when prompted. - The “live” audio-visual webcast will start when the AGM commences at 11:00am <u>Audio-only stream</u> - Call the toll-free telephone number indicated in the Confirmation Email (toll-free applies to landline only; toll charges may apply if using mobile) using the telephone number you have registered with. - Key in the conference code provided in the Confirmation Email when prompted. - The telephone line will open from 10:45am onwards. You will be put on hold until the AGM commences at 11:00am.
D3	What do I need to watch the webcast?
	You will require an internet enabled device such as a computer, mobile phone or tablet to view the webcast. Ensure you are connected to Wi-Fi as viewing the webcast can consume a large amount of data.

D4	What are the supported browsers?
	You may watch the live webcast from any device as long as: • Your browser is HTML5-compatible (e.g. Microsoft Edge, Chrome, Firefox). Do not use Internet Explorer. • You have a stable WIFI connection or LAN connection • You have a connection speed of at least 1.8mbps to watch the webcast in 480p or a connection speed of at least 2.5mbps to watch the webcast in 720p You will need: • minimum stable download speeds of 500 kbps or faster in order to view our lowest quality, SD 240p live stream • a dedicated Internet line of 5 Mbps or faster to stream and download high quality videos on the Internet
D5	What happens if UOI cannot verify my member status?
	You will receive an email by 12:00 noon on 22 April 2021 notifying you that we are unable to verify your shareholder status, and therefore, you will not be able to have access to the webcast and/or audio-only stream of the AGM proceedings.
(E) DIVIDENDS	
E1	When will the final and special dividends be paid?
	If approved by members at the AGM, the proposed final one-tier tax-exempt dividend of 8.5 cents per ordinary share and the special one-tier tax-exempt dividend of 4.0 cents per ordinary share will be paid on 14 May 2021.
(F) GENERAL	
F1	If there are any changes to the AGM, how would I know?
	To comply with governmental and other health-related advisory related to COVID-19, the Company may be required to change its arrangements for the AGM at short notice. Please check the Company's website at www.uoi.com.sg/uoi/index.html and the SGX-ST website for the latest updates.
F2	When will I receive the printed copy of the Notice of AGM and other AGM related documents?
	Printed copies of the Notice of AGM, Additional Information on Directors Seeking Re-election and proxy form have been sent to members on 1 April 2021. Electronic copies of the documents are available on the Company's website at www.uoi.com.sg/uoi/index.html and on the SGX-ST website.
F3	Can I request for a printed copy of the UOI FY2020 Annual Report (Annual Report 2020)?
	The electronic copy of the Annual Report 2020 is accessible on the Company's website at www.uoi.com.sg/uoi/index.html and on the SGX-ST website. As part of the Company's sustainability drive, printed copies of the Annual Report will not be distributed to members.