

YOUR FIRST STEP

As an investor, it is your responsibility to do the following before committing yourself to purchase any investment product:

- Identify your investment goals and risk profile.
- Select the funds that are suitable for you.
- Understand that unit trust investments are subject to market forces and unit prices can go down and up.
- Read the prospectus carefully and understand the fund's investment objectives and strategies as well as the risks associated with it.
- When seeking advice from a unit trust consultant, request for FIMM's authorisation card to confirm that he/she is an authorised consultant.

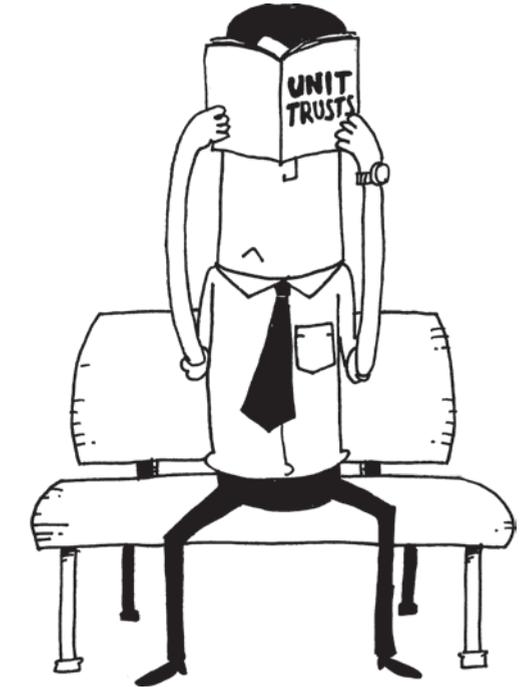
A unit trust prospectus is a document that describes a fund for potential investors. As an investor, you are advised to read the prospectus to identify the type of fund that best suits your investment goals.

WHAT ARE THE FACTORS TO CONSIDER BEFORE INVESTING?

Before investing in unit trusts, you should carefully consider the following:

- Investment objectives of the fund
- Investment policies and strategies
- Size of fund and growth trends
- Investment restrictions, e.g ethical and religious considerations
- Potential risks
- Types and amount of fees charged, such as initial sales/ service charges, exit fees, switching fees and annual management charges
- Historical performance, particularly on price appreciation and distribution of income to investors though past performance is not an indication of future performance
- Latest investment portfolios and asset allocations of the fund
- Information on the board of directors, key management team, advisors, auditors and trustees

Remember, Unit Trust Investments are most suitable for investors planning to commit to medium or long-term investments. You may also browse www.fimm.com.my for even more helpful tips regarding unit trust investments.



ALL ABOUT UNIT TRUSTS



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ABOUT FIMM

The Federation of Investment Managers Malaysia (FIMM) is a Self-Regulatory Organisation (SRO), recognised by the Securities Commission Malaysia (SC) to regulate the marketing and distribution of unit trusts nationwide.

As an SRO, FIMM develops the Investment Management Industry and promotes unit trusts as a preferred vehicle for investment. FIMM is responsible to preserve market integrity and protect the rights of the investors.

FIMM is also dedicated to help educate the investing public and build its confidence towards unit trusts. This is achieved through series of initiatives that creates and increases public awareness on the benefits and risks of investing in unit trusts. For more information, visit www.fimm.com.my.

WHAT IS UNIT TRUSTS?

Unit Trusts are a form of collective investment that allows investor with similar investment objectives to pool their saving (fund), which are then invested in a profile of shares or other assets managed by professional fund managers. Depending on the type of funds, the fund manager might invest in the following assets:

- Bonds
- Stocks
- Derivatives
- Money market instruments
- Cash

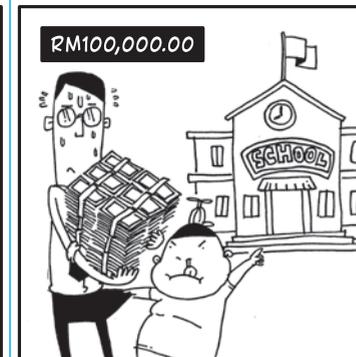
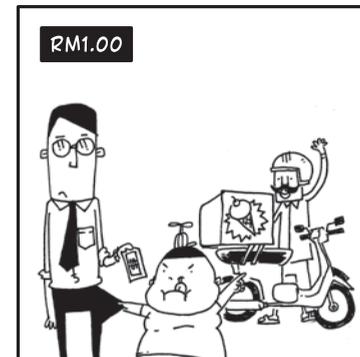
The fund's assets earn returns and this is reflected via fund's Net Asset Value (NAV). The NAV appreciates or depreciates based on the performance of the fund. Unit trusts are best suited to investors with medium to long term investment horizon and goals.



WORK

IT REALLY TAKES UP OUR TIME.

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KIDS

IT PAYS TO BE PREPARED.

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WHY INVEST IN UNIT TRUSTS?

Unit Trust investors can benefit from a host of advantages which are not usually available to individual investors. Some of these benefits include:

- **DIVERSIFICATION**
Unit Trust investments allow the investor to invest in a broader range of securities than they would be able to when investing on their own
- **LIQUIDITY**
There is an ease in selling and buying units as compared with investing directly in shares of companies where prices and opportunities to transact depend on the availability of both buyers and sellers
- **CONTINUOUS PROFESSIONAL MANAGEMENT**
Unit Trust funds are managed by professional and full-time fund managers who have the necessary skills, relevant experience and dedicated resources to maximise investments
- **ACCESS TO BROADER ARRAY OF FINANCIAL ASSETS**
Fund managers can trade in investment products normally inaccessible to the individual investor, such as government and corporate bonds
- **TAX BENEFITS**
Capital profits are tax-free
- **AFFORDABILITY**
Unit Trust investments require only a minimal capital outlay as most funds accept both small and large investments, making it affordable for the average investor to get started