

WIN CASH PRIZES!

worth

RM 20,007

A simple way to grow wealth
Invest in unit trustsPast performances of the funds are no indication of their future performance.
The value of your units may go down as well as up.

Read & WIN

WEEKLY PRIZES

1st @ RM505 — 2nd @ RM303 — 3rd @ RM101

GRAND PRIZES

1st @ RM5,055 — 2nd @ RM3,033 — 3rd @ RM1,011

WEEK 1

Benefits Of Investing In Unit Trusts

Unit trust investments offer many distinct advantages compared to other forms of investments like fixed deposits or direct investments in the stock markets. Managing investments requires a commitment of time, resources and expertise that most investors don't have. Investing in unit trusts transfers most of the stress of investing to those best equipped to handle it, the professional fund managers to buy, sell and monitor the assets within the fund. Further, costs of investing are shared among many investors.

Another advantage is diversification where monies are invested in many asset classes. The need to diversify is never to "put all your eggs in one basket." Owning a diverse mix of unit trust funds doesn't eliminate but can reduce risks. Because unit trust funds invest in many asset classes, some funds have low or no correlation to the performance of another fund.

Other significant benefits of investing in unit trusts include affordability where initial investment can be as low as RM10.00. Unit trusts can be bought or sold on any business day. It allows switching from one fund to another fund within the same Company at a fee or free of charge depending on circumstances. Lastly, unit trusts offer various types of funds to investors to meet almost any investment objectives and level of risk tolerance.

WEEK 1

Entry Form. Complete these questions accurately and stand to win CASH prizes!!!

1

Diversification allows an investor _____.

- A. To better spread his investment risks
 B. To monitor his portfolio effectively
 C. To start investing with a small sum of money

2

One of the features of investing in unit trusts is _____.

- A. Cost of investing is borne by a single investor
 B. Professional fund management
 C. Huge cash outlay is required from the investor

3

Which of the following statement is TRUE about investing in unit trusts?

- A. You can start with a small amount of savings
 B. All unit trust funds have the same risks
 C. Diversification is putting all your eggs in one basket

Contestant Details

Name : _____ (as per IC)

Age : _____ IC No. : _____ (new)

Address : _____

Contact Details : _____ (home)

_____ (office)

_____ (h/phone)

My preferred radio station(s) are:

- Mix fm My fm Era fm
 Light fm 98.8 fm Sinar fm

Contest Rules & Regulations

- This contest duration is from 3 September 2007 to 26 November 2007 and is organised by the Federation of Malaysian Unit Trust Managers (FMUTM).
- This contest is open to all Malaysians above the age of 18 except for employees and members of FMUTM (i.e. Unit Trust Management Companies (UTMC) and Institutional Unit Trust Agents (IUTA)), Persons Dealing in Unit Trusts (PDUT), employees of their advertising and promotion agencies and their immediate family members.
- Contestants are required to tick the correct answer and:
 - FOR WEEKLY PRIZES > Mail the completed entry form to the organiser within 7 days excluding date of contest advertisement.
 - FOR GRAND PRIZES > Collect and mail all 12 completed entry forms to the organiser latest by 26 November 2007. Contestants who have separately sent the completed entry forms for all 12 weeks will also be eligible for the grand prizes subject to item 5 and fulfilling item 6(b).
- Photocopies of entry forms are permitted and contestants are allowed to send multiple entries.
- Each contestant is entitled to win only one prize throughout the entire contest.
- The judging criteria are as follows:
 - FOR WEEKLY PRIZES > Only entries with all correct answers are qualified to win. Each qualified entry will then be assigned a serial number. Selection will be based on the total

number of qualified entries received for that week divided by 3 (total number of prizes each week). The winning entries will be those with the serial number bearing the closest, whole number that resulted from the stated division, and multiples thereof.

For example: Received 20,007 entries but only 2,077 answered all questions correctly, hence only the 2,077 entries will be assigned a serial number. Formula $> 2,077 \div 3 = 692.33$.

Therefore the 1st prize will go to the entry form with the serial number 692; 2nd prize will go to the entry form with the serial number 1,384 and 3rd prize will go to the entry form with the serial number 2,076.

- FOR GRAND PRIZES > Only entries with all correct answers for the 12 weeks are qualified to win. The same process as above will then apply.

- Completed entries are to be mailed to:
The "Invest in Unit Trust" Contest
 Federation of Malaysian Unit Trust Managers
 19-07-03, 7th Floor, PNB Damansara
 No.19 Lorong Dungan, Damansara Heights, 50490 Kuala Lumpur.

For detailed Contest Rules and Regulations, please visit www.fmutm.com.my