

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 &amp; WIN

## WEEKLY PRIZES

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

## GRAND PRIZES

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

## WEEK 3 Read And Understand The Prospectus Before Investing

Every unit trust fund has a legal document called a prospectus, which spells out in detail the fund's investment objectives and strategies, investment risks, fees and charges. It also states the rights of investors, the minimum initial and subsequent investment amount, past performances of the funds (where applicable), profile of the board and its management team. The information contained in the prospectus is very important to help investors decide whether the unit trust fund matches their investment goals.

The prospectus is given free of charge. Many fund companies also post their prospectus in the website. Be sure to read the prospectus carefully and understand the contents before investing in unit trusts.

With so much information in the prospectus, it may be wise to engage a unit trust consultant who will explain the pertinent points about the fund. Other than knowing what the fund offers in the prospectus, investors will need to share with the consultant their investment goals, time frame to achieve the goals, financial position and personal feelings towards risks in determining the suitability of the fund. Unit trust funds are very versatile and can fit into middle and/or long-term investment strategies. Lastly, investors should rely on their own evaluation to assess the risks and merits of each fund before investing.

## WEEK 3 Entry Form. Complete these questions accurately and stand to win CASH prizes!!!

1 It is important for an investor to understand the prospectus for the following reasons EXCEPT:

- A. It provides him all the necessary information about the fund  
 B. It helps him decide whether the fund is consistent with his goals  
 C. It informs him the current sales and redemption prices

2 A unit trust prospectus is a legal document that \_\_\_\_\_.

- A. States the types of fees and charges to be paid by the investor  
 B. Lists out all the existing investors  
 C. Helps the investor to monitor his unit trust investments

3 Before investing in unit trusts, a prudent investor will do the following EXCEPT:

- A. Decides on how much investment risks he is willing to take  
 B. Understands the fund's investment goals and objectives  
 C. Allows his consultant to decide on the suitability of the fund

## 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  
 Lite fm  98.8 fm  Sinar fm

## Contest Rules &amp; 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 Trusts" Contest**  
 Federation of Malaysian Unit Trust Managers  
 19-07-03, 7th Floor, PNB Damansara  
 No.19 Lorong Dungun, Damansara Heights, 50490 Kuala Lumpur.

For detailed Contest Rules and Regulations, please visit [www.fmutm.com.my](http://www.fmutm.com.my)