

**WIN CASH PRIZES!**

worth  
**RM 20,007**

**INVEST IN  
UNIT TRUSTS**

Industry assets of  
**RM146 billion\***  
**11 million accounts**  
...and growing

Past 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 5** *Knowing Your Investment Time Horizon*

Knowing when you plan to cash out an investment plays an important role in selecting the right unit trust fund. A clearly defined time horizon should be part of every investment decision. Simply, an investment time horizon is the time between when the initial investment is made and when the investment will be sold for cash.

Every investment goal has its own time horizon. Successful investors will make it a point to determine the time horizon to match the right unit trust fund for their goals. If the goal is to create a fund of 6 months' salary to meet emergencies, the time horizon is immediate. Preparing for a child's education fund for a 2 year old child has a different time horizon against an 11 year old child even though the goals are similar.

Generally, your goals and time horizon will influence your selection of the unit trust funds. Typically, a shorter time horizon necessitates conservative investments or more stable, less volatile unit trust funds, like money market, bond funds or even balanced funds. A longer period allows investments in unit trust funds that are more aggressive such as equity growth funds. Lastly, if you want to leave something to your grandchildren, your time horizon could even extend beyond your death.

**WEEK 5** *Entry Form. Complete these questions accurately and stand to win CASH prizes!!!*

- 1** Which statement is TRUE about the investment time horizon?
  - A. Investment decision can be made solely on the investor's time horizon
  - B. Every investor has a different time horizon to achieve his goals
  - C. The shorter the time horizon the more risks an investor can take
- 2** If you are about to retire, you would preferably choose a unit trust fund that is
  - A. Conservative
  - B. Aggressive
  - C. High Risk
- 3** The following are steps to successful investing in unit trusts EXCEPT:
  - A. Evaluate your time horizon regularly
  - B. Age is not important in determining the time horizon
  - C. Identify your investment goals first

**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 & Regulations**

1. This contest duration is from 3 September 2007 to 26 November 2007 and is organised by the Federation of Malaysian Unit Trust Managers (FMUTM).
2. 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.
3. Contestants are required to tick  the correct answer and:
  - a) **FOR WEEKLY PRIZES** > Mail the completed entry form to the organiser within 7 days excluding date of contest advertisement.
  - b) **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).
4. Photocopies of entry forms are permitted and contestants are allowed to send multiple entries.
5. Each contestant is entitled to win only one prize throughout the entire contest.
6. The judging criteria are as follows:
  - a) **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 ÷ 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.

b) **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.

7. Completed entries are to be mailed to:  
**The "Invest in Unit Trusts" Contest - Week 5**  
 Federation of Malaysian Unit Trust Managers  
 19-07-03, 7th Floor, PNB Damansara  
 No.19 Lorong Dungun, Damansara Heights, 50490 Kuala Lumpur.