

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 6 Importance Of Asset Allocation

After deciding to diversify into different asset classes such as equity, bond and cash funds, investors have to take the next step called asset allocation. It is the determination of the ratio of investing into the various asset classes.

Upon identifying one's risk tolerance, an investor with RM100,000 may allocate 60%:30%:10% on equity, bond and cash funds respectively. In a bull market, the equity funds would have risen in value and now makes up 75% of the portfolio. With no change on the risk tolerance of 60:30:10, the investor may trim his equity funds back to 60%. If the investor feels the market is about to correct sharply, he may even adjust his equity portion to say 20% and the extra funds can be invested into bonds and cash funds. Different asset allocation at different market cycles can produce different returns. A ratio of 30:70 on equities and cash will not produce as good a return as compared to a ratio of 70:30 (equities and cash) during a bull market and vice versa during a market crash.

As one progresses from a teenager to a retiree, one's asset allocation would have changed from aggressive to moderate to conservative. Asset allocation can help to increase returns and/or reduces risks to meet changing market conditions, investment strategies or personal circumstances.

WEEK 6 Entry Form. Complete these questions accurately and stand to win CASH prizes!!!

- 1 To determine an appropriate asset allocation strategy, an investor need to consider the following factors EXCEPT:
 - A. Evaluate his financial goals
 - B. Invest into one asset class
 - C. Assess his risk tolerance.

- 2 When an investor decides on an asset allocation, he should _____
 - A. Decide on a percentage to invest in each asset class
 - B. Always invest heavily in one asset class
 - C. Ignore the current market conditions

- 3 Which of one of this statement is TRUE:
 - A. An investor can at any time adjust his asset allocation
 - B. Cash funds perform well in a bull market
 - C. Asset allocation guarantees the best returns

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 $> 2,077 \div 3 = 692.33$.

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.

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 6
 Federation of Malaysian Unit Trust Managers
 19-07-03, 7th Floor, PNB Damansara
 No.19 Lorong Dungan, Damansara Heights, 50490 Kuala Lumpur.