

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 7 *Saying No To Market Timing*

The concept of "buy low, sell high" appears easy to implement but many investors find it near impossible to pinpoint market lows and highs with any degree of accuracy and consistency. That is why investment "gurus" have advised investors to put a fixed amount of money into unit trusts on a regular basis regardless of market conditions rather than "timing the market". This is termed as dollar-cost averaging (DCA).

However, DCA can't guarantee a profit or protect against a loss in a declining market. When adopting the DCA approach, the amount invested in unit trusts is always the same. Investors will get more units when the price is low and fewer units when it is high.

The benefit of DCA is investors will own unit trusts with prices bought in different stages of a market cycle thus reducing the average cost of their investment portfolio. Thus during a market upswing, their investments can produce decent profits. When DCA is practised, it reduces the temptation to made one single large purchase on what is the "hottest" fund of the month. When deciding whether to buy or sell unit trusts, investors should pay more attention to their long-term objectives and risk profiles rather than sway by current sentiments or market cycles.

WEEK 7 *Entry Form. Complete these questions accurately and stand to win CASH prizes!!!*

1 When investing in unit trusts the benefit of DCA is _____.

- A. It attempts to reduce the average cost of investments
 B. Profits are guaranteed
 C. It maximizes return

2 DCA is a technique of _____.

- A. Investing a fixed sum at regular periods
 B. Buying more units when the price is low
 C. Beating inflation

3 Which of the following statement about DCA is TRUE?

- A. It is good when markets are stable
 B. It instills a disciplined investment process
 C. It should be practised only for a period of 2 years

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

- 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 - Week 7
 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