

WIN CASH PRIZES!

worth
RM 20,007

A simple way to grow wealth
Invest in unit trusts

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 8 Common Unit Trust Myths

One of the most common myths of investing in unit trusts is "selecting a fund that has good past records on returns". This can be dangerous as past performance is not an indication of future performance. Last year top-performing funds are not necessarily going to be this year's winners.

The second myth "unit trust is for speculation and short term." Many investors tend to treat unit trusts like shares, selling and buying funds, in an attempt to make quick profits. Unit trust investments are meant for middle to long term and generally the holding period should be least 5 years or more. When investors decide on an investment strategy, they should ask whether the strategy fits into their investment time frame.

"Cheap is better" is another popular myth. Many investors think that unit trust funds with low unit price are better because they get to own more number of units for the same amount of investment. A fund priced at RM0.50 per unit is no more expensive than the fund priced at RM0.20. Your investment of RM1,000.00 into a fund that has a unit price of RM0.50 as compared to RM0.20 will give the same investment value since these funds are backed by the underlying assets held by the funds.

WEEK 8 Entry Form. Complete these questions accurately and stand to win CASH prizes!!!

1 Past returns of a unit trust fund _____.

- A. Is not indicative of future returns
 B. Does affect unit trust prices
 C. Guarantees future performance

2 Given RM10,000.00, investing in a fund priced at RM0.20 per unit has _____ as that of investing in the fund priced at RM0.10.

- A. The same total asset value
 B. A lower total asset value
 C. A higher total asset value

3 Which of the statement is TRUE about the unit trust funds?

- A. Investment in unit trusts is for long term
 B. Past performance is an indicator of future distributions
 C. Cheaper unit trusts prices always give higher 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

- 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.

7. Completed entries are to be mailed to:

The "Invest in Unit Trusts" Contest - Week 8
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