

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 9

## What Is A Real Estate Investment Trust (Reit)?

A REIT is essentially a unitized trust fund, which pools monies from investors to invest primarily in a portfolio of income generating real estate assets. It is an alternate and efficient way for investors to invest in commercial, office, retail, and industrial real estate businesses, as it combines the best features of real estate ownership with the liquidity of shares. The primary business of REITs is its investment in Real Estate, and managing the income generated from those properties and distributing most, if not all, of the profits as dividends.

REITs aim is to provide investors with regular and high dividend payout derived from their rental income. REITs also offer unit price appreciation, which is achieved through rising rental yields, better occupancy rates and rental reviews. Investors may also enjoy higher unit prices of their investments in REITs through capital appreciation of the underlying properties in the middle to long term.

A REIT is a good portfolio diversifier as it has low correlation with other asset classes such as equities, bonds and fixed deposits. REITs are often less volatile than equities whilst producing investment returns which can potentially offer more protection against inflation than bonds or money market funds. Compared to fixed deposits or bonds, REITs offer capital appreciation.

## WEEK 9

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

1

The main features of a REIT are the following EXCEPT:

- A. REIT has a close correlation with equity funds  
 B. Aims to offer high dividend payout to investors  
 C. Rising rental yields will increase REIT profitability

2

Dividends from REIT are derived from \_\_\_\_\_.

- A. Rental income  
 B. Revaluation surplus of property  
 C. Sales of prospectus

3

Which statement is NOT TRUE about property REIT?

- A. It has combined features of real estate ownership with the liquidity of shares  
 B. It has investments in office and/or commercial, retail and industrial properties  
 C. The properties are held in the name of individual investors

## 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.

## 7. Completed entries are to be mailed to:

## The "Invest in Unit Trusts" Contest - Week 9

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)