

**WIN CASH PRIZES!**

worth

**RM 20,007**

**INVEST IN  
UNIT TRUSTS**

**Industry assets of  
RM152.5 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 10 Benefits Of Investing In Real Estate Investment Trust (REIT)**

REIT is a listed vehicle that invests in a portfolio of income-generating properties. Rent collected from tenants, less expense are distributed on a regular basis to provide stable yields to unitholders. This high rate of regular distribution of up to 100% of net earnings, means the REIT investor is recipient of the total net income in the portfolio as if they had direct ownership. This is unlike equity ownership of a company where the Board decides whether there will be a dividend payout in any given year as well as its quantum.

As the value of properties and rental rates are generally expected to increase during inflationary periods REITs are a natural hedge against inflation. The high total return from REITs makes them very much in demand when interest rates are low. REITs have a low correlation with equities and are a much sought after as a component of a diversified stock portfolio. As a consistent yield based investment, it is a safe haven in bad times. They also benefit from being managed by experienced professional real estate and fund managers.

REITs allow a small-time investor to participate in returns from properties and access to a broader range of real estate than if they were to invest on their own. Investments in listed REITs can be easily traded just like shares through Bursa Malaysia as compared to investments in physical properties.

**WEEK 10 Entry Form. Complete these questions accurately and stand to win CASH prizes!!!**

**1** As a investor in REITs, you \_\_\_\_\_.

A. Have direct ownership of the physical properties

B. Receive regular distributions and stable yields

C. May oversee the management of the properties

**2** One of the benefits of investing in listed REIT is \_\_\_\_\_.

A. It is easily traded on the stock exchange

B. It can be purchased through a unit trust consultant

C. You own the real estate property

**3** Which of the following statement is NOT TRUE about REITs?

A. Its does not provide a hedge against inflation

B. Properties form the core assets of REIT

C. It is managed by a professional REIT manager

**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 ÷ 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 10**  
 Federation of Malaysian Unit Trust Managers  
 19-07-03, 7th Floor, PNB Damansara  
 No.19 Lorong Dungun, Damansara Heights, 50490 Kuala Lumpur.