

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 11 Islamic Unit Trust Funds

An Islamic Unit Trust fund pools money from many investors and invest in financial instruments permitted under the Syariah principles. The fund's Syariah Advisors will establish investment parameters for the fund to invest in. Islamic principles will be strictly adhered to where investors will share in profits and losses and receive no interest. The funds will not invest in businesses that are prohibited such as manufacture and sale of alcohol, gambling activities and manufacture of non-halal or non-permissible products, production of weapons and interest (riba) based banking activities.

There could be instances where previously Syariah compliant securities in a fund can be reclassified as Syariah non-compliant. This could be due to changing events such as corporate takeover, mergers and expansion of the company's business activities to include non-permissible activities. Under these circumstances, the fund manager will take the necessary steps to cleanse the fund/sell the securities within a specified period and the profits arising out of the disposal of these securities will be donated to charitable organisations.

Investment risks that are associated with conventional unit trust funds are also applicable to Islamic unit trust funds. Islamic funds offer investors a convenient way to enhance wealth in accordance with ones' religious values. Further, Islamic funds are not only confined to Muslims but are been widely purchased by non-Muslims for wealth creation.

WEEK 11 Entry Form. Complete these questions accurately and stand to win CASH prizes!!!

- 1 Islamic unit trust funds have the following elements EXCEPT:
 - A. Its activities are Syariah compliant.
 - B. It is managed by professional fund managers.
 - C. It is safe and has no risks involved.
- 2 Which statement is NOT TRUE about Islamic unit trust funds?
 - A. Non Muslim investors can invest in them
 - B. Syariah compliant securities always remain permissible (halal).
 - C. Invest in permissible (halal) stocks and Syariah based instruments
- 3 When the securities are reclassified as Syariah non compliant _____
 - A. The fund manager does a cleansing process
 - B. The fund manager need not sell the securities
 - C. The Syariah Advisors will sell the securities

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 1,364 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 11
 Federation of Malaysian Unit Trust Managers
 19-07-03, 7th Floor, PNB Damansara
 No.19 Lorong Dungan, Damansara Heights, 50490 Kuala Lumpur.