

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 12 Investing In Offshore Unit Trust Funds

With liberalization, opportunities have not only opened up in the Malaysian markets but also in offshore markets. Offshore unit trust funds seek out these opportunities, either by investing in specific countries, regionally, globally or industry specific or different asset classes. Since different countries will experience economic cycles at different times, positive performance in one might help to offset underperformance in another.

It is true that investing abroad involves additional risks not prevalent in the local market such as currency risk, sovereign risk and risks specific to individual markets. There is also the issue of lack of familiarity, monitoring overseas investments and the higher costs involved. However, some of these problems can be overcome by investing through offshore unit trust funds. Unit trusts is an ideal investment vehicle to invest offshore. It provides access to foreign markets which are normally beyond the reach of an average investor and offers cost efficiency in owning a wider portfolio.

Offshore funds are more suited to investors who wish to add to their already well-diversified portfolio of domestic unit trust funds and/or are willing to accept additional risks and higher volatility of price fluctuations. Some offshore funds may carry a higher total expenses ratio due to additional operational expenses on overseas research and higher custodial and transactional costs.

WEEK 12 Entry Form. Complete these questions accurately and stand to win CASH prizes!!!

1 The benefit of investing in offshore unit trusts is _____.

- A. It provides an opportunity for further diversification
- B. It has much lesser risks compared to domestic funds
- C. Capital and returns are guaranteed

2 Generally offshore unit trusts incur higher total expense ratio due to the following reasons EXCEPT:

- A. Custodial and transactional costs are generally higher
- B. Expenses incurred on overseas research
- C. A levy has to be paid for investing in offshore funds

3 Which of the following statement about offshore unit trust funds is TRUE:

- A. It is only for high net worth investors
- B. Overseas markets have lesser investment risks
- C. Investors' returns are subject to currency risks

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 ÷ 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.

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 12

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