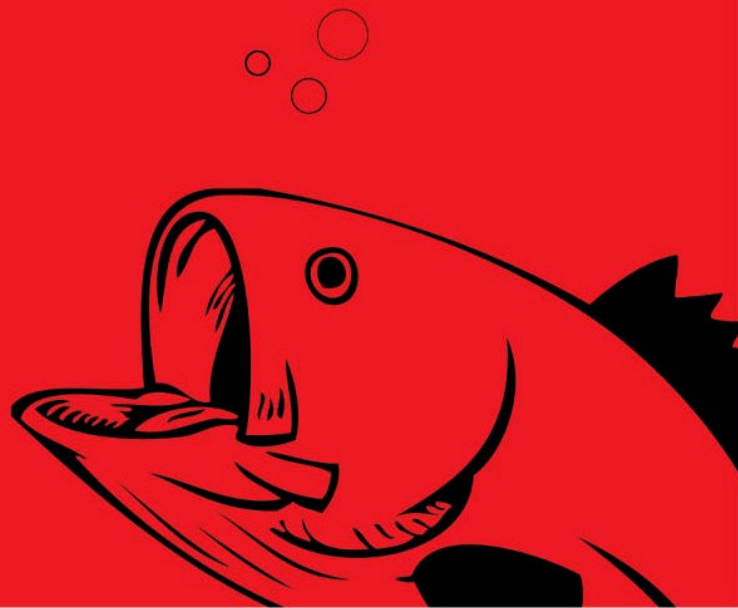




There is *always* a smarter way of doing things.



At Hwang-DBS Investment Management, we are constantly challenged to work smarter, think bigger and do better.

This is why we are relentlessly driven to spot promising winners and design our funds to capitalise on market opportunities, just so you may potentially reel in higher capital growth and longer-term gains.

And now, as a result, our **Hwang-DBS Select Opportunity Fund has been recognised as the Best Performing Equity Malaysia Fund over 5 years at The Edge-Lipper Malaysia Fund Awards 2007.**

We believe it is these small milestones that make it all worthwhile, just as we believe that by challenging ourselves, we will always find a smarter way of landing the catch.

HWANG-DBS INVESTMENT MANAGEMENT BERHAD (429786-T)
Suite 12-03, 12th Floor, Menara Keck Seng, 203, Jalan Bukit Bintang, 55100 Kuala Lumpur.
Tel: 603-2142 1881 Fax: 603-2141 1886 E-mail: hdbsim@hdbs.com.my Website: www.hdbsim.com.my

 **HWANGDBS**
INVESTMENT MANAGEMENT

DISCLAIMER This document is prepared by Hwang-DBS Investment Management Berhad for information only. The Master Prospectus dated 28 July 2006 has been registered with the Securities Commission, which takes no responsibility for its contents. A copy of the Prospectus can be obtained at our office, at any of our sales offices located at Hwang-DBS Investment Bank Berhad (formerly known as Hwang-DBS Securities Berhad) branches and at all our authorised distributor's branches. Units will only be issued on receipt of an application form referred to in and accompanying the Prospectus. Investors are advised to read and understand the contents of the Prospectus before investing. Among others, investors should consider the fees and charges involved. The price of units and distribution payable, if any, may go down as well as up. The past performance of the Fund should not be taken as indicative of its future performance.