

# BREAK TIME

# BONUS


## Contest

### How to participate?

Just send in "QUESTIONS  
**PART 1** ABOUT INVESTING  
IN UNIT TRUSTS"

#### Submit entries with details

- 1) Full Name / Pseudonym (if preferred)
- 2) NRIC No.
- 3) Address
- 4) Contact No.
- 5) Rate this column  
a. Good b. Moderate c. Poor

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#### About Us:

HwangDBS Investment Management Berhad is one of Malaysia's leading investment management companies. For more information, please log onto [www.hdbsim.com.my](http://www.hdbsim.com.my)

**Q1:** What are the key factors that contribute to the performance of a unit trust fund? What are the criteria I should look out for in choosing a fund and fund house? *Julian, Bandar Kinrara*

#### A1: Choose a good partner

If we take it back to basics, what's important to note about unit trust funds is that they are designed for the medium to long-term, notably three to five year periods, or even longer. Hence, choosing the right fund or fund manager/fund house is critical and can be akin to choosing a good partner.

#### Understand your needs and find a match

Knowing your objectives, understanding your risk appetite and investment horizon will help you decide what to look for in your manager. Matching your profile with a particular fund house's investment philosophy, management capability, investment style, customer-centricity and their consistent track record can help determine reliability and attitudes in managing the investor's expectations regardless of market conditions.

#### A trusted and consistent partner for the long-term

Working with an established and trusted manager has its benefits especially since you are entrusting them to manage your hard earned money.

All things considered, the best partners will be able to provide you with the necessary advice as they have your best interest at heart.

**Q2:** Can I or should I leave decisions to my financial adviser, such as choosing the suitable unit trust funds for me? *Siti Mastura, Seberang Prai*

**A2:** As with all personal matters, you should be the key decision maker as you and/or your family members will bear the brunt of the outcome. However, a qualified Financial Adviser will be to assist you in making the best, informed decisions and serve as a trusted guide based on his or her broad industry expertise gained over the years.

Few things to note in money management:

#### I. Be In Control At All Times

You must always maintain direct control over your portfolio regardless of whether you have engaged a good adviser because ultimately, it is your own financial future.

#### II. Determine your life stage

Goals and objectives have to be considered alongside with your age, risk tolerance level and your investment capacity. Typically,

younger investors will be able to take on more investment risk. Conversely, as you grow older, you may shift some of your investment portfolio into more steady or conservative investment instruments with some level of income flows.

#### III. Set clear objectives and constantly review your goals

Admittedly, there are plenty of unit trust funds in the market to choose from. In order to set realistic objectives, goals and aspirations for the future, make sure you assess your current financial situation. With the three tips on hand, take control and choose carefully! Seek professional help once you have done your homework!

#### Rules & Regulations

1. Each participant can submit any number of entries.
2. Each winning entry will only be featured ONCE throughout the entire "HwangDBS Break Time Bonus" campaign
3. The Judges decision is final.
4. Winners will be notified by post and phone.
5. This contest is open to residents of Malaysia aged twelve (12) and above with the exception of employees and immediate relatives of The Sun Media Corporation, the Hwang-DBS Group and its agencies
6. Prizes must be collected from the The Sun office within one (1) month from the date of publication of the winners' names
7. **Part 1:**
  - There will be only Two Winners Each Week.
  - Winners will be chosen based on the most concise and relevant questions in accordance to the weekly themes.
  - Each winner will win RM 200 Cash Prize
  - Submission will be closed on the 29th July 2008 (Tuesday)
8. **Part 2:**
  - There will be only Two Winners Each Week
  - Winners will be chosen based on the most concise and relevant investment story in accordance to the weekly topics
  - Each winner will win RM 200 Cash Prize + 1 Year Subscription of Personal Money Magazine
  - Submission will be closed on the 29th August 2008 (Friday)

**PRIZES for Part 1**  
Question & Answer  
published will win  
**RM200**  
cash prize each!

