Did you know?

One of the easiest ways to invest your savings is by making small, regular contributions into investments.

4 common misconceptions about investing

- “I don’t have much idle cash.”
- “I can always do it later.”
- “I need to time the market.”
- “My money will be locked up.”

3 easy ways to invest your savings

1. **Save as you earn**
   
   Take small steps by putting aside 5% - 10% of your monthly salary into investments over a long period of time.

2. **Invest at regular intervals**
   
   If you invest regularly over time, you can buy more units of investments when prices go down, and less units when prices go up. Therefore, the average cost of each unit can potentially be lower than unit price of lump sum investment at a particular time.

<table>
<thead>
<tr>
<th>Month</th>
<th>One Lump Sum</th>
<th>Averaging Over Time</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Amount</td>
<td>Unit Price</td>
</tr>
<tr>
<td>1</td>
<td>$20,000</td>
<td>$2.00</td>
</tr>
<tr>
<td>2</td>
<td>$5,000</td>
<td>$1.50</td>
</tr>
<tr>
<td>3</td>
<td>$5,000</td>
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<tr>
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<td>$1.80</td>
</tr>
<tr>
<td>Total</td>
<td>$20,000</td>
<td>$2.00</td>
</tr>
</tbody>
</table>

3. **Start early to enjoy the power of compounding**
   
   For example, John and Paul both invested $100 monthly. John started investing at age 20 and for just 10 years, while Paul started 10 years later and invested for 20 years. When they are both 49, John will have more money than Paul.

   - John: Invest $100 monthly for 10 years
   - Paul: Invest $100 monthly for 20 years

Benefits of having a regular investment plan

- Build up your investment portfolio over time
- Monthly contribution as low as $200
- Enjoy the benefits of Dollar Cost Averaging
- Flexibility to stop at any time

Why choose us?

- Access to globally diversified funds
- Dedicated investment specialist to guide you to the appropriate solutions