

Volume 28 - October 2006

Investorlink

MICA (P) 127/08/2006

Unlock the IA CODE

You have probably come across unit trust distributors that are CPFIS Investment Administrators ("IA"), but what does it mean for you and what are the benefits that you will enjoy by investing in unit trusts with an IA?

Investing through an IA gives you two distinct advantages, savings and ease in maintaining your unit trust investments. An IA will be able to draw your CPF investment amount from your Agent Bank without going through the individual Fund Houses. This translates to huge savings in agent bank charges and CPF service charges when you invest in unit trust using CPF monies through an IA. At the same time, do away with multiple statements from different fund houses even when you invest in various funds.

Lower Charges when you invest CPF monies

Below is a simple comparison of the savings you will have when you invest through an IA and a Non-IA unit trust distributor.

Transaction charges

NON CPFIS IA	CPFIS IA
Between \$2.00 and \$2.50 per 1000 units, subject to a maximum of \$25 per transaction [†]	Between \$2.00 and \$2.50 per transaction
Buy \$10,000 each into 3 funds at \$1	
Maximum agent bank charges: \$75 = \$25 x 3 funds	Maximum agent bank charges: \$2.50 Your Savings = S\$72.50
Sell 5,000 units each into 5 funds	
Maximum agent bank charges: \$62.5 = \$12.5 x 5 funds	Maximum agent bank charges: \$2.50 Your Savings = S\$60
Switch 10,000 units into 1 funds at \$1	
<ul style="list-style-type: none"> • Switch designated by fund house Maximum agent bank charges: \$0 = \$0 x 1 funds • Switch designated by Phillip Securities (sell follows by buy) 	Maximum agent bank charges: \$0 Your Savings = Same
Maximum agent bank charges: \$50 = \$25 x 2 transactions	Maximum agent bank charges: \$0 Your Savings = S\$50

Brought to you by Phillip Securities Pte Ltd (A member of PhillipCapital)

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CPF Service charges

NON CPFIS IA	CPFIS IA
\$2.00 per unit trust fund per quarter, subject to a minimum of between \$2 and \$5	\$2.00 per policy per quarter, subject to a minimum of between \$2 and \$5
Hold 10 funds \$80 per annum = \$2 x 10 funds x 4	\$8 per annum = \$2 x 4 Your Savings = S\$72

Ease of maintaining your investment account

Through an IA, the administration of your CPF investments will now be by one entity. Assuming you invest with 10 different Fund Houses using your CPF monies, you will only receive one statement of holdings from your IA. Compare that to investing with a non-IA distributor, where you will receive 10 statements of holdings! In the long run, it eases monitoring on your part. Consolidating your holdings will no longer be a chore.

With Phillip Securities as an approved IA, not only are you able to enjoy the above benefits of greater savings and greater ease of maintaining your unit trust investments, you can also take advantage of our new Advisory Unit Trust Wrap (CPFIS-OA) Account². It allows you more active management in your unit trust investments using CPFIS-OA monies and you will enjoy professional advice to construct a personalized portfolio at the same time. Moreover, no sales charge or switching fee is imposed should you decide to adjust the unit trust in your portfolio. All you need is to pay an Account Management fee (WRAP Fee) and a one-time Adviser Services fee (Upfront fee) for CPFIS-OA monies injected. The total fees incurred will be lesser than making active individual piecemeal investments.

At PhillipCapital, we believe in assisting our clients in making the right choice in their investment. On top of the benefits brought about by CPF-IA, when you invest with us, you also enjoy the following services:

- PhillipCapital Quarterly Recommended List of Funds
- Research Articles
- Proprietary Tools
- Monthly Unit Trust Newsletter, PhillipCapital *Utalk*
- Financial Review by our in-house Financial Adviser Representatives
- Familiar Online Platform – POEMS

There are more than the above reasons for you to start an investment account with us. To find out more, please call our hotline @ 6531 1555 or speak to your Financial Adviser Representative today.

¹<http://mycpf.cpf.gov.sg/Members/Gen-Info/FAQ/Investment/INV.htm#app4>

²This product is also available for cash and SRS-IA investment

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POEMS Mobile lets you tap on market opportunities to SGX trading via your mobile phone or PDA device* anytime, anywhere.

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#This promotion is open to new clients only from 2 Oct to 29 Dec. Terms and Conditions apply.

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It's getting more and more attractive to trade in

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*Terms and conditions apply.

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Redeem fabulous gifts when you trade with Phillip CFD! From 1st Aug to 30th Nov 2006, every dollar spent on **Phillip CFD** commission earns you 1 CFD\$. What's more, when you trade our foreign markets CFD⁺, you earn 2X CFD\$! The more you trade, the closer you are to your desired gifts. It's that simple!

*Terms & Conditions apply.

Rewards you can redeem:

 1,000 CFD\$ \$20 Shopping Voucher	 3,000 CFD\$ \$50 Sushi Voucher	 5,000 CFD\$ OSIM iPamper
 10,000 CFD\$ iPod nano 4GB	 30,000 CFD\$ Hong Kong Trip for 2	Open a Phillip CFD account during this period and enjoy 0.2% low commission and 7 days \$0 finance charges*. At the same time, deposit S\$30,000 and receive a free OSIM iPen*.

InvestorLink Contest

You may have been using POEMS to trade frequently, but how well do you really know our trading portal? Test yourself today and 3 lucky participants with all 3 correct answers will stand a chance to win a **\$50 Raffles City Shopping Centre Voucher!**

1. Name 4 investment products that you can trade on POEMS.
2. What are the 3 modes that you can trade with POEMS?
3. What does POEMS stand for?

Email your answers together with your name, NRIC/Passport number, address and contact numbers to InvestorLink@phillip.com.sg with the subject title "InvestorLink Contest (Oct 06)". **Closing date: 30 October 2006.**

Each participant with all 3 correct answers is entitled to only one chance in the lucky draw. All staff, remisiers and financial representatives of PhillipCapital and their family members are not eligible to participate in the contest. Phillip Securities Pte Ltd (PSPL) reserves the right to amend any rules and regulations without prior notice. PSPL's decision will be deemed final. Further correspondences after the closing date will not be entertained. THREE Lucky Winners will be drawn on 20 November 2006. The winners will be notified by email and announced in the next issue of InvestorLink.

Congratulations to the 20 winners for the last InvestorLink Contest who each received a Limited Edition Stainless Steel Leather Mug!

Quah Peng Siong
Ong Cheow Tee
Kho Chiew Peng
Kho Arh Kiah

Ng Tian Chye
Heng Fok Wee
Kek Suh Feei
Leong Chao Shing

Teo Guan Huat
Tan Yong Seng
Wan Sek Leong
Ho Ee Xiang

Ernest Chew
Chan Yong Hock
Bang Seng Long Jeremy
Soo Chai Lee

Lim Eng Hock
Tiew Kei Tee
Tan Swee Huang
Carol Goh

Win as you Trade

Stand to win a 40" HD LCD TV from **2 Oct to 29 Dec 06!** Every 2 trades done using **POEMS Mobile** entitles you to 1 lucky draw chance. The more you trade, the higher your chances of winning our exciting range of prizes worth more than \$9,000.

1 st prize	2 nd prize	3 rd prize	4 th prize	5 th prize
				Apple iPod nano 2GB MP3 Player (worth \$248)
Samsung 40" High Definition LCD TV (worth \$4,488)	Sony VAIO Notebook (worth \$2,000)	Samsung The Ultra Edition 12.9 Mobile Phone (worth \$848)	Samsung The Ultra Edition 6.9 Mobile Phone (worth \$648)	6th - 15th
				\$100 Takashimaya Shopping Voucher each

So why wait? Start trading now using **POEMS Mobile** to qualify for your lucky draw chances. You might be walking away with great prizes!

Do not have an account yet? Visit www.poems.com.sg for details.

Terms and Conditions apply.

POEMS proudly presents Q406 Investment Outlook

4 November 2006 (Saturday), 1.15pm - 6.00pm

What is your view on energy stocks? Or the effect of the slowdown of the US economy on Asian stocks?
How about US interest rates? Join us at our seminar on 4 Nov 06 and see how your opinion matches up with what our analysts think.

PROGRAM HIGHLIGHTS

Macroeconomic Perspective

Stock Selections

Fixed Income Market Outlook

Company Presentations

Venue: Conference Hall @ SMU Administration Building, Level 5 (Near City Hall MRT) Fee: S\$20 or 10,000 Reward Points per ticket

For any questions that you would like our speakers to address during the Q & A session, you may send an advance email to poems_events@phillip.com.sg.

To register for the seminar, please visit www.poems.com.sg or purchase tickets from our Phillip Investor Centres.

PAYMENT DETAILS:

Cash

Tickets are available for cash purchase at our Phillip Investor Centres from 9.00am - 6.00pm on weekdays.

Rewards Points

Log in to your POEMS account and redeem your ticket(s) via POEMS Reward Programme. Upon successful redemption, a confirmation email will be sent to you within a week.

Cheque

Kindly make your cheque payable to "Phillip Securities Pte Ltd". Please indicate your Name, Account No./NRIC, contact number and seminar title at the back of the cheque.

Cheques can be mailed to:

Phillip Securities Pte Ltd (POEMS Marketing)

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Raffles City Tower Singapore 179101

Trading the *Share Market*

In trading, investors will want to succeed in three areas: generate profit, avoid significant losses and never give back a significant profit. Saying this is simple enough. Making it happen is another story.

A substantial proportion of trades are made by people who have listened to advice from their broker, taken a tip from "a reliable source", been influenced by media reports or simply relied on gut feel. Unfortunately, trading takes more than a gut feel or a tip. You have to rely on skills and knowledge to trade successfully.

Simple human emotion becomes a disadvantage to successful trading. How many times have you held onto a stock even though the price has been going through a downward trend, hoping that it will rebound? Conversely, how many times have you sold a stock at the first hint of profit, fearing that the price will start to drop, only to see it spiral higher?

Being disciplined and having a clearly defined set of objectives that are quantifiable and measurable helps to counter the effect of emotion that might cloud judgment. Trading does not offer a get-rich-quick alternative, and natural skill is not something that sets a good trader apart from a poor one. A willingness to learn the fundamental principles of stock selection and the discipline to recognise when a selection is wrong, remain the keys to success.

Apply the **10 golden rules** in selecting your stocks. For example, make it a habit to rank the sectors (finance, hotel, shipping, etc) daily. Buying strong shares in strong sectors gives you a better chance of choosing the right shares. Be able to do your **technical analysis** like identify and understand the 3 basic patterns - "V", "inverted V" and "U" when reading your stock charts. These are some of the skills that will help you become a better trader.

We all know we must sell to make a profit. Be equipped with the necessary skills to select the stocks that will give you a higher probability of success and learn how to be confident not to sell too early. On the other hand, be disciplined enough to sell immediately in order to cut loss - one of the most difficult things to do, as we all know. With **CQIntegra**, outfit yourself with the ability to maximize your profits and keep your risk to a minimum (keeping bad trades to 2% of your trading capital).

Also learn to use simple psychology to analyze the market - understand other people's emotional state and mindset. Those who are impatient may not maximize their profit. Some make the mistake of buying at the resistance level - buy only when the price is at least 1 bid ABOVE the resistance level. At the resistance level, you expect the price to drop!! A break-out occurs only when the price has broken through resistance.

With discipline, skills and knowledge, you will be on your way to earning superior profits.

Visit **www.cqintegra.com** for more information on CQIntegra.

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An Evening of Good Food, *Fine Wine & Opportunities...*



The 21st BlueSky Exchange and Evening was hosted by Phillip Securities on 29 August 2006. Organised by Action Community for Entrepreneurs (ACE), the event was attended by Minister of State for Trade and Industry, Mr. Lee Yi Shyan. The evening allowed entrepreneurs interested in tapping onto the new platform to raise new capital and investors looking for new investment opportunities to have a better understanding of OTC Capital. The dialogue session engendered much lively exchange between panellists and attendees which enabled them have a clearer picture of how they might benefit from OTC Capital.

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