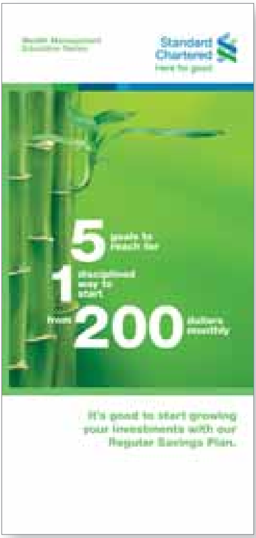
Wealth Management
Solutions

Standard
Chartered
Here for good

It's good to start growing your investments with our Regular Savings Plan.



To deliver on the Standard Chartered promise of being here for good, we aim to empower you not only with the basic foundation of financial literacy, but also the key building blocks to help build your wealth.

Once your investment needs are identified, the first step in working towards your financial goals is to adopt a solid investment strategy.

While we know that discipline and planning are critical to successful investing, we are often distracted by market noise, other priorities and the stress of volatile markets. We show you here some key investing principles and demonstrate why they can be powerful in helping you achieve your goals, while giving you peace of mind by simplifying the way you invest.

We believe that through our **Regular Savings Plan**, you can take advantage of a well constructed and disciplined long-term investment programme to achieve your goals in today's market environment.

What is a Regular Savings Plan?

With a Regular Savings Plan (RSP), you **commit to investing a fixed amount of money on a regular basis**, on a recurring schedule, and the money set aside will be directed into a mutual fund of your choice.

In addition to being a **disciplined approach** to investing, the RSP also allows you to enjoy the benefits of **Dollar Cost Averaging** (see how this works on Page 14) as you build up your investment position.

Most importantly, you can enjoy **greater peace of mind** knowing that with each passing day, you are taking small but steady steps towards achieving your financial goals — be it a new car, your dream home, or the children's education.

Who is it for?

Who is it for?

Once you have worked with your financial advisor to develop a plan in line with your risk profile and financial objectives, you can begin to put the plan into action by selecting your investments.

If you agree with one or more of the following statements, then the RSP may well be an ideal investment choice for you.

prefer smaller investment amounts

You are just starting to build up your investments, and/or may not have a large amount of money which you can immediately use to invest. You are more comfortable investing smaller and more manageable amounts on a regular basis.

have no time

You do not have time to make frequent decisions and adjustments to the choice, amount and timing of your investments. You prefer to put in place an arrangement for regular investing to remove the guesswork of trying to time the market.

want to build up your investment over time

You appreciate the discipline of regular investing, and would like to build up your investments and remain invested over a certain time period to benefit from dollar cost averaging and compound your investment returns over long periods.

Who is it for?

Could this be you?

Investing for the future, providing for your loved ones...

Case Study

1

Jack Lee, age 30, young parent

Jack is a high-flying oil and gas executive with a fulfilling, but hectic career. He and his wife have recently become proud parents to a beautiful baby girl, Anna, and this has prompted Jack to think seriously about investing for the future — in particular, providing for his daughter's university education. Based on what he has read about the cost of a good university education, he estimates he would need at least $200,000 set aside by the time she is 16 years old.

However, with his demanding work schedule, it was impossible for Jack to find the time for any meaningful research or investment activity. He needs an investment plan that is simple, structured, and most importantly, stress-free for him to implement.

Following from discussions with his Standard Chartered

Who is it for?

Relationship Manager, Jack has begun to invest $1,000 every month, or just 6% of his salary, towards an RSP. This amount is directed towards a globally diversified mutual fund, which Jack personally selected after considering his own risk profile, relevant market commentary and research materials and discussing the risks and merits of the fund with his Relationship Manager. By the time Anna reaches her sweet sixteenth birthday, Jack would have invested $192,000 and his investment at a 5% per annum projected rate of return* would be around $293,000. He is fully aware that his investment is subject to losses but is comfortable that the compounded growth of the investment, assuming upward trending markets over the investment period, should meet all if not most of his daughter's higher education needs.

Jack now feels that he is able to devote more of his attention towards advancing his career and enjoying the time spent with his family. This is because he knows that his regular and disciplined investing today may go a long way towards providing peace of mind and realising his daughter's future education needs.

*assumed rate of return for a globally diversified fund investment.

For illustrative purposes only. Please note that this is an example only and any potential returns set out herein are not indicative of actual returns that may be achieved in any investments that you may decide to make.

Who is it for?

Engaging the experts, achieving the results you want…

Case Study

2

Peter Wang, age 45, businessman

Peter is a successful business owner with interests in the construction industry across several countries. He is confident and experienced when making decisions for his business and has also done well making personal investments into various construction-related stocks.

Recently, he has started to think about when he would like to retire and wants to ensure he has sufficient savings when the time comes. While he is comfortable with a do-it-yourself approach towards investing, Peter realises that the performance of his other investments in non-construction stocks have been far less consistent. And although his business acumen has helped him identify market-buying opportunities in the past, his recent heavy work commitments have prevented him from doing so for his personal portfolio.

Knowing the importance of diversifying his investment portfolio and leveraging on professional expertise, Peter met with his Standard Chartered Relationship Manager, who introduced him to RSP. Together, they

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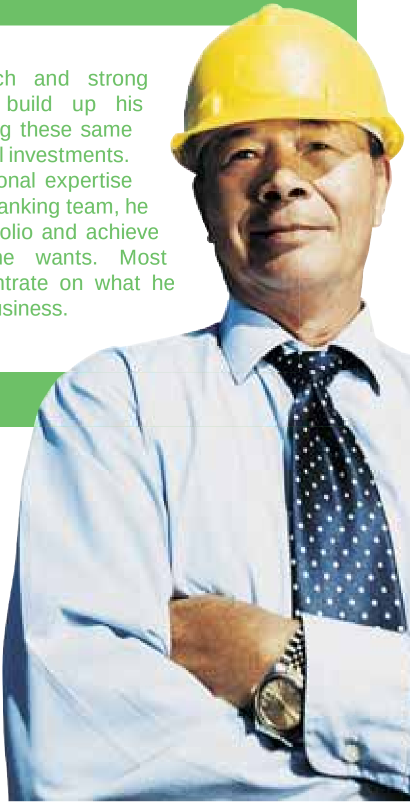
Who is it for?

reviewed his investment profile, relevant market commentary and research materials, and discussed the risks and merits of the various investment options. Now, in addition to his other more actively managed investments, Peter commits $5,000 each month, which is around 10% of his monthly income, to be automatically invested through Standard Chartered in a basket of three mutual funds. These funds were personally selected by Peter based on his desire to gain exposure into (i) overseas markets such as the US and other developed markets, (ii) fixed income instruments such as Bonds, and (iii) other asset classes such as Commodities.

Peter's tenacious approach and strong focus have helped him build up his business, and he is applying these same traits to manage his personal investments. By tapping on the professional expertise of the Standard Chartered banking team, he is able to diversify his portfolio and achieve the investment results he wants. Most importantly, he can concentrate on what he loves best — growing his business.



Why does it work?

Why does it work?

The RSP combines several key principles of investing to make your money work harder for you. An investment into an RSP will allow you to enjoy:

1. Potential rewards of regular investing
2. Power of compounding
3. Potential benefits of dollar cost averaging

1 Potential rewards of regular investing

Regular investing is one of the best strategies for long term investing.

Encourages discipline

It encourages discipline, as you will be setting money aside on a regular basis (for example, monthly) for investment. From a practical perspective, you would also better manage your personal finances by timing your investment outlay to coincide with when you receive your income.

Mitigates risks of market timing

With regular investing, you do not have to worry about market timing or agonise over when to get in or out of an investment. When you invest at a gradual pace, you are less likely to commit large amounts of money in a single investment at the wrong time.

If you remain invested over the designated time period, you would also have the opportunity to receive better investment returns as you would be participating in the market's best performing cycles (in addition to its worst performing cycles).

Lowers the investment threshold

You do not need to commit a large sum of money to start investing. Regular investing allows you to contribute what you can afford, making it a flexible yet effective way to build up your portfolio. At first glance, your small contributions may not seem very substantial, but the benefits of regular investing could really add up over the course of a lifetime with the effect of compounding.

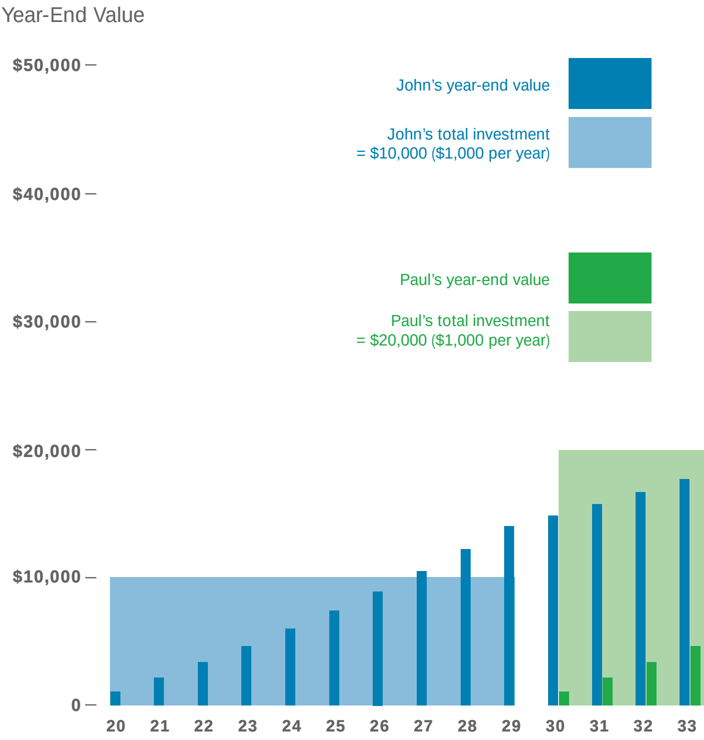
Why does it work?

2

Power of compounding

You may potentially maximise your returns by consistently re-investing any dividends you receive back into your investment. This way, you would be continuously putting a larger amount of capital to work, and your investment return would be compounded over time. Utilised properly, compounding could help you grow a small sum of money into a substantial amount over a longer time horizon.

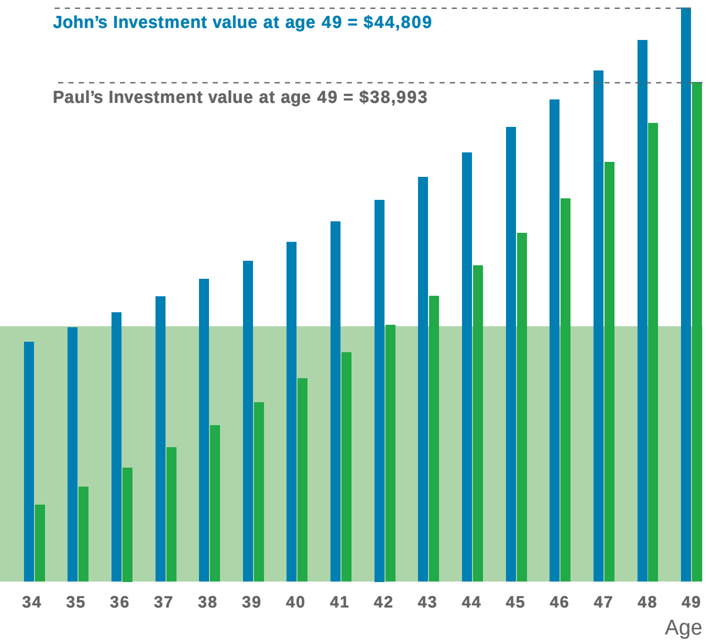
The power of compounding (John versus Paul)



Why does it work?

Example

The **power of compounding** is illustrated by the example below, based on a rate of return of 6% per annum. In both examples, John and Paul, both the same age, each invest $1,000 per annum, but John starts investing at age 20 and for just ten years, while Paul starts 10 years later at age 30, and invests for 20 years. When they are both 49, John will have more money than Paul.



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Why does it work?

3

Potential benefits of dollar cost averaging

When making your investment decisions, you may be able to save and accumulate your wealth consistently by utilising the concept of **dollar cost averaging**. You commit to buying a fixed sum of a particular investment on a regular schedule. When prices go up, fewer units will be bought and when prices go down, more units will be purchased. The average cost of each unit acquired will be lower than the fund's average price over the same period. In this way you could potentially build up to your desired investment position by making gradual and disciplined investments in the market. You avoid the risk of investing a large sum at an unexpectedly disadvantageous time while giving yourself a disciplined plan for reaching your investment goals.

Investing one lump sum versus averaging over time

Month	One Lump Sum			Averaging Over Time		
	Amount	Unit Price	Number of Units	Amount	Unit Price	Number of Units
1	$ 20,000	$2.00	10,000	$ 5,000	$2.00	2,500
2				$ 5,000	$1.80	2,777
3				$ 5,000	$1.90	2,631
4				$ 5,000	$2.10	2,380
Total	**$20,000**	**$2.00**	**10,000**	**$20,000**	**$1.94**	**10,288**

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Does dollar cost averaging always work?

Are there instances where dollar cost averaging may not create the best outcome for you?

One such example is if markets only go downwards, then you would obviously be better off not investing at all. Interestingly, should markets only go up after you invest, then you would also have been better off investing all your money on day one instead of pursuing a Regular Savings Plan.

So, if you already have a large sum of money available for investment, and are extremely confident in your view that markets will only rise over your investment time horizon, then you may not wish to opt for a Regular Savings Plan.

What are the benefits?

What are the benefits?

In summary, an investment in a Regular Savings Plan...

- Provides a **disciplined approach** for long term investing
- **Removes the guesswork** of trying to time the market
- **Averages the overall cost** of your investment over time
- Allows you to start investing with **smaller amounts**
- Gives you the **flexibility** to choose from a wide range of investment periods and frequency
- **Saves you time**

What are the risks?

What are the risks?

As with all investment strategies, there are no guaranteed returns due to the inherent volatility of market conditions. An RSP does not promise a profitable outcome, nor does it protect the investor against losses in a downward trending market.

How to get started?

1. Meet with your Relationship Manager to **open an account**
2. Complete a Needs Analysis to help you select an **appropriate mutual fund** to invest in
3. Determine your regular investment **amount**
4. Decide your investment **interval**
5. Choose your investment **horizon**

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