



## Invest in Singapore's future with MyHome Fund.

### MyHome Fund



Like many of you, Singapore is home to POSB. As Singaporeans, we can be proud of Singapore's progress and achievements. If you believe in Singapore's potential and want to build your future here, you may wish to consider investing in MyHome Fund.

**Managed by DBS Asset Management, MyHome Fund invests into a basket of Singapore stocks and Singapore-dollar denominated bonds through two exchange traded funds (ETFs).**

### Where does MyHome Fund put your money into?

MyHome Fund puts your money into a basket of Singapore stocks and mainly Singapore-dollar denominated bonds through 2 underlying ETFs.

- **DBS Singapore STI ETF**

The investment objective of the DBS Singapore STI ETF is to replicate as closely as possible, before expenses, the performance of the FTSE Straits Times Index (STI). This is done by investing in the same stocks that make up the STI and in the same weightings as they are reflected in the index.

- **ABF Singapore Bond Index Fund**

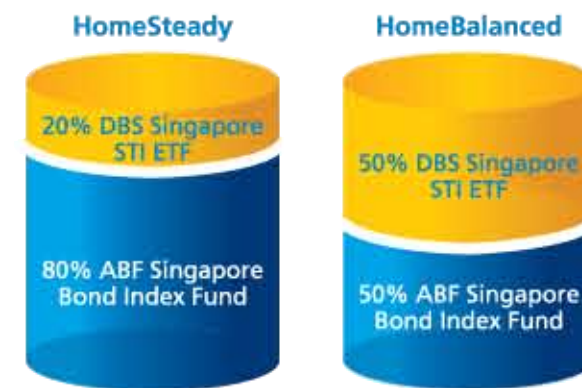
The investment objective of the ABF Singapore Bond Index Fund is to provide investors with investment returns that correspond closely to the total return of the iBoxx ABF Singapore Bond Index, before fees and expenses. This is done by investing its assets primarily in Singapore-dollar denominated bonds issued by the Singapore government, its government-linked entities or other Asian governments.

### What are ETFs?

There are 2 key features of an ETF:

- ETFs are funds traded on the stock exchange and can be bought or sold like a stock.
- An ETF invests in a basket of securities and generally aims to track the performance of market indices like the STI, for example.

### MyHome Fund offers a choice of HomeSteady and HomeBalanced:



- **What is HomeSteady?**

It seeks to provide capital preservation with a mild element of capital appreciation in largely Singapore-dollar denominated assets.

- **What is HomeBalanced?**

It seeks to provide moderate capital appreciation through largely Singapore-dollar denominated assets.

### What are the benefits of investing in MyHome Fund?

- **It's AFFORDABLE** – start from as low as S\$1,000
- **It's COST EFFICIENT** – the current annual management fee is 0.50%
- **It's DIVERSIFIED** – it invests across two asset classes, stocks and bonds through two ETFs
- **It's TRANSPARENT** – the valuation price is updated daily on [www.posb.com.sg](http://www.posb.com.sg)
- **It's EASY TO INVEST** – at any POSB branch, ATM or website

### What are the key risks of MyHome Fund?

- **Market Risk** – Day-to-day price fluctuations of underlying investments
- **Single country concentration risk** – Singapore-biased investments
- **Limited management discretion over asset allocation** – Fixed proportion of investments into equities and bonds
- **Tracking error risk of the underlying ETFs** – Difference between the performances of the ETF and the index that it tracks

Please refer to the Prospectus for full risk disclosures.

### There is no better place to invest your future than home.

**Take the first step** : Visit any POSB branch, ATM or [www.posb.com.sg/myhome](http://www.posb.com.sg/myhome)

### Useful tips

Before investing your extra cash, ask yourself:

1. Have I set aside 3-6 months of living expenses?
2. Have I taken care of my protection needs?
3. Do I understand the product and risks involved?



### MyHome Fund Facts:

|                              |   |
|------------------------------|---|
| Initial Offering Period      | 27 July – 11 September 2009, or such other period as the Manager may determine                              |
| Structure                    | Constituted as unit trusts in Singapore as sub-funds of the DBSAM Investment Funds                          |
| Investment Universe          | Largely Singapore-dollar denominated assets through DBS Singapore STI ETF and ABF Singapore Bond Index Fund |
| Asset Allocation             | 2 portfolios with pre-allocated proportions to the DBS Singapore STI ETF and ABF Singapore Bond Index Fund  |
| Benchmark                    | None available  |
| Fund Manager                 | DBS Asset Management Ltd  |
| Fund Currency                | SGD   |
| Issue Price                  | S\$1.00   |
| Minimum Initial Investment   | S\$1,000  |
| Subsequent Investment Amount | Minimum S\$200  |
| Regular Savings Plan         | Initial investment of S\$1,000 and minimum monthly investment of S\$100                                     |
| Initial Sales Charge         | Current: 3%; Maximum: 4%  |
| Annual Management Fee        | Current: 0.50% p.a.; Max: 2.0% p.a.   |
| Trustee Fee                  | Not exceeding 0.1% p.a., subject to a minimum fee of S\$22,000 p.a. per Fund.                               |
| Pricing                      | NAV (single forward pricing)  |
| Anti-Dilution Levy           | Currently 0%; Maximum: 2% of the subscription or redemption monies  |
| Eligible for                 | Cash, SRS   |

Managed By:



Distributed By:



Also available at DBS branches.

### Important Notice

This document is published for information and general circulation only and does not have regard to the specific objectives, financial situation and particular needs of any specific person. Investors should seek advice from a financial adviser regarding the suitability of the investment product before making any investments. In the event that the investor chooses not to do so, he should consider carefully whether the investment is suitable for him.

Past performance of the Manager is not necessarily indicative of the future or likely performance of the Manager. DBS Bank Ltd ("DBS") and DBSAM accept no liability of any loss whatsoever arising from any use or reliance of opinions expressed, and the opinions expressed are subject to change without notice. DBS, DBSAM and their related companies, their directors and/or employees may have positions in and may effect transactions in the Units in the Fund or securities mentioned in this document. Investments in Units in the Fund are subject to risks, including possible loss of principal amount invested. Investments in Units in the Fund are not deposits or other obligations of, or guaranteed or insured by DBS or DBSAM, or any subsidiaries or associated companies of DBS Group Holdings Ltd or their affiliates.

The value of the Units and the income accruing to the Units, if any, may fall or rise. All applications for Units in the Fund must be made on application forms accompanying the Prospectus. Investors must read the Prospectus available at any POSB/DBS branch before deciding whether to subscribe for Units in the Fund. Potential investors should note that MyHome Fund is not endorsed in any way by the Government of Singapore as an investment product.



## 我的家园基金让您投资于新加坡的未来。

### 我的家园基金

在新加坡的稳定环境中安享晚年

在新加坡的杰出成就中安居乐业



在新加坡的无限潜能中实现梦想



像许多人一样，新加坡也是储蓄银行的家园。作为新加坡的一分子，我们为国家的发展成就而感到自豪。如果您坚信新加坡拥有巨大的潜力，并想在这里打造您的未来，投资于我的家园基金将是您的一大优选。

我的家园基金由星展资产管理公司所管理，通过两个挂牌基金投资于新加坡股票及新元计价债券组合。

### 我的家园基金将您的资金投资于何处？

我的家园基金通过两大挂牌基金(ETF)将您的资金投资于新加坡股票与主要以新元计价的债券组合。

#### • DBS Singapore STI ETF

DBS Singapore STI ETF的投资目标旨在紧密跟进FTSE海峡时报指数(STI)的表现(未扣除开支前)，其方法是以指数显示的相同比重投资于相同的股票。

#### • ABF Singapore Bond Index Fund

ABF Singapore Bond Index Fund的投资目标旨在为投资者提供与iBoxx ABF Singapore Bond Index总回报指数紧密跟进的投资回报(未扣除开支前)，其方法是投资于主要以新元计价的新加坡政府债券、政联实体债券或其他亚洲政府债券。

### 挂牌基金(ETF)是什么？

挂牌基金(ETF)具有2个主要特征：

- 挂牌基金(ETF)是在证券交易所上市的基金，可以像股票一样买卖。
- 挂牌基金(ETF)投资于一篮子有价证券，通常致力于追踪市场指数(如STI)的表现。

### 我的家园基金提供稳固型家园基金和平衡性家园基金：



#### • 稳固型家园基金是什么？

它是通过投资于主要以新元计价的资产来取得本金保障，同时获得适度的资本增值。

#### • 平衡型家园基金是什么？

它是通过投资于主要以新元计价的资产来获得中度的资本增值。

### 投资于我的家园基金有哪些好处？

- **价格合理** - 从S\$1,000起
- **具有成本效益** - 目前年度管理费为0.50%
- **多元化** - 通过两大挂牌基金投资于股票和债券的资产类别
- **透明化** - 网站www.posb.com.sg每日会提供最新估价基金净值
- **简单又便利** - 通过储蓄银行分行、自动提款机或网站投资

### 我的家园基金有哪些风险？

- **市场风险** - 旗下投资的每日价格浮动
- **单一国家集中风险** - 主要投资于新加坡
- **基金经理对资产配置的判断受局限** - 投资于证券和债券的比例已经固定
- **旗下挂牌基金的追踪错误风险** - 挂牌基金的表现与其直属的表现之间的区别

请参阅投资说明书的完整风险披露声明。

### 唯有家园是您投资未来的最佳所在。

踏出您的第一步：亲临任何储蓄银行分行、自动提款机或登入网站 [www.posb.com.sg/myhome](http://www.posb.com.sg/myhome)

### 贴心小贴士

在考虑使用您的额外现金进行投资前，请问自己：

1. 我是否已预留出3-6个月的生活费？
2. 我是否已妥善安排自身的保险保障？
3. 我是否了解产品及其相关风险？



### 基金详情：

|         |   |
|---------|---|
| 最初启动期限  | 2009年7月27日 - 9月11日，或基金经理规定的其他期限                                   |
| 结构      | 由星展资产管理公司投资基金所组建的开放式单位信托基金  |
| 投资范围    | 主要通过DBS Singapore STI ETF与ABF Singapore Bond Index Fund投资于新元面值的资产 |
| 资产配置    | 2种预先配置的DBS Singapore STI ETF与ABF Singapore Bond Index Fund组合      |
| 基准      | 无   |
| 基金经理    | 星展资产管理有限公司  |
| 基金货币    | 新元  |
| 发行价格    | S\$1.00   |
| 最低起始投资额 | S\$1,000  |
| 后续投资额   | 至少S\$200  |
| 定期储蓄计划  | 起始投资额为S\$1,000，每月最低投资额为S\$100                                     |
| 起始销售费   | 目前：3%<br>最高：4%  |
| 年度管理费   | 目前：每年0.50%；<br>最高：每年2.0%  |
| 托管费     | 不超过每年0.1%，<br>每基金最低费用为每年S\$22,000                                 |
| 定价      | 净资产价值(单一的期权定价)  |
| 反稀释税赋   | 目前：0%；<br>最高：认购费或赎回费的2%   |
| 适合付款方式  | 现金、退休补助计划户头   |

基金经理：



分销商：



在任何星展银行分行也有提供。

### 重要通知

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基金经理的过往业绩不能作为未来业绩之指标。星展银行有限公司(星展)及星展资产管理公司皆不对任何使用或依赖所表达看法而造成的任何损失承担责任，且以上所提出的看法有可能会在不预先通知客户的情况下更改。星展银行、星展银行的董事和/或雇员(统称为“当事人”)可以并且可能影响本文中所述单位信托的交易。单位信托投资涉及风险，包括可能损失投资本金。投资于单位信托并不能视为星展银行或星展资产管理公司、或星展集团的任何子公司或相关公司、或他们的关联公司的存款或债务，且不享有担保或保证。

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