

Phillip Capital Management

HOW TO RETIRE RICH & FINANCIAL FREEDOM ?

PRESENTED BY :

ALWIN YAU MIN SIN 姚茛薪

Certified Financial Planner ®

MBA (Finance) UK, CFP, CMSRL
MIBM (Banking), C.Dip. A.F.(ACCA)

注册财政规划师

Life's Financial Freedom

•生命是财务自由*

Contact H/P: 019 3232163

E-mail : alwinyau@retireriche.com

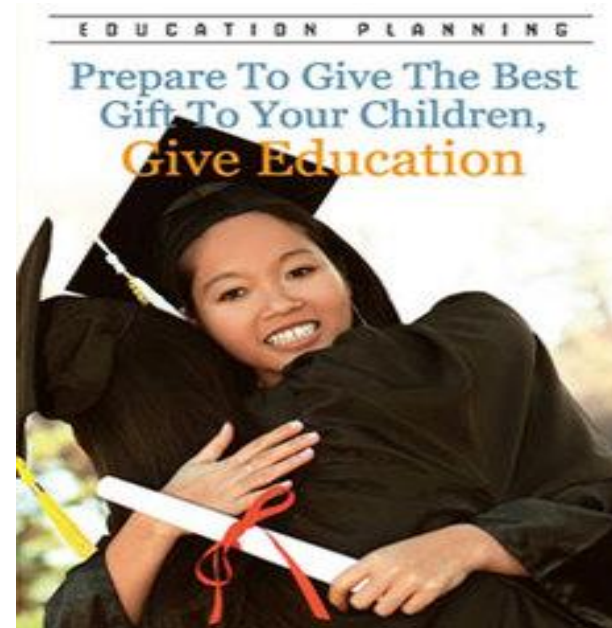
Website : www.retireriche.com & www.walkwithwealth.com

EPF INVESTMENT MEMBERS' SAVING SCHEME

HOW TO TRIPLE YOUR PENSION SAVINGS INCOME ?

Are You HAPPY with a FIXED SINGLE INCOME Or a MULTIPLE SOURCES OF INCOME ?

Find out what are the Secrets of Stock Investment in
Blue Chip Stocks are Key Success to
Retire Riche and Financial Freedom in future !



Overview of Valued Stock Investment Strategies

- Phillip Capital Group Profile
- Phillip Managed Account for Retirement (PMART) for EPF Investors
- Private Managed Account (PMA) for Cash Investors



Phillip Capital Management

Phillip Capital Group's Profile



Phillip Capital Group

- Founded on 15 June 1975
- Total shareholders' funds of more than US\$600 million
- Asset under management, advice and custody amount to SGD13 billion
- More than 3,200 employees in 12 offices worldwide
- Started out as a stockbroker and the pioneer of internet broking in 1996, Phillip Capital is now a truly integrated award winning financial services provider
- The Malaysian operations currently managing estimated RM2.0 billion of clients' money in total under private investment accounts and mutual trust funds

PhillipCapital Group's Global Network



Global Network

Singapore • Malaysia • Hong Kong • China • Japan • Indonesia • Thailand
United Kingdom • Australia • France • Sri Lanka • United States

Worldwide Affiliated Offices

Singapore

Phillip Securities Pte Ltd
 Phillip Futures Pte Ltd
 Phillip Trading Pte Ltd
 Phillip Securities Research Pte Ltd
 Phillip Financial Pte Ltd
 Phillip Capital Management (S) Ltd
 International Factors(Singapore) Ltd
 ECICS Management Pte Ltd
 CKS Property Consultants Pte Ltd
 CyberQuote Pte Ltd

Malaysia

Phillip Capital Management Sdn Bhd
 Phillip Mutual Berhad
 Phillip Wealth Planners Sdn Bhd
 PC Quote (M) Sdn Bhd
 Phillip Futures Sdn Bhd
 IFS Capital (M) Sdn Bhd
 Pristine Strategy Sdn Bhd

Hong Kong

Phillip Securities (HK) Ltd
 Phillip Commodities (HK) Ltd
 Phillip Finance (HK) Ltd
 Phillip Asset Management (HK) Ltd
 Phillip Financial Advisors (HK) Ltd
 Phillip Institute of Financial Learning Co Ltd
 CyberQuote (HK) Ltd

China

Phillip Financial Advisory (Shanghai) Co. Ltd

Japan

Naruse Securities Co., Ltd

Indonesia

PT Phillindo Santana Perkasa

Thailand

Phillip Securities (Thailand) Public Co. Ltd

Sri Lanka

MMLB Phillip Securities Ltd

United Kingdom

Walker, Crips, Weddle, Beck PLC
 King & Shaxson Bond Brokers
 King & Shaxson Asset Management
 Phillip Securities (UK) Ltd

Australia

Intersuisse Limited (Melbourne Office)

France

Phillip Securities (UK) Limited (Paris Office)

United States

Phillip Futures Inc.

Profile of Phillip Capital Management Sdn Bhd

- Licensed by the *Securities Commission* under the *Capital Markets & Services Act 2007* to carry out investment management and advisory services business
- Appointed by the *Ministry of Finance* as one of the Fund Management Institutions for the *EPF Investment for Members' Savings Scheme*
- 70% owned by the Phillip Capital Group, 30% Bumiputra-controlled

VALUED INVESTING WEALTH BUILDER

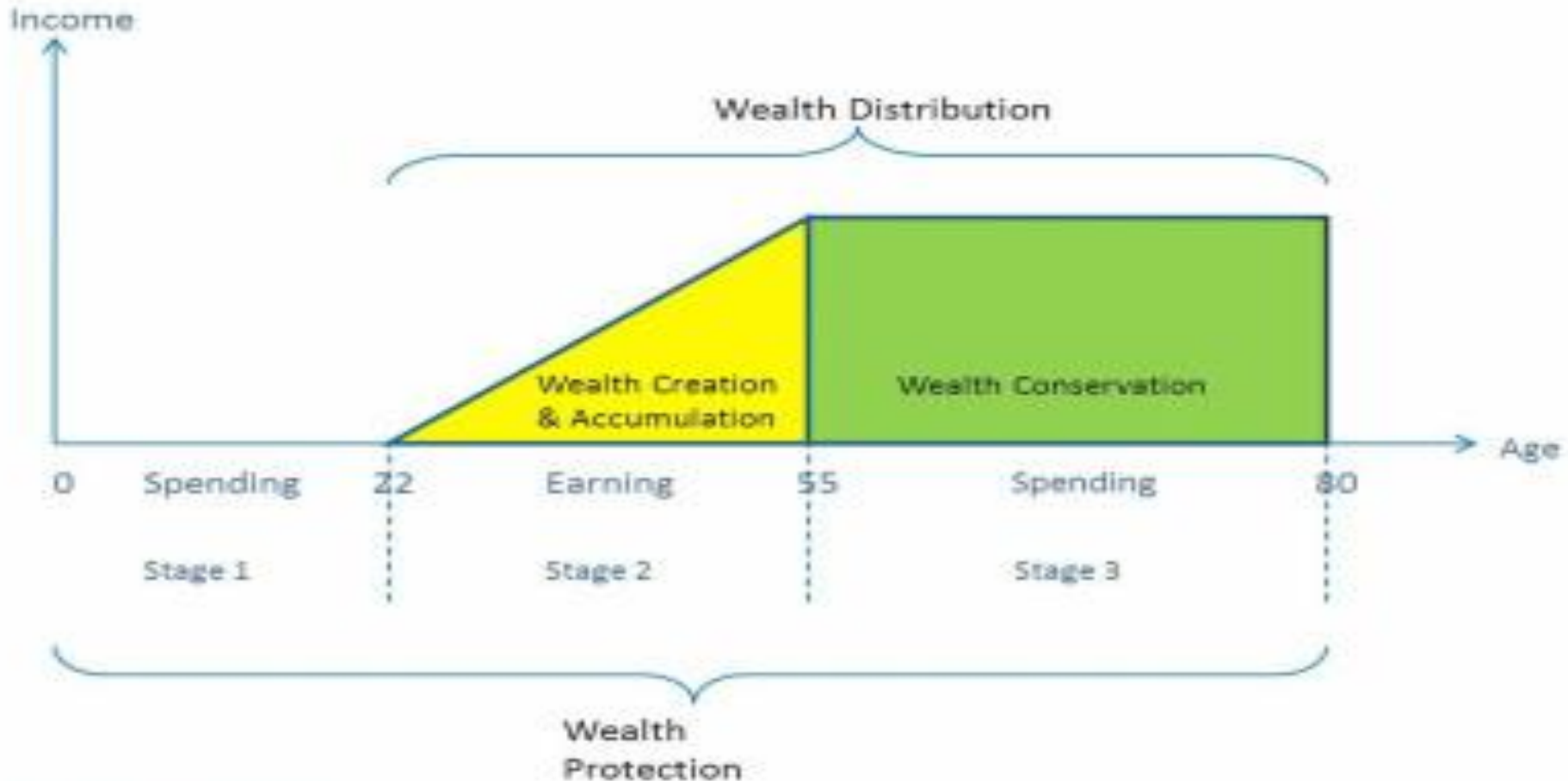


Figure 1: Life-Span

VALUED STOCK INVESTMENT

The World Billionaires: Warren Buffett, Bill Gates, Carlos Sim, Steve Jobs, Li Ka-Shing, Robert Kuok, Robert Kiyosaki, etc owned billions valued blue chip stocks worldwide.



RICH DAD saying:
“A Stock means A Business”



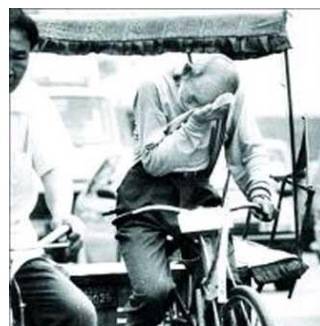
By Age 65, **Out of every 100 people** : 90% is Poor ! 10 % is Rich How many are very Rich & Wealthy ??



36 already
Deads



54 Living on
Charities



5 still working
hard no
retirement



4 will be Rich & Famous



Only One will be Wealthy



News The Star 27 May 2007

Can you retire?

Trends

- > People are living longer – life expectancy for women is 76 years and men 72
- > They are marrying and having children later. At retirement age, the children are still in school or university
- > 70% of retirees use up all their EPF money within three years after retiring.

Living costs and inflation

- > Inflation rate is 6% in urban areas
- > 3 meals a day at RM20 now may cost RM54 in 20 years
- > RM500,000 in your EPF or bank account at retirement may have the purchasing power of RM145,053 in 20 years
- > Medical inflation is 15% each year

Case study

If a family in Kuala Lumpur with two kids and two cars needs RM5,000 today, at retirement, expenses should go down to RM3,500 or 70% of one's current lifestyle.

One would need RM747,000 if one were to live for 25 years, but the average contributor has only RM106,000 in his EPF account when he retires.

Most Malaysians do not have financial security

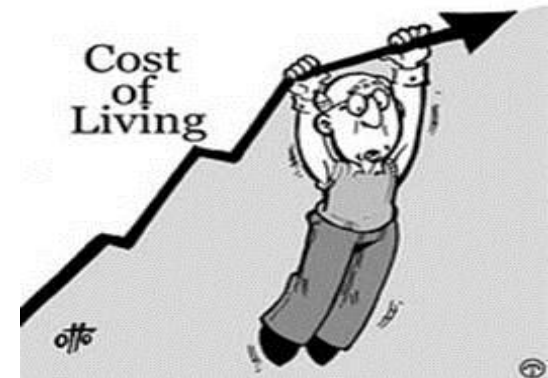
ONLY 5% of Malaysians are prepared for retirement. Despite a growing awareness for the need to prepare for one's retirement, many do not translate their plans into action.

Those in their 20s think they are too young to think about retirement, while those in their 30s and 40s tend to believe they are doing enough because they have their EPF savings. By the time they are 55, it is just too late.

The sad truth is that at 55, most people cannot retire with financial security.

Based on EPF's 2005 annual report, about 90% of EPF contributors have less than RM100,000 in their accounts – not enough to see them through 20 years post retirement.

See I&F report in Focus Pages 25-27

PRICES INCREASED = INFLATION



2000 : RM 2.50 (Start)
2004 : RM 3.00 (^ %)
2010 : RM 4.50 (^ %)
2011 : RM 5.50 (^ %)
2012 : RM 6.00 (^ %)
2013 : RM 7.002015 + GST



Your get 40% food at RM 2.50 in 2011.
How much the food cost in 2014 / 2015 ?
Your MONEY value depreciate overtime.
LISTEN TO BFM LATELY? WHAT'S UP ?

Can We Depend on Children are Pension Plan To YOU ??

Some parents think their children will take care of them when they are old...

Many M'sians do not have any financial planning

MOM, WHY ARE YOU STARING AT ME LIKE THAT? DO I LOOK LIKE A PENSION PLAN TO YOU?

Apr 19 2008

reggie lee

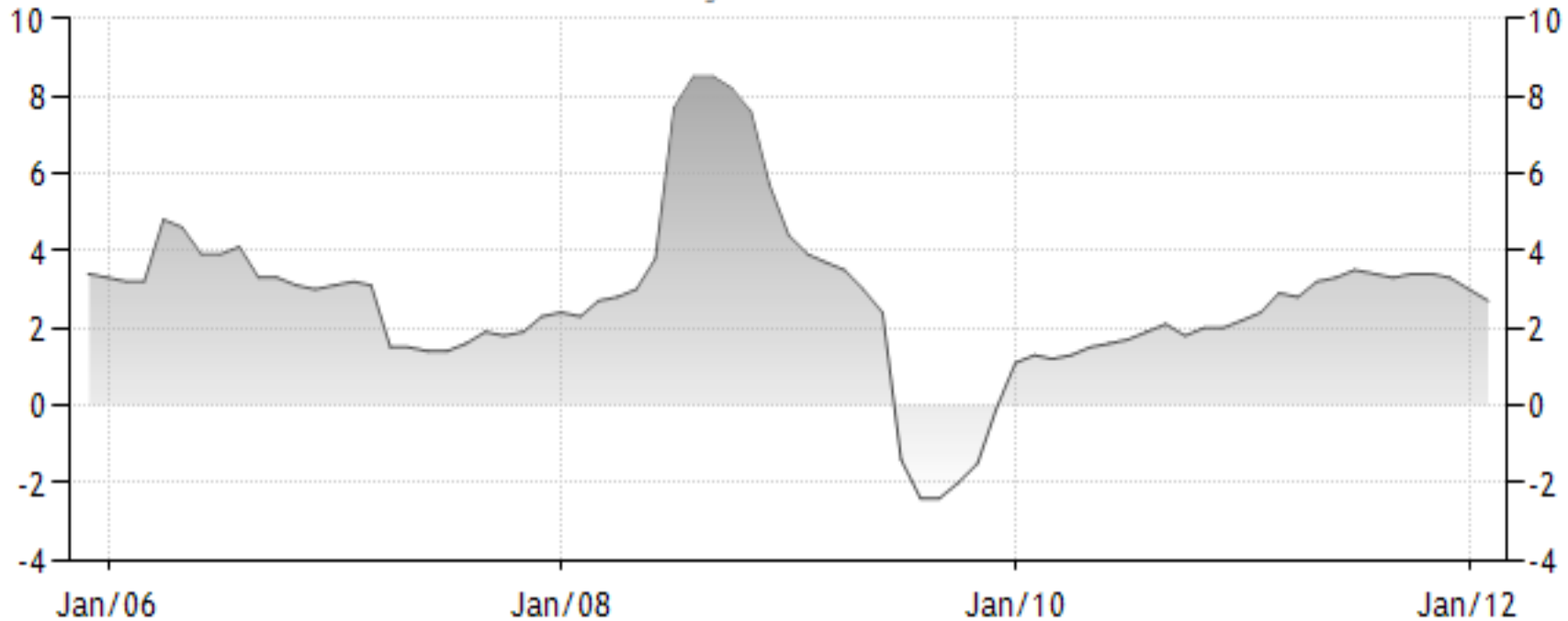
reggielee.com



Malaysia Inflation Rate Hikes Reported 2.77% in 2012 Hike Petrol & Sugar Prices 2013



MALAYSIA INFLATION RATE
Annual Change on Consumer Price Index



SOURCE: WWW.TRADINGECONOMICS.COM | DEPARTMENT OF STATISTICS MALAY

You work hard for MONEY! Make your MONEY work harder for you too!



Mutual Funds+Bonds



Investments



EPF + PRS



Stock Market



Money Market



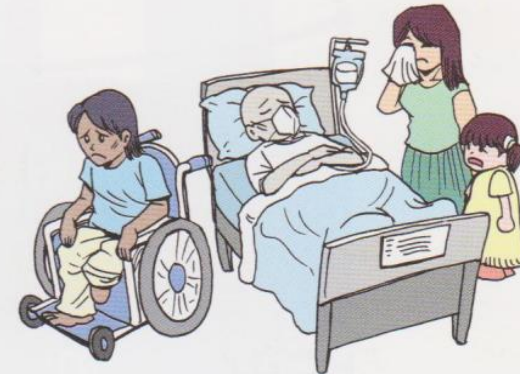
Properties/REITs



It is a *one-for-everyone* solution in retirement planning. Undeniably, EPF is safe and stable by consistently giving 4.x% to 6.x% dividend (in the past 15 years). **Most people finished spending their EPF savings within 3 to 5 years.** Firstly, as of end 2011, 86.5% of the active EPF contributors have LESS THAN RM100,000. If an elder spends RM1667/month (for food, medical attentions and other daily necessities), his fund will run out in LESS THAN 5 years. (Source: The STAR)



Are You Saving Enough For Retirement?



Varies studies have shown

* You may need around **60% - 80%** of your last drawn salary for retirement.

* Yet, most people struggling with **17% - 20%** of their last drawn salary during the retirement.

To 30 Stocks Counter from EPF as at 31 Dec 2011 (extracted from EPF website)

No.	Share	% Holdings
1.	Msian Building Society Bhd	65.50%
2.	RHB Capital Bhd	44.99%
3.	Msian Resources Corp Bhd	42.21%
4.	Media Prima Bhd	18.68%
5.	Shell Refining Co. Bhd	17.03%
6.	Digi.Com Bhd	16.72%
7.	IJM Corporation Bhd	15.51%
8.	WCT Bhd	15.46%
9.	Dialog Group Bhd	15.08%
10.	AMMB Holdings Bhd	14.83%
11.	Tenaga Nasional Bhd	14.42%
12.	Genting Plantations Bhd	14.14%
13.	Sime Darby Bhd	13.75%
14.	Axiata Group Bhd	13.35%
15.	UMW Holdings Bhd	13.23%
16.	KPJ Healthcare Bhd	12.99%
17.	Star Publication (M) Bhd	12.93%
18.	United Plantations Bhd	12.91%
19.	CIMB Group Holdings Bhd	12.91%
20.	Petronas Chemical Group Bhd	12.89%
21.	SP Setia Bhd	12.63%
22.	Petronas Gas Bhd	12.58%
23.	Kuala Lumpur Kepong Bhd	12.49%
24.	Axis Real Estate Investment Bhd	12.47%
25.	Cycle & Carriage Bintang Bhd	12.38%
26.	Alliance Financial Group Bhd	12.38%
27.	Malayan Banking Berhad	12.34%
28.	IJM Plantation Bhd	12.29%
29.	Hong Leong Bank Bhd	12.29%
30.	Telekom (M) Bhd	12.09%



Total Stock Portfolio vs Pensions Saving Total Returns

Total (Discretionary Managed Account) Portfolio vs. EPF (Cum. Return %)



Total Average Stock Portfolios' Returns : 14.2% from 2003 to 2011

Total Average Pension Savings Declared Dividends : 5.24% from 2003 to 2011

Private Managed Account for Retirement (PMART)

- **Alternative** to match your long-term Pension Savings against your long-term Stock Investment for potentially higher equities market return from stock market.
- **Flexible** – Do It Yourself (DIY) or Fund Managers HELP
- **Transparent** – You can manage and monitor online easily
- **Cost Efficient** – Low Cost, High Return on Investment
- **4 Pillars Passive Income** from Capital Gain, Capital Appreciation, Interest Income from Placement and Dividend/Bonus/Right Issues.
- BFM is **Busy Finding Money** from High Dividend Stocks

What Is The EPF Member's Investment Scheme?

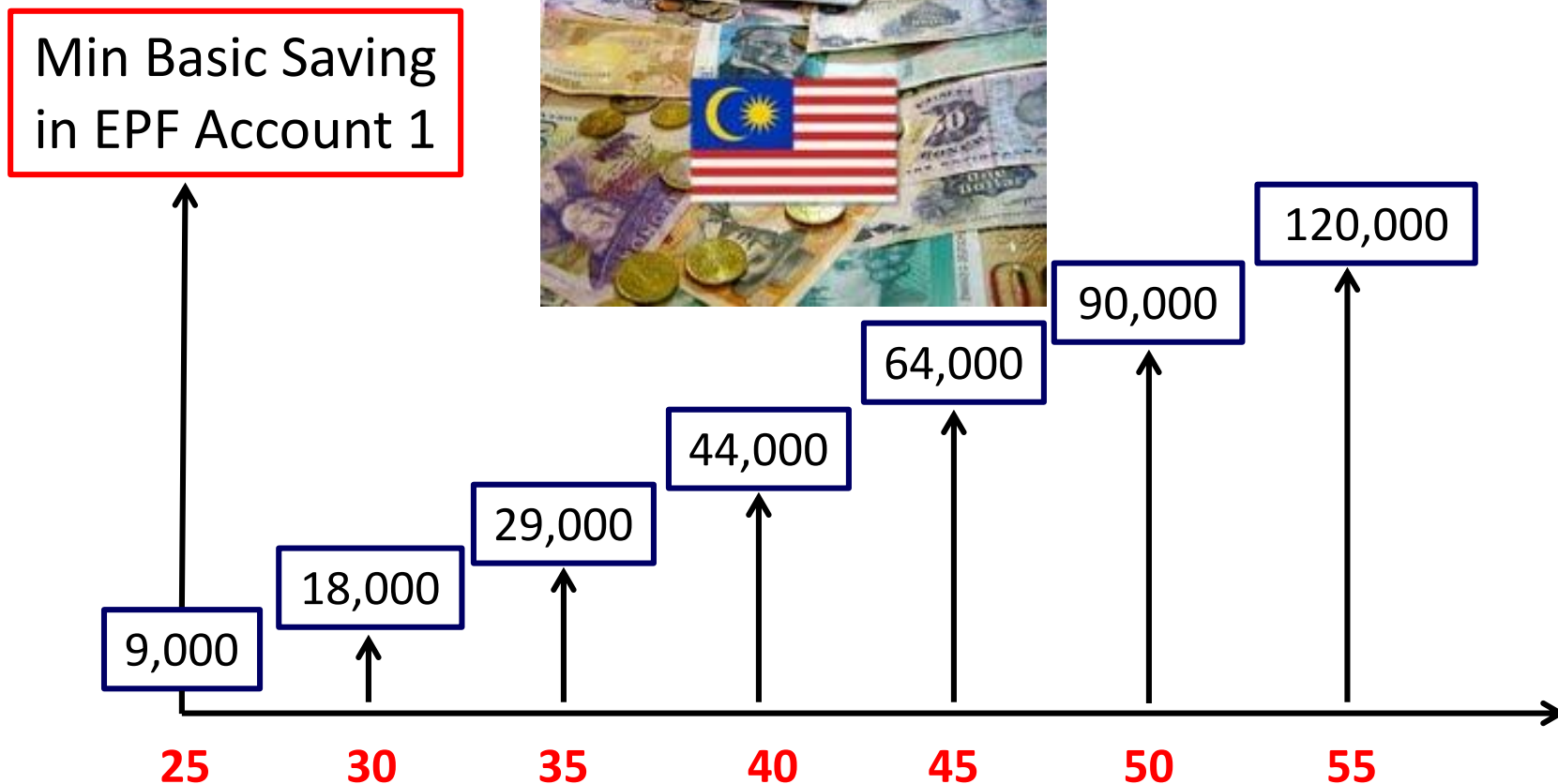
- The PMART Stock Investment offers EPF contributors an alternatives to invest their Pension Savings into blue chip stocks.
- EPF contributors are allowed to invest a portion of their savings through appointed Fund Management Institutions (FMIs).
- Control and Managed Risk will be borne by the EPF contributors themselves or select your prudent Fund Managers which you can monitor, managed and control own risk portfolios.



How Does The PMART Makes MONEY Works?

- Members can invest **20%** of savings in excess of Basic Savings in EPF **Account 1** (Retirement Account)
- At any one time, you can withdraw a minimum of RM10,000 and a **maximum** of not more than **20%** of the balance of the amount exceeding your Basic Savings in EPF Account 1
- You can withdraw **every 3 months** as long as your balance in Account 1 exceeds your required Basic Savings.
- Under or Up to **55 years** of age only. Upon maturity age 55, your PMART accounts will be released by EPF directly to you for retirement passive income.

PMART Investment Plan



Members below age 55 can withdraw **20% of the excess from EPF Account I** on a quarterly basis.

Phillip Capital Management

EPF Account 1 Withdrawals - Examples:

Minimum RM10K for PMART Stock Investment
Minimum RM1K for Mutual Unit Trust Investment

Age	Savings (RM)	Basic Savings (RM)	Calculation	Status
22	4,000	5,000	-	Not qualified. Savings in Account 1 < Basic Savings
22	8,000	5,000	$8,000 - 5,000 \times 20\% = \text{RM}600$	Not qualified. Min investment qualification < RM 1,000
25	20,000	9,000	$20,000 - 9,000 \times 20\% = \text{RM}2,200$	Qualified. Min investment RM 1,000 and max RM 2,200
40	40,000	44,000	-	Not qualified. Savings in Account 1 < Basic Savings
45	100,000	64,000	$100,000 - 64,000 \times 20\% = \text{RM}7,200$	Qualified. Min investment RM 1,000 and max RM 7,200

Why Withdraw Under PMART ?

NO CASH NEEDED!

- Everyone can now invest without touching their hard-earned savings
- They take control of (EPF) or pension funds and diversify into areas that interest them- telecommunication, banking, properties and education ?
- They now get to decide where their pension money goes into diversification.

Declining Purchasing Power

- Value of Pension Savings slowly eroded by inflation hike each year.
- Homes, food and transportation costs more every year as commodities and land becomes scarcer.
- Example: A loaf of bread THEN RM1.00 → NOW RM3.20
- (150% more or average of 10.0% p.a.)
- What does it mean? Pension Savings must earn a return of min 8.0%. p. a or more so customers can continue to enjoy the things tomorrow as they do today.

Planning for the future

- Based on above, does your customer want to live more comfortably, drive a nicer car and eat better meals as they age?
- They must assess if savings in FD and/or EPF is growing fast enough.

Enhance Your Pension Saving Returns Of Investment

- A portfolio of blue chip stocks will provide better higher return ROI than that of Pension Savings on fixed dividend.
- With falling interest rates, it is very difficult for Pension Savings to sustain past return. But with fallen stock prices, this portfolio has much better chances to beat Pension Savings returns.
- Investors are expected to make regular withdrawals especially whenever market is low for dollar cost averaging and value cost averaging purposes.
- On top of the good dividends, bonuses or right issues from the stocks invested, capital gain and capital appreciation overtime are also main objectives.

Phillip Capital Management



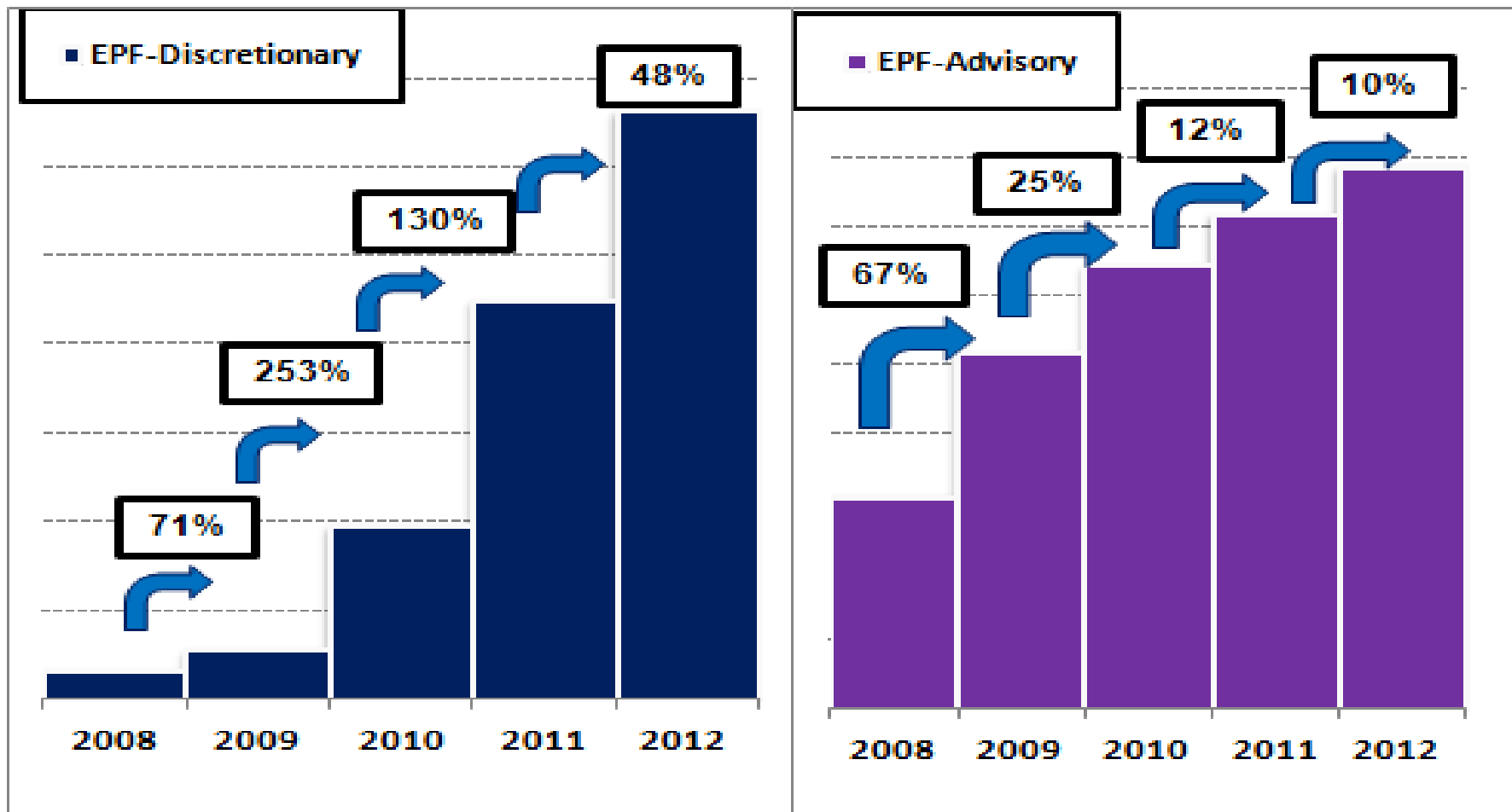
Two Types of Mandates ! You Can Choose.

**Discretionary
Mandate**



**Advisory
Mandate**

Fund Size between Discretionary versus Advisory



Source: PCM

Services Offered by Phillip Capital Group

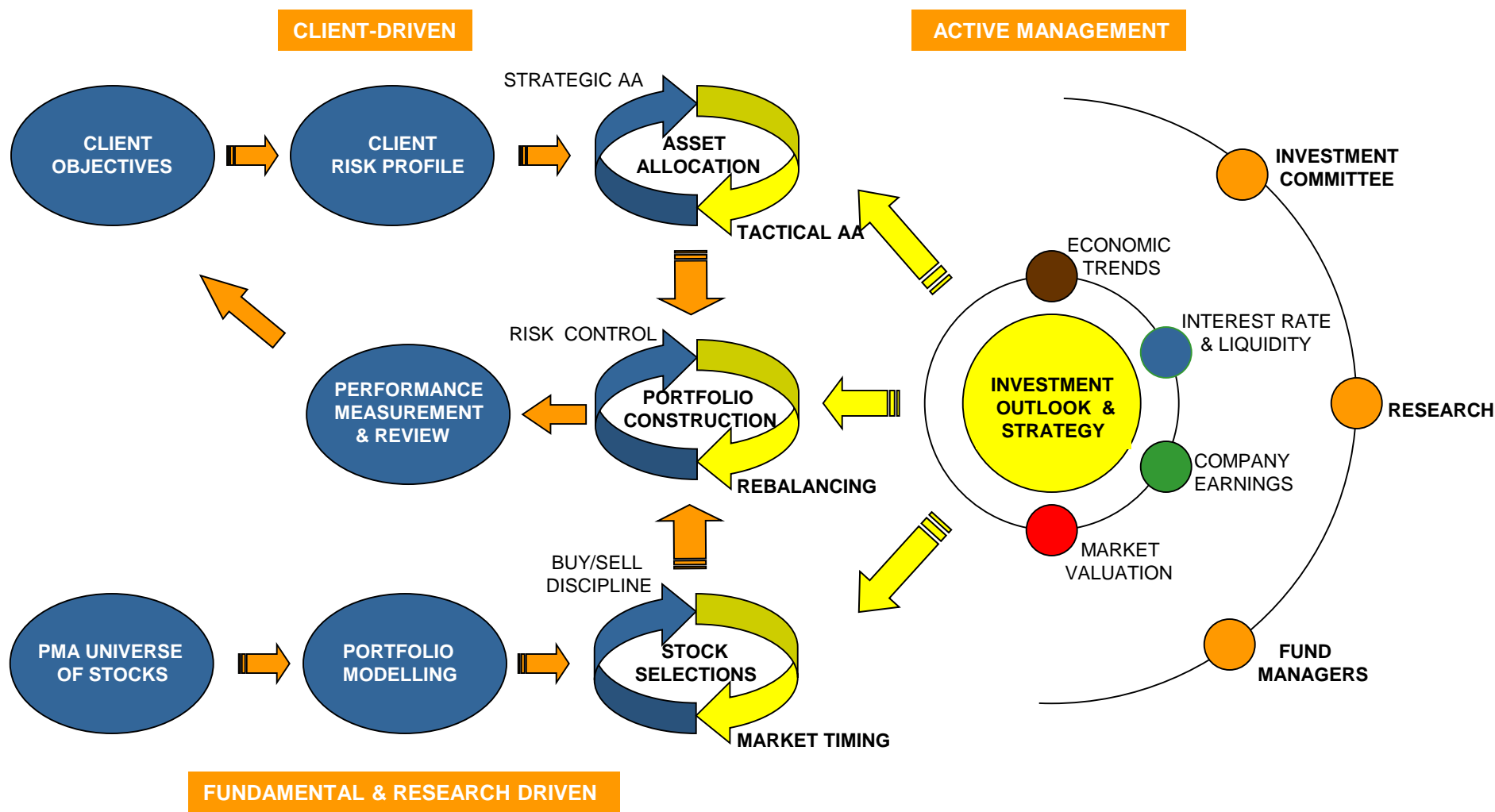
Discretionary Mandate

- Tailor made portfolio to meet your investment objective and risk profile
- Actively managed
- Suitable if you are busy or unfamiliar with listed equities

Advisory Mandate

- You will have full control over investment decisions
- Access to a range of investment tools and resources
- Suitable if you are a hands on investors who are experience in listed equities

INVESTMENT PROCESS

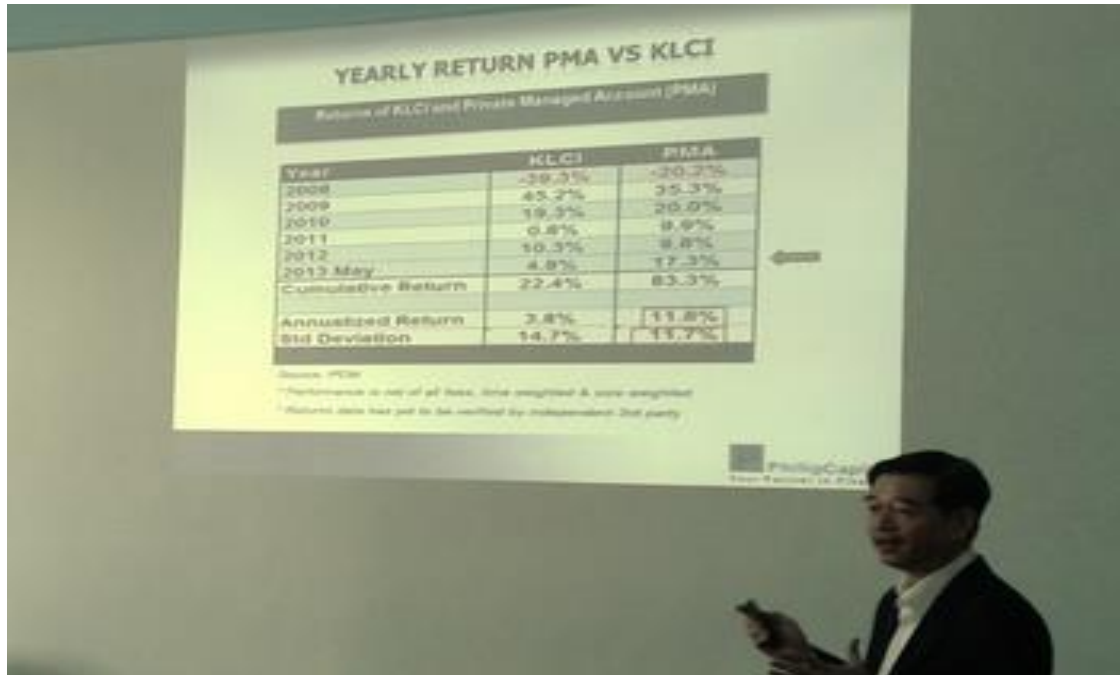


Valued Stock Investment Process

The Investment Process for our Discretionary clients is made up of FOUR (4) key components:

- Client-driven
- Fundamental and research driven
- Active management at the asset allocation portfolio and stocks levels
- Performance measurement & review

Chief Investment Officer of Phillip Capital Management

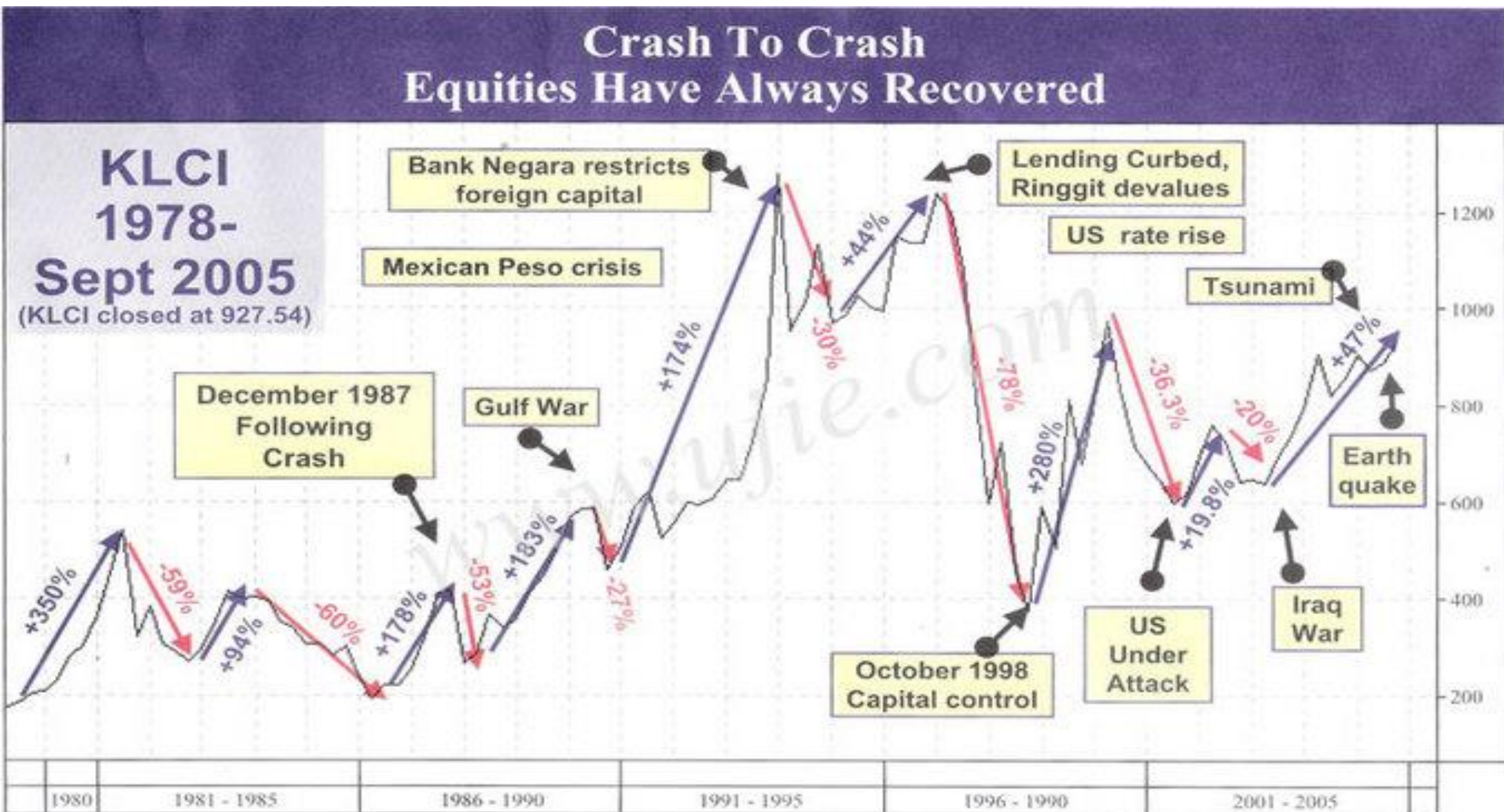


Time to Take
STOCK

MATCH
 LONG-TERM SAVINGS
 WITH
 LONG-TERM INVESTMENT



Chart 1: FBM KLCI (250 points to 1,200 points)



Source - Bloomberg

Chart II : FBM KLCI Hits 1,800 points (1990 to 2013)

FTSE Bursa Malaysia KLCI Events (1990 to 29 March 2013)

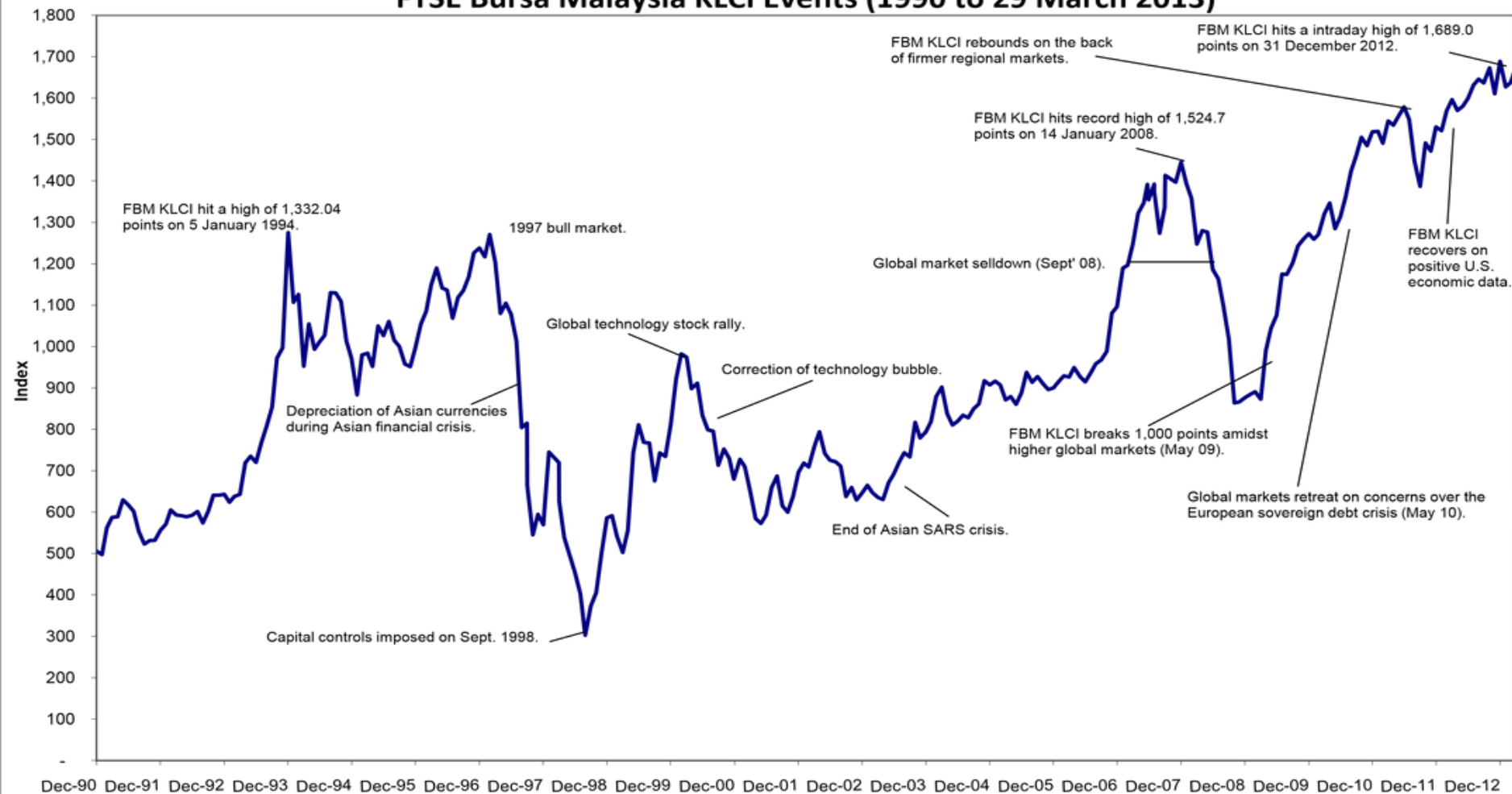
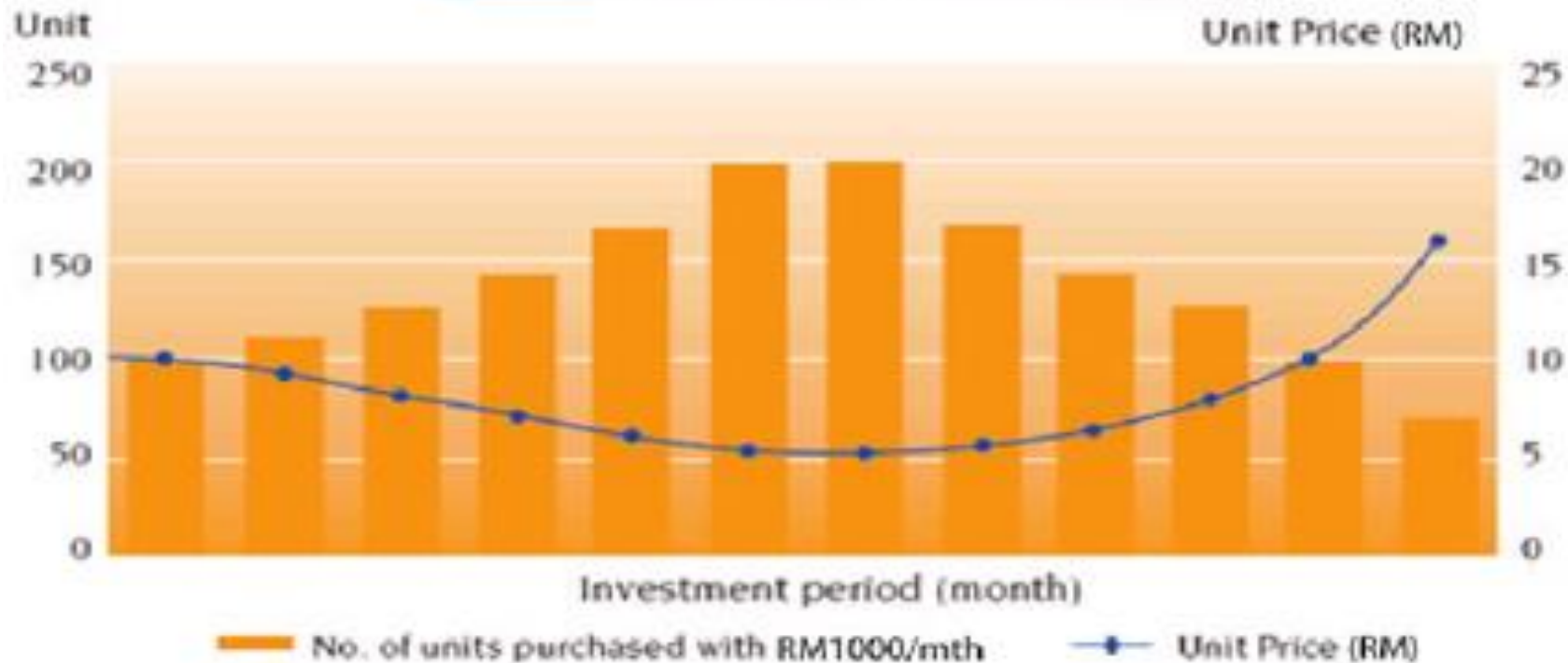
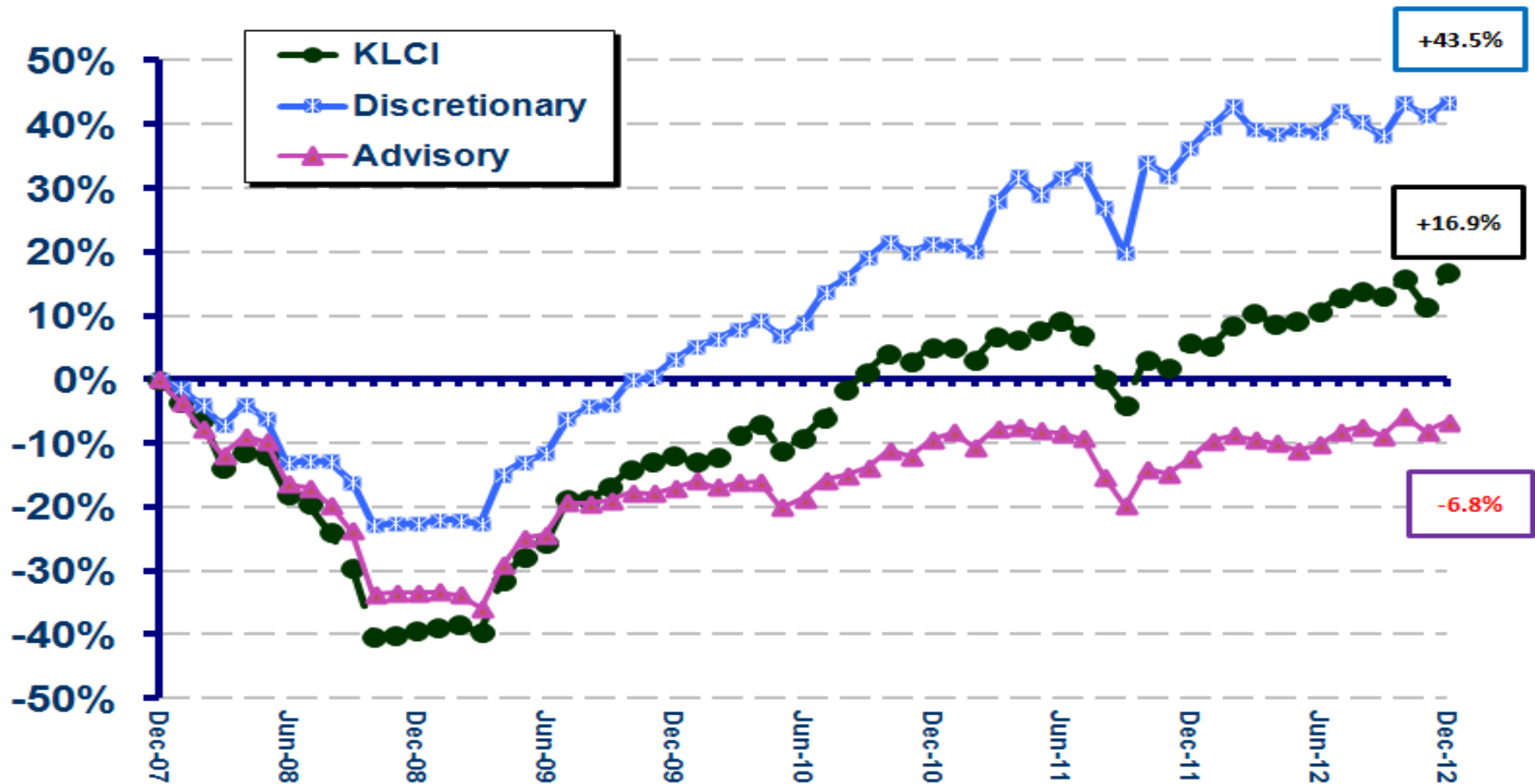


Chart 1 With Dollar Cost Averaging

- Advisory mode allowed the Investors to adopt a **“Dollar-Cost-Averaging”** (DCA) of value investing into diversified numbers of blue chip stock units regularly at anytime and anywhere.
- Discretionary mode allowed the Fund Managers or Chief Investment Officer to assist in DCA the stocks investment gradually based on the injection of funds from EPF Account 1.

Chart : Cumulative Returns (2008 to 2012)



Performance Summary (2008 to 2011)

Year	KLCI	Discretionary	Advisory
2008	-39.3%	-22.7%	-33.4%
2009	45.2%	33.4%	24.7%
2010	19.3%	17.5%	9.2%
2011	0.8%	12.4%	-3.4%
Cumulative Return	5.90%	36.2%	-12.5%
Annualised Return	1.5%	8.0%	-3.3%
Standard Deviation	16.4%	12.9%	13.8%

Source: PCM

*Performance is net of all fees.

*Return data has yet to be verified by independent 3rd party.

- **After Global Financial Crisis in 2008, the Discretionary PMART accounts under our management posted a cumulative return of 36.2%, substantially higher than FBMKLCI's 5.90% return.**
- **On an annualise basis, the Discretionary PMART accounts recorded a compounded return of 8.0% while the market recorded a return of 1.5% and this was achieved with lower volatility of 12.9% against the market's standard deviation of 16.4% over the same period.**

Stock Portfolio Valuation & Integrity Report

- Quarterly report to you detailing your investment portfolios online and post to you.
- Daily report available on the internet through **POEMS** (Phillip's On-line Electronic Mart System), a complete investment package






peems

Phillip's On-line Electronic Mart System




Know Your Portfolio Instantly

 CHAT TRADING PRICES QUEUE CHART NEWS ANNOUNCE DATALINE LOGOUT									
Update Edit Help									
Outstanding Portfolio									
CO CODE	COMPANY NAME	C	BAL QTY	AVE COST	LAST DONE	MARKET VALUE	+/-	+/%	UPDATED
M\$									
HLI.MY	Hong Leong Industries	M\$	1000	5.730	15.200	15200.000	9.470	165.271	13:59
IGB.MY	IGB Corp	M\$	1000	1.000	1.610	1610.000	0.610	61.000	14:01
INSW.MY	Insas Bhd wt	M\$	1000	0.500	0.470	470.000	-0.030	-6.000	13:59
IOIP.MY	IOI Properties	M\$	1000	5.500	6.400	6400.000	0.900	16.364	14:01
KON.MY	Konsortium Perkapalan	M\$	2000	3.000	5.550	11100.000	2.550	85.000	14:00
LARWS.MY	Lanut Consolidated Wt2000	M\$	2000	0.300	0.500	1000.000	0.200	66.667	13:59
MBK.MY	Malayan Banking (200)	M\$	1000	11.900	15.500	15500.000	3.600	30.252	14:01
PBK.MY	Public Bank	M\$	1000	3.500	3.980	3980.000	0.480	13.714	14:01
PUT.MY	Putera Capital	M\$	1000	3.000	2.970	2970.000	-0.030	-1.000	13:59
YTLWS.MY	YTL Corpn Wt 2002	M\$	1000	3.000	3.480	3480.000	0.480	16.000	14:00
TOTAL		M\$		COST=40730		MARKET VALUE=61710		GAIN=51.51	

 CHAT TRADING PRICES QUEUE CHART NEWS ANNOUNCE DATALINE LOGOUT						
Buy / Sell						
Order Status						
Personal Portfolio View						
Statement of Affairs						
Liquidity Position						
Transactions Report						
Portfolio Summary						
Equity Valuation						
Equity Valuation : Tuesday, August 14, 2001						
Security Name	No. of Units	(a)Average Purchase Price (RM)	Total Purchase Cost (RM)	(b)Closing Price (RM)	Total Market Value (RM)	% Change (b)/(a)-1x100
MAIN BOARD						
Consumer Products						
Hong Leong Industries Bhd	2,000	4.2046	8,409.28	6.0000	12,000.00	42.70
			8,409.28		12,000.00	42.70
Construction						
Gamuda Bhd	2,000	4.2688	8,537.62	4.1400	8,280.00	-3.02
United Engineers (M) Bhd	2,000	3.1259	6,251.89	4.1200	8,240.00	31.80
			14,789.51		16,520.00	11.70
Trading/Services						
Malakoff Bhd	1,000	10.4792	10,479.18	9.4000	9,400.00	-10.30
			10,479.18		9,400.00	-10.30
Finance						
Commerce Asset-Holding Bhd	1,000	3.0143	3,014.29	7.5000	7,500.00	148.81
Malayan Banking Bhd(200)	400	12.9494	5,179.76	11.1000	4,440.00	-14.28
			8,194.05		11,940.00	46.72
Total			41,872.02		48,860.00	19.08
WARRANT AND TSR						
Gamuda-WC	500	0.6100	305.00	1.2000	600.00	98.72
Time Engineering Wt 01	4,329	2.8501	11,472.07	0.6900	2,987.01	-73.98
United Engineers (M) Wt	400	0.0000	0.00	0.4150	168.00	0.00
Total			11,777.07		3,753.01	-68.13
Grand Total			53,649.09		53,613.01	-0.07

Live Quotes...available instantly at a click

 CHAT TRADING PRICES QUEUE CHART NEWS ANNOUNCE DATALINE LOGOUT													
TEST1 <input type="button" value="Customize Listname"/> <input type="button" value="Add / Delete Quotes"/> <input type="button" value="Top 20s"/> <input type="button" value="Update"/>													
Symbol	Company Name	Rem	Last	Chg	Vol '000	Buy Price	Sell Price	Buy Vol '000	Sell Vol '000	Open	High	Low	Time
ACF.MY	ACF	---	1.460	-0.02	12	1.460	1.500	7	3	1.470	1.470	1.450	14:34
ACP.MY	ACP Ind	---	6.800	-0.2	1	6.500	6.800	6	3	6.800	6.800	6.800	14:34
ACPWS.MY	ACP Ind WT	---	1.830	-0.01	20	1.780	1.840	1	2	1.840	1.840	1.800	14:34
BGR.MY	Berjaya Group	---	0.870	-0.025	853	0.870	0.880	7	37	0.890	0.890	0.870	14:34
BGRW.MY	Berjaya Group Bhd Wt	---	0.365	-0.01	2870	0.365	0.370	533	110	0.370	0.375	0.360	14:34
DAM.MY	Damansara Realty	---	0.410	0	542	0.405	0.410	40	10	0.410	0.410	0.400	14:33
DKM.MY	Datuk Keramat	---	1.860	-0.03	167	1.860	1.870	2	20	1.890	1.890	1.850	14:34
FAC.MY	FACB	---	0.890	-0.01	375	0.890	0.895	5	6	0.890	0.895	0.875	14:34
FACWS.MY	FACB Wt2002	---	0	0	0	0.450	0.505	2	10	0	0	0	14:33
HLI.MY	Hong Leong Industries	---	15.200	-0.3	125	15.100	15.200	7	2	15.100	15.300	14.900	14:34
HLIWS.MY	H L Industries Wt	---	9.750	-0.35	12	9.650	9.800	2	6	9.800	9.800	9.700	14:33
INSW.MY	Insas Bhd wt	---	0.465	-0.01	456	0.465	0.470	21	8	0.465	0.475	0.455	14:33
ITR.MY	Intria	---	1.350	-0.01	1422	1.340	1.350	18	6	1.320	1.380	1.300	14:34
ITRWS.MY	Intria Wt2001	---	0.680	-0.01	1092	0.680	0.690	8	15	0.670	0.695	0.660	14:34
IXX.MY	KLSE Composite Index	---	920.390	-11.66	0	0	0	0	0	0	0	0	14:34
IXXF.MY	KLSE 2nd Board Index	---	265.500	1.12	0	0	0	0	0	0	0	0	14:34
IXXG.MY	KLSE Emas Index	---	240.510	-2.73	0	0	0	0	0	0	0	0	14:34
KON.MY	Konsortium Logistik Bhd	---	5.600	0	281	5.550	5.600	23	3	5.600	5.600	5.300	14:34

Tools for Fundamental & Technical Analysis



SELECT_COMPANY	NEWS	RESEARCH	IPO	BONUS/DIV	PROPERTY	POE
		COMPANY NAME	COMPANY CODE			
1	AUTOAIR HOLDINGS BHD	AAB.MY				
2	AUSTRAL AMALGAMATED TIN BHD	AAM.MY				
3	ABRIC BERHAD	ABI.MY				
4	ABRAR CORPORATION BHD	ABR.MY				
5	AMALGAMATED CONTAINERS BHD	ACB.MY				
6	ACF HOLDINGS BHD	ACF.MY				
7	ACP INDUSTRIES BERHAD	ACP.MY				
8	ACTACORP HOLDINGS BHD	ACT.MY				
9	AYAMAS FOOD CORP. BHD	AFC.MY				
10	AFFIN HOLDINGS BHD	AFF.MY				
11	AMANAH HARTA TANAH PNB	AHB.MY				
12	AYER HITAM PLANTING S BHD	AHP.MY				
13	AYER HITAM TIN DREDGING BHD	AHT.MY				
14	AIC CORPORATION BHD	AIC.MY				
15	AMALGAMATED INDUST'L STEEL BHD	AIS.MY				
16	AJIYA BHD	AJB.MY				
17	AJINOMOTO (M) BHD	AJI.MY				
18	ASSOCIATED KOALIN INDUSTRIES	AKI.MY				
19	AKN TECHNOLOGY BHD	AKN.MY				
20	ALUMINIUM COMPANY OF M'SIA BHD	ALU.MY				
21	AMANAH CAPITAL PARTNERS	AMA.MY				
22	ARAB-MALAYSIAN CORPORATION BHD	AMC.MY				
23	ARAB-M'SIAN DEVELOPMENT	AMD.MY				
24	ARAB-M'SIAN FINANCE BHD	AMF.MY				
25	AMTEK HOLDINGS BERHAD	AMH.MY				
26	AYER MOLEK BERHAD	AMO.MY				

Minimum Investment

- The minimum amount is **RM30,000.00** from EPF Account 1 for 1st year.
- EPF Member may build up the above amount over a number of investments with the condition that the first investment withdrawal is more than **RM10,000.00** and accumulated over 4 quarters in a year.
- The minimum for cash private investment is **RM50,000** (Mini PMA) **to RM200,000** (PMA) for High Net-worth Clients (Non-EPF contributors)

Phillip Capital Management



Opening an PMART Stock Investment Account

- Client to complete and sign on the Investment Management Agreement
- Thumb printed copy of IC (A4 paper) for 2 copies.
 - Thumb printed KWSP 9N Form.

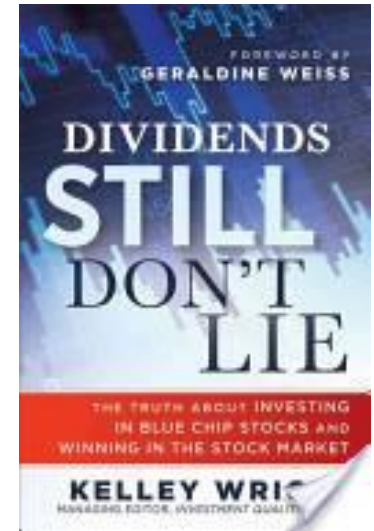
Approved Fees & Charges

1. Service Fee	3.0% on each capital injection
2. Annual Fee: a. Annual Management Fee b. Custodian Fee	1.50% per annum 0.03% per annum
3. Transaction Fee: a. Brokerage Fee b. Custodian Fee	0.40% per transaction 0.12% per transaction
4. Early Withdrawal Charge	2.5% on amount of each capital injection if withdrawn within 12 months from injection date.



Q&A

You have
Questions
We have
Answers



Testimonials

From Our Satisfied Customers

What People Are Saying...

"I am very much enjoying applying PMART Stock Investment techniques. More than anything they have caused me to think differently, ask more questions and be more patient in stock investment. I also feel in control of my destiny for the first time as a stock investor. I continue to recommend PMART and I find more and more people are aware of it. Well done and thanks." ***Junesan, Head Customer Services – AIA Group***

"It is 36 months since I signed up PMART Stock Investment and I can now say that my PMART Stock Portfolios have out-performed EPF dividends what I felt at the time were unattainable goals. My Financial Advisor, CFP has been very helpful and give informative news via Retire Riche website when I can discipline to learn as a small investor while adding to the enjoyment of stock investing in Phillip Capital. Bravo!" – ***Lim S.F. Vice President, Ops System, UOB Group.***

"My PMA stock investment gave average return 16.0% more than Public Mutual Funds and the Banks' interest rates at 6.5% and 3.5% after invested 3 years. My total stocks value plus cash scored triple valued from total funds injected was RM300K. My consistency, persistency and patient in PMA account bears golden retirement eggs." – ***S. Rama, Managing Director, Catering and Business Owner.***

Please call your Certified Financial Planner,

Mr. ALWIN YAU MIN SIN

Tel: 6019-3232163

E-mail: alwinyau@retireriche.com

for immediate FREE Consultancy.

Check out at website: www.retireriche.com

Don't missed out the great opportunities to do

“Value Investing”

to Enrich Your Retirement Savings Now!

Thank you very much



Phillip Capital Management



Disclaimer

The information contained herein is not for public distribution and is furnished to the recipient on a confidential basis. No part of this document may be circulated or reproduced without prior permission of **Phillip Wealth Planners(PWP)** and **Phillip Capital Management Sdn. Bhd. ("PCM")** and does not constitute an offer, invitation or solicitation to invest in PWP/PCM. Any investment product or service offered by PWP/PCM is not obligations of, deposits in or guaranteed by PWP/PCM. Investment in shares and bonds may go up as well as down. If investors are in any doubt about any feature or nature of the investment, they should consult PWP/PCM to obtain further information before investing or seek other professional advice for their specific investment needs or financial situations. Information contained herein is subject to change without any notice.