



Let myfuture Reward You ... Today!

Stand a chance to win a relaxing weekend spa escape for 2* at Raffles The Plaza

From 1st April until 31st May 2002, when you sign up for any myfuture plan, you will stand a chance to win one of the 3 weekend spa packages for 2 at Raffles The Plaza, South Tower.

Start planning for your future today and create a promising one for your loved ones!



Receive a Burke's tea voucher when you sign up for any myfuture plan, from 1st April till 31st May 2002.

Savor a choice of Dessert and Beverage at all Burke's cafe and outlets.



BURKE'S CAFE & OUTLETS: Caltex House • Raffles City Holland Village • Bishan Junction 8.

For more information, visit any UOB Invest Shop or call UOB Call Centre at 1800 22 22 121.

Pictures complimentary from Raffles The Plaza

*Terms and conditions apply.

REPLY SLIP

YES, I am interested to find out more. Please send me more information on myfuture series.

Form with checkboxes for HIM@myfuture, HER@myfuture, MUM@myfuture, and KID@myfuture.

Form fields for Name, Address, NRIC, Date of Birth, Office, Mobile, and Home.

The First 200 customers, who reply to us, will receive a complimentary copy of Smart Investor magazine*, April issue.

*Successful customers will be notified.



创造锦绣亮丽的未来

众所周知，人寿保险是财务计划中不可欠缺的一环。无论是孩子的教育费、抵押贷款或保障亲人的财务状况，人寿保险都是举足轻重的。

锦绣前程系列是一系列革新的人寿保险计划。无论您处于人生的那个阶段，锦绣前程系列寿险绝对能够为您提供足够的保护，帮助您拥有充裕财富，也让您能灵活决定提取现金。

锦绣前程系列的益处：

- List of benefits including guaranteed cash coupon, term insurance, and additional coverage for accidental death.

* 只限他@锦绣前程、她@锦绣前程及儿童@锦绣前程保险计划
** 只限他@锦绣前程及她@锦绣前程保险计划
*** 只限他@锦绣前程及儿童@锦绣前程保险计划

无论男女、孕妇或孩童，您都能从锦绣前程保险计划获益非浅。

他@锦绣前程 特别为现代男士设计。

- Benefits for men including a unique insurance plan, protection for serious illness, and 30 types of cancer and disability coverage.

她@锦绣前程 满足现代妇女的需求。

- Benefits for women including a unique insurance plan, protection for serious illness, and coverage for cancer, disability, and menopause complications.

宝宝@锦绣前程

- Benefits for children including multiple protections, coverage for 30 types of cancer and disability, and a 50% cash refund.

妈妈@锦绣前程 令孕妇安枕无忧

- Benefits for pregnant women including a unique insurance plan, protection for serious illness, and coverage for pregnancy-related issues.

锦绣前程就在眼前，垂手可得！

今天就开始为您的将来计划，掌握先机，向您心爱的亲人许下一世的承诺。欲知更多详情，请亲临任何一间大华银行投资站，或拨电热线1800-22 22 121。

INVEST TALK

A quarterly newsletter by The Investment Services Division

April 2002 Issue



CREATING myfuture

We all know that life insurance can help us plan for our financial needs, be it providing for our children's education or ensuring the financial security of our loved ones.

myfuture series is a new range of innovative whole life plans designed to meet our financial needs at different stages of our life by providing the protection we need, the wealth accumulation we desire and the flexibility to withdraw cash even in the early years.

Here's how you can benefit from myfuture:

- Receive annual guaranteed cash coupon as early as the second policy year, term insurance, and 100% increase in life coverage.

* Applies to him@myfuture, her@myfuture and kid@myfuture plans **Applies to him@myfuture and her@myfuture plans*** Applies to him@myfuture and kid@myfuture plan

Choose from 4 specially tailored plans to meet the needs.

HIM@myfuture works with the man of today.

- It is the first and the only plan that gives HIM the guaranteed opportunity to take up life insurance protection even after a major illness.

HER@myfuture celebrates the modern woman.

- It is the first and the only plan that gives HER the guaranteed opportunity to take up life insurance protection even after a major illness.

KID@myfuture grows with the child of today

- Cares for your KID with coverage of 30 major illnesses, disability and loss of life with extra coverage against 7 child related illnesses like leukemia.

MUM@myfuture is designed exclusively for expectant mothers.

- The first and only term plan designed to protect an expectant mother's pregnancy.

Let myfuture reward you...today! Find out more on our latest promotions>>>

Inside

- Feature Story: UOB's Award Winning Funds
Fund Feature: Bullish On Asia Ex Japan
Market Bulls and Bears: Equity And Bond Markets
Latest Promotion: Win A Weekend Spa Package Escape

Editor's Note

Life insurance can play major roles in both your financial planning and estate planning. Life insurance is used not only to manage risks that could put you and your loved ones in financial difficulty; it doubles up as a savings vehicle for your retirement.

The challenge then is to find the right plan that meets your needs.

In this issue, we introduce to you a range of innovative whole life plans – the myfuture series – designed to meet your financial needs at different stages of your life.

In terms of investment prospects, we believe the worst may be over. There are encouraging signs from the US that the recovery in its economy appears to have begun and the global outlook has also improved with each new piece of economic data.

On the back of the expected US economic recovery, many of the fund managers have turned positive on Asia ex Japan. Although the Japanese economy continues to be mired in its structural problems, the rest of the Asian economies have become stronger and better positioned for the economic upturn.

As always, do invest wisely and stay focused on your long-term investment objectives.

Yours truly, Tan Boon Chye Vice President Head, Investment Services Division Personal Financial Services Sector

