

GUARANTEED REWARDS

THAT YOU CAN COUNT ON

If you are one of those investors who had been caught in the tech bubble or scared by the volatility of shares market, how about a product that offers you guaranteed rewards that you can count on. The UOB Life Guaranteed Rewards Plan II.

The UOB Life Guaranteed Rewards Plan II offers you a sure, simple and smart way to grow your savings. The plan offers

- Up to 3.93% p.a. guaranteed returns
- 100% Capital Protected
- 150% Insurance Protection
- Flexibility to choose a policy term of 5 to 10 years
- Minimum investments of only S\$5,000
- Tax exempted returns
- Tax savings if you invest using savings from SRS

Savings with Guaranteed Returns

Save with Guaranteed Rewards of up to 3.93% p.a, with savings from CPF Investment Scheme, Ordinary Account (CPFIS-OA) and Supplementary Retirement Scheme (SRS).

The following table shows a minimum investment of only S\$5,000 and the guaranteed maturity value.

Per S\$5,000 Investment (For age 50 years and below)						
Term (years)	5	6	7	8	9	10
Compounded Yield	3.03%	3.25%	3.43%	3.61%	3.77%	3.93%
Maturity Value	S\$5,804	S\$6,057	S\$6,331	S\$6,640	\$6,976	S\$7,351

Reward yourself, Apply today!
Anyone including non-Singaporeans, who are between the ages 30 days and 65 years can benefit from the UOB Life Guaranteed Rewards Plan II. For more information, visit any UOB Group Branch or Invest Shop or call us at 1800 22 22 121.

MAXIMISE "LAZY" CPF MONEY



What are you doing with your CPF savings? Are you keeping your savings in CPF because you fear losing your hard-earned savings or are they just idling because you are too busy to manage them.

Manage your savings actively and diversify by investing in a wide range of investment products included under the CPF Investment Scheme (CPFIS).

- Say you currently have \$100,000 in your CPF account available for investments. At the current savings rate of 2.5% pa, this amount will grow to about \$210,000 in 30 years.
- On the other hand, if you invest the same \$100,000 with potential return of 8% p.a, for instance, your savings could potentially grow to a hefty \$1,000,000 in 30 years!

“The highest use of capital is not to have more money, but to make money do more for the betterment of life.”

Henry Ford

It is a simple illustration but it is also a reality that should not be ignored.

So take charge of your future and talk to our UOB Personal Banker for investment opportunities included under the CPF Investment Scheme today.

Now, CPF members will be able to invest all of their CPFIS-Ordinary Account savings, in professionally managed products-no Minimum Sum is needed.

If you haven't opened a UOB CPFia or UOB SRS account, visit any UOB Group Branch or Invest Shop today. Or call us at 1800 22 22 121 for more information.

Bullish On Technology

For those who saw their investment in technology stocks and funds dwindle, an advice to increase exposure to the technology sector would most likely be brushed aside. But believe it or not, one of the key growth sectors for Y2002 is most likely to be the technology sector and investors may choose to ignore it at their peril.



Pick of the Crop:

Our Pick: The United Global Technology Fund. The funds are ranked based on a rating system, which measures their performance against the average over a range of quantitative criteria¹. The United Global Technology Fund attains the highest rating by achieving the most consistent performance against the mean of each criterion selected. Also, the fund is the top performing technology fund for this year and over a 3-year period².

Comparison of Global Technology Funds Distributed by UOB (Performance as at 30th November 2001)

Funds	Year to Date % Chg	6 mths % Chg	9 mths % Chg	1 yr % Chg	3 yr % Chg	Volatility	Expense Ratio ³	Fund Start Date
Aberdeen Global Technology*	-40.7	-18.1	-21.1	-39.6	n/a	52.6	2.1	05.11.1999
Dresdner Intl Prov GIB Tech*	-35.5	-18.9	-23.4	-38.4	n/a	38.4	3.3	28.04.1999
Henderson Global Technology*	-51.8	-25.4	-33.8	-51.5	30.3%	49.1	2.9	14.11.1997
UOB United Global Technology	-24.4	-10.0	-15.7	-28.5	31.6%	37.2	2.9	31.10.1997
Mean ⁴	-38.1	-18.1	-23.5	-39.5	31.0	44.3	2.8	

Why should one invest in technology sector? The following key points highlight the catalysts that would spark the revival of the technology sector:

- The fallout in technology sector was mainly due to the slump in capital spending which resulted in over-capacity of the technology vendors. However, inventory levels have since been reduced to manageable levels and as IT spending recovers, the sector is poised to take off.
- Already, recent data suggest that corporate spending on technology is picking up.
- Looking further into 2002, the recent release of Windows XP is expected to have positive impact on the sector in terms of system upgrades by consumers. In addition, improvement in broadband access and wireless technology will help spur the sector by generating demand for Internet access and services.

- Current valuation of technology stocks offer investors to partake in a key growth sector at a discount.

Source: Mircopal, Standard & Poor's, Bid-Bid, SGD, Net Inc, as at 30th November 2001

- 1 The list of criteria used to rank the funds extends beyond the ones listed in the table.
- 2 Funds distributed by UOB only
- 3 Based on William Mercer, "Performance Evaluation Summary for Unit Trusts Included under the CPFIS for period ending Sep 2001". Expense ratio for the UOB United Global Technology Fund provided by Fund Manager.
- 4 Mean of 4 Global Technology Funds distributed by UOB

*Available for CPFIS OA Investments
Disclaimer: Past performance is not necessarily indicative of future performance. Investments in unit trusts are not deposits, or other obligations of, or guaranteed or insured by United Overseas Bank Limited. Investments are subjected to investment and foreign exchange risks including possible loss of the principal amount invested. The value of the units and the income from them may fall as well as rise. All applications for the funds must be made with application forms accompanying the prospectus. Investors should read the prospectus for details. This article should not be construed as an offer or solicitation for the subscription, purchase or sale of the fund in question.



FOR YOUR START TO GREATER TAX SAVINGS

Have you heard of the Supplementary Retirement Scheme (SRS)? If you are not already a UOB SRS customer, open a UOB SRS account today for your start to greater tax savings. For every dollar you put into a SRS account, you will reduce your chargeable income by a dollar.

At UOB, we provide a very wide range of investment opportunities for investment through SRS. From Insurance to Unit Trusts to Deposits, we are sure there are many to suit your financial profile. While the market appears uncertain and volatile, turn the current conditions into an opportunity by making wise investment choices.

How does SRS benefit you?

- The Supplementary Retirement Scheme (SRS) is a voluntary but potential powerful retirement savings scheme.
- It is Singapore first tax-advantaged retirement investment scheme that complements your CPF savings.
- Savings into the scheme are tax deductible.
- Any taxpayer with investments in SRS will get a tax savings.

Talk to our UOB Personal Banker today, about the new tax-effective way to save and provide an additional nest egg over and above your CPF savings to see you through your retirement years.

ARE YOU READY FOR THE MARKET REBOUND?



The downturn could be something to run away from. Or it's a chance to catch the market just as it bounces back.

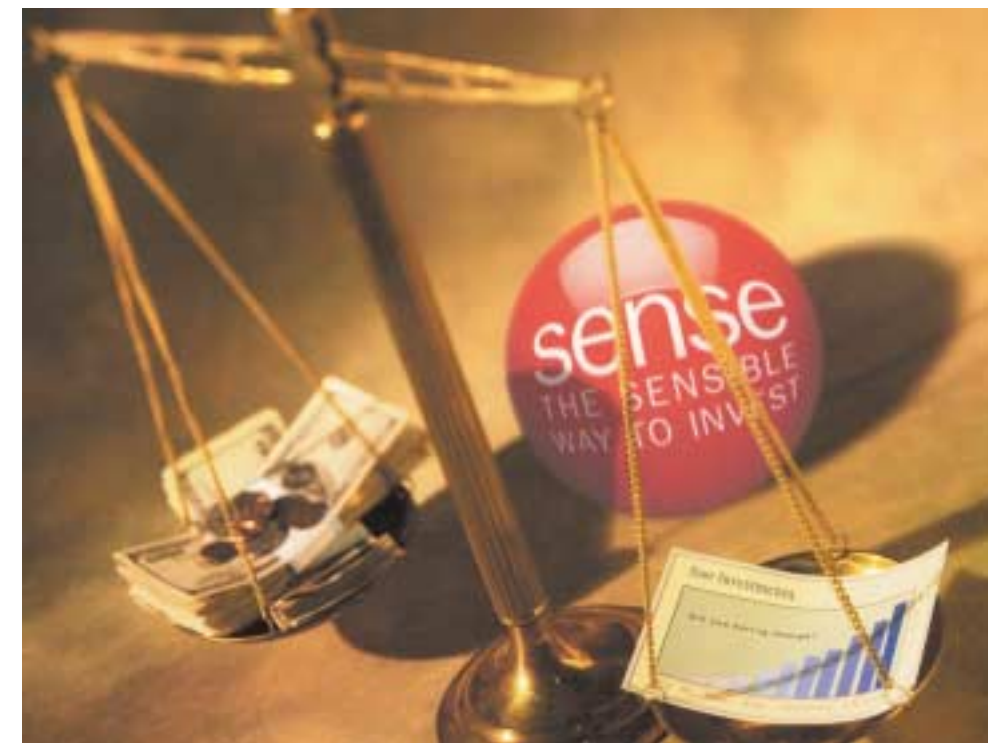
While no one can tell exactly what the recovery will be, **sense** from UOB Group gets you ready for it.

Dollar cost averaging by **sense** spreads your investment and gives you the option of investing over 6, 12 or 24 months.* It is a solid investment strategy that not only cushions you from the market's ups and downs, but also extracts the maximum value for your money.

sense gives you the pick of award-winning funds managed by Singapore leading fund manager. So there's ample choice, whatever you're planning.

You won't just be buying when prices are low, **sense** offers UOB Asset Management funds with **subscription fees as low as 1%***. That's up to 80% off the usual, so you get more for your money, right away.

To catch the market rebound, call us **before 31 January 2002** and let's talk **sense**. Call us at **1800 22 22 121** or visit any UOB Group Branch or Invest Shop today.



*Terms and conditions apply.
Disclaimer: Past performance is not necessarily indicative of future performance. Investments in unit trusts are not deposits, or other obligations of, or guaranteed or insured by United Overseas Bank Limited. Investments are subjected to investment and foreign exchange risks including possible loss of the principal amount invested. The value of the units and the income from them may fall as well as rise. All applications for the funds must be made with application forms accompanying the prospectus. Investors should read the prospectus for details. This article should not be construed as an offer or solicitation for the subscription, purchase or sale of the fund in question.



US MARKET ONLINE TRADING ACCOUNT



www.uobkayhian.com

The US market is home to three of the most active stock exchanges in the world - the NASDAQ, AMEX and NYSE exchanges. Together, they form the largest stock market in the world with over 12,000 companies listed.

With UOB Kay Hian's US Online Trading system, you can now take advantage of the wide range of opportunities the US market has to offer. The US market has many distinct advantages from its counterparts - **high liquidity, wide choice and flexibility** of order size and type to name a few.

Here are some other advantages of trading on UOB Kay Hian's US Online Trading system:-

- **Lower costs** - pay just 0.4% or US\$25 minimum commission.
- **Free Real-time prices** - Get free real-time prices, not delayed, for all US counters on NASDAQ, AMEX and NYSE.
- **Better cashflow** - no need to TT funds overseas and no deposit required for qualified applicants. You can settle your purchases in SGD or US dollars and have until T+3 to settle your trades.

- **One-stop Online Tools** - check analyst recommendations, intraday charts, company profiles and market movers before and after you trade.
- **Free Transfers** - you can transfer existing US scrippless shares held locally with other financial institutions for free.

The first 50 approved UOB Bank clients for US Online Trading system will receive 3 commission-free trades*. Exclusively to UOB customers only.

* Terms and conditions apply
To qualify for the free trades, the first 50 UOB Bank clients must apply for the US Online Trading account at UOB Group Branches or Invest Shops only.

To apply for a UOB Kay Hian US Online Trading account, visit any UOB branch or Invest Shop, or call us at 1800 22 22 121.

