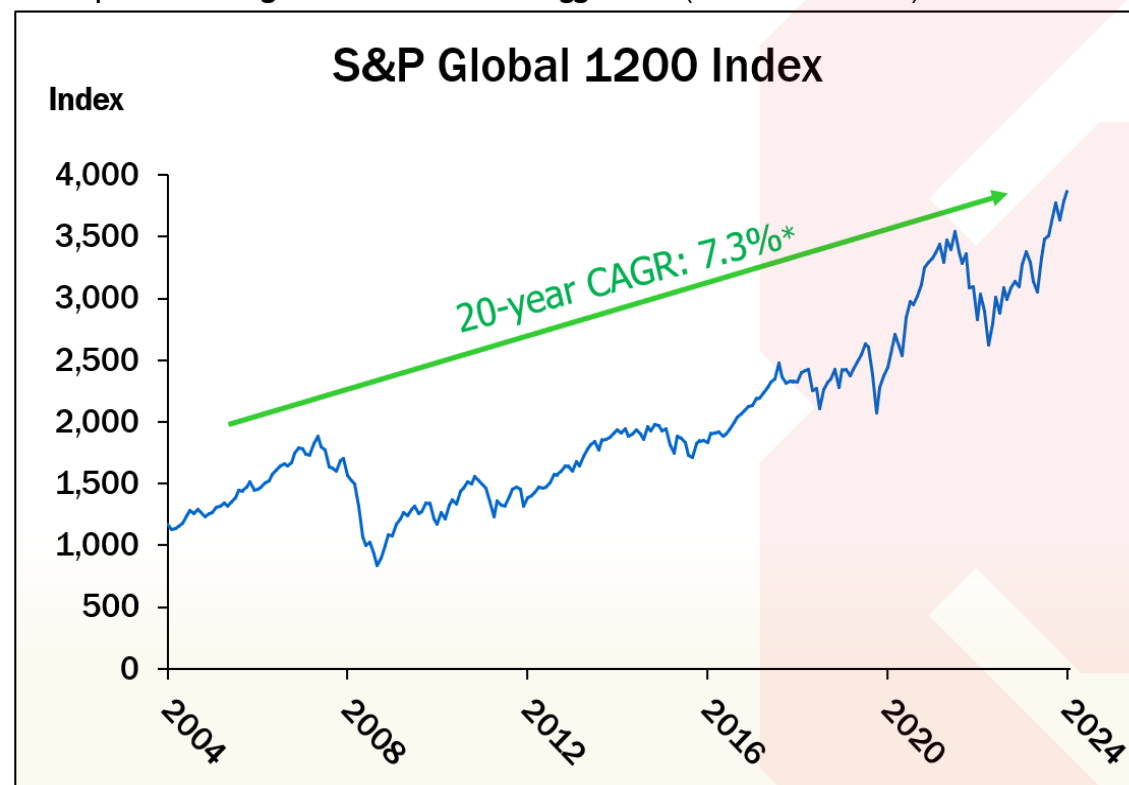


Four (4) Guiding Principles to Build a Strong Investment Foundation

1 Invest for the long term

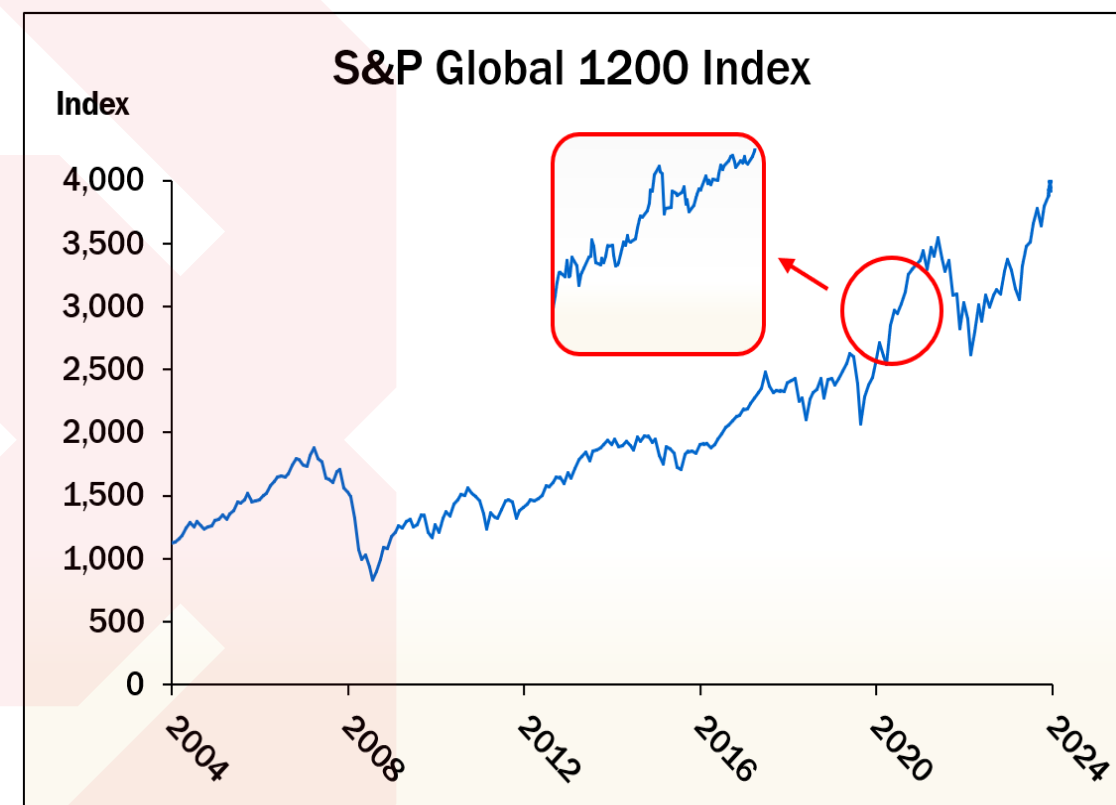
*Compound annual growth rate is 7.3% in Ringgit terms (6.2% in USD terms).



Source: Bloomberg, data as at 28 June 2024

Capitalise on the long-term growth potential, allowing investments time to generate compounded returns and amortise the initial cost of investing

2 Harness market volatility



Source: Bloomberg, data as at 6 August 2024

Markets can be volatile in the short term, but these fluctuations can present opportunities for funds to acquire quality stocks at lower prices.

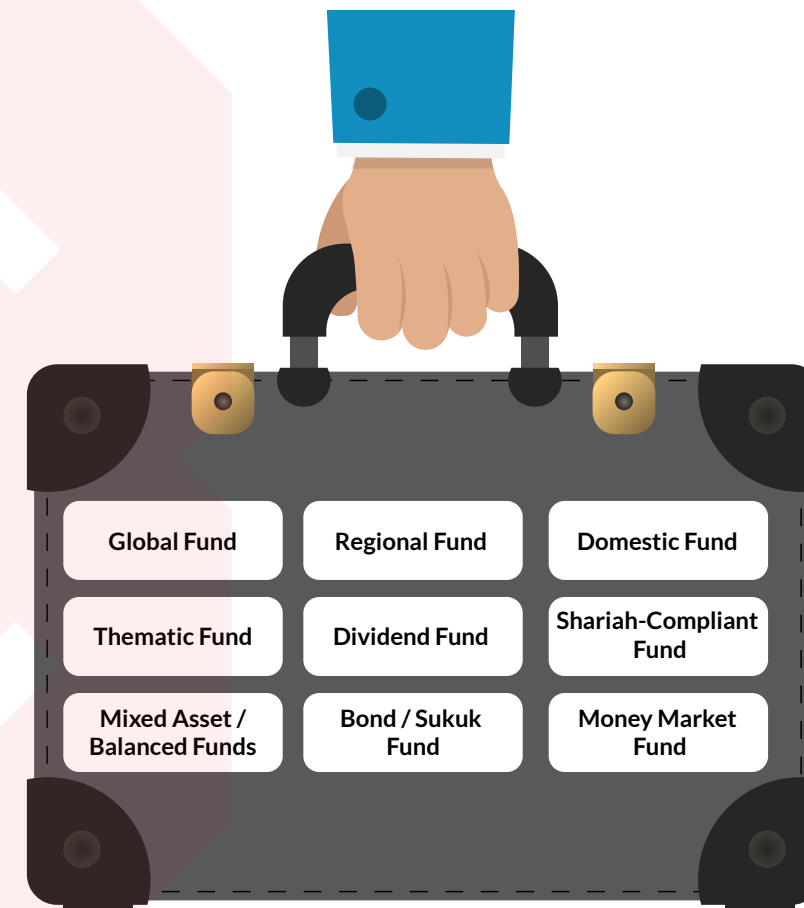
Four (4) Guiding Principles to Build a Strong Investment Foundation

3 Invest regularly



Adopt a disciplined investment approach by making regular contributions based on an investment plan without being influenced by emotions.

4 Build a diversified portfolio



Build a portfolio of funds across various asset classes, geographical exposure, sectors and themes. Diversification helps to reduce overall portfolio risk.