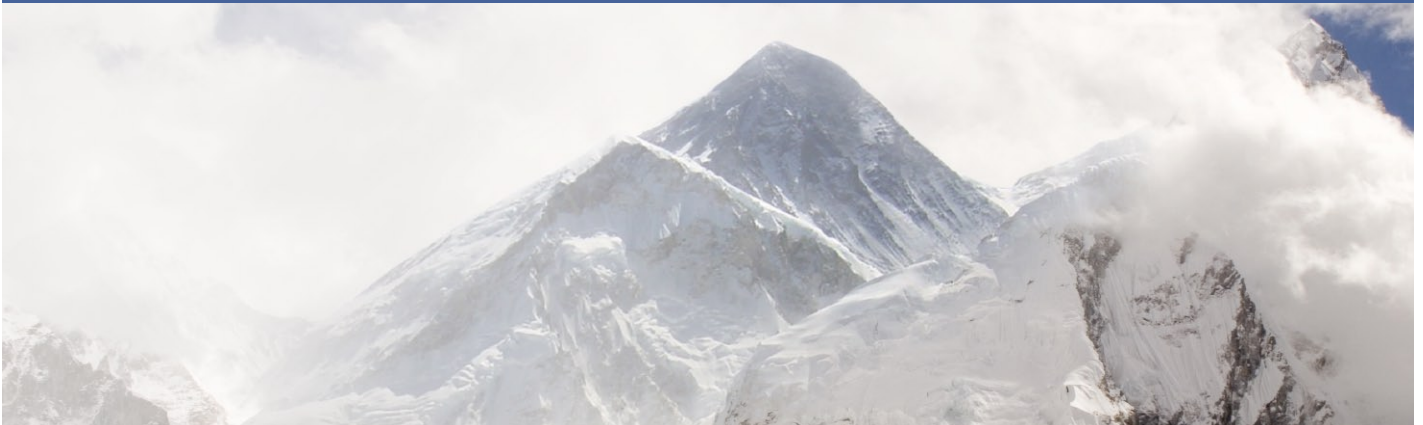


Scale new heights with your investments

GYC EVEREST Investment Portfolio



www.gyc.com.sg



Investment tuned to bring you good returns with controlled risks

There are many ways to invest your hard earned dollars. You can put them into the stock market and try to spot winners or you can park them in fixed deposits and earn interest. However studies have shown that the typical investor loses 3.8%¹ per annum in the stock market and fixed deposit rates do not even catch up with inflation. There must be a better way to earn good returns consistently while keeping investment risks in your comfort zone.

EVEREST is an investment solution for today's investors. EVEREST's dynamic, versatile framework provides each client with a carefully constructed and individually selected portfolio that is both diversified and tailored to meet your own financial needs.

- **Portfolio approach to Investment.** Investment success is achieved by building an intelligently diversified portfolio, owning that portfolio for many years and managing it through strategic rebalancing.
- **Portfolio selection** consists of diverse asset classes and geographical sectors that will allow you to tap into high growth areas yet maintain elements that will cushion your investments from market risks. The portfolio will comprise best-of-class unit trusts/mutual funds authorized by MAS for retail investors. The quality of funds held under Everest will be constantly reviewed to ensure that they meet stringent benchmarks.
- The portfolio will be managed and strategically rebalanced by GYC ensuring that disciplined investing principles are maintained throughout the period of investment.
- No upfront sales charge, commission or advisory fee will be levied. We believe that we should make our money when you make yours. Only when we generate an investment return higher than the hurdle rate², will we collect a performance fee set at a percentage of the investment gains.
- GYC Financial Advisory Pte Ltd is a financial adviser licensed under the Financial Advisers Act and regulated by MAS. We have been in operation since March 2004.

¹This is based on a study done by Professor Terrence Odean from Haas Business School of the University of California.

²The hurdle rate is currently set to the average fixed deposit rate of top 10 banks in Singapore as published by Monetary Authority of Singapore.

Quick facts

Funds

You can start an EVEREST investment portfolio with as little as S\$50,000, in multiples of \$5,000. Top-ups must be a minimum of \$20,000, and made in multiples of \$5,000.

EVEREST is currently established for cash investment in Singapore dollars only. We do not accept CPF or SRS funds.

Eligibility

All except for U.S. citizens or tax residents. Minors (aged below 21) can only be a joint beneficiary of the main account holder, who must be aged 21 and above.

Fees

No upfront fees, brokerage fees or commissions. EVEREST clients will pay a monthly administrative fee of 0.125%.

A performance fee equivalent to 20% of investment gains will also be levied at the end of every 12 months if the gains exceed the hurdle rate of 2%.

Redemption and Withdrawals

You can withdraw money at any time. The minimum redemption amount is S\$20,000. However, you must maintain at least S\$50,000 in your EVEREST account.

If you redeem your assets either partially or fully from your EVEREST account during the first two years, a realisation fee of 3% of the amount withdrawn in the first 12 months and 2% for the next 12 months will be deducted from your account. No fee will be applicable from the third year onwards.

Dividends

All dividends received from your holdings will be re-invested. This is consistent with the principle of compounding so as to achieve greater returns from your portfolio.

Reports

You will receive quarterly statements via mail.

Visit www.gyc.com.sg or call 65-6349-1432

GYC
Grow Your Capital

Important Information :

This document is for information purposes only and does not constitute or form part of an offer, solicitation or invitation of any offer to buy or subscribe for any investment product.

This brochure does not have any regard to the specific investment objective(s), financial situation and particular needs of any person.

Past performance and any forecast made are not necessarily indicative of future performance.

Investments into GYC's managed portfolio and in its constituent unit trusts are not obligations of, deposits in, or guaranteed by GYC Financial Advisory Pte Ltd

An investment into GYC's managed portfolio is subject to investment risks, including the possible loss of the principal amount invested.

The value of your investment in GYC's managed portfolios may fall as well as rise.

All applications must be made on the relevant application forms accompanying this brochure.