

WHAT IS SHARE BUILDERS PLAN?

Share Builders Plan (SBP) is a regular fixed-dollar amount investment plan, which enables you to buy shares on a consistent and incremental basis so as to build up a portfolio of good securities for yourselves eventually. Therefore you do not need a huge amount of funds to invest in blue chip counters since SBP presents a new opportunity for you to buy odd lots at a reduced cost.

By investing a fixed amount of funds consistently every month over a period of time, your average cost of shares purchased will be lower than the average price of the shares over the same period of time. This is possible since with the same amount of funds, you will buy more shares when prices are low and fewer shares when prices are high. This investment method is known as dollar-cost-averaging, and it is especially useful in hedging against market volatility. With such a disciplined and consistent method, you will eventually build up a portfolio of stocks at a lower average cost.

HOW TO PARTICIPATE?

Eligibility

Applicants must be at least 21 years old to open an SBP account.

Application Procedure

To participate in SBP with Phillip Securities, you will only need to complete an SBP application form, an Inter-bank GIRO form, and apply for a POEMS trading account.

Investment Amount(s)

You will have to decide the total amount of investment every month. The minimum amount of investment is \$100 per month, subject to a minimum of \$100 per counter.

You will also have to determine the SBP counters you wish to invest in and the investment amount per counter. For example, \$200 to invest in DBS and \$300 to invest in SIA every month, hence total amount per month is \$500.

Amendments

The investment amount and SBP counters to be invested can be amended from time to time by submitting the amendments online via POEMS or by filling up the SBP Amendment Form. Amendments for the month will be effected if instructions are completed and submitted to us no later than 6 working days from execution of investment.

19 Share Counters Available

CapitaLand	NOL	ST Engineering
CapitaMall Trust	OCBC	StarHub
City Development	SIA	STI ETF
DBS	SembMarine	UOB
F&N	SGX	Venture
Keppel Corp	SingTel	
Keppel Land	SPH	

Joint Account Application

SBP allows for joint account application. Either applicant is authorised and empowered to act in accordance to the terms and conditions binding SBP.

TRADING MATTERS

Buying of SBP Shares

The aggregate monthly investments of all clients for any particular selected SBP counter will be done on the 18th of every month on a non-discriminatory and non-preferential basis. You will be credited with the nearest rounded-down whole number of the designated share counter that can be purchased with your fixed monthly investment less the administrative fees. If the 18th of the month falls on a non-market day, buying of the counter will be done on the next available trading day.

Deduction of Handling Fees

You will have to indicate the preferred counter from which monthly handling fees will be deducted. For example, if you indicate that investment amount for SIA is \$300 and if handling fee of \$6.42 (inclusive of GST) is to be deducted from the counter SIA, then actual investment amount for SIA will be \$293.58 every month.

Un-invested Amount Aggregation

Should less than full aggregate monthly investment is achieved, the un-invested portion will be rolled over for next month's investment. The rolled-over amount will be aggregated into your preferred counter where handling fees will be deducted. For example, if the un-invested amount last month was \$8.70, then the investment amount for SIA this month will be \$302.28, which is the sum of \$300 plus the un-invested amount of \$8.70 less handling fee of \$6.42 (inclusive of GST).

Insufficient Funds

Buying of the indicated counters will only be executed when funds from clients are received at least 6 business days before the investment day of each month. Phillip Securities reserves the right to cancel the transaction in the event that funds are not received for the month. An "insufficient funds" charge of \$5.35 (inclusive of GST) will be imposed.

Priority of Balance

Monthly transactions will be executed only if there are available funds in your bank account to execute your SBP investment instructions. **No partial transaction** will be done in the event of insufficient funds.

Selling of SBP Shares

SBP shares can be sold through your Phillip Securities trading account that is linked to your SBP account. Selling of SBP shares must be done through your trading representative. Remember to indicate that you are selling based on your SBP shareholdings.

FUND DEPOSIT OR PAYMENT

Inter-bank GIRO is used for fixed monthly transfer of funds from your bank account to Phillip Securities for purpose of investment. Clients have to ensure that funds are available at least 6 business days before the investment day of each month. While pending for the approval of your GIRO application, cheque/cash payment may be accepted for the first month of investment.

PROCEEDS FROM SALES

Proceeds will be credited to you depending on the type of trading account you have with us.

DIVIDENDS REINVESTMENT PLAN

Dividends will be calculated and credited based on your shareholdings. Dividend payment will be reinvested to purchase more shares. If you would like to receive dividend payments, you will have to inform your respective trading representative prior to reinvestment of the dividends received.

BONUS, RIGHTS AND CAPITAL DISTRIBUTION

Bonus and rights issue will be credited according to the issue ratio and your shareholdings. Similarly, capital distribution will be credited into your ledger based on the declared amount and your shareholdings.

MONTHLY STATEMENTS

With effect from 1 June 2008, a monthly administrative fee of \$2 will be levied for each physical statement that we send to you. You can opt in for E-statement where there is no monthly administrative fee levied.

SERVICE/ADMINISTRATIVE CHARGES

Types of services	Fees and charges		
Handling fees		<=2 counters	> 2 counters
	Total Investment amount <= \$1000	\$6.42 (inclusive of GST)	\$10.70 (inclusive of GST)
	Total Investment amount > \$1000	The higher of 0.2% OR \$10.70 (inclusive of GST)	
Dividend charges	<S\$100: \$1.07 (inclusive of GST) >S\$100: 1% Net Dividend (Max S\$53.50, subject to GST) GST is applicable for Singaporean and Singapore PR.		
Insufficient funds charge	\$5.35 (inclusive of GST)		
Share Transfer Charges	\$10.70 (inclusive of GST) per counter transfer fee charged by CDP and \$10.70 (inclusive of GST) per counter admin fee charged by Phillip Securities Pte Ltd		
Cash Offer, Rights Issue & Other Corporate Actions	\$10.70 (inclusive of GST)		
Hard Copy Statement	\$2.14 per month (inclusive of GST)		

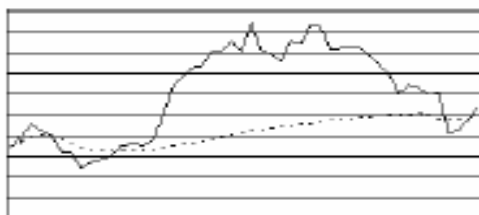
EXAMPLE OF PARTICIPATION IN SBP

A hypothetical example of a monthly investment of \$400 in ABC shares for a 2-year period. The charts and figures below give a comparison of the average price of the share as well as the average cost of the share, the total investment amount and savings per share.

(For illustrative purposes only. Returns are not guaranteed)

ABC shares	
Funds deposited via Inter-bank GIRO every month:	\$400
SBP handling charge per month (inclusive of GST):	\$6.42
Total share holdings :	994
Total Investment amount (less fees; Dividends not included):	\$9,445.92
Average Share Price (Closing price/no. of months):	\$12.02
Dollar-cost Average Price:	\$9.50
Amount saved per share (absolute):	\$2.52
Amount saved per share (percentage):	26.53%

Hedging against market volatility...



Bold line represents the market price of ABC shares.
Dotted line represents the Dollar Cost Average price

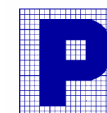
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Updated as at 24 June 2008

INFORMATION SHEET

PHILLIP SHARE BUILDERS PLAN

Own a Blue Chip Company Today!



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