

Important Notice

Phillip Securities Pte Ltd (“PSPL”) is committed to deliver fair dealing outcomes for customers. This guide has been prepared by PSPL to provide customers with a summary of resources, either by independent bodies and/or prepared by PSPL, to help them better understand the investments which PSPL distributes or which they are considering investing.

We encourage all potential investors to read and understand the applicable investment products, its key features and risks, before making a decision to invest. Potential investors may wish to speak with a qualified financial adviser representative at PSPL for further information. Potential investors should also take into account their investment objectives, financial situation and particular needs, before making a decision to invest.

The information contained in this Guide is not exhaustive and only serves to provide investors with basic information about the different classes of investment products distributed by PSPL. This Guide does not replace or substitute any of the approved marketing materials and/or prospectuses of any specific investment products. Investors should still obtain, read and understand the marketing materials and/or prospectuses of any specific investment product before making any decision to invest.

Copies of the information can be downloaded from the relevant web-links.

1. Online Sources of Listed Investment Product Information

S/N	Type of Investment Product Listed on SGX-ST	Online Sources of Investment Product Information
Excluded Investment Product		
1.	Shares	<p>Compulsory information:</p> <p>1. Product information http://www.sgx.com/wps/portal/sgxweb/home/products/securities/stocks</p> <p>and</p> <p>http://www.moneysense.gov.sg/Understanding-Financial-Products/Investments/Types-of-Investments/Shares.aspx</p>
2.	Company Warrants	<p>Compulsory information:</p> <p>1. Product information http://www.poems.com.sg</p>
3.	American Depository Receipts (“ADR”)	<p>Compulsory information:</p> <p>1. An investor’s guide to ADRs http://www.sgx.com/wps/wcm/connect/1a50750b-715c-40c1-9898-e14659e719f0/SGX+ADR+Brochure+Final+as+at+2+Nov+2010.pdf?MOD=AJPERES&CONVERT_TO=url&CACHEID=1a50750b-715c-40c1-9898-e14659e719f0</p> <p>Additional information on this investment product:</p> <p>1. SGX Website http://www.sgx.com/wps/portal/sgxweb/home/products/securities/adrs</p>

		<p>2. ADRs demystified http://www.moneysense.gov.sg/~media/Moneysense/News%20and%20Events/Media%20Articles/Business%20Times/ADRs%20Demystified.ashx</p>
4.	Business Trust	<p>Compulsory information:</p> <p>1. SGX Website http://www.sgx.com/wps/portal/sgxweb/home/products/securities/bt</p>
5.	Real Estate Investment Trust (“REIT”)	<p>Compulsory information:</p> <p>1. Real Estate Investment Trusts (REITs) http://www.moneysense.gov.sg/en/Understanding-Financial-Products/Investments/Types-of-Investments/Real-Estate-Investment-Trusts.aspx</p> <p>Additional Information on this investment product:</p> <p>1. Brochure from SGX http://www.sgx.com/wps/wcm/connect/9c37f180479642b1a253a2cb70e00a63/SGX-REITs.pdf?MOD=AJPERES&CACHEID=9c37f180479642b1a253a2cb70e00a63</p> <p>2. SGX Website http://www.sgx.com/wps/portal/sgxweb/home/products/securities/reits</p> <p>3. Making Sense of Common Products Traded on the Exchange http://www.moneysense.gov.sg/Understanding-Financial-Products/Investments/Guides-and-Articles/Making-Sense-of-Common-Products-Traded-on-the-Exchange.aspx</p>
6.	Fixed Income	<p>Compulsory information:</p> <p>1. Investors Guide http://www.sgx.com/wps/wcm/connect/08b2ff804409066189c4efd188e65a92/Fixed+Income+Securities_Investor%27s+Guide.pdf?MOD=AJPERES</p> <p>Additional Information on this investment product:</p> <p>1. SGX Website http://www.sgx.com/wps/portal/sgxweb/home/products/fix_income</p> <p>2. An Introduction to SGS and T-bills http://www.sgs.gov.sg/en/Individual-Investors/~media/SGS/SGS_T-bill_English.pdf</p> <p>3. SGS FAQ http://www.sgs.gov.sg/Individual-Investors/Bonds-and-Treasury-Bills/FAQs.aspx</p>

		<p>4. Bonds http://www.moneysense.gov.sg/en/Understanding-Financial-Products/Investments/Types-of-Investments/Bonds.aspx</p>
Specified Investment Products		
1.	Guides for Consumers	<p>1. Understanding and Trading Specified Investment Products http://www.sgx.com/wps/wcm/connect/73978e8047c07fa3b496bf4ccca6d8ff/20110728_SGX_Online+Edu+Flyer+HR.pdf?MOD=AJPERES</p> <p>2. Safeguards When Purchasing Specified Investment Products - A Quick Guide for Consumers http://www.mas.gov.sg/~media/resource/publications/Safeguards%20When%20Purchasing%20Specified%20Investment%20Products.ashx</p> <p>3. Making Sense of Common Products Traded on the Exchange http://www.moneysense.gov.sg/Understanding-Financial-Products/Investments/Guides-and-Articles/Making-Sense-of-Common-Products-Traded-on-the-Exchange.aspx</p> <p>4. A Quick Guide for Retail Investors http://www.moneysense.gov.sg/Understanding-Financial-Products/Investments/Guides-and-Articles/Investing-in-Specified-Investment-Products.aspx</p>
2.	Structured Warrants	<p>Compulsory information: 1. Guide to Structured Warrants http://www.sgx.com/wps/wcm/connect/2264190047a88238af07afb5eac0cac8/Structured+Warrants+Investor+Guide_Nov+2011.pdf?MOD=AJPERES&CACHEID=2264190047a88238af07afb5eac0cac8</p> <p>Additional Information on this investment product: 1. SGX Website http://www.sgx.com/wps/portal/sgxweb/home/products/securities/structured_warrants</p> <p>2. Making Sense of Common Products Traded on the Exchange http://www.moneysense.gov.sg/understanding-financial-products/investments/guides-and-articles/making-sense-of-common-products-traded-on-the-exchange.aspx</p>
3.	Exchange Traded Funds (“ETF”)	<p>Compulsory information: 1. An Investor’s Guide to Exchange Traded Funds</p>

		<p>http://www.sgx.com/wps/wcm/connect/0bb022004fe1d9cbbdbabf5307a59c00/Investor_Guide_English.pdf?MOD=AJPERES</p> <p>Additional Information on this investment product:</p> <ol style="list-style-type: none"> 1. SGX Website http://www.sgx.com/wps/portal/sgxweb/home/products/securities/etfs 2. Making Sense of Common Products Traded on the Exchange http://www.moneysense.gov.sg/Understanding-Financial-Products/Investments/Guides-and-Articles/Making-Sense-of-Common-Products-Traded-on-the-Exchange.aspx 3. Exchange Traded Funds http://www.moneysense.gov.sg/Understanding-Financial-Products/Investments/Types-of-Investments/Exchange-Traded-Funds.aspx 4. The ABCs of ETF http://www.moneysense.gov.sg/~media/Moneysense/News%20and%20Events/Media%20Articles/Business%20Times/The%20ABCs%20of%20ETFs.ashx 5. What to invest your money in http://www.moneysense.gov.sg/~media/Moneysense/News%20and%20Events/Media%20Articles/Business%20Times/What%20to%20invest%20your%20money%20in.ashx
4.	Extended Settlement Contracts	<p>Compulsory information:</p> <ol style="list-style-type: none"> 1. An Investor Guide to Extended Settlement Contracts http://www.sgx.com/wps/wcm/connect/7d4e778043fba0bf8cbefc035112e76d/ES+Investor+guide+240910.pdf?MOD=AJPERES <p>Additional Information on this investment product:</p> <ol style="list-style-type: none"> 1. SIAS Website http://sias.org.sg/beginnerguide/02_09-ESC.php 2. Investing with Leverage http://www.moneysense.gov.sg/~media/Moneysense/News%20and%20Events/Media%20Articles/Business%20Times/Investing%20with%20leverage.ashx
5.	Exchange Traded Notes (“ETN”)	<p>Compulsory information:</p> <ol style="list-style-type: none"> 1. FINRA Website http://www.finra.org/investors/alerts/exchange-traded-notes-avoid-surprises 2. US Securities and Exchange Commission Website https://www.sec.gov/oiea/investor-alerts-bulletins/ib_etn.html

		<p>Additional Information on this investment product:</p> <p>1. What to invest your money in http://www.moneysense.gov.sg/~media/Moneysense/News%20and%20Events/Media%20Articles/Business%20Times/What%20to%20invest%20your%20money%20in.ashx</p> <p>2. Making SENSE of Structured Notes http://www.moneysense.gov.sg/Understanding-Financial-Products/Investments/Guides-and-Articles/Making-SENSE-of-Structured-Notes.aspx</p>
6.	Certificates	<p>Compulsory information:</p> <p>1. Making Sense of Common Products Traded on the Exchange http://www.moneysense.gov.sg/understanding-financial-products/investments/guides-and-articles/making-sense-of-common-products-traded-on-the-exchange.aspx</p>
7.	Stapled Securities	<p>Compulsory information:</p> <p>1. Australian Securities & Investments Commission (ASIC) https://www.moneysmart.gov.au/investing/complex-investments/stapled-securities</p>
8.	Daily Leverage Certificates	<p>Compulsory information:</p> <p>1. SGX Website http://sgx.com/wps/portal/sgxweb/home/products/securities/daily-leverage-certificates</p>

2. Online Sources of Unlisted Investment Product Information Distributed by PSPL

S/N	Type of Unlisted Investment Product Distributed by PSPL	Online Sources of Investment Product Information
Excluded Investment Product		
1.	Life Insurance	<p>Compulsory Information:</p> <p>1. Your Guide to Life Insurance http://www.moneysense.gov.sg/en/Understanding-Financial-Products/Insurance/~media/Moneysense/Guides%20and%20Articles/Guides/Life%20Insurance_English.ashx</p> <p>Additional information on the investment product:</p> <p>1. Your Guide to Life Insurance (Chinese version) http://www.moneysense.gov.sg/~media/Moneysense/Resources%20in%20Other%20Languages/Chinese/Insurance/Your%20Guide%20to%20Life%20Insurance%20Chinese.ashx</p> <p>2. Your Guide to Participating Policies</p>

		<p>http://www.moneysense.gov.sg/Understanding-Financial-Products/Insurance/~//media/Moneysense/Guides%20and%20Articles/Guides/Participating%20policies_English.ashx</p> <p>3. Dealing with A Financial Adviser: What to Look Out For http://www.moneysense.gov.sg/en/Understanding-Financial-Products/Investments/Guides-and-Articles/Dealing-with-A-Financial-Adviser-What-To-Look-Out-For.aspx</p> <p>4.Types of Insurance http://www.moneysense.gov.sg/Understanding-Financial-Products/Insurance/Types-of-Insurance.aspx</p> <p>5.Making Sense of Your Finances – Benefit Illustration http://www.moneysense.gov.sg/Understanding-Financial-Products/Investments/~//media/Moneysense/Guides%20and%20Articles/Articles/Investment/Making%20Sense%20of%20Your%20Finances%20%20Benefit%20Illustration.ashx</p> <p>6. Making Sense of Your Finances – Bonus Statement for your with-profits life insurance policies http://www.moneysense.gov.sg/Understanding-Financial-Products/Insurance/~//media/Moneysense/Guides%20and%20Articles/Articles/Investment/Making%20Sense%20of%20Your%20Finances%20%20Bonus%20Statement%20for%20your%20with-profits%20life%20insurance%20policies.ashx</p> <p>7.Making sense of Traded Life Policies and Traded Endowment Polices http://www.moneysense.gov.sg/en/Understanding-Financial-Products/Investments/Types-of-Investments/Traded-Life-Policies.aspx</p>
2.	Health Insurance	<p>Compulsory information:</p> <p>1. Your Guide to Health Insurance (including case studies) http://www.moneysense.gov.sg/Understanding-Financial-Products/Insurance/~//media/Moneysense/Guides%20and%20Articles/Guides/Health%20Insurance_English.ashx</p> <p>Additional information on the investment product:</p> <p>1.Your Guide to Health Insurance (including case studies) (Chinese Version) http://www.moneysense.gov.sg/~//media/Moneysense/Resources%20in%20Other%20Languages/Chinese/Insurance/Your%20Guide%20to%20Health%20Insurance%20Chinese.ashx</p> <p>2.Health Insurance http://www.moneysense.gov.sg/Understanding-Financial-Products/Insurance/Types-of-Insurance/Health-insurance.aspx</p>

Specified Investment Product		
1.	Unit Trusts	<p>Compulsory Information: 1. Making Sense of Unit Trusts http://www.moneysense.gov.sg/Understanding-Financial-Products/Investments/~media/Moneysense/Guides%20and%20Articles/Guides/Making%20SENSE%20of%20Unit%20Trusts_English.ashx</p> <p>Additional information on the investment product: 2. Unit Trusts http://www.moneysense.gov.sg/Understanding-Financial-Products/Investments/Types-of-Investments/Unit-Trusts.aspx</p>
2.	Investment-linked Life Insurance Policies (ILPs)	<p>Compulsory Information: 1. Your Guide to Investment-linked Insurance Plans http://www.moneysense.gov.sg/Understanding-Financial-Products/Insurance/~media/Moneysense/Guides%20and%20Articles/Guides/Investment-linked%20Policies_English.ashx</p> <p>Additional information on the investment product: 1. Making Sense of Your Finances – Benefit Illustration for Regular Premium Investment-Linked Policy http://www.moneysense.gov.sg/Understanding-Financial-Products/Investments/~media/Moneysense/Guides%20and%20Articles/Articles/Investment/Making%20Sense%20of%20Your%20Finances%20%20Benefit%20Illustration%20for%20Regular%20Premium%20Investment-Linked%20Policy.ashx</p>
3.	Structured Products	<p>Compulsory Information: 1. Making Sense of Structured Notes http://www.moneysense.gov.sg/Understanding-Financial-Products/Investments/Guides-and-Articles/Making-SENSE-of-Structured-Notes.aspx</p> <p>Additional Information on the Investment Product: 1. Ten Important Questions Investors Should Ask Before Buying a Structured Product http://www.moneysense.gov.sg/Understanding-Financial-Products/Investments/Guides-and-Articles/Ten-Important-Questions-Investors-should-ask-before-Buying-a-Structured-Product.aspx</p>
4.	Contract for Differences	<p>Compulsory Information: 1. Contract for Differences http://www.moneysense.gov.sg/Understanding-Financial-Products/Investments/Types-of-Investments/Contract-for-Differences.aspx</p> <p>Additional Information on the Investment Product: 1. Investing with Leverage</p>

	http://www.moneysense.gov.sg/~media/Moneysense/News%20and%20Events/Media%20Articles/Business%20Times/Investing%20with%20leverage.ashx
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5. CONTACT INFORMATION

Please refer to the trading representative or financial advisory consultant.

6. DISCLAIMER

The Guide to Online Sources of Product Information provides general information about the key features and risks of the investment product(s) mentioned herein, and does not constitute a recommendation or an offer or solicitation to subscribe for, purchase or sell the investment product(s). It does not have any regard to your specific investment objectives, financial situation and any of your particular needs. Accordingly, no warranty whatsoever is given and no liability whatsoever is accepted for any loss arising whether directly or indirectly as a result of you acting based on this information. Investments are subject to investment risks including the possible loss of the principal amount invested.

Before you decide to invest in the investment product, you should understand the key features of, and risks associated with trading, the investment product. You should also read the prospectus, offering information statement or equivalent document, where applicable.

You may wish to obtain advice from a qualified financial adviser, pursuant to a separate engagement, before making a commitment to purchase any of the investment products mentioned herein. In the event that you choose not to obtain advice from a qualified financial adviser, you should assess and consider whether the investment product is suitable for you before proceeding to invest and we do not offer any advice in this regard unless mandated to do so by way of a separate engagement.

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