Disciplined Investing
Through a Smart Savings Plan

standard chartered

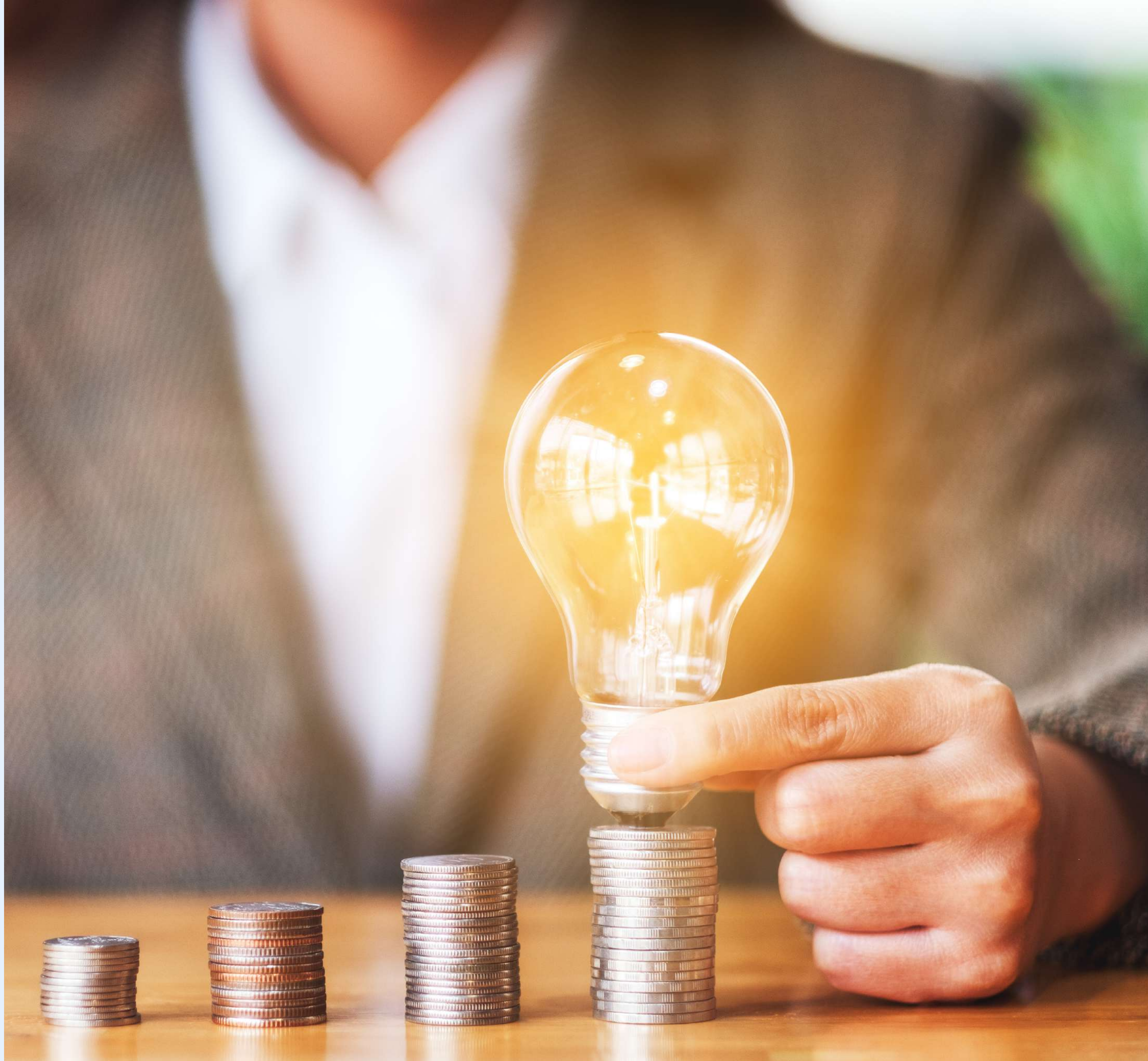
What is a Smart Savings Plan?

With a Smart Savings Plan (SSP), you are committing to invest a fixed amount of money on a regular basis.

You simply have to set aside a small sum on a recurring schedule, and it will be directed into an investment fund of your choice.

Not only is this a disciplined approach to investing, the SSP also allows you to enjoy the benefits of dollar cost averaging (see how this works on page 7) as you build up your investment position.

Most importantly, you can enjoy greater peace of mind knowing that with each passing day, you are taking small but steady steps towards achieving your financial goals – be it a new car, your dream home or the children's education.



Who is it for?

Once you have discussed your financial objectives with your relationship manager and completed your risk profile assessment, you can begin to put the plan into action by selecting your investments.

If you agree with one or more of the following statements, then the SSP is the ideal investment choice for you.

Prefer smaller investment amounts?

You are just starting to build up your investments, and/or may not have a large amount of money that you can immediately use to invest.

You are more comfortable investing smaller and more manageable amounts on a regular basis.

Have no time for investment decisions?

You do not have time to make frequent decisions and adjustments to the choice, amount and timing of your investments.

You prefer to put in place an arrangement for regular investing to remove the guesswork of trying to time the market.

Want to build up your investment over time?

You appreciate the discipline of regular investing, and would like to build up your investments and remain invested over a certain time period to benefit from Dollar Cost Averaging and compound your investment returns over long periods.

Why does it work?

The SSP combines several key principles of investing to make your money work harder for you. An investment into an SSP will allow you to enjoy the:

Potential Rewards of Regular Investing

Power of Compounding

Potential Benefits of Dollar Cost Averaging

Potential rewards of regular investing

Regular investing is one of the best strategies for long term investing.

1

Encourages discipline

You are just starting to build up your investments, and/or may not have a large amount of money that you can immediately use to invest.

You are more comfortable investing smaller and more manageable amounts on a regular basis.

2

Mitigates risks of market timing

With regular investing, you do not have to worry about market timing, or agonise over when to get in or out of an investment.

When you invest at a gradual pace, you are less likely to commit large amounts of money in a single investment at the wrong time.

If you remain invested over the designated time period, you may also have the opportunity to receive better investment returns - as you will be participating in the market's best performing cycles (in addition to its worst performing cycles).

3

Lowers the investment threshold

You do not need to commit a large sum of money to start investing. Regular investing allows you to contribute what you can afford, making it a flexible yet effective way to build up your portfolio.

At first glance, your small contributions may not seem very substantial, but the benefits of regular investing could really add up over the course of a lifetime with the effect of compounding.

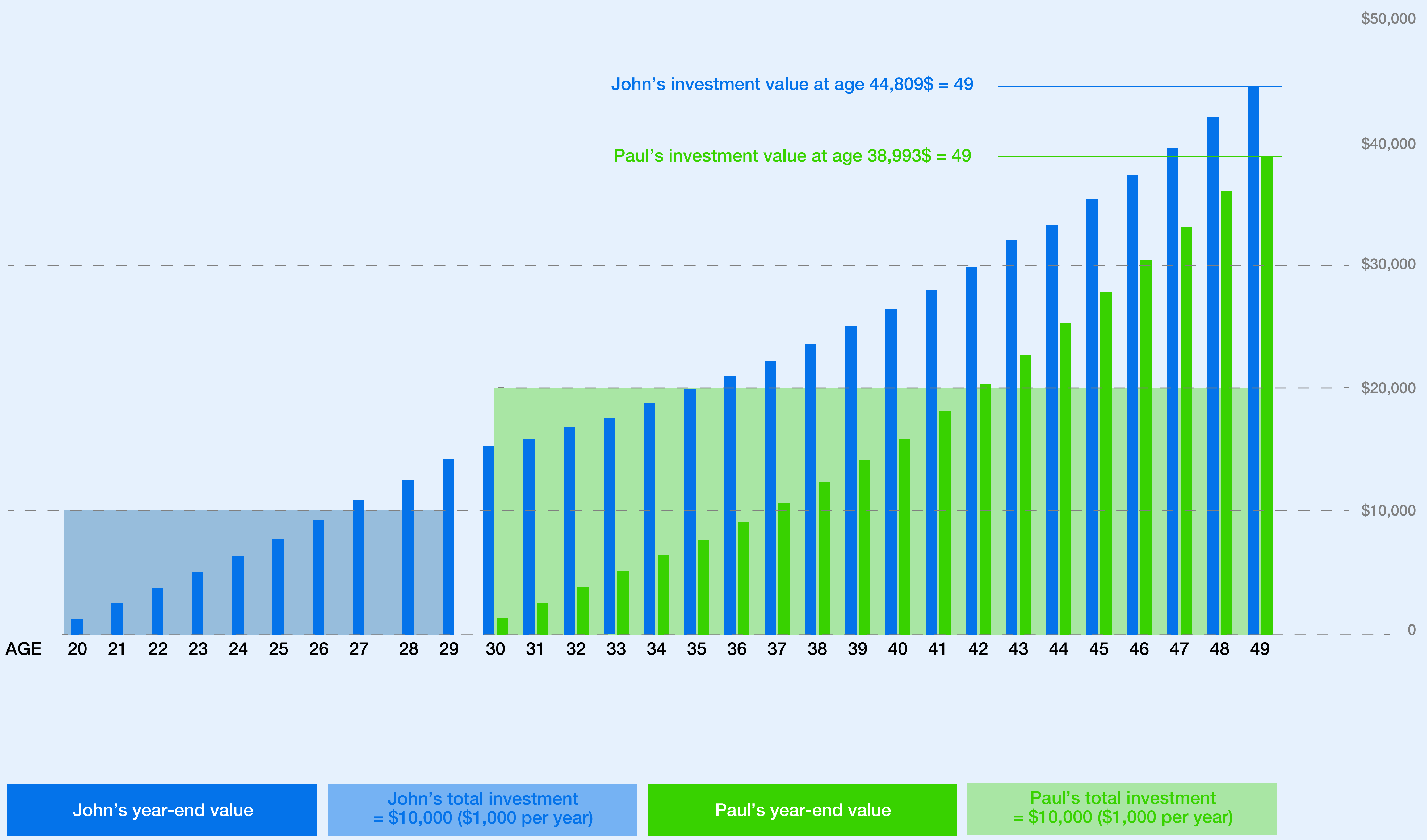
Power of compounding

You may potentially maximise your returns by consistently re-investing any dividends you receive back into your investment. This way, you are continuously putting a larger amount of capital to work, and your investment return will be compounded over time. Utilised properly, compounding can help you grow a small sum of money into a substantial amount over a longer time horizon.

Example:
The example illustrated here is based on a rate of return of 6% per annum. In both examples, John and Paul, both the same age, each invest $1,000 per annum, but John starts investing at age 20 and for just ten years, while Paul starts 10 years later at age 30, and invests for 20 years. When they are both 49, John will have significantly more money at than Paul.

Year-end value

The power of compunding (John versus Paul)



Please note that this is an example only and any potential returns set out herein are not indicative of actual returns that may be achieved in any investments that you may decide to make.

Potential benefits of dollar cost averaging

When making your investment decisions, you may be able to save and accumulate your wealth consistently by utilising the concept of dollar cost averaging – committing to buy a fixed sum of a particular investment on a regular schedule. When prices go up, fewer units will be bought; and when prices go down, more units will be purchased. The average cost of each unit acquired will be lower than the fund's average price over the same period. In this way, you can potentially build up a desired investment position by making gradual and disciplined investments in the market. You avoid the risk of investing a large sum at an unexpectedly disadvantageous time, while giving yourself a disciplined plan to reaching your goals.

Are there instances where Dollar cost averaging may not create the best outcome for you?

One such example is if markets only go downwards, then you would obviously be better off not investing at all. Interestingly, should markets only go up after you invest, then you would also have been better off investing all your money from day one instead of pursuing a Smart Savings Plan. So, if you already have a large sum of money available for investment and are extremely confident in your view that markets will only rise over your investment time horizon, then you may not wish to opt for a Smart Savings Plan.

Investing one lumpsum versus averaging over time.

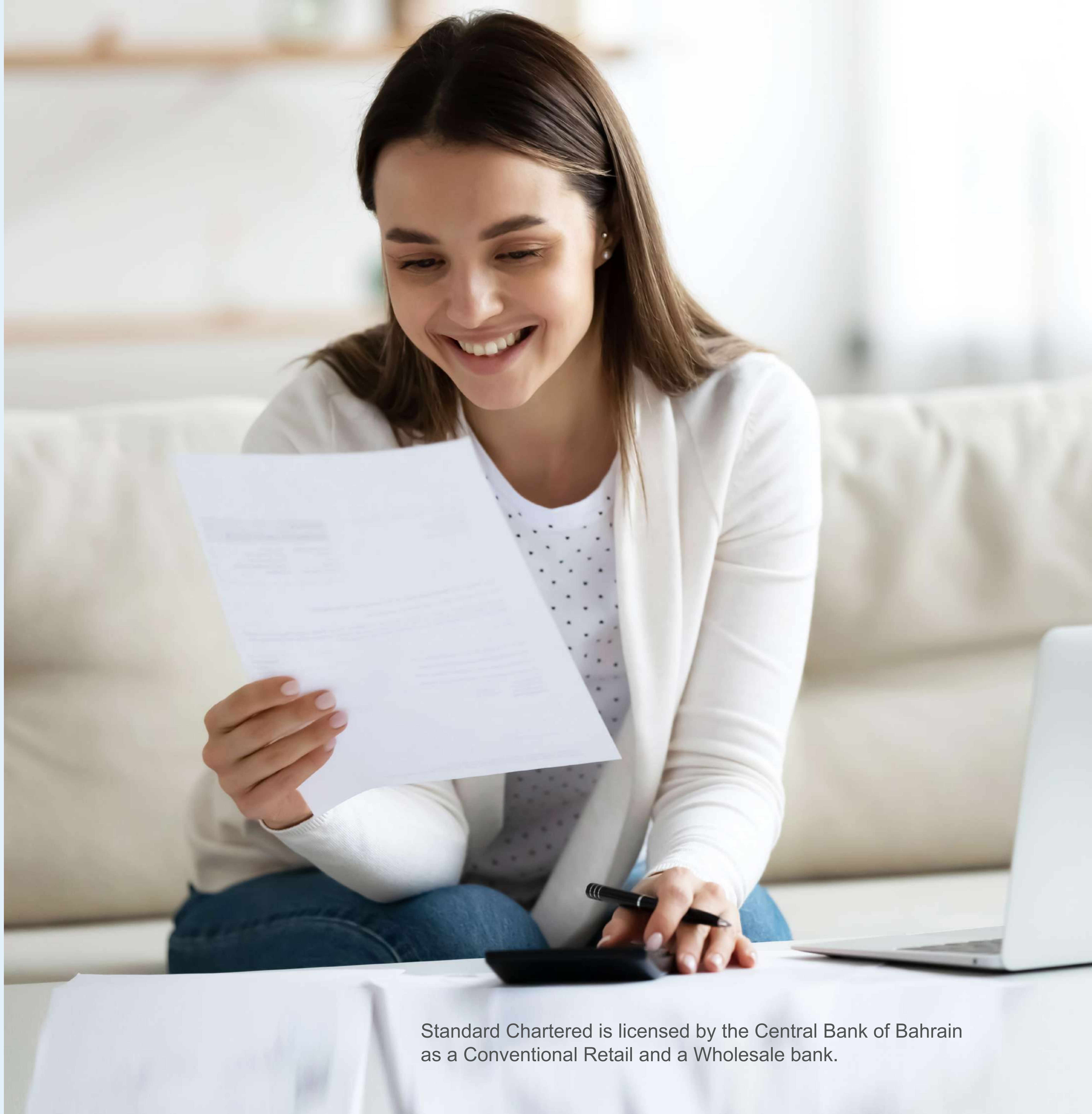
Month	Amount	Unit price	Number of units	Amount	Unit price	Number of units
1	$20,000	$2.00	10,000	$5,000	$2.00	2,500
2				$5,000	$1.80	2,777
3				$5,000	$1.90	2,631
4				$5,000	$2.10	2,380
TOTAL	**$20,000**	**$2.00**	**10,000**	**$20,000**	**$1.94**	**10,288**

Please note that this is an example only and any potential returns set out herein are not indicative of actual returns that may be achieved in any investments that you may decide to make.

What are the benefits?

The advantages of investing in Smart Savings Plan:

- Provides a disciplined approach for long term investing
- Removes the guesswork of trying to time the market
- Averages the overall cost of your investment over time
- Allows you to start investing with smaller amounts
- Gives you the flexibility to choose from a wide range of investment periods and frequency
- Saves you time



What are the risks?

As with all investment strategies, there are no guaranteed returns due to the inherent volatility of market conditions.

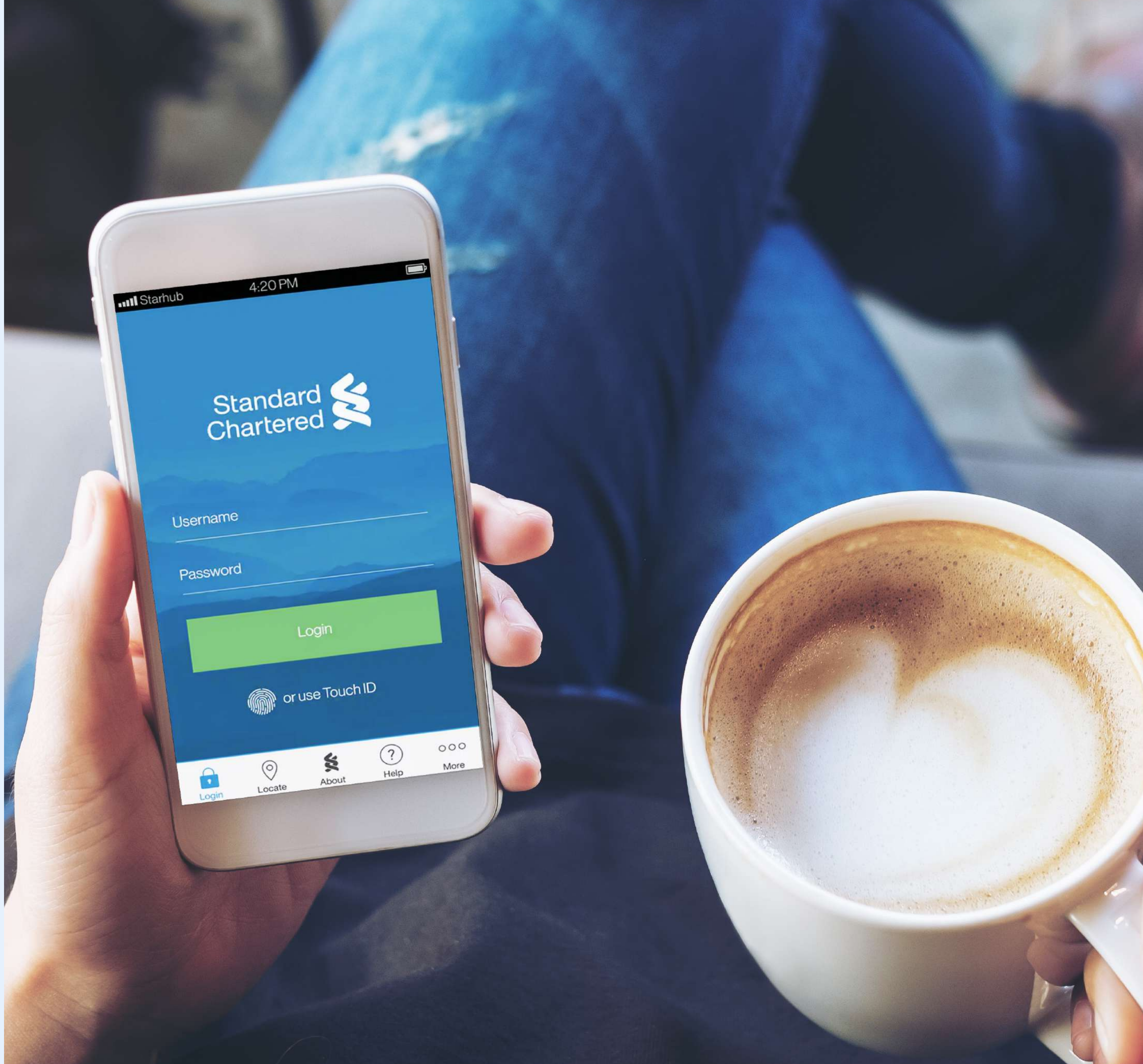
An SSP does not promise a profitable outcome, nor does it protect the investor against losses in a downward trending market.

This investment option does however, relieve you from the need to constantly worry about how much to invest, and when to enter and exit the market.

So you can spend your time pursuing your interests, and with your family and loved ones.

How to get started?

- Enjoy the convenience of investing through Online Mutual Funds, available via the SC Mobile app.
- Watch the Beginner's Guide video for detailed instructions on how to invest in a Smart Savings Plan.
- If you need further clarifications, please get in touch with your Relationship Manager.



The content of this document is provided to you for information purposes only and does not constitute an offer, recommendation, or solicitation to enter into any transaction or adoptany hedging, trading or investment strategy, in relation to any securities or other financial instruments. The products and strategies conveyed may not be suitable for everyone and should not be used as a basis for making business decisions.

Unless we otherwise agree, the Bank is not acting as your adviser or in any fiduciary capacity in respect of any proposed transaction to any products mentioned or any other transaction. Accordingly, the Bank does not accept any liability whatsoever with respect to the use of this document or its contents.

We recommend that before making any investment decision, you should take steps to ensure that you have a full understanding of the terms, conditions and risks thereof and are capable of and willing to assume those risks in the light of your own objectives and circumstances. If you are in doubt to any decision in respect to the products mentioned in this document, please consult your own advisers. Opinions, projections and estimates are solely those of SCB at the date of this document and subject to change without notice. Past performance is not indicative of future results and no representation or warranty is made regarding future performance.

Any forecast contained herein as to likely future movements in rates or prices or likely future events or occurrences constitutes an opinion only and is not indicative of actual future movements in rates or prices or actual future events or occurrences (as the case may be).

Standard Chartered Bank is incorporated in England with limited liability by Royal Charter 1853 Reference Number ZC18.
The Principal Office of Standard Chartered Bank is situated in England at 1 Basinghall Avenue, London, EC2V 5DD.

09/2021