

latest  
PROMOTIONS

## Single Premium Endowment

Invest in UOB Life's selected range of Single Premium Insurance Products with any UOB branches between 8<sup>th</sup> July and 15<sup>th</sup> September 2002, and get free Tangs shopping vouchers\*.

For every \$10,000 invested, you will get \$20 Tangs shopping vouchers. So the more you invest, the greater the amount you have to shop with. Hurry, a chance not to be missed for Tangs vouchers are almost like cash. You can choose to purchase from a wide array of products, ranging from fashion, beauty, electronics and more. So ask for UOB Life's Single Premium offer with your familiar UOB Personal Banker today!



\*Terms & Conditions  
1. Plans eligible: UOB Life Maxi Dollars, UOB Life Guaranteed Rewards, UOB Life Guaranteed Cash Plan.  
2. All applications must be dated within the promotional dates of 8<sup>th</sup> July to 15<sup>th</sup> September 2002.  
3. UOB reserves the right to substitute the gift with another of a similar value without prior notice.

## Turning uncertainties into Opportunities Seminar

VENUE: RAFFLES CITY CONVENTION CENTRE 2, STAMFORD ROAD, LEVEL 4, MOOR ROOM

DATE: 17<sup>TH</sup> JULY, WEDNESDAY TIME: 6.30-8PM

Is it a sweet time to invest? What is current investment outlook? What are the benefits of long-term investments? Join us in a seminar organized exclusively for UOB customers by Henderson Global Investors to get the answer!

Attendees will receive a goodie bag each and on top of that, enjoy extra gifts for investing at a low of \$10000\*.

So hurry, only limited seats available! To register, simply complete the details below and fax this page to 65392840 before 12<sup>th</sup> July. You'll receive our confirmation if you are the lucky 1<sup>st</sup> 100 customers.

Name:	
NRIC No.:	
Address:	
Contact Nos:	
Home/Office:	
Handphone/Pager:	
Email/Fax:	

\*A set of Katnook and Riddoch wine worth \$72.

### myfuture Promotion

Congratulations to the winners of *myfuture* promotion by OUB Manulife! These winners will each receive a weekend spa package for 2 at Raffles The Plaza, South Tower\*. The lucky draw was conducted on 21<sup>st</sup> Jun 2002 and winners will be notified by OUB Manulife.

Winner's Name:  
1. Oh Siew Hui S7510417J  
2. Tay Lake Lan S2630590Z  
3. Rahimah D/O M Sultan Abdul Kader S1299623C

\*Package includes a night stay with 2 American breakfast and 1 F&B voucher worth \$50 & 2 Spa treatments in Amrita Spa (Winners will be notified by OUB Manulife directly on the collection of prizes)

最新  
资讯

## Junior's Life 保障孩子的光明前途



大華銀行  
UNITED OVERSEAS BANK

### 我们负担得起下一代的教育吗?

教育费用在过去20年间上升了超过3倍。本地大学的学费已达到了每年\$5,650\*, 而在美国的大学学费则达到每年\$30,000。如果以同样的速度估算, 当现在的一个新生儿到了入大学的年龄时, 实际费用则将膨胀到一个极大的数目。

\*依据新加坡国立大学提供的课程(医科及牙科除外)。

然而, 大学教育不仅是迈入工作环境的一个重要途径, 并且也是提升个人知识、技能和人生观的方式。在新加坡, 对文凭的追求和重视, 显然也彰显了教育的重要。因此, 尽管支付能力下降, 新加坡人对教育的需求仍然在上升。结果是, 父母不得不拨出相当大部分的收入作为孩子的教育费用, 而能为房屋、退休存的储蓄减少, 甚至还会负债。所有的父母都希望让子女接受良好的教育, 有一个光明的前途。然而随着教育费用越来越昂贵, 也有越来越多的父母担心他们没有能力为子女的教育存下足够的储蓄。

### 大华银行能够如何帮助您呢?

为帮助您及早为子女教育储蓄, 大华人寿推出了Junior's Life, 让您孩子的未来获得最可靠的保障。您可放心, Junior's Life, 适合多种的预算。每月保费额从区区\$75到\$300, 任您选择, 不论年龄\*\*。在孩子18岁或21岁生日时, Junior's Life的满期数额可以及时地帮助他们开始大学教育!

\*\*有最低和最高加入计划年龄限制, 满期利益根据不同的加入计划年龄而变化。

### 除了帮助您实现长期的储蓄目标, Junior's Life也提供:

- 孩子针对死亡及完全与永久残废的人寿保障。
- 父母的选择性保障方案, 当父母不幸发生意外时免除之后的全部保费。
- 孩子的选择性保障方案: 孩子的额外疾病保障。(规定的保额将在诊断出保障下的疾病时支付, 并且计划将继续, 在孩子到18岁或21岁生日时仍支付满期款额。)

在2002年9月15日前购买这一保单, 就可取回您的首个月保费价值。大华银行赠送相当于您的一个月保费价值的Toys "R" Us购物礼券。这样您就可以获得高达\$300价值的购物礼券, 享受购物乐。为了您孩子有一个光明前途, 现在就行动吧! 询问详情, 欢迎驾临大华银行集团任何分行或投资站, 我们的大华银行个人服务专员乐意为您效劳; 或拨我们的热线电话1800-222 2121 (24小时)。

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# INVEST TALK

A quarterly newsletter by The Investment Services Division

July 2002 Issue



大華銀行  
UNITED OVERSEAS BANK

### Can we afford Education for our future generation?

Over the past 20 years, the cost of education has more than tripled. Typically, tuition fees would amount to \$5,650 p.a at a local university and \$30,000 p.a. for an overseas education in USA currently. However, with cost of education rising at almost 3 times as fast as the rate of inflation, the actual costs would have inflated into an enormous amount by the time a newborn baby reaches university entry age.  
# based on courses (other than Medicine & Dentistry) offered by National University Of Singapore

A university education not only serves as an important gateway to the working world, but also improves the knowledge, skills and attitudes of individuals. The need of education is apparent with the paper-chase trend so evident in Singapore. Thus, despite a decline in affordability, the demand for education is still increasing amongst Singaporeans. As a result, parents would have to devote a larger portion of their income for their children's education, leaving lesser savings for household and retirement or even incur greater debt.

All parents would want to see to their children's education need in hope of a brighter future for them. However, many parents fear that they would not be able to set aside enough savings for their children's education as it has become increasingly expensive.

### How Can UOB Help You?

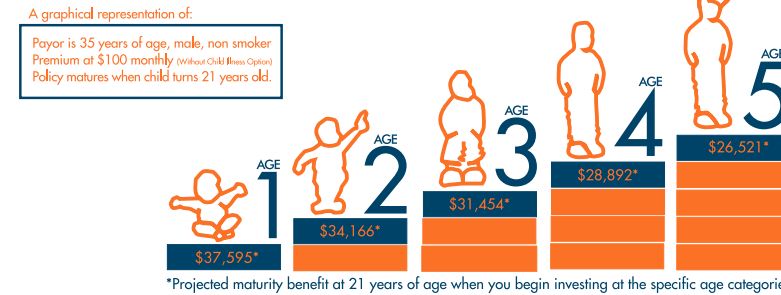
To help you start early and save regularly, UOB Life has launched **Junior's Life**, the safest way to secure your child's future!

You can rest assure that **Junior's Life** caters to most budgets. Choose from a range of monthly premium amounts, starting from a low of \$75 up to \$300, regardless of age\*\*. The maturity amount will come in timely, on the child's 18<sup>th</sup> or 21<sup>st</sup> birthday, to help him embark on that university education!

\*\*Subject to a minimum & maximum entry age, maturity benefits vary with different entry ages

### Besides helping you achieve your long-term savings goal, Junior's Life also provides:

- Life coverage for the child against death and total permanent disability.
- Option to cover the parent and have all future premiums waived should anything untoward happens to the parent.
- Option to cover the child with Additional Child Illness Coverage. (The stipulated sum assured will be payable upon diagnosis of the illnesses covered AND the plan will still continue with maturity amounts still payable upon the child's 18<sup>th</sup> or 21<sup>st</sup> birthday.)



\*Projected maturity benefit at 21 years of age when you begin investing at the specific age categories.

Take up a policy before 15<sup>th</sup> September 2002 and get back your first month's premium. UOB is giving away Toys "R" Us shopping vouchers of equivalent value to your one month's premium. So you can enjoy up to \$300 worth of Toys "R" Us vouchers for your shopping pleasures. Secure your child's future today! For more information, speak to our UOB Personal Bankers at any UOB Group branch or Invest Shop or call our hotline at 1800 22 22 121 (24 hours).



As always, do stay focused on your long-term investment objectives.

Yours Truly,  
**Tan Boon Chye**  
Vice President  
Head, Investment Services Division  
Personal Financial Services

