Let *myfuture* Reward You ...Today!

Stand a chance to win a relaxing

weekend spa escape for 2*

at Raffles The Plaza

From **1st April until 31st May 2002**, when you sign up for any ***myfuture*** plan, you will stand a chance to win one of the **3 weekend spa packages for 2 at Raffles The Plaza, South Tower.** Includes a night stay with **2 American breakfast** and **1 F&B voucher worth $50** and **2 Spa treatments in Amrita Spa**-an oasis of paradise, a haven for relaxation and rejuvenation.

Start planning for your future today and create a promising one for your loved ones!

Pictures complimentary from Raffles The Plaza

**Terms and conditions apply.*

HAVE TEA ON US

Receive a **Burke's tea voucher** when you sign up for any ***myfuture*** plan, from **1st April till 31st May 2002.**

Savor a choice of **Dessert and Beverage** at all Burke's café and outlets.

BURKE'S COFFEE

BURKE'S CAFÉ & OUTLETS:
Caltex House • Raffles City
Holland Village • Bishan Junction 8.

For more information, visit any UOB Invest Shop or call UOB Call Centre at 1800 22 22 121.

REPLY SLIP *myfuture* 0402

YES, I am interested to find out more. Please send me more information on *myfuture* series.

☐ *HIM@myfuture* ☐ *HER@myfuture* ☐ *MUM@myfuture* ☐ *KID@myfuture*

Name : Mr/Miss/Ms/Mdm/Dr

Address:

NRIC: **Date of Birth:**

Office: **Mobile:** **Home:**

FAX to: 6438 0485 NOW

The First 200 customers, who reply to us, will receive a complimentary copy of Smart Investor magazine*, April issue.

** Successful customers will be notified.*

Underwritten by:
OUB Manulife

创造锦绣亮丽的未来

众所周知，人寿保险是财务计划中不可欠缺的一环。无论是孩子的教育费、抵押贷款或保障亲人的财务状况，人寿保险都是举足轻重的。我们的问题是，如何选择最适当，完全符合实际需求的保险计划。

锦绣前程系列是一系列革新的人寿保险计划。无论您处于人生的那个阶段，锦绣前程系列寿险绝对能够为您提供足够的保护，帮助您拥有充裕财富，也让您能灵活决定提取现金。

锦绣前程系列的益处：

- 在投保第二周年起*开始您就能享有年度保证现金回收
- 即使不幸患上重病，您也绝对可投保定期寿险**
- 您也可享用额外的意外与严重疾病保障***
- 除此之外，保单达21周年时将自动提高100%死亡利益，保费方面将减低50%

* 只限他®锦绣前程、她®锦绣前程及儿童®锦绣前程保险计划
** 只限他®锦绣前程及她®锦绣前程保险计划
*** 只限他®锦绣前程及儿童®锦绣前程保险计划

无论男女、孕妇或孩童，您都能从锦绣前程保险计划获益非浅。

他®锦绣前程 特别为现代男士设计。

- 首创独一无二的男士保险计划，即使在患上重病后，也绝对能够投保。
- 为 30种恶性疾病和残疾提供保障，包括男士相关疾病的额外20%保障，如前列腺癌及肾结石等。

她®锦绣前程 满足现代妇女的需求。

- 首创独一无二的女士保险计划，即使在患上重病后，也绝对能够投保。
- 为 30种恶性疾病和残疾提供保障，包括女士相关癌症的额外20%保障。
- 充分了解女性的需求，特别针对更年期难症、整形手术及定期免费健康检查而提供的额外 保障。

宝宝®锦绣前程

- 为您的孩子提供多重保障，包括30种恶性疾病、残疾及死亡，以及7种和孩童相关的疾病，如血癌，同时确保能应付骨髓移植手术的种种需要。
- 保证年度现金回收，保障您的孩子能享有安逸舒适的生活。

妈妈®锦绣前程 令孕妇安枕无忧

- 首创独一无二的孕妇定期保险计划，保障怀孕妇女的利益
- 完全照顾孕妇的需要，如果不幸流产，即可获得所有保金。
- 可在购买儿童®锦绣前程保险计划时，可享有母亲®锦绣前程保费的50%回扣。

锦绣前程就在眼前，垂手可得!

今天就开始为您的将来计划，掌握先机，向您心爱的亲人许下一世的承诺。欲知更多详情，请亲临任何一间大华银行 投资站，或拨电热 线1800-22 22 121。

INVEST TALK

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INVEST TALK

A quarterly newsletter by The Investment Services Division

April 2002 Issue

CREATING *myfuture*

We all know that life insurance can help us plan for our financial needs, be it providing for our children's education or ensuring the financial security of our loved ones. The challenge is to find the right plan that meets our needs.

myfuture series is a new range of innovative whole life plans designed to meet our financial needs at different stages of our life by providing the protection we need, the wealth accumulation we desire and the flexibility to withdraw cash even in the early years.

Here's how you can benefit from *myfuture*:

- Receive annual guaranteed cash coupon as early as the second policy year*
- Be assured that you can take up term insurance even after a major illness**
- Receive additional coverage for accidental death and major illnesses***
- Enjoy 100% increase in life coverage plus 50% reduction in premiums from the 21st year onwards*

* Applies to *him@myfuture, her@myfuture* and *kid@myfuture plans* **Applies to *him@myfuture* and *her@myfuture* plans*** Applies to *him@myfuture* and *kid@myfuture* plan

Choose from 4 specially tailored plans to meet the needs.

HIM@myfuture works with the **man** of today.

- It is the **first and the only** plan that **gives HIM** the guaranteed opportunity to take up life insurance protection even after a major illness.
- **Cares for HIS health** with coverage of 30 major illnesses and disability including an extra 20% coverage for male-related illnesses such as prostate cancer and kidney stones.

HER@myfuture celebrates the modern **woman.**

- It is the **first and the only** plan that gives **HER** the guaranteed opportunity to take up life insurance protection even after a major illness.
- **Cares for HER health** with coverage of 30 major illnesses and disability including an extra 20% coverage for female related cancers.
- **Understand HER needs** with extra coverage for menopause complications, reconstructive surgery and regular complimentary health screening.

KID@myfuture grows with the **child** of today

- **Cares for your KID** with coverage of 30 major illnesses, disability and loss of life with extra coverage against 7 child related illnesses like leukemia and provides a way for bone marrow transplant needs.
- **Support your KID** with guaranteed annual cash returns

MUM@myfuture is designed exclusively for **expectant mothers.**

- The **first and only term plan** designed to protect an expectant mother's pregnancy
- **Understands MUM's needs** with a full refund in the event of a miscarriage.
- The opportunity to invest in *kid@myfuture* with 50% premium refund from *MUM@myfuture*.

Let *myfuture* reward you...today! Find out more on our latest promotions>>>

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Editor's Note

Life insurance can play major roles in both your financial planning and estate planning. Life insurance is used not only to manage risks that could put you and your loved ones in financial difficulty; it doubles up as a savings vehicle for your retirement.

The challenge then is to find the right plan that meets your needs.

In this issue, we introduce to you a range of innovative whole life plans – the *myfuture* series – designed to meet your financial needs at different stages of your life. These series of insurance plans not only protects you with life insurance cover, it provides you with the opportunity to grow your savings and fulfill your goals with guaranteed annual cash returns.

In terms of investment prospects, we believe the worst may be over. There are encouraging signs from the US that the recovery in its economy appears to have begun and the global outlook has also improved with each new piece of economic data.

On the back of the expected US economic recovery, many of the fund managers have turned positive on Asia ex Japan. Although the Japanese economy continues to be mired in its structural problems, the rest of the Asian economies have become stronger and better positioned for the economic upturn.

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

Yours truly,
Tan Boon Chye
Vice President
Head, Investment Services Division
Personal Financial Services Sector

大華銀行 UNITED OVERSEAS BANK