

The information provided herein is intended for general circulation and/or discussion purposes only. It does not take into account the specific investment objectives, financial situation or particular needs of any particular person.

Without prejudice to the generality of the foregoing, please seek advice from a financial adviser regarding the suitability of any investment product taking into account your specific investment objectives, financial situation or particular needs before you make a commitment to purchase the investment product. In the event that you choose not to seek advice from a financial adviser, you should consider whether the product in question is suitable for you. This does not constitute an offer or solicitation to buy or sell or subscribe for any security or financial instrument or to enter into a transaction or to participate in any particular trading or investment strategy.

The information provided herein may contain projections or other forward looking statement regarding future events or future performance of countries, assets, markets or companies. Actual events or results may differ materially. Past performance figures are not necessarily indicative of future or likely performance. Any reference to any specific company, financial product or asset class in whatever way is used for illustrative purposes only and does not constitute a recommendation on the same.

The proposed transaction(s) herein (if any) is/are subject to the final expression of the terms set forth in the definitive agreement(s) and/or confirmation(s).

No representation or warranty whatsoever (including without limitation any representation or warranty as to accuracy, usefulness, adequacy, timeliness or completeness) in respect of any information (including without limitation any statement, figures, opinion, view or estimate) provided herein is given by OCBC Securities Pte Ltd and it should not be relied upon as such. OCBC Securities Pte Ltd does not undertake an obligation to update the information or to correct any inaccuracy that may become apparent at a later time. All information presented is subject to change without notice. OCBC Securities Pte Ltd shall not be responsible or liable for any loss or damage whatsoever arising directly or indirectly howsoever in connection with or as a result of any person acting on any information provided herein.



Through good times and bad, we're committed to your investments.



OCBC Securities Private Limited
 18 Church Street #01-00 OCBC Centre South Singapore 049479
OCBC Securities Hotline: 1800 338 8688 www.iocbc.com

Co. Reg. No.: 19660263R



OCBC Alternative Investments Specialists

provide investors with a wide menu of alternative solutions to diversify one's portfolio. Our team of experts has a proven process in selecting structured products, providing rationales to our customers to help them make informed decisions and identifying the right solutions to meet their investment needs. Our Alternative Investments Specialists work with global investment banks such as Deutsche Bank, Morgan Stanley, BNP Paribas and Merrill Lynch. And we constantly keep you updated on market developments as part of our commitment to monitor your investments from start to finish.

Our Alternative Investment Solutions:

Retail notes

Investors with a starting capital as low as S\$10,000 may consider retail notes. The product serves as a lower entry fixed income alternative to products such as bonds while allowing investors to gain exposure to commodities, credits or equities. With retail notes, investors with a lower starting capital can still earn enhanced yields while diversifying their investment portfolios at the same time.

ELNs/ELIs

Equity-linked notes/Equity-linked instruments are innovative structured products that offer a fixed return based on the performance of the underlying share within a fixed tenor. The product allows investors to customise their returns according to their risk appetite over a short investment tenor.

SGX-listed products:

Products such as warrants and Exchange Traded Funds (ETFs) are traded on The Singapore Exchange. To help our customers make better investment choices, we hold regular seminars on these individual products in order to equip them with the right knowledge and tools.

Warrants

Warrants are another alternative investment available that allow investors to gain exposure to the underlying security without actually owning it. Investors who have a view on the movement of the underlying security can buy a warrant, which cost a fraction of the price of the underlying share. Hence, warrants offer leverage by limiting the cost to price of warrant paid while offering unlimited directional exposure to the underlying share. What's more, warrants can also be used as a hedging tool, or to extract cash from equity exposure.

ETFs

Exchange-traded funds (ETFs) are passively-managed index funds that offer investors instant access to a diversified portfolio of securities representing the index but at a low cost or entry minimum. The types of indices ETFs can track and trade on The Singapore Exchange include a particular stock market, asset class, commodity or sector. With ETFs, investors enjoy greater transparency and the ability to enjoy exposure and diversification at relatively low transaction costs and without the need to buy into single stocks.

Fixed Income Securities

Fixed income securities are debt instruments that you can buy or sell over-the-counter. At OCBC Securities, we provide a comprehensive range of fixed income securities such as corporate bonds and convertible bonds to help you diversify your portfolio. Fixed Income Securities typically allows you to receive a regular source of interest income that is higher than fixed deposit rates. Depending on the interest rate environment, you may also potentially make capital gains or losses if you choose to liquidate your bond investments before the maturity date.

Take advantage of our dedicated team's expertise and let our Alternative Investments Specialists help you diversify, enhance and grow your portfolio today.

For more information on the products and seminars, call our desk at 6538 4775 or visit www.iocbc.com