

Why pay on-going fees for keeping your funds elsewhere?

Login to **POEMS** and start your **unit trust investments** now!

Enjoy **FREE** transfer-in and **0%** monthly fees on your funds.

Unit Trust - Quick Start Guide

www.poems.com.sg/unittrust

Getting Started

1. You can login via www.poems.com.sg/unittrust
2. To login, enter your Account Number and password, then click on the "Login" button.
3. Next, click on "**UNIT TRUST**" (You will see the home page which contains updates on unit trust related matters eg. monthly seminars, fund promotion)
4. Click on "**TOP/WORST FUNDS**" to view the Top 5 Performing and Selling funds, as well as the list of Recommended Funds
5. Click on "**HIGHLIGHTS**" to view our latest promotions including funds on promotions, our monthly seminars and videos.
6. Click on "**TRANSFER IN**" to download forms if you wish to transfer your unit trusts from other distributors to us.
7. Click on "**MY INVESTMENTS**" to view your portfolio of holdings with us.
8. Click on "**RESEARCH**" to read our analysts' articles and commentaries.

Researching on a particular Fund

1. Click on "**FUNDS INFO**"-----> "**FUND FINDER**" and select a fund from the drop-down list.
2. Scroll down and you will be able to view the Investment Objective, historical performance, and POEMS sales charge. .
3. To view the latest factsheets or prospectus, please click on "Prospectus, Product Highlights and Reports".
4. View "Annualized Performance" to check the latest figures on performance and risk.
5. Historical prices are displayed under "Price Chart"
6. If you have decided to purchase the fund, select "Buy Now!" at the top of the page to proceed to buy the fund.

Buying a Fund

1. Click on the "**Buy Unit Trust**" button located on the upper left hand corner of the page.
2. Enter the fund code or click "**Search**" to find the fund code
3. Check on the radio button of your intended trade type.
4. Select the currency (If applicable) for settlement. (by default the payment currency is SGD).
5. Indicate the amount for purchase. (Please take reference on the minimum amount for purchase) Sales charge would be deducted from this amount. E.g. If you indicated to buy S\$10,000 with sales charge of 0.75%, S\$9,925 would be used to purchase the fund. (The settlement amount for the transaction would be \$10,000 inclusive of sales charge).
6. Click on "Click here to view your sales charge" for the sales charge percentage applicable for your purchase.
7. Click the "Submit" button to proceed on to the Order Confirmation page.
8. Select the radio button to indicate if you have/have not been advised by your FA Consultant with regards to this purchase.
9. Check on the box for Client's Declaration and key in your POEMS password to confirm your order before clicking on the "OK" button.

Transaction Status

1. On the next page after you have clicked the “OK” button, you would see that your order has been listed. To withdraw a submitted order, simply check on the radio button next to the order number and click on the “Withdraw” button. However, for a withdrawal to be effective, it must be done before the cut-off time of 3pm on a working day. (Saturday, Sunday or P.H. is not a working day.) E.g. an order submitted after 3pm on Friday can be withdrawn anytime before 3pm on the following Monday (assuming no Public Holidays during this period).
2. To confirm your purchase, please click on “Transaction Status” on the working day after 3pm to check that your order has been processed.

Payment

Please kindly ensure that payment (EPS-Lump Sum Payment OR cheque payable to “Phillip Securities Pte Ltd”) reaches us/sufficient available cash in your Phillip Cash Management /Margin /Custodian Account within two working days from the date of confirmed purchase. E.g. Order submitted on a Thursday morning and the purchase is confirmed after 3pm on that same day, the payment must reach us latest by the following Monday (assuming no Public Holidays during this period). Failure to do so would result in the force-selling of the fund. Trades can only be cancelled if it is within seven calendar days, and only if it is for the first time purchase of the particular fund. Thus, no sales charge would be incurred. However, if there are any market losses, for online trades, you will be responsible for bearing the losses.

Free* Transfer-in of Unit Trust funds

Transfer the unit trusts that you have purchased from other distributors such as banks or other financial institutions to PhillipCapital and do away with the hassle of multiple statements and having to search high and low just to check on your portfolio holdings. This transfer-in is completely free-of-charge. After the transfer-in, you would be able to sell or switch to other funds through POEMS.

1. Click on the “UNIT TRUST” tab followed by “TRANSFER” for instructions.
2. Select the Fund Name, Distributor (Place of purchase), and Trade type, click on “Download” and print out the required forms accordingly. The transfer instruction is available on this page to guide you how to fill up the forms.
3. Please mail original forms to Phillip Securities Pte Ltd, 250 North Bridge Road, #06-00, Raffles City Tower, Singapore 179101. Attn: UT Marketing.
4. The transfer process will take between 4-6 weeks for funds to be transfer into Phillip Securities Pte Ltd.

*All Fund transfer is FREE, except for Pinebridge funds. Each Pinebridge fund transfer into Phillip Securities would cost \$10.70 (inclusive of GST). Cheque to be payable to “RBC Dexia Trust Services Singapore Limited”.

Switching of Unit Trust funds

1. For switching, click on “**TRANSACTIONS**” followed by “**Switching**”. Next select the fund from the drop-down list that you want to switch out from and key in the number of units of that fund that you wish to switch out. Next, click the “Search” icon to choose the fund that you want to switch into and click on the “Submit” button. (You can also click on “Switch” from the “MY PORTFOLIO” page.
2. In general, a switch is a sell (switch out) followed by a buy (switch in). The guideline for internal fund house switch is on T day, whereas for external fund house switching eg. From fund house A to fund house B (inclusive of CPFOA switching in CPFOA-IA), it will take T+3 working days.
3. After the checkbox has been ticked, the radio button has been selected and the password has been entered, the order would be submitted. (You are able to withdraw the switch order by pressing the “withdraw” button. However, for withdrawal to be effective, it must be done before the cutoff time.)

Selling of Unit Trust funds

1. For selling, click on “**TRANSACTIONS**” followed by “**Sell Unit Trust**”. Choose the fund that you wish to sell from the drop-down list.
Next, indicate the number of units that you wish to redeem with the currency and press “Submit”. After the checkbox has been ticked, the radio button selected and the password entered you can click on the “OK” button. (You are able to withdraw the sell order by pressing the “withdraw” button. However, for withdrawal to be effective, it must be done before the cutoff time.)
2. The sales proceed will take between 5 – 7 workings days to be credited into your respective account accordingly.