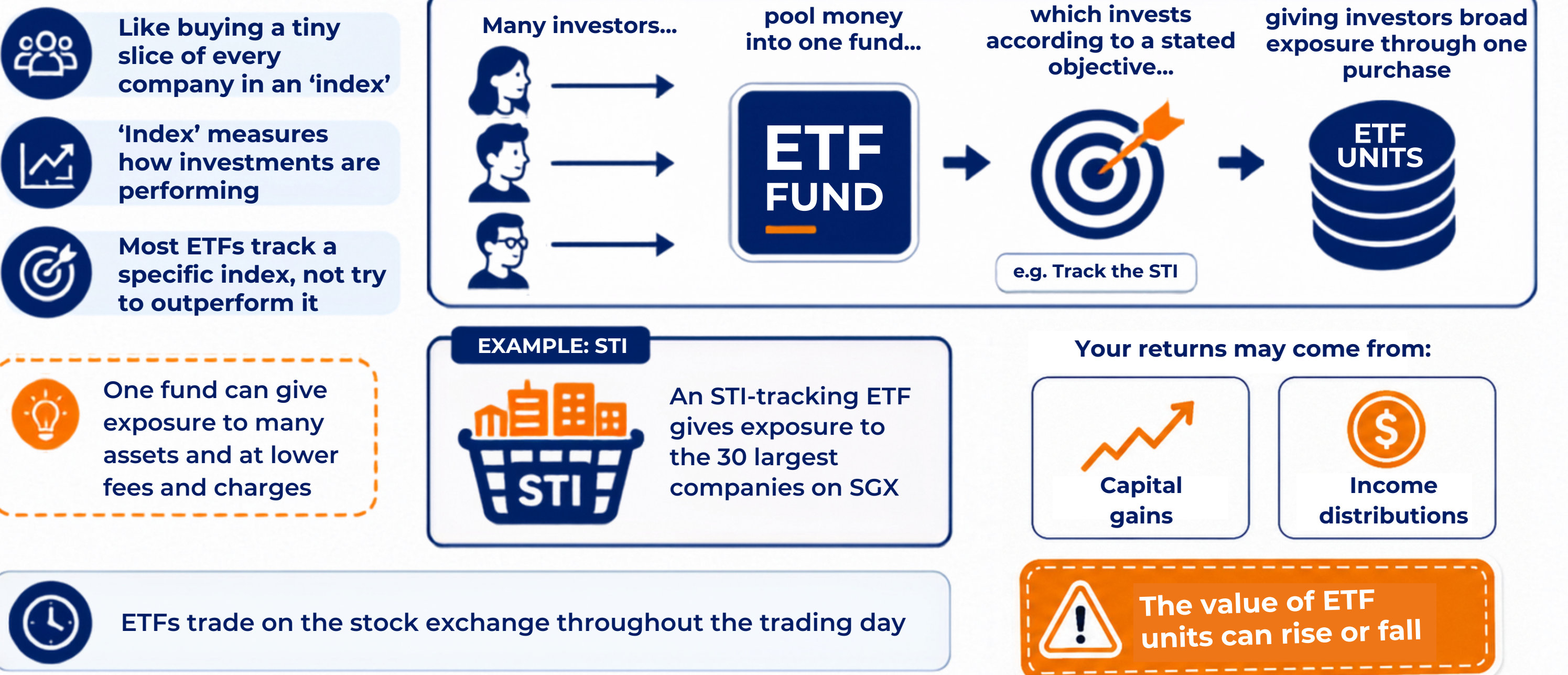
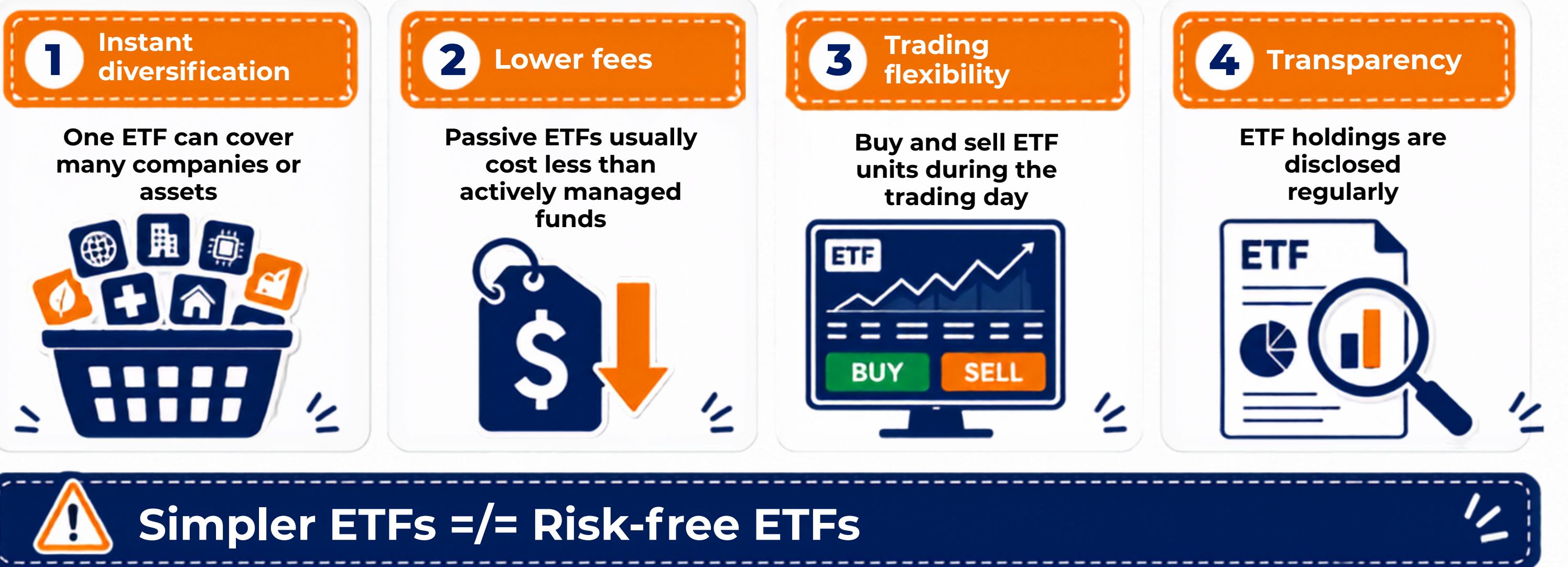


What is an ETF?

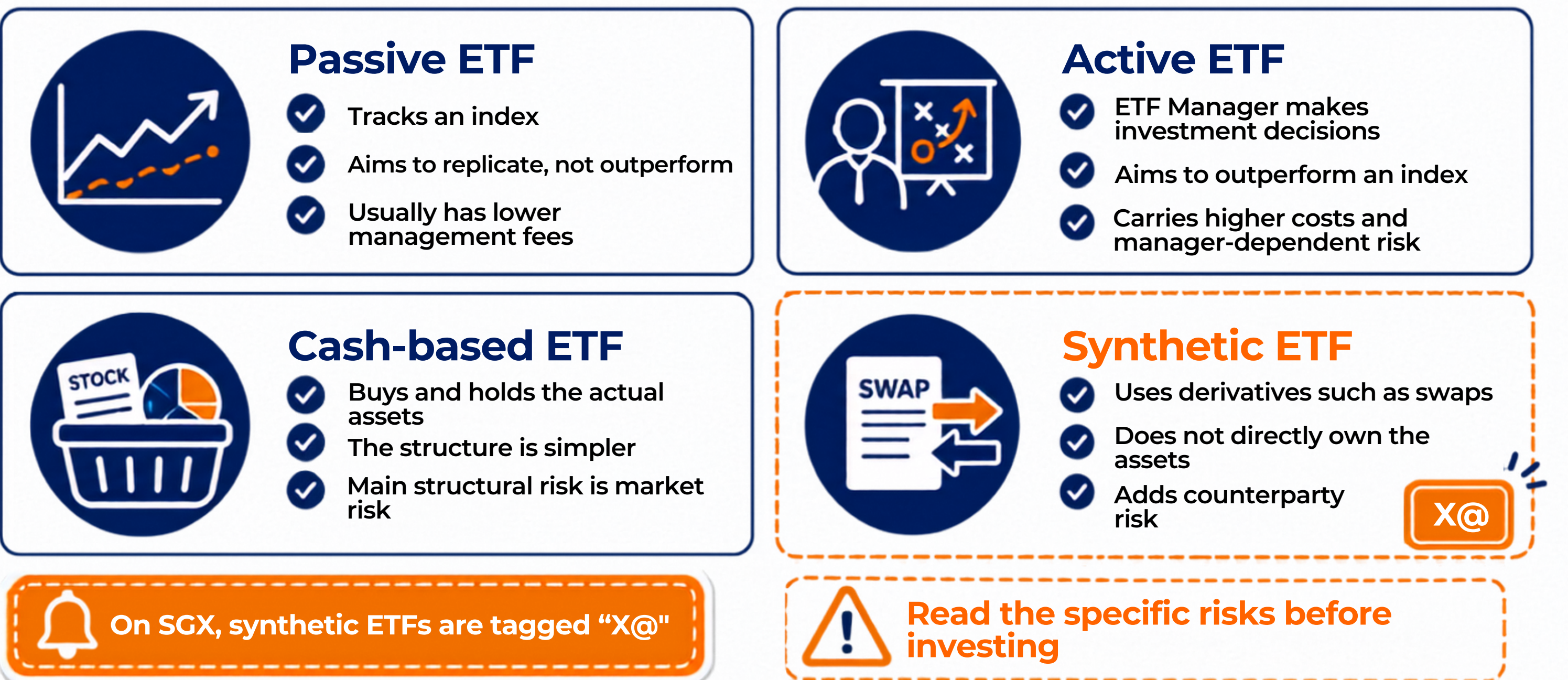


Why investors use ETFs

ETFs can make broad market exposure simpler.



Not all ETFs work the same way



Before you buy, know the risks

ETFs are not principal-guaranteed
You may lose all or a substantial amount.



Should you invest in an ETF?

ETFs may suit you if you:

- Want diversified exposure
- Prefer lower-cost passive investing
- Have time to absorb volatility
- Accept the risk of loss

ETFs may be less suitable if you:

- Cannot tolerate day-to-day price volatility
- Need guaranteed regular income
- Want to actively outperform the market

Before investing, check:

- ✓ Browse ETFs on SGX
- ✓ Read the Product Highlights Sheet
- ✓ Read the latest factsheet
- ✓ Compare Total Expense Ratio (0.20% vs 0.60%)
- ✓ Check tracking error



ETFs can be useful, if you know what you are buying.