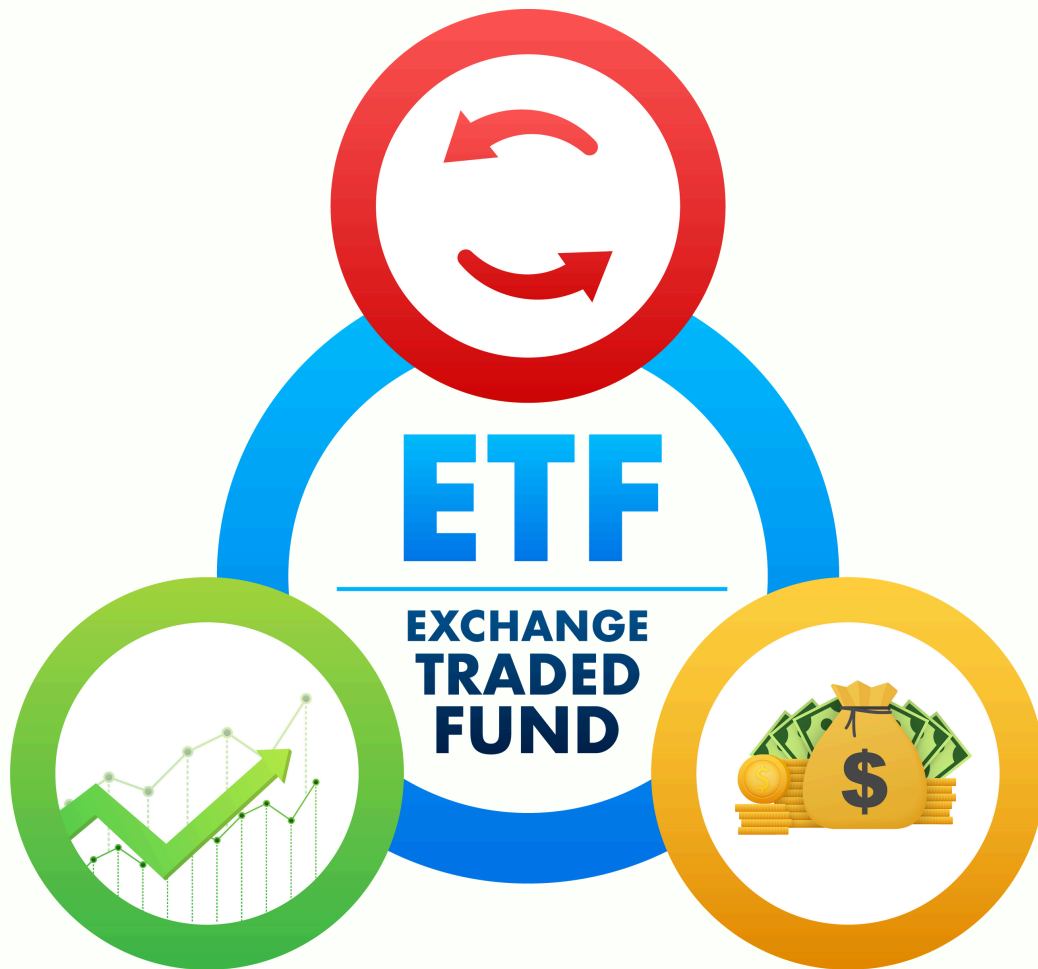




The Auto-Pilot Investing Handbook For New Investors

Is Investing Risky? What should I invest in?



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About Value Investing Academy

Mind Kinesis Value Investing Academy (ViA) was established in 2010 as the 1st provider of the Value Investing Programme (VIP) in Singapore and conducted across 11 cities in Asia: Singapore, Kuala Lumpur, Kuching, Penang, Phnom Penh, Yangon, Ho Chi Minh, Hong Kong, Tokyo, Taiwan and Bangkok.

About Cayden Chang

As a 3-times cancer survivor, Cayden published 3 best-selling books and donated the proceeds to charitable causes, and his current mission in life is to use his investing and entrepreneurial skills to help others and at the same time build an endowment fund for cancer research and palliative care. He started a charity endowment fund with Singapore Management University(SMU), was appointed as the Campaign Ambassador for the National Cancer Centre Singapore, and has been recognized by Halimah Yacob, President of Singapore for his charitable contributions.

After graduating from the National University of Singapore, he landed a decent job but, needing more money to finance his wedding, he began investing in stocks. At first, the stocks he invested in were promising and made gains; however, without proper investing knowledge, he started racking up losses. As he gambled more money with the hopes of turning things around, his losses just grew. In the dot-com crash of 2001, he was wiped out — losing \$50,000 almost overnight. He had to work two jobs just to stay afloat, but instead of being embittered by the experience, he was inspired by it.



01 An Easy & Simple Way to Become Wealthy Recommended by Warren Buffett

Why Warren Buffett Recommends Index Funds

Warren Buffett, the 3rd richest man in the world, has advised

“Put 10% of the cash in short-term government bonds and 90% in a very low-cost S&P index fund. (He suggested Vanguard.) I believe the trust's long-term results from this policy will be superior to those attained by most investors — whether pension funds, institutions or individuals — who employ high-fee managers.”

~Berkshire Hathaway Inc., [2013 Annual Report](#). Nebraska. Berkshire Hathaway Inc., 2013. pp.21-22.





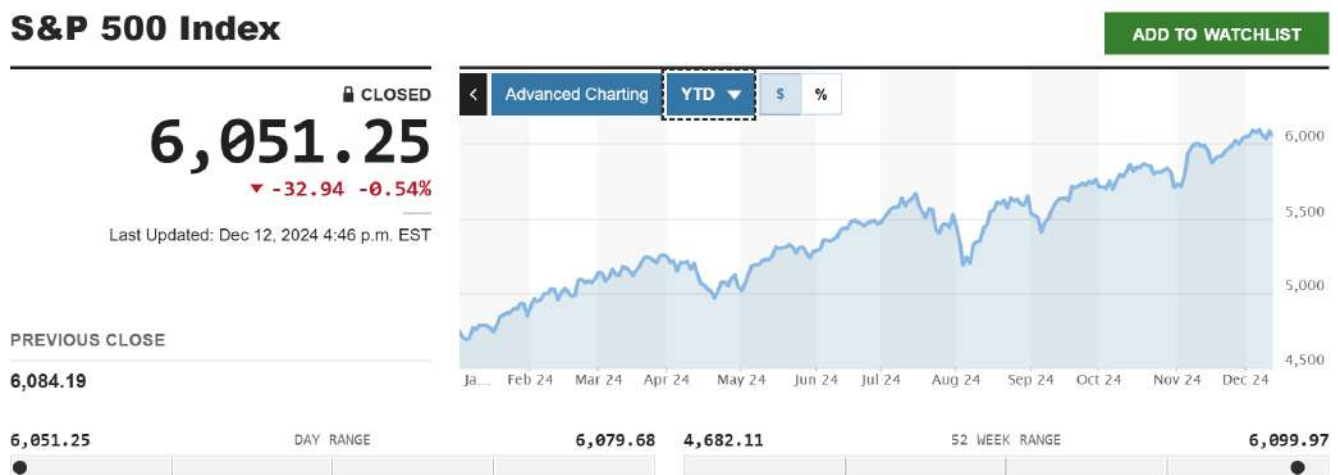
02 What are Indexes?

Before delving into **index funds**, let's first clarify what indexes are in straightforward terms.

When stock exchanges first began, analysts wanted to gauge whether stock prices were trending upwards (bullish) or downwards (bearish). They came up with the idea of taking the stock prices of major companies, averaging them, and using that average to indicate market trends. A rising average suggested a **bullish** market (like the horns of a bull pointing upwards), while a falling average indicated a **bearish** market (like a bear swiping its paws downwards).

However, investors couldn't directly invest in these average numbers. To address this, fund managers created index funds by **pooling** investor money and replicating the components of an index exactly. This way, the stock prices of the index fund would move **in sync** with the index itself.

Let me give you an example:



The **S&P 500** is an index, and there is a fund that tracks its performance, commonly referred to as the S&P 500 Index Fund or the S&P 500 **ETF (Exchange-Traded Fund)**. Let's explore these options and understand why Warren Buffett considers them to be a sound investment.

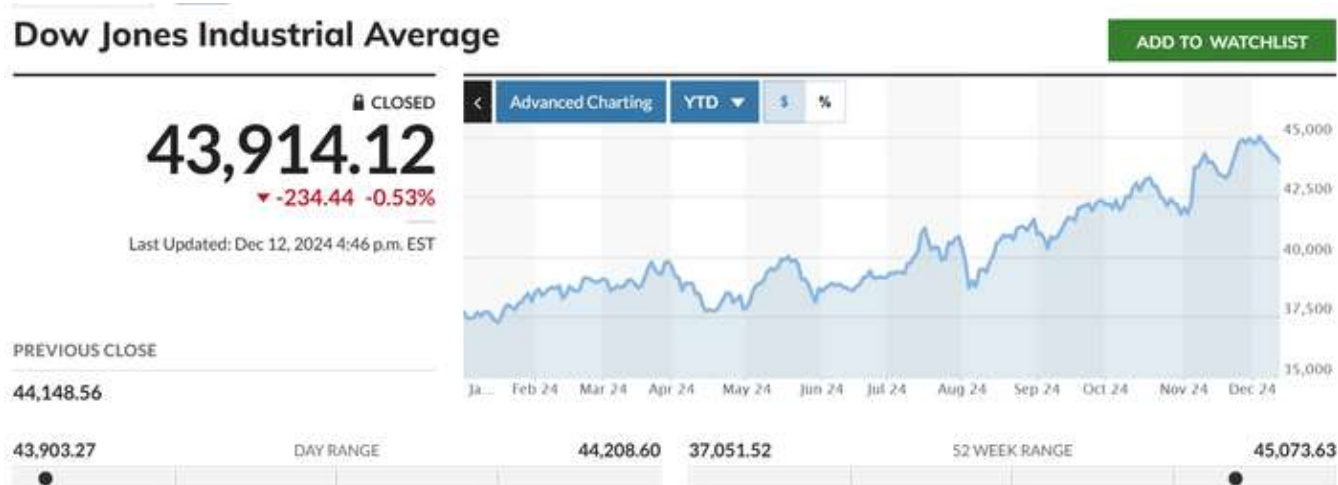
03 Major Indexes

Indexes cover a wide range of the stock market, and in this guide, we'll focus on some of the most significant ones in the United States.

Firstly, the **Standard & Poor's 500** Index, commonly known as the **S&P 500** (ticker symbol **SPX**), includes 500 of the largest corporations in the U.S. This index provides a **broad snapshot** of the market and economy, making it a widely used barometer for the overall U.S. stock market.

A **ticker symbol** is simply an abbreviation used to identify a company on the stock market. For instance, McDonald's is identified by **MCD** and Starbucks by **SBUX**.

Next, we have the **Dow Jones Industrial Average (DJIA)**, one of the oldest and most well-known indexes. It includes 30 of the largest and most influential companies in the U.S. While the DJIA is a prominent index, many believe that the S&P 500 offers a better representation of the U.S. market because the Dow is price-weighted, meaning changes in the index do not necessarily reflect changes across all its stocks.



Third, the **Nasdaq** Composite Index includes around 3,000 stocks traded on the Nasdaq stock exchange, encompassing many technology and speculative stocks, as well as some international companies. Movements in the Nasdaq often reflect the performance of the tech industry and speculative markets worldwide.

NASDAQ Composite Index

ADD TO WATCHLIST



Fourth, the **Russell 2000** Index tracks 2,000 small-cap companies and is a key indicator of the daily performance of small businesses in the market.



“

In Singapore, we have our own Straits Times Index (STI), which tracks the performance of the top 30 companies listed on the Singapore Exchange.

This book aims to guide you on how to invest in the STI ETF and S&P500 ETF using a simple autopilot method.



04 How does Index Investing work?

Now, let's delve deeper into why Warren Buffett considers investing in these index funds a **smart** choice.

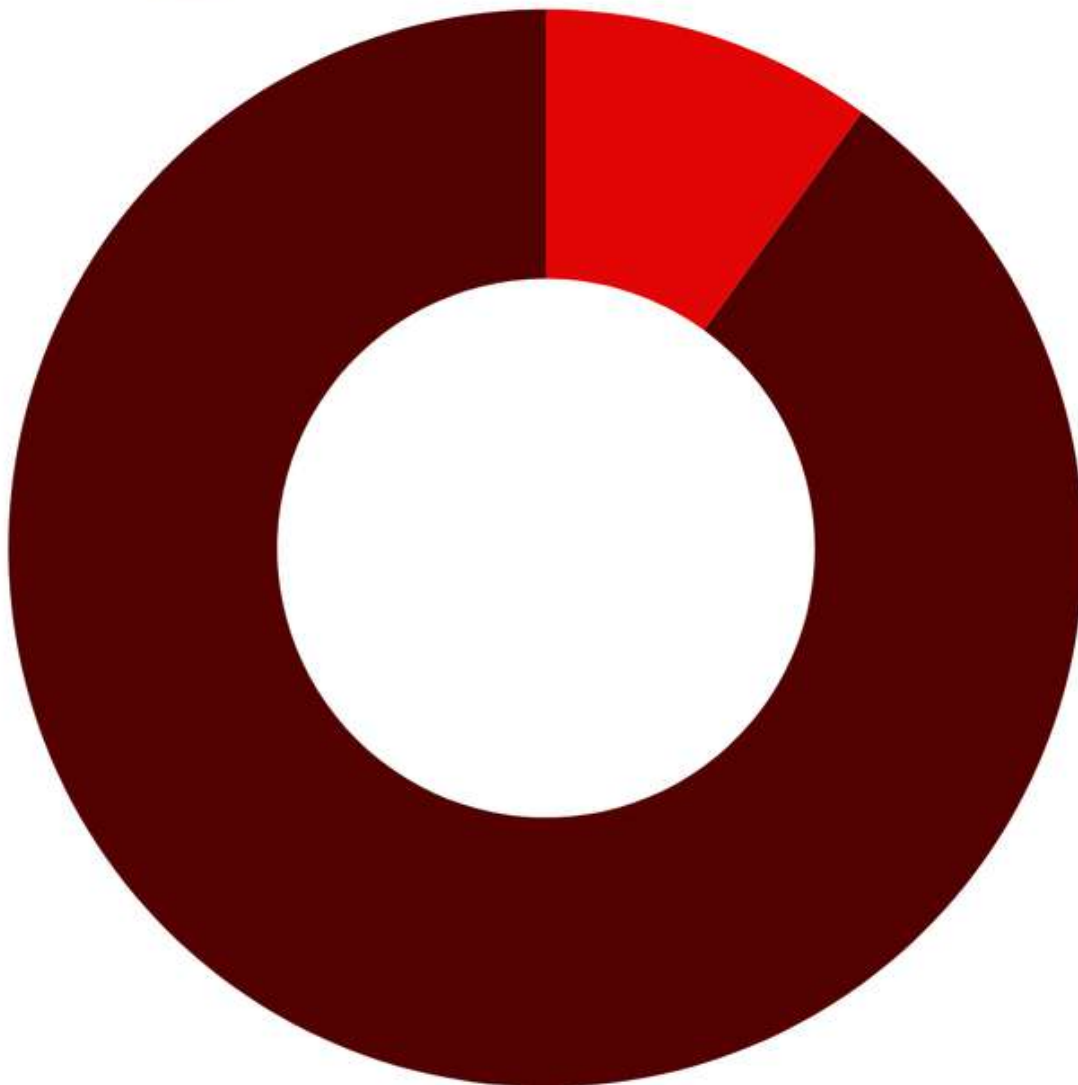
Let's say you have \$100 to invest in an index fund. Here's how it works: your \$100 will be **allocated proportionally** to the individual stocks or bonds according to their weight in the index.

For instance, if an index fund includes 2% Singapore Airlines stock, then \$2 of your \$100 investment will go into Singapore Airlines. The **great advantage** of investing in an index fund is that your money is **spread across a diverse portfolio** of major companies. You benefit from dividends and capital appreciation, providing a sense of security and peace of mind for your investment.

05 Types of Exchange-Traded Funds (ETFs)

Following Warren Buffett's advice of allocating **10% of our cash to short-term government bonds and 90% to low-cost S&P index funds**, let's explore which ETFs fit this strategy. Before diving into the list of index funds and bonds, we'll quickly cover a few key terms and their meanings, using the Vanguard S&P 500 ETF as an example.

- Short-Term Government Bonds
- Low-Cost S&P Index ETF



Definitions

- 01 *ETF Name:*** *is the full name of the index fund, e.g., Vanguard S&P 500 ETF.*
-
- 02 *Ticker Symbol:*** *The abbreviated name used by stock exchanges around the world, e.g., VOO.*
-
- 03 *Expense Ratio:*** *The annual management fee charged to shareholders of an ETF. This fee varies per ETF, but you generally want to look for lower fees, such as 0.05%, as these costs can accumulate significantly over time. See the table on the next page for an example of the costs from various expense ratios over a twenty-year period.*
-
- 04 *52 Week Range:*** *The stock price range for the previous 52 weeks, e.g., \$555.62-\$558.20 as of 13/12/2024. *Note: Prices change constantly and are never predictable.*
**Note: Prices change constantly and are never predictable.*
-
- 05 *Dividend Frequency:*** *How often an ETF distributes dividends, e.g., annually (once a year), biannually (twice a year), or quarterly (four times a year).*
-
- 06 *Ex-Dividend Date:*** *It is the last amount paid to investors per share they own of any stock, ETF, or Bond, e.g., \$0.95300 per share owned on 6/27/2016.*
-
- 07 *Category & Style:*** *The last dividend paid to investors per share they own of any stock, ETF, or bond, e.g., \$0.95300 per share owned on 6/27/2016.*
-
- 08 *URL:*** *Provides further information on a specific ETF or Bond, e.g., Vanguard S&P 500 ETF.*
-

Now that we've clarified these terms, let's start reviewing the ETFs. Here are **three examples** for your reference:

06 Low Cost S&P Index Funds - 90% of Portfolio

Example 1

Name of Exchange-Traded Fund:	Vanguard S&P 500 ETF
Ticker Symbol:	VOO
Expense Ratio:	0.05%
52 Week Range:	US\$ 555.62 - US\$ 558.20 as at 13th Dec 2024
Dividend Frequency:	Quarterly
Ex-Dividend Date:	US\$ 1.64 per share as at 27th Sept 2024
Category & Style:	Large Cap/Blend (Mimic S&P 500 stocks)
URL for more information:	Vanguard S&P 500 ETF Profile Overview

Example 2

Name of Exchange-Traded Fund:	Schwab U.S. Large-Cap ETF
Ticker Symbol:	SCHX
Expense Ratio:	0.03%
52 Week Range:	US\$ 23.90 - US\$ 24.01 as at 13th Dec 2024
Dividend Frequency:	Quarterly
Ex-Dividend Date:	US\$ 0.07 per share as at 20th Mar 2024
Category & Style:	Large Cap/Blend (Mimic Dow Jones Large Cap)
URL for more information:	Schwab U.S. Large-Cap ETF Profile Overview

Example 3

Name of Exchange-Traded Fund:	Vanguard Total Stock Market
Ticker Symbol:	VTI
Expense Ratio:	0.05%
52 Week Range:	US\$ 300.04 - US\$ 301.55 as at 13th Dec 2024
Dividend Frequency:	Quarterly
Ex-Dividend Date:	US\$ 0.87 per share as at 27th Sept 2024
Category & Style:	Large Cap/Blend (Total market exposure)
URL for more information:	Vanguard Total Stock Market Profile Overview

These ETFs align well with the low-cost, diversified investment strategy advocated by Warren Buffett.

07 Understanding Where to Start

As Warren Buffett suggested, investing 90% in low-cost S&P Index Funds can mean different things for different investors.

Some investors might have more capital to start with, allowing them to diversify across various ETFs representing different market capitalizations. For those with fewer funds, starting with just one or two types of ETFs might be more practical. Buffett has recommended Vanguard's ETFs due to their lower costs and solid returns, which can be a helpful starting point for those unsure where to begin.

Always **do your homework**. Spend some time learning about the ETFs you're interested in, and ensure you **understand why** you're investing in them. This advice also applies to short-term U.S. government bonds. Don't invest in them just because a famous investor recommends it; make sure you understand the reasons behind your purchase. Being able to explain why an investment is beneficial for you will boost your confidence in your decisions and won't require too much time to research.



08 Understanding the Why

Why would Warren Buffett, a highly successful investor, recommend this investment strategy for almost everyone? To be clear, he doesn't just suggest this as a general statement; he **believes in it so strongly** that he has set up a trust to follow this exact strategy for his wife after he passes away.

Warren Buffett's confidence in this strategy is so high that he made the **largest wager in investment history** to prove its effectiveness. Many financial groups and fund managers disagree with Buffett on the simplicity and effectiveness of this approach. To prove his point, Buffett bet a group of hedge funds \$1 million that they could not outperform a low-cost index fund over ten years. The winner would donate the winnings to a charity of their choice.

The bet began in 2008, with Buffett selecting the **Vanguard 500 Index Admiral Shares (VFIAX)**. His opponent, Protégé Partners, a New York City-based money management firm, chose five hedge funds. *As of 2016, Buffett's index fund was significantly ahead*, earning 65.7% in returns compared to his opponents' 21.9% with their five hedge funds.

This example highlights the profitability of index funds/ETFs and underscores Warren Buffett's prowess as an investor. While I always encourage you to research and understand your investments, following Buffett's advice seems prudent. Here are some benefits of this investment strategy, which has proven more successful than most others available to investors:



- ✓ **Compounded Interest:** By buying and holding ETFs and bonds for many years and reinvesting dividends, your investments grow significantly over time.
- ✓ **Low Fees:** Passive investing in low-cost index funds keeps fees minimal, maximizing your returns.
- ✓ **Tax Efficiency:** Holding stocks for years instead of days minimizes personal income tax.
- ✓ **Simplicity:** This straightforward, easy-to-implement strategy makes investing accessible.
- ✓ **Proven Success:** You can invest confidently, knowing you're following advice from the greatest investor of all time—Warren Buffett.

It's important to note that I didn't mention the Vanguard 500 (VFIAX) ETF fund as a potential investment option due to its \$10,000 minimum balance requirement.

However, the Vanguard S&P 500 ETF (VOO) offers the same results with no minimum balance. **Major financial reporting services, including Bloomberg and Investopedia, support this strategy.** They recommend investing in Vanguard's S&P 500 ETF (VOO) and iShares Core 1-3 Year Treasury Bond ETF (SHY).

Following Warren Buffett's advice to invest in low-cost index and bond funds can help any investor achieve solid returns. For more details on building a Warren Buffett-style portfolio, refer to Blain Reinkensmeyer's article, [How to Build a Warren Buffett Portfolio](#), available on StockTrader.com.

09 Future Returns from Investing in S&P 500 ETF

You've probably heard the term "compounding" before, but you might be wondering how it works in real life. It's easy to be impressed by the returns on a \$10,000 investment, but many of us have far less to invest initially. Let's look at a realistic example.

Imagine you have only \$100 to invest initially in the S&P 500 index. With a bit of budgeting, you manage to invest an additional \$100 each month. This scenario might sound more relatable and practical. John, one of my readers, mentioned that this example closely matches his current financial situation.

For our example, we'll start with an initial investment of \$100 in an S&P 500 Index. Additionally, you'll invest \$100 every month, bringing your total annual investment to \$1,200. Let's assume you began investing in 1965 with an average annual return of 9.485%. What would your total investment be worth by the beginning of 2016?

Starting Year:	2007 January
Ending Year:	2067 January
Initial Investment:	\$100 totaling \$1,200 per year
Investment Time Period:	50 years
Average Rate of Return (Capital Appreciation+ Dividend Reinvestment)	7.76%

How much will your total investment be worth after 50 years?

1st Year

Year	2007	Total Investment:	\$1,200
Capital Appreciation:	\$49.87	Total Earnings for the Year:	\$1,249.87

10th Year

Year:	2017	Total Investment:	\$12,000
Capital Appreciation:	\$1,248.95	Total Earnings for the Year:	\$17,901.18

30th Year

Year:	2047	Total Investment:	\$36,000
Capital Appreciation:	\$9,717.73	Total Earnings for the Year:	\$135,503.75

50th Year

Year:	2067	Total Investment:	\$61,200
Capital Appreciation:	\$51,249.58	Total Earnings for the Year:	\$712,239.61

The Power of Compounding

WOW!

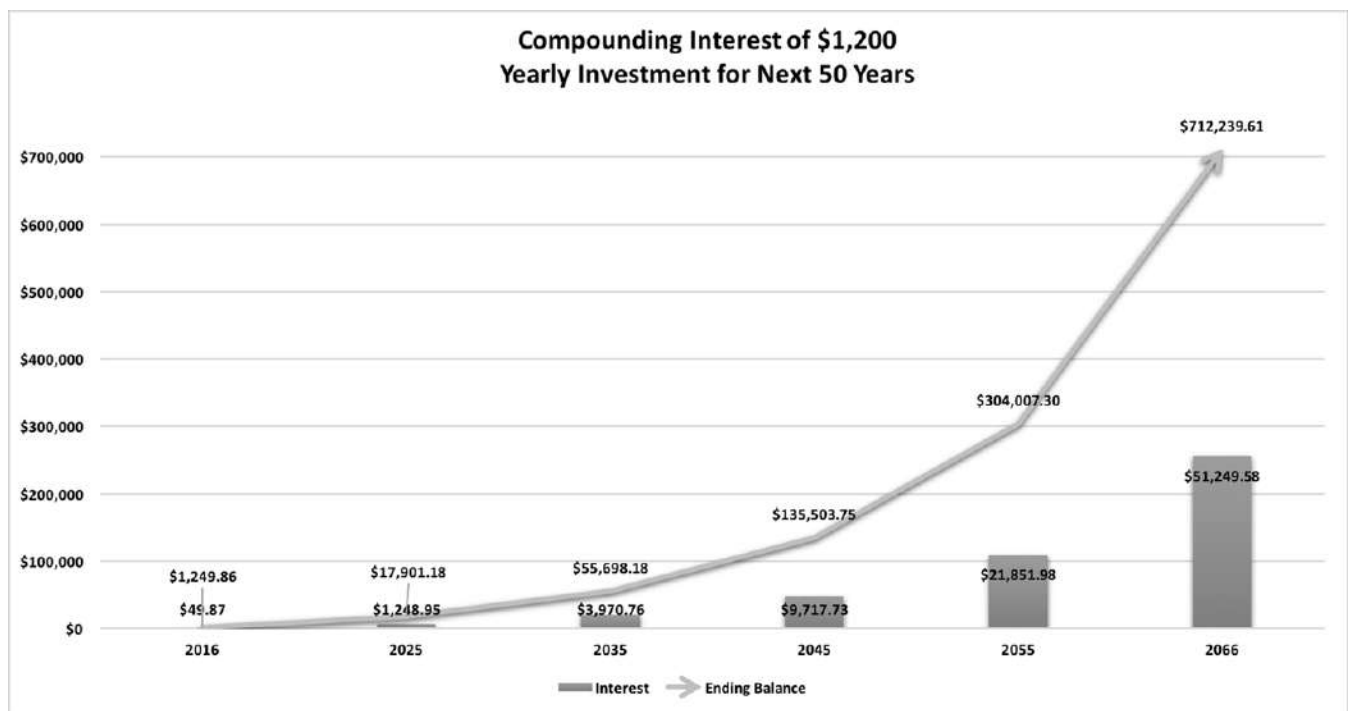
After investing in the S&P 500 Index Fund for 50 years with an annual contribution of just \$1,200, your investment would now be worth approximately \$700 thousand! This is the incredible power of compounding interest. Over \$600 thousand of your total earnings would come from interest alone.

Using these parameters, compounding can turn your consistent monthly contributions into a substantial amount over time, demonstrating the power and potential of disciplined, long-term investing in an index fund.

And this does not even include dividends reinvested over time!

For further reading, refer to the article '[S&P 500 Index](#)' by Wikipedia.

This chart gives us a quick peek at what your 50-year investment could look like.



The Problem

Many people view investing as gambling, believing it involves taking huge risks and fearing that without quick returns, they will lose their investment. This perspective stems from seeing investing as a short-term game rather than a long-term business strategy. To build wealth, it's crucial to treat stock market investing like a **business with a long-term outlook**.

It's important to acknowledge that the S&P 500 has experienced periods of poor performance. For instance, during 1973-1974, the annual returns were negative, ranging from -14.66% to -26.47%. Similarly, from 2000-2002, returns ranged from -9.10% to -22.10%, and in 2008, the S&P 500 saw its lowest return of -37.00%. These downturns can understandably prompt fears and the impulse to withdraw investments.

However, it's crucial to recognize that the years preceding and following these downturns often saw **substantial** growth. In some years, the market grew with returns varying from 1.38% to 37.58%, averaging around 15.79%. This means that despite occasional years of minimal or negative growth, long-term investment in the S&P 500 typically yields positive returns.

The primary reason many avoid investing in the market is the fear that bad years will outweigh the good ones. Instead, investors should focus on the **long-term potential and the substantial rewards** that come with it.

What If Money Was No Longer An Issue?

Are you still concerned about your future retirement? Will you continue working tirelessly, or eventually explore the possibility of starting your own business? Will you remain constantly fatigued from long working hours, leaving less time for your family, or will you find yourself with more time to spend with them and a renewed sense of energy? Most importantly, will you take comfort in knowing that your money is working for you, generating wealth for your family, rather than always having to work for it yourself?

Personally, I prefer having my money work for me, focusing on growing my own business and spending quality time with my family. This approach is straightforward. By investing, your capital grows in alignment with the market index, which represents the top 500 performing companies in the U.S. As your investment appreciates and you continue to make annual contributions, you also earn dividends, which can be reinvested, further **accelerating** your wealth accumulation.

That is the true power of compounding.

10 The Best Way to Invest Using Dollar Cost Averaging

What is Dollar Cost Averaging (DCA)?

It's becoming clear how following Warren Buffett's investment advice can pay off. The power of compounding interest can turn a modest yearly investment into a substantial sum over time. By investing as little as \$1,200 a year, you can set yourself on the path to future wealth and financial comfort.

Our previous examples involved making annual lump-sum investments. However, there's another **effective** method known as **Dollar Cost Averaging (DCA)**.

Dollar Cost Averaging (DCA) is a strategy where you invest a fixed amount of money at regular intervals, regardless of market conditions. For example, you might invest \$100 on the first of every month, whether the stock price is rising or falling. When the share price goes up, you buy fewer shares with your \$100, and when the price goes down, you buy more. This method helps build the discipline of regular investing, making it easier to stay consistent without worrying about market fluctuations. Think of it as putting your investing on autopilot.

Let's look at an example:

Imagine you decide to invest \$1,000 on the first of each month into a low-cost ETF Index Fund. Over five months, the ETF's prices at the start of each month are as follows (see next page):

Let's assume that across a period of five months, the ETF Index Fund stock prices at the start of each month are as follows:

Month	ETF Fund Price
1	\$20
2	\$16
3	\$12
4	\$17
5	\$23

Here's how your investments would break down:

Month	# of Shares
Month 1 Shares	$\$1000 / \$20 = 50$
Month 2 Shares	$\$1000 / \$16 = 62$
Month 3 Shares	$\$1000 / \$12 = 83$
Month 4 Shares	$\$1000 / \$17 = 58$
Month 5 Shares	$\$1000 / \$23 = 43$

Dollar Cost Averaging: A Dummy Proof Investing Method

After five months, you would have purchased a total of 296 shares. The average price per share you paid is \$16.77. Given the current share price of \$23, your \$5,000 investment would now be worth \$6,808. By purchasing more shares when prices are lower, you have maximized your investment.

Since predicting future stock prices consistently is impossible, DCA provides a simple and disciplined way to invest without the stress of timing the market.

For further details on Dollar Cost Averaging, you can refer to Investopedia's article [Dollar-Cost Averaging \(DCA\) Definition](#).

By adopting this strategy, you can make investing more manageable and potentially more profitable over the long term.

How to Apply Dollar Cost Averaging (DCA)

It's clear how Dollar Cost Averaging (DCA) works and why it can be so beneficial. By committing to DCA, you alleviate some of the pressures associated with investing. You simply invest a fixed amount, such as \$100, into your ETF index fund every month, regardless of the share price.

With **Fractional Trading** enabled, you can set up a **recurring investment** order using Interactive Brokers (IBKR), which enables you to invest on auto-pilot into a low-cost S&P500 ETF.

For more information on recurring investments with Interactive Brokers, refer to their article on '[Using IBKR's Recurring Investments Feature](#)'.

Please note that this is not a recommendation, but rather an option for you to explore. What makes this feature particularly appealing is that once the plan is set up online, it will operate automatically until you choose to cancel it. Additionally, you have the flexibility to adjust the investment amount at any time.

Set up auto-pilot investment into the S&P500 ETF.

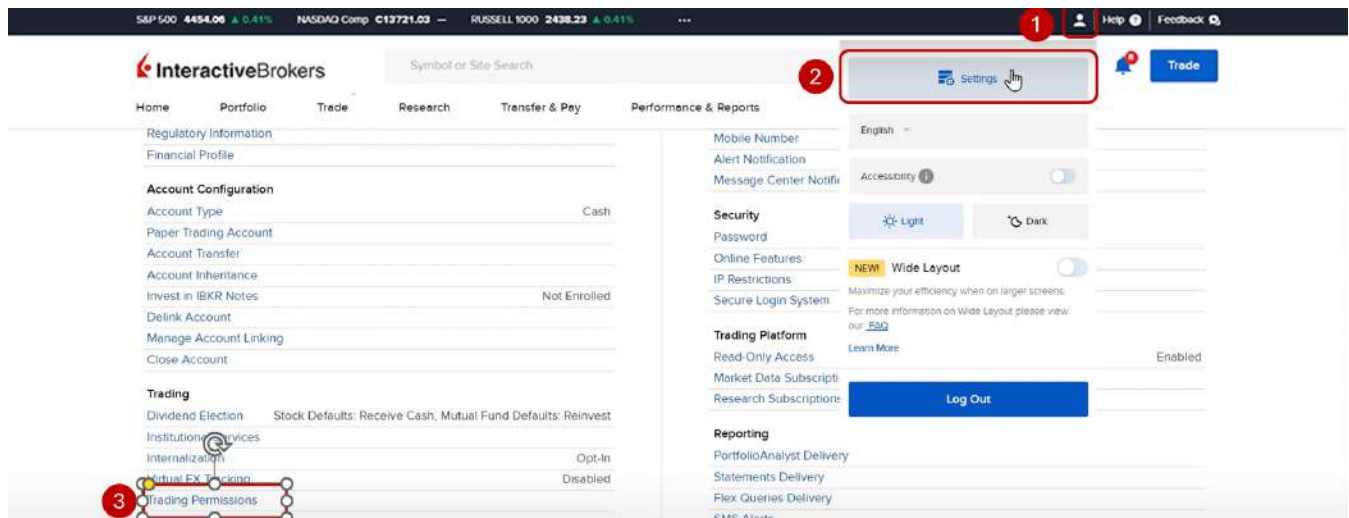
What you will need:

1. An **active** Interactive Brokers Account
If you do not already have an Interactive Brokers Account, you can sign up for an account [here](#).
2. Fractional Shares **enabled**

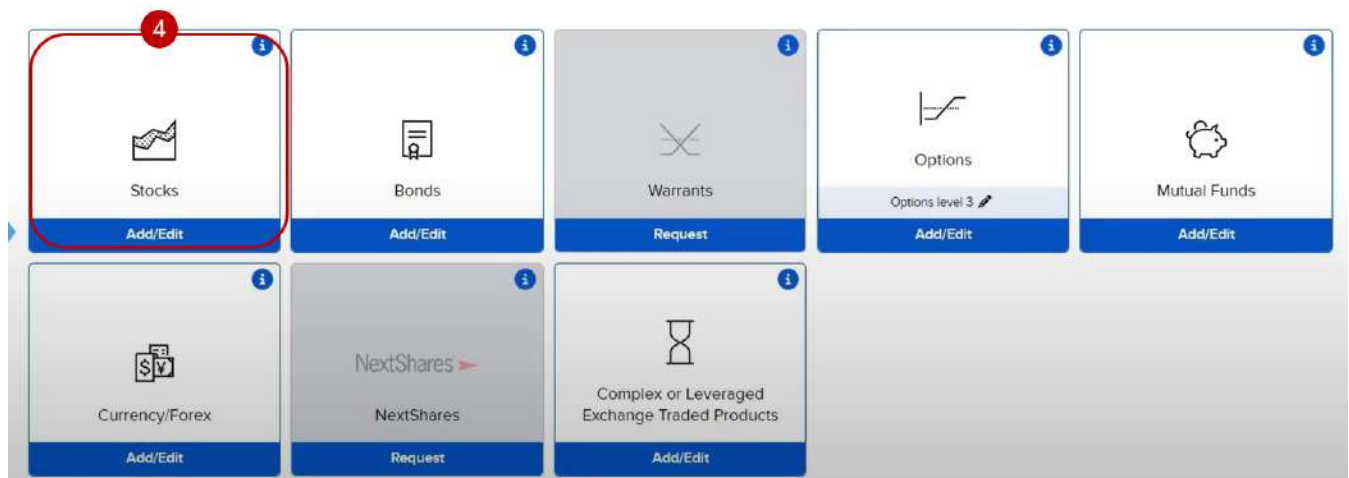
Steps to Set Up Recurring Investment for S&P500 ETF on IKBR

A. Enable Fractional Share on IKBR. For this, you need to log in to your IKBR Client Portal [here](#).

1. Once you have logged in, click the 'heads and shoulder' icon on the top right corner
2. Then click the 'settings' icon.
3. Click 'Trading Permissions'



4. Click on Stocks

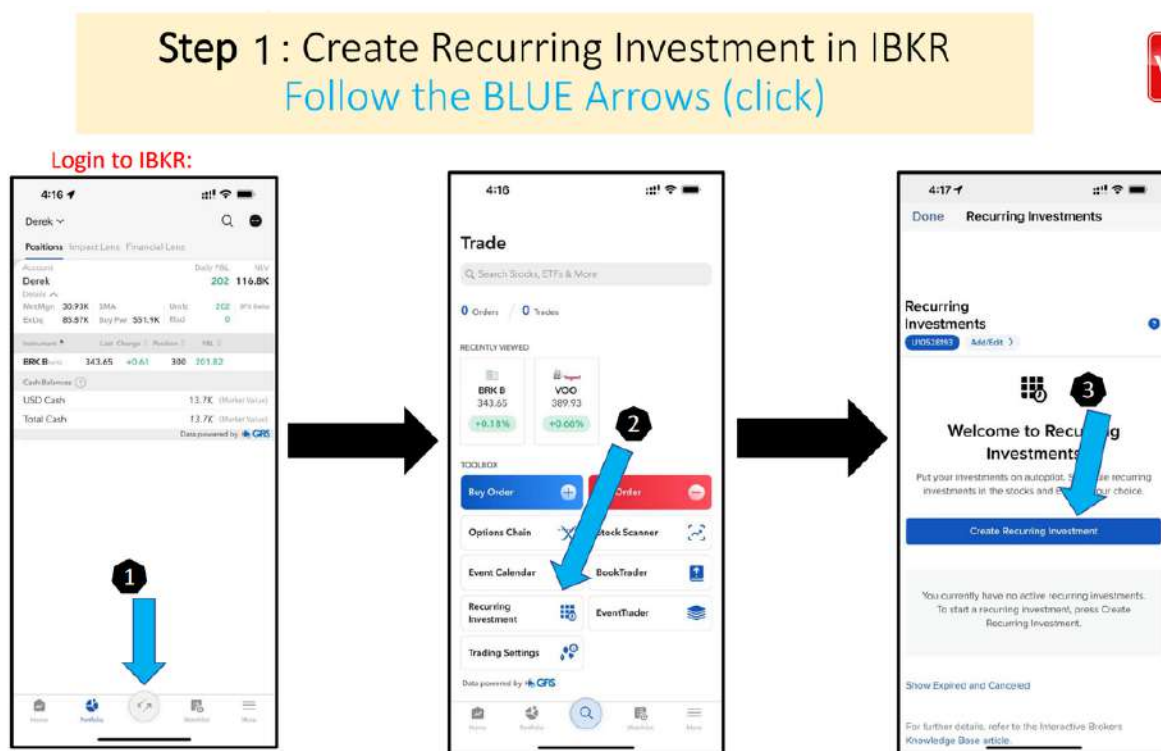


5. Scroll down, and click on 'Global (Trade in Fractions)'

Fractional share trading is available for eligible U.S., Canadian, European stocks, and certain ETFs. This feature allows investors to invest smaller amounts, such as \$100, and build a diversified portfolio with stocks with a share price higher than \$100.

B. Set Up Recurring Investments Using the Mobile App

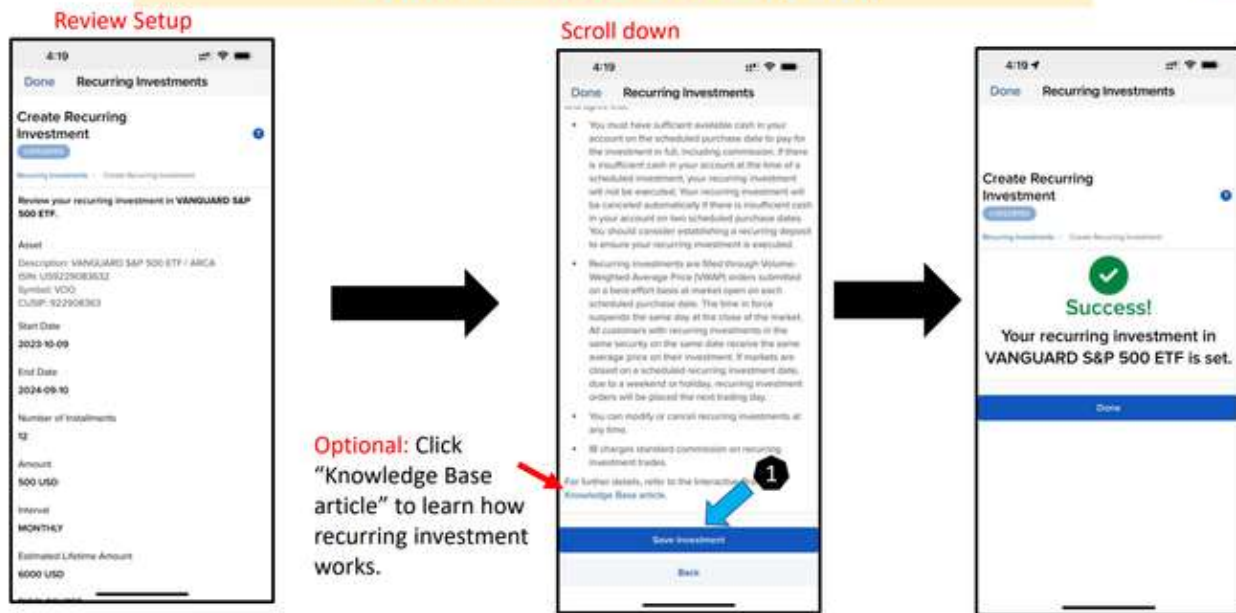
Follow the screenshots below



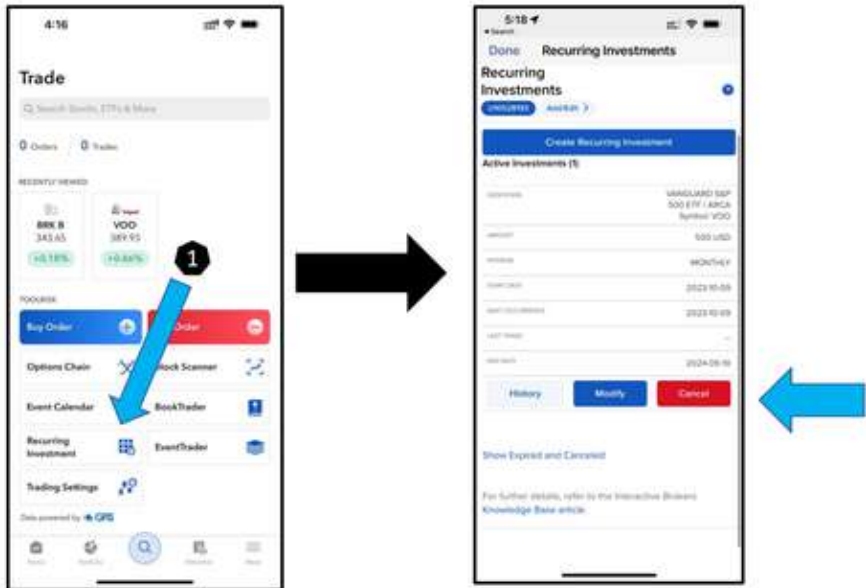
Step 2 : Create Recurring Investment in IBKR Follow the BLUE Arrows (click)



Step 3 : Create Recurring Investment in IBKR Follow the BLUE Arrows (click)



To Cancel Or Modify Recurring Investment



Step 4 : Fund your IBKR account Follow the BLUE Arrows (click)



Step 4 : Fund your IBKR account Follow the BLUE Arrows (click)



**You may also fund your IBKR account using Bank Transfer. For more information, please refer to the Interactive Brokers help page [here](#).*

Set up auto-pilot investment into the STI ETF

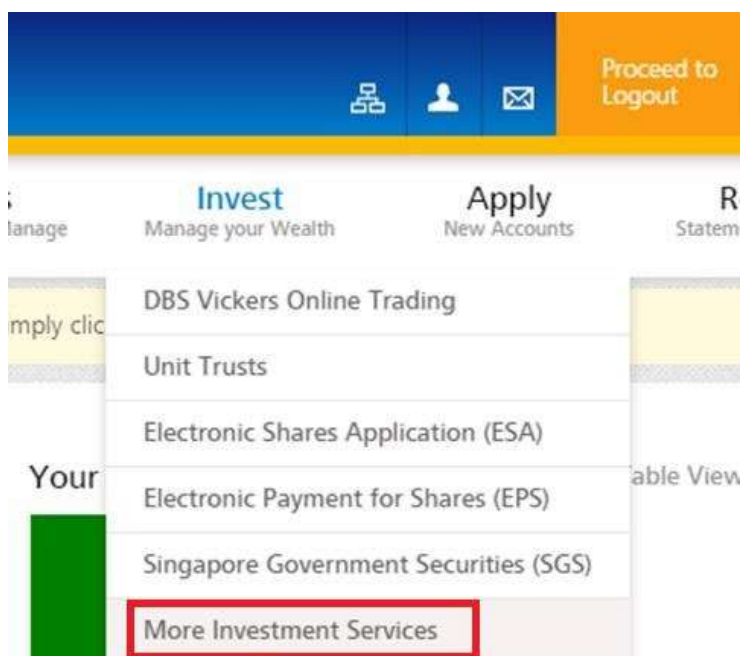
A few years ago, POSB introduced a savings plan called **POSB Invest-Saver**, enabling individuals to invest in the STI ETF with a starting amount of just \$100. The setup process is quick and simple—visit the nearest ATM, and you can complete it in minutes. For every \$100 invested, a 1% commission is charged.

For more information about the POSB Invest-Saver, visit their official [website](#).

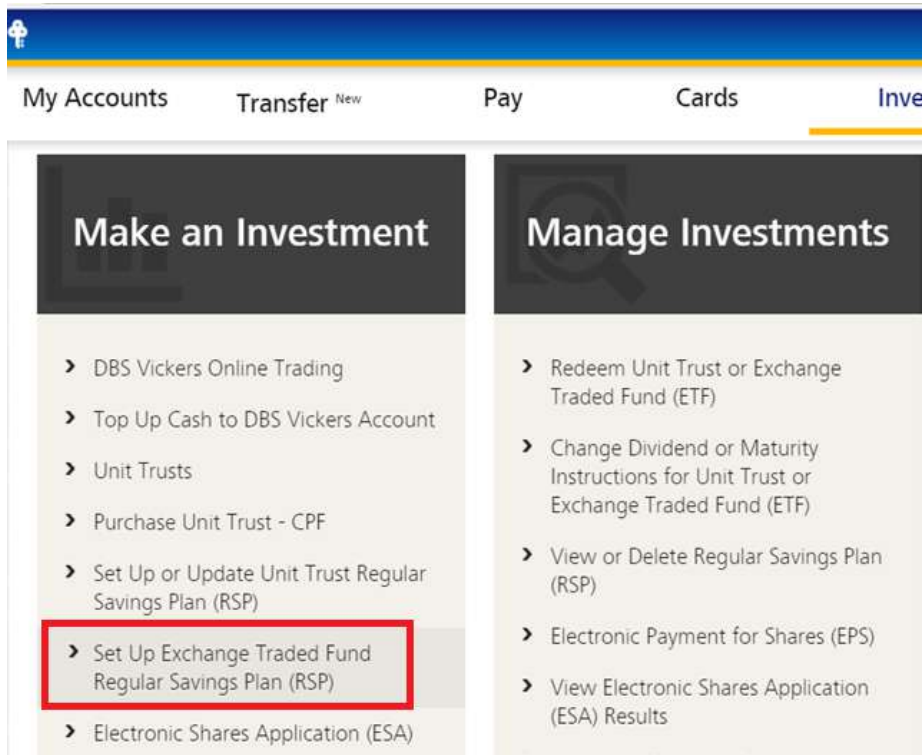
Please note that this is not a recommendation, but rather an option for you to explore. What makes this feature particularly appealing is that once the plan is set up online, it will operate automatically until you choose to cancel it. Additionally, you have the flexibility to adjust the investment amount at any time.

Steps to Set Up Recurring Investment for STI ETF on POSB Invest-Saver

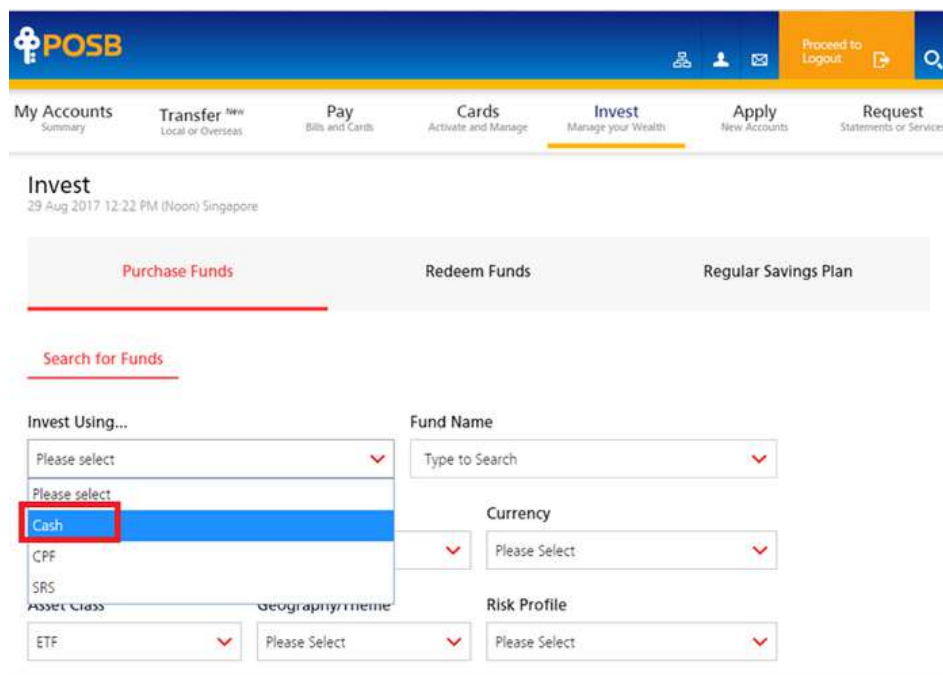
1. Select “**More Investment Services**” under the “Invest” tab on the top navigation.



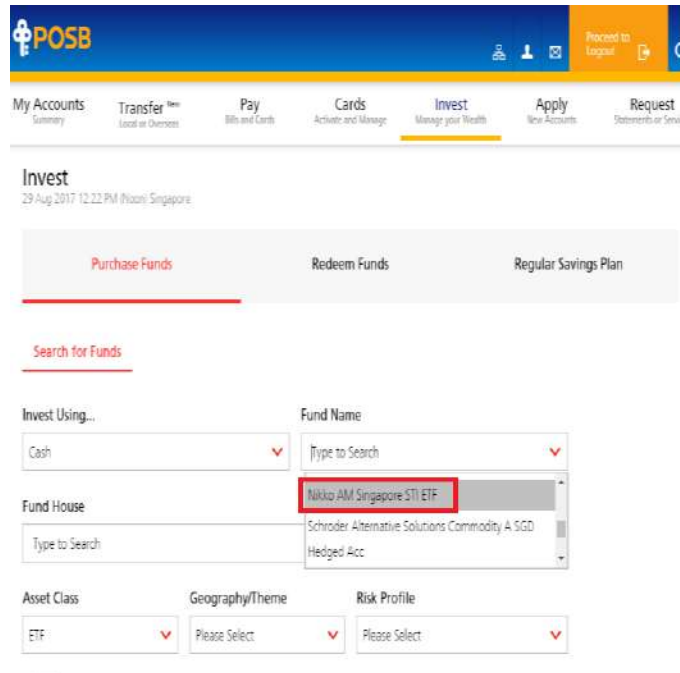
2. Select 'Set Up Exchange Traded Fund Regular Savings Plan (RSP)'



3. Select the fund you wish to use for setting up the ETF.

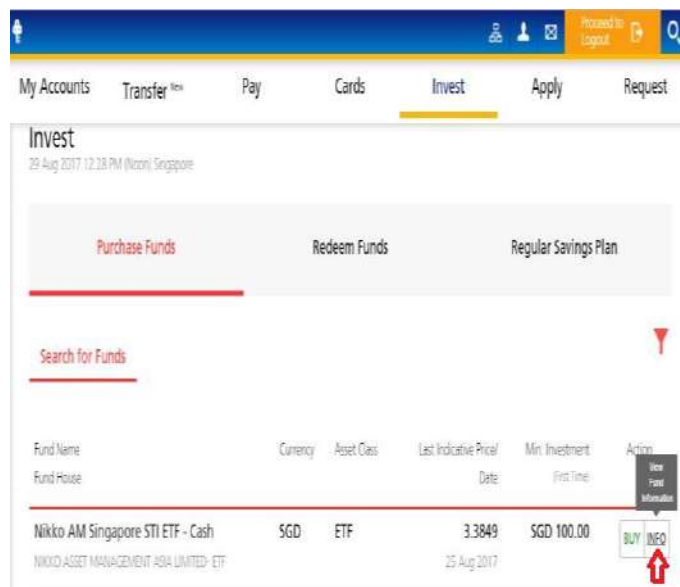


4. Type 'Nikko' and select 'Nikko AM Singapore STI ETF'. and click on the 'Search' button.



5. Select the fund you wish to set up a Regular Savings Plan and click the "INFO" button.

Please read the Prospectus, Terms and Conditions, and the Rights to Cancel documents carefully before you continue.



6. Click on 'BUY' button to purchase the fund.

The screenshot shows the 'Invest' section of a financial portal. At the top, there is a navigation bar with 'My Accounts', 'Transfer ^{New}', 'Pay', 'Cards', 'Invest' (highlighted), 'Apply', and 'Request'. Below this is a search bar labeled 'Search for Funds'. A table lists funds with columns: Fund Name, Fund House, Currency, Asset Class, Last Indicative Price/Date, Min. Investment (First Time), and Action. The 'Action' column contains a 'Purchase Fund' dropdown menu with 'BUY' and 'INFO' options. A red arrow points to the 'BUY' button for the 'Nikko AM Singapore STI ETF - Cash' fund.

Fund Name	Fund House	Currency	Asset Class	Last Indicative Price/Date	Min. Investment (First Time)	Action
Nikko AM Singapore STI ETF - Cash	NIKKO ASSET MANAGEMENT ASIA LIMITED- ETF	SGD	ETF	3.3849 25 Aug 2017	SGD 100.00	Purchase Fund BUY INFO

7. Click 'OK' after reading through.

The screenshot shows an 'Important' dialog box with a close button (X) in the top left. The text inside reads: 'Dear Customer, Please note that if you proceed with your online purchase without consulting our sales representatives, you will have to ensure that the Unit Trust(s) you wish to purchase are suitable for you. Upon which, you will not be able to rely on Section 27 of the Financial Adviser's Act. Alternatively, you may wish to consult our sales representatives at any of our DBS/POSB branches to understand more about the selected Unit Trust(s) before purchase. If you do not wish to continue, please click the "Cancel" button.' At the bottom, there are two buttons: 'Cancel' and 'OK'. A red arrow points to the 'OK' button.

Purchase Funds
29 Aug 2017 01:28 PM Singapore

Fund Information

Fund Name	Nikko AM Singapore STI ETF	Indicative Unit Price	SGD 3.3849
Fund House	NIKKO ASSET MANAGEMENT ASIA LIMITED- ETF	Indicative Unit Price Date	25 Aug 2017
Fund Currency	SGD	Fund Cut-Off Time	3:00 PM
Asset Class	ETF	Indicative Sales Charge %	0.82%
		Minimum Investment Amount	SGD 100.00
		Minimum Monthly Investment	SGD 100.00

1. Input Details 2. Verify Details 3. Completion

Settlement Information

Debiting Account:

Purchase Information

Monthly Investment Amount: SGD

8. Check through the details to **ensure it is correct** and scroll down to fill in your details.

9. Select your **debiting account** and enter the **amount** you wish to invest monthly.

10. Select your 'Tax Status' and 'Country of Birth'. Click on the 'Next' button.

The screenshot shows a registration form with the following elements:

- Day of Debit:** 15th of the month
- Tax Status:** A dropdown menu with "Please Select Here" selected. A red box highlights the label.
- Country of Birth:** A dropdown menu with "Please Select Here" selected. A red box highlights the label.
- Country of Birth List:** A scrollable list of countries including SENEGAL, SERBIA & MONTENEGRO, SEYCHELLES, SIERRA LEONE, SINGAPORE (highlighted in blue), SLOVAKIA, SLOVENIA, SOLOMON ISLANDS, SOMALIA, SOUTH AFRICA, SOUTH GEORGIA & SOUTH SANDWICH ISLANDS, SOUTH KOREA, SPAIN, SRI LANKA, ST PIERRE & MIQUELON, and SUDAN.
- Important:** A section with a red icon and text: "You are advised to read the prospectus prospectus directly from the fund manager".
- Documents:** Three document icons with labels: "Prospectus", "Annual Report", and "Right to Cancel".
- Product Highlight Sheet:** A button with a download icon.
- Fee Schedule:** A button with a download icon.

11. Read through the Terms & Conditions carefully, and click on 'I Agree' only if you agree and wish to proceed with the RSP application.

The screenshot shows a "Terms and Conditions" agreement page with the following elements:

- Navigation:** My Accounts, Transfer, Pay, Cards, Invest, Apply, Request.
- Agreement:** A section with a red icon and text: "By clicking on the 'I Agree' button below, I/We hereby confirm, instruct, agree to DBS Bank as follows:"
- Terms:** A list of terms and conditions including:
 - I/We have read the offering documents relating to the fund(s) and understand the terms and conditions there in and the risks associated with an investment in such fund(s);
 - that DBS Bank does not provide any financial advice to me/us on this website. Any information on this website is for information only and does not have regard to my/our specific investment objectives, financial situation and particular needs;
 - I/We have not relied on any previous advice or recommendation given by DBS Bank in making my/our investment decision and have independently assessed that this investment is suitable for me/us;
 - that application will be executed at these prices: (a) where the application is accepted before 3 PM on a business day, the price as at the close of business on the application date; or (b) where the application is accepted after 3 PM on a business day or where the application is accepted on a non-business day, the price as at close of business of the next business day;
 - that dividends, if any, will be reinvested/paid out according to the fund's mandate. If I/We am/are a subsequent investor in this fund, dividends will be handled as per my/our existing instructions to DBS.
 - I agree to be bound by the terms of the **Regular Savings Plan**
 - that I/We am/are no a US person and undertake to notify you promptly if there is any change in my/our status.
- Buttons:** "Cancel" and "I Agree" (highlighted with a red box).

12. Check the details of this transaction carefully. If the details are correct, click 'Print' to save a copy as a PDF file and click 'Finish'.

Purchase Funds
29 Aug 2017 09:24 PM Singapore

1. Input Details 2. Verify Details 3. Completion

● Your application has been submitted.
Please note this transaction reference number for your records: MBA98580711940253A92
We will inform you via email or letter when your application is successful.
This transaction will be reflected in the transaction history of your debiting account after it is processed successfully.

Fund Information

Fund Name	NIKKO AM Singapore STI ETF
Fund House	NIKKO ASSET MANAGEMENT ASIA LIMITED- ETF
Fund Currency	SGD
Asset Class	ETF
Indicative Unit Price	SGD 3.3849
Fund Cut-Off Time	3:00 PM
RSP Sales Charge %	0.82%
Minimum Investment Amount	SGD 100
Minimum Monthly Investment	SGD 100

Settlement Information

Debiting Account	POSB eSavings Account XXX-XXXX-X
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Purchase Information

Monthly Investment Amount	SGD 100.00
RSP Sales Charge \$	SGD 0.82
Day of Debit	15 th of the month
Tax Status	Resident
Country Of Birth	SINGAPORE

Print **Finish**

13. This is how your printout will look like. Keep this for your own records.

Your application has been submitted.

Please note this transaction reference number for your records:
MBAXXXXXXXXXXXXXXXXXX

We will inform you via email or letter when your application is successful.

This transaction will be reflected in the transaction history of your debiting account after it is processed successfully.

Fund Information

Fund Name
NIKKO AM Singapore STI ETF
Fund House
NIKKO ASSET MANAGEMENT ASIA LIMITED- ETF
Fund Currency
SGD
Asset Class
ETF
Indicative Unit Price
SGD 3.3849
Indicative Unit Price Date
2017-08-25
Fund Cut-Off Time
3:00 PM
RSP Sales Charge %
0.82%

Minimum Investment Amount
SGD 100
Minimum Monthly Investment
SGD 100

Settlement Information

Debiting Account
POSB eSavings Account XXX-XXXX-X

Purchase Information

Monthly Investment Amount
SGD 100.00
RSP Sales Charge \$
SGD 0.82
Day of Debit
15th of the month
Tax Status
Resident
Country Of Birth
SINGAPORE
Print

14. You will be able to see it under your investments once your application is successful.

**Note: The value you see is just an indicative price and it is about 2-3 days behind the actual price.*

So if you are going to sell it, the price will be based on the day you sell it and not the indicative price as you see it on your account.

View Banking Investments

22 Sep 2017 07:23 PM Singapore

Unit Trusts | Exchange Traded Funds

Unrealised profit-and-loss is determined by the cost price at which the unit trust or ETF was purchased.

For unit trusts or ETFs purchased before 5 Jun 2017, cost price will be based on the indicative net asset value as at 2 Jun 2017.

IN0000XXXX - Personal "Name"

Fund Name	Currency	Quantity	Indicative Price	Market value	Amt in Ref CCY	Trade Action
		Avg Investment Price	Last price Date	Unrealized P/L	(SGD)	
Nikko AM Singapore STI ETF	SGD	30.0000	3.33	100.02	100.02	BUY SELL ...
		3.33	20-Sep-2017	+0.05		

Set up auto-pilot investment using Moomoo

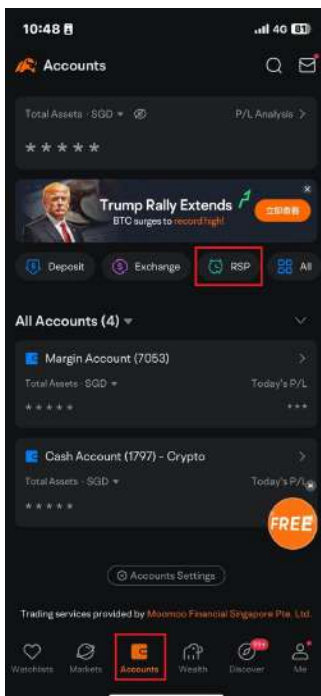
If you are using Moomoo to invest, you can follow the instructions below to set up an RSP plan.

For more information about setting up an RSP on Moomoo, visit their official [website](#).

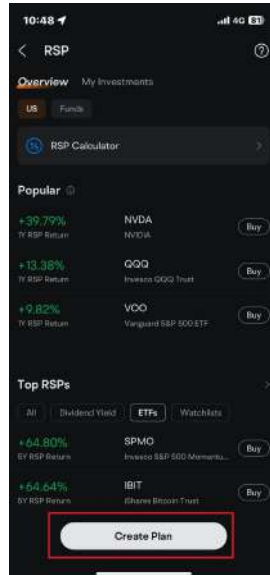
Please note that this is not a recommendation, but rather an option for you to explore. What makes this feature particularly appealing is that once the plan is set up online, it will operate automatically until you choose to cancel it. Additionally, you have the flexibility to adjust the investment amount at any time.

Steps to Set Up Recurring Investment for S&P500 or STI ETF on Moomoo

1. Tap 'Accounts', then tap 'RSP'



2. Click 'Create Plan'.



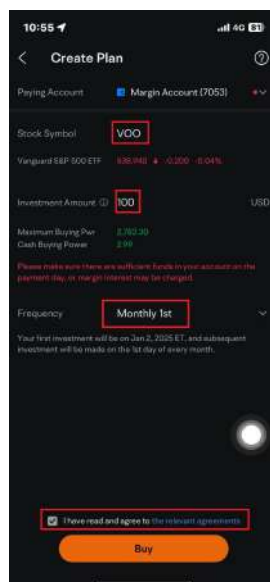
3. Search for 'VOO' under 'Stock Symbol' if you are investing in the S&P500 ETF.

Search for 'Nikko AM STI ETF' if you are investing in the STI ETF.

Enter your desired 'Investment Amount', and select the 'Frequency'.

Check the box 'I have read and agree to the relevant agreements' if you agree to Moomoo terms.

Then click 'Buy', and enter your **Trading Password**.





If you want to learn more about how you can generate 3 sources of passive income in addition to investing in ETFs, download our free app 'ViA Atlas'.

For more information, visit us at www.viaatlas.com

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