



# Bonds and ETFs on the iFAST Platform

## ETF: Real Time Transaction Now Available!

We offer many different types of ETFs to suit your clients' preferences, varying across ETF classes (equities, fixed income, commodities, inverse), geographical locations (single country from US to Pakistan, regional and global), and sectors (general, consumer staples, IT, real estate). Please refer to our iFAST Central website for more details.

ETFs listed on foreign exchanges will be available at a later stage.

### Why ETFs?

- ETFs can help to **diversify** and **complement** portfolios further.
- ETFs allow **access** to restricted markets or markets which are difficult to gain exposure.
- ETFs tracks the index closely and is **passively** managed.
- ETFs have generally **lower fees** and **expense ratios** compared to mutual funds.

### How to Transact?

Transacting an ETF on our platform is easy. Simply follow the steps below.

- Submit an ETF order using the ETF Transaction Form, which can be found at iGP and iFAST Central website under **Resource Centre – Forms**.
- Alternatively, you may submit an ETF Phone Order by calling this hotline **6439 3808**
- Submission Cut-off Time:
  - Form order: 2pm
  - Phone order: Stock Exchange Trading Hours. (9am to 5pm for SGX)
- Indicate your order type.
  - A **market order** refers to buying or selling at the prevailing market price at time of execution.
  - A **limit order** refers to a request to buy or sell at a specific price provided by the customer.
- **Payment** via Cash Account, Cash Fund, Cheque, Telegraphic Transfer or Internet Banking
- **Redemption** via Cash Account (default) or Cheque

### Which ETFs for my Clients?

Currently, all the ETFs that we carry are listed on the Singapore Exchange. We have shortlisted a few interesting ETFs in the next page for your consideration.

## Highlighted ETFs

Name	Underlying index	Asset Class	Geographical Location	Board Lot Size	Expense Ratio	Tracking Error	Currency
<b>db x-trackers MSCI KOREA UCITS ETF</b>	MSCI Korea TRN Index	Equity	Korea	10	0.65%	0.931	USD
<b>SPDRs® S&amp;P 500® ETF</b>	S&P 500® Index	Equity	US	10	0.10%	0.011	USD
<b>SPDR® Straits Times Index ETF</b>	Straits Times Index	Equity	Singapore	100	0.3%	0.32	SGD
<b>db x-trackers MSCI World Index UCITS ETF</b>	MSCI World TRN Index	Equity	Global	10	0.45%	0.017	USD
<b>db x-trackers FTSE China 50 UCITS ETF</b>	FTSE China 50 index	Equity	China	10	0.60%	1.03	USD
<b>Lyxor ETF Commodities CRB Non Energy</b>	Reuters/Jefferies CRB Non-Energy Index	Commodity	Global	10	0.70%	4.08	USD
<b>db x-trackers II USD IG Inflation Linked Treasuries UCITS ETF</b>	USD IG Inflation Linked Sovereign®	Fixed Income	US	5	0.20%	0.102	USD



## Bonds and ETFs on the iFAST Platform

(Please note that bonds are only available on the iFAST Global Prestige (iGP) platform. For more information, please contact your Business Development Manager.)

### Bonds: The Fixed Income Proposition

We offer many different types of bonds to suit your clients' preferences, varying across bond features (plain vanilla, callable, perpetual), risk levels (stable, investment grade, high yield), and issuers (sovereign, corporate, quasi-government). Please refer to our iFAST Global Prestige (iGP) website for more details.

If a bond you have in mind is not available on our website, feel free to contact us at [bond.sg@ifastfinancial.com](mailto:bond.sg@ifastfinancial.com). We will try our best to source it for you. We have also highlighted certain interesting bonds for your clients, as well as a brief description in the next two pages.

#### Why Bonds?

- Bonds can help to **diversify** portfolios further.
- Bonds can be chosen to suit **specific** needs. You can select a coupon rate, tenor, and currency that your client prefers.
- Bonds are **predictable**. Coupons are fixed and paid regularly. The bond also matures on a specific maturity date.
- Bonds are generally **safer** and **more stable**. When it comes to creditor priority during cases of insolvency, bonds usually rank first, followed by preference shareholders and finally shareholders.

#### How to Transact?

Similar to ETFs, bonds can be transacted on our platform in an easy manner. The steps have been highlighted below.

- For **AI clients**: Submit a bond order using the Bond Transaction Form, which can be found at the iGP website under **Resource Centre – Forms**.
- For **non-AI clients**: Submit a **Bond Advisory Form** with the recommended bonds, following which, our dealers will call the client directly to book the trade.
- Submission Cut Off Time: 4pm
- Indicate your order type.
  - A **market order** refers to buying or selling at the prevailing market price at time of execution.
  - A **limit order** refers to a request to buy or sell at a specific price provided by the customer.
- **Payment** via Cash Account, Cash Fund, Cheque, Telegraphic Transfer or Internet Banking
- **Redemption** via Cash Account (default) or Cheque

## Highlighted Bonds

Issuer	Coupon	Price	Maturity Date	YTM	Call Date	YTC	Category
Housing & Development Board	3.10%	101.15	24/07/2024	3.08%	-	-	Fixed Deposit Alternative
Temasek	4.20%	108.32	07/12/2039	3.68%	-	-	Fixed Deposit Alternative
Standard Chartered Bank	5.25%	104.77	10/04/2023	4.96%	10/04/2018	3.51%	Stable Income Seekers
Neptune Orient Lines	4.25%	101.95	26/04/2017	3.20%	-	-	Stable Income Seekers
Neptune Orient Lines	4.40%	102.2	22/06/2021	4.20%	22/06/2016	5.63%	Stable Income Seekers
Q&M Dental	4.40%	101.34	19/03/2018	4.00%	-	-	Stable Income Seekers
SembCorp Industries	5.00%	102.735	Perpetual	4.16%	-	-	Stable Income Seekers
Rowsley Ltd	6.50%	101.25	27/03/2018	6.108%	-	-	High Yield Seekers
Gallant Venture	7.00%	100.75	06/04/2018	6.85%	-	-	High Yield Seekers
Central China Real Estate (USD)	8.75%	100.25	23/01/2021	8.42%	23/01/2019	9.63%	High Yield Seekers

Disclaimer: Information is accurate as of 15/05/2015. No investment decision should be taken without first viewing any related bond documents. Any advice herein is made on a general basis and does not take into account the specific investment objectives of the specific person or group of persons. Opinions expressed herein are subject to change without notice.

## Highlighted Bonds

Issuer	Description
<b>HDB</b>	<ul style="list-style-type: none"> <li>- Statutory board of MND</li> <li>- Singapore's public housing provider, providing homes to more than 80% of Singapore's population</li> </ul>
<b>Temasek</b>	<ul style="list-style-type: none"> <li>- Temasek Holdings is considered Singapore's Sovereign Wealth Fund</li> <li>- Top AAA Rating by S&amp;P, Aaa by Moody's</li> </ul>
<b>Standard Chartered Bank</b>	<ul style="list-style-type: none"> <li>- British Multinational banking and financial services company, operating in more than 70 countries.</li> <li>- Primarily listed on London Stock Exchange and is a constituent of the FTSE 100 index. Also listed on HK and India Stock exchanges.</li> <li>- Temasek holds 17.71% of SCB</li> </ul>
<b>Neptune Orient Lines</b>	<ul style="list-style-type: none"> <li>- Singapore-based global container, shipping and logistics company operating in 112 countries</li> <li>- Owns America President Lines (APL), the world's seventh-largest container transportation and shipping company.</li> <li>- Temasek owns 66% of NOL</li> <li>- Callable feature in 2016 with attractive yield of 5.63% p.a.</li> </ul>
<b>Q&amp;M Dental</b>	<ul style="list-style-type: none"> <li>- Dental and healthcare provider in Singapore, Malaysia and China. With about 85 outlets and 4 dental supplies and distribution companies across the region.</li> <li>- With the aging population in Singapore, healthcare is an important and growing business locally.</li> <li>- The rise of affluence and higher standards of living in China, both healthcare and dental services are in high demand. Currently, only about 8% of China's population visits the dentist once a year.</li> </ul>
<b>SembCorp Industries</b>	<ul style="list-style-type: none"> <li>- Market cap of 8 billion</li> <li>- Subsidiaries include Sembcorp Marine, Sembcorp Utilities, and Sembcorp Development.</li> <li>- Global presence</li> </ul>
<b>Rowsley Ltd</b>	<ul style="list-style-type: none"> <li>- Rowsley Ltd, Singapore-listed firm with a S\$784.6m market cap</li> <li>- Peter Lim has a 49.55% deemed interest, Johor Royal Family owns a 12.75% stake</li> <li>- S\$100m bond issue is company's only borrowing so far, company was net cash at point of issuance</li> </ul>
<b>Gallant Venture</b>	<ul style="list-style-type: none"> <li>- Singapore-listed firm with S\$1.13b market cap</li> <li>- Salim Group is a key shareholder with 70.65%, Sembcorp owns 12%</li> <li>- Cash flow visibility via three and five year contracts at its industrial and utilities businesses</li> <li>- Exposure to growing Indonesian automobile market through IMAS, one of the two largest automotive groups in Indonesia.</li> </ul>
<b>Central China Real Estate (USD)</b>	<ul style="list-style-type: none"> <li>- CCRE develops residential, commercial, hotels, offices and other properties. Also involved in property investment, consulting leasing managing and construction.</li> <li>- Has a strategic partnership with Capitaland since 2006. CCRE provides Capitaland with a platform to gain exposure to Central China region.</li> <li>- Capitaland holds 27% of CCRE. They have two board seats providing oversight and risk control and is also a member of strategic and investment committee and audit committee.</li> <li>- Net cash flow positive, with cash balances of RMB6.5billion able to cover 4.6x short term debt.</li> <li>- Outlook rating for credit agencies remains steady.</li> </ul>