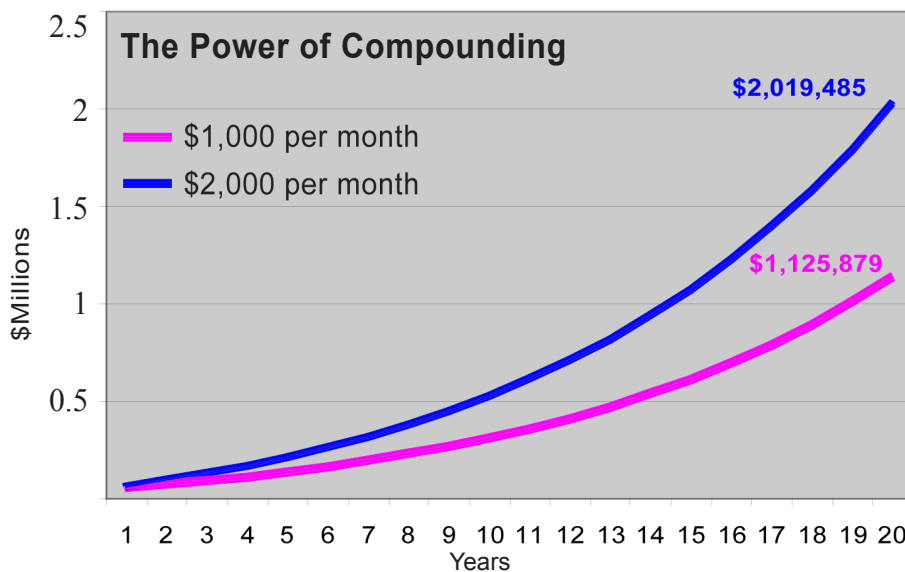


The Power of Compounding



Time Plus Consistency Builds Wealth



Small portfolios can become big portfolios over time irrespective of market performance in the short-term - that is as long as investors make consistent, regular contributions.

The Standard and Poor's (S&P) 500 Index is a market weighted index of the largest 500 US stocks. Over the past 20 years it has returned on average 11.79 (as of Dec 2007) percent per year.

Using this as an example, over 20 years if \$25,000 had been invested in US large cap equities and \$1,000 added per month the value of such a portfolio would be \$1,125,879 today. If an investor had increased his/her monthly contribution to \$2,000

per month the size of the portfolio would be \$2,019,485 today. The chart above illustrates the power of compounding.

The **BIAS WealthBuilder** program has allowed numerous clients to grow their portfolios substantially over the last 15 years.

Discipline is the key to building wealth. Putting off investing even for a short time will have a substantial impact on your ability to meet your financial goals. But it's not always easy to keep an eye on your long-term priorities. The **BIAS WealthBuilder** Programme provides a structured investment vehicle that helps keep you focussed. Simply commit to a monthly investment, and BIAS will do the rest.

The Advantage of Regular Investing

By investing every month, you take advantage of the "Dollar Cost Averaging" method. Since you are investing the same dollar amount each month, you buy more shares when prices are lower and fewer shares when prices are higher.

Over time, your average purchase price is lower than the average market price for the same period. In short, your money goes further with Dollar Cost Average.

Getting Started

- Choose a monthly investment amount of \$1000 or more
- Select mutual funds from a list of BIAS Global Portfolios SPC that best suits your tolerance for risk.
- Initiate a standing order with your bank for effortless monthly investing with BIAS
- By Investing every month you take advantage of the "dollar-cost averaging" method. You buy more shares when prices are lower and less shares when prices are higher. In short, your money goes further with dollar-cost averaging.



WEALTHBUILDER
BIAS ASSET MANAGEMENT LTD

Go to www.biasglobalportfolios.bm/FCALpage.html to see how the BIAS WealthBuilder can work for you.