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PORTFOLIO
FITNESS TODAY**

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for your New Year's
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**Ready,
jet-set, go!**

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KDN: PP19375/08/2018(034943)



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*Applicable to Current or Savings Account/-i (CASA/-i) of Consumer Banking segment only. Minimum placement required is RM5,000. To qualify, deposits require a holding period of 3 months. The funds used to participate in this campaign must be from new funds. Terms and Conditions apply. **Value is based on gold price as at 8 October 2018. Value of campaign prizes is subject to the fluctuation of the prevailing market gold price. Campaign Period : 18 October 2018 - 28 February 2019

FOREWORD



Everybody wants to ring in the new year with a clean bill of health. So while you maintain a good diet and exercise to keep your body fit, why not do the same for your investments?



As we prepare to ring in the new year under firework-lit skies, we cannot help but be excited for all the opportunities 2019 will bring. But first, it's important to review our life's progress to ensure we make the best plans possible for our future.

Everybody wants to ring in the new year with a clean bill of health. So while you maintain a good diet and exercise to keep your body fit, why not do the same for your investments? With all the significant changes 2018 had to bring, it's never too early to check-up on your portfolio.

After that, why not set your expectations for the new year? From personal achievements to your family's wellbeing, it's always wise to come up with a well-rounded, holistic plan with the right safety net should something surprise you along the way. You can even take this time to make feasible financial resolutions to help grow your wealth, little by little.

All that planning may leave you a little jaded, but remember the main reason why you're doing this: to increase your financial yield! So don't forget to enjoy the fruits of your labour. With so many long weekends in 2019, why not book yourself a holiday? In this edition, we've also created a travel guide for you to take advantage of the long weekends of 2019.

Before I sign off, I wish you an abundance of prosperity, good health, and a life lived to the fullest.

Happy New Year!

A handwritten signature in black ink, appearing to read 'Nazri Othman'.

Nazri Othman
Acting Head of Group Retail Banking

Editor in Chief
Abdul Sani Bin Abdul Murad

Publisher
RHB Bank Berhad
Level 15, Tower Three, RHB Centre,
Jalan Tun Razak, 50400,
Kuala Lumpur

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◆ **CHECK YOUR
PORTFOLIO
FITNESS
TODAY**

To get your investments running efficiently, treat them the same way you would with your health.

The age-old saying that prevention is better than cure has so much wisdom to it – why would anybody want to fix a problem that could’ve been avoided in the first place? That’s precisely why it’s important

to always be on-the-ball with our health.

Is our muscle-to-fat ratio ideal for our body weight? Should we incorporate a new exercise to help strengthen our backs? Is it time to switch up the diet we’ve been following for the past few months? We depend on the expertise of our fitness coaches as they scan our bodies to keep us in the best bill of health.

Your investment portfolios are not too different from getting a fitness check-up. Have your asset allocations significantly changed over the last few months? Did your stock percentages increase after the GE14 shakeup? And most importantly... have your investments gone beyond your tolerance for risk?

One smart thing which you can do to be proactive in your well-being is to regularly see a fitness coach for an expert diagnosis. Similarly, you need to review what’s happening to your investment portfolio before you begin to rebalance it. You cannot expect your investment portfolio to be the same way it was a year ago.

Investments & Portfolios

How should I rebalance my investment portfolio?

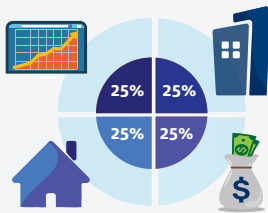
Big events that happen in the financial world are akin to what goes on in your body. Prolonged hot days and you may need to hydrate twice more. A little too much greasy food and it would be wise to hit the treadmill before something goes wrong.

Likewise, big events like the General Elections or the Budget tabling are factors that will inadvertently affect how your investments are being made. Without the right advice, you may not get the expected return. So what would a fitness coach do? First thing's first – scan your vitals and run you through a series of drills and tests to score your fitness levels. Then, he/she would review your lifestyle and diet, before finally advising you on how to be stronger, healthier, and further away from any illness or problems.

Similarly, you would first need to review your ideal asset allocation. Then, determine your ideal allocations, after which you can come up with a rebalancing plan that is in line with your financial goals.

How you balance your portfolio will largely depend on your lifestyle too. Let us illustrate with three simple examples.

High Risk Investment



Aggressive capital appreciation through equities

If you're a young adult, it is likely that you'd want a nice house for your future family and yourself to happily live in. Because you have more years ahead of you, it's easier for you to take higher risks. It wouldn't be a bad idea to craft an aggressive, high-risk portfolio with the objective of getting capital appreciation through equities.

Moderate Risk Investment



Balanced & steady growth capital appreciation through equities, stocks, bonds

If you're in the mid-stages of your career, it's likely that your income has exceeded your expenses, and all your major commitments have been sorted out. Now, you're looking to build a secure retirement plan for when the day comes. Why not try a balanced, moderate-risk portfolio with a little in everything? Equities, stocks, bonds... these would give your money a steady growth through regular income and capital appreciation.

Low Risk Investment



Stable fixed income from broad range of asset classes

And if you're a retiree, you may be a little more sensitive to capital losses. At this moment, you want stability to carry you through your golden years, so it's important that you don't lose your capital in the investments that you've made. It would probably be a better idea to choose a low-risk portfolio with a fixed income derived from a broad range of asset classes.

Why it's important to keep a well-balanced portfolio

You would take good care of your health because you know that prevention is better than cure. If you take heed of your fitness coach's advice to exercise regularly, watch what you eat, and maintain healthy habits in your daily life, you will automatically get healthier and reduce the risk of falling sick.

Similarly, it is important that your portfolio is managed in the best way possible. When you rebalance your portfolio effectively, you get to manage risk according to your tolerance level. This also means you get to stay on track in getting your expected returns.

“ It is important that your portfolio is managed in the best way possible. ”

Get the right advice from your investment doctor

Whether or not you're perfectly fit or have a symptom that needs to be addressed, an opinion from a fitness coach can always help. Likewise, pump up your financial fitness by scheduling a chat with your RHB Relationship Manager. Review how your investments are performing, and how best to rebalance your portfolio. With our investment expertise, experience, as well as in-depth market and economic outlooks, rest assured your wealth will be safe hands.



◆ Setting Expectations for your New Year's Resolutions

If there is one lesson we can learn from 2018, it's that anything can happen. So with this in mind, how can we set our goals and plan our resolutions for 2019?



Expectations & Resolutions

In a nutshell, 2018 has essentially proven that just about anything can happen to anyone, anywhere. The question is, how do we put that into perspective when we look ahead to 2019?

To get you into the right frame of mind, here are some things you can consider when putting together your New Year's Resolutions for the coming year.

Starting small is the way to go

New Year's Resolutions have the tendency to fall by the wayside for one reason or another as the year progresses. To make them easier to keep, make small goals instead of big, unattainable ones.

For instance, if you want to 'run a marathon' by the end of the year, you can try jogging an extra 10 minutes each week before working your way up to an actual marathon. For those looking to 'eat healthier', try having a low-carb meal once a week instead of making a sudden switch to salads and cold-pressed juices.

What if you set your eyes on a dream getaway or a new vacation home? Or perhaps you're looking to plan for a retirement fund to sustain your golden years?

Setting the roadmap

One way would be to set SMART goals – resolutions that are Specific, Measurable, Attainable, Realistic, and Time-sensitive.

Once you've specified what your goal is, the next step would be to gauge the amount you'd need to turn that resolution into reality. How many destinations can you include in your round-the-world trip? How much would you need to have set aside for the down payment for that new vacation home? Here's where you'll be able to estimate just how attainable and realistic this resolution is before deciding whether you should keep, rework it into something more attainable, or drop it in favour of something else that's more feasible.

Next, focus on the 'how'. When it comes to resolutions that involve your finances, it's always important to plan how you can meet your goals without breaking the bank.

Fortunately, instruments such as savings accounts and fixed deposits exist to help you with exactly these kinds of plans. It would not be a bad idea to set aside as little as 15% of your monthly salary – as it compounds with interest, it will only be a matter of time before you start enjoying significant returns.

Once your money grows to a predetermined level, you can then start looking at other investment options like RHB's award-winning Unit Trust funds which can be a great starting point to your personal wealth management journey. Of course, if you're the sort who's always thinking of others...



To make New Year's Resolutions easier to keep, make small attainable goals instead of big ones. „



You can plan for your loved ones

If personal New Year's Resolutions are meant to be benchmarks for you to challenge yourself, family resolutions on the other hand can be a great way to strengthen bonds and help parents teach kids about goals and how to achieve them.

Expectations & Resolutions

On top of that, you could also fit in some pointers for the kids on how to start saving up for a particular treat that they might be dreaming of – like going to the amusement park, or to their favourite artist's concert - to encourage them to participate in their own way as part of a family-wide resolution. Why not open an RHB Junior Savings account for each of them, so it's easier to track? It might be exciting for them to see how their small savings start to grow – you can even turn it into a mini competition to see who saves up the most, the fastest!

While we've mostly been talking about setting resolutions for your personal life, different rules apply to the business world. Mainly, you'll have to...

Think big to grow big

Unlike a personal fitness goal or savings plan that would only impact yourself, as a business owner, your New Year's Resolutions for the business will also impact those relying on you, in this case your employees. You'd have to think beyond yourself and consider the implications of not meeting those resolutions which would affect them as well. Many business owners tend to place more focus on the month-to-month operational obligations rather than the plans for the future. Whilst operating efficiently is

important, so is growth. So why not devote a few hours of your work week and a manageable level of your revenue into leveraging on your strengths and looking out for new opportunities the year can bring? For growth to take place, look at more capital investment. Then perhaps some of your investments that you have been nurturing in your personal accounts can provide the necessary boost.

By using the New Year as an opportunity to evaluate the past year and to come up with new goals for the coming 12 months, business owners can get the best of both worlds by keeping the business running at optimum levels, whilst preparing for bigger and better prospects. And if you're really serious about taking it a step further, business owners can explore RHB's SME e-Solution, an all-in-one solution that can optimise productivity and power your business performance.

All in all

Whether you're setting New Year's Resolutions for yourself, your family, or your business, the key lies in getting it right from the very start. Speak to your Relationship Manager to start planning for 2019 today, because it's never too early to plan for the future.





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◆ Ready, jet-set, go!

It's never too early to plan your holidays!
Take advantage of 2019's long weekends
with this simple travel guide.



Vacations & Holidays

Everyone loves long weekends, and everyone loves holidays. And when you combine them both, it makes the perfect remedy for countless hours of hustling in the office. Thankfully, with Malaysia being a melting pot of various cultures, there's always a public holiday just round the corner. We're also blessed with a great geographical location, as most travel destinations within Asia are within a 7-hour flight radius.

If you put two and two together, there's no wonder why Malaysians love taking advantage of long weekends to travel around. In fact, Malaysians love travelling so much that we recorded 253.9 million trips* in 2016 - 8% more than the previous year!

If your resolution for the New Year is to travel more, it's time to start planning ahead to ensure you make the best out of your time and money. Here's a simple guide to help you:

FEBRUARY

1st – 6th Feb: 6 days of pure pampering in Thailand

Holidays: Federal Territory Day (1 st Feb) and Chinese New Year (5 th – 6 th Feb)

Apply leave: Monday (4 th Feb)

If there is nothing more important than 'ME' time, a short flight up north to Thailand may not be a bad idea. The Thais are world-famous for their massages, so it would be pure bliss to spend your days having all your knots kneaded out of your body. Besides that, you can also head down to Chinatown where you can catch a glimpse of how the Thais celebrate the Chinese Lunar New Year!

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“ The Thais are world-famous for their massages, so it would be pure bliss to spend your days having all your knots kneaded out of your body. ”



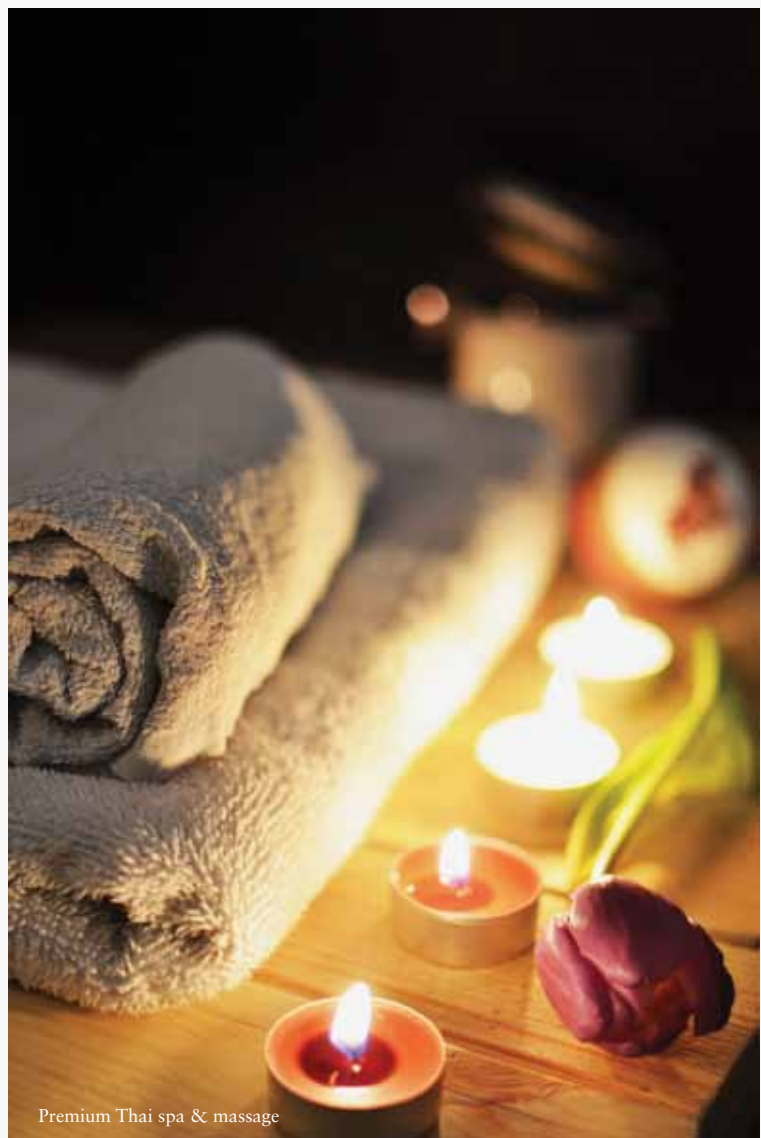
Favourite tourist beach destination - Krabi, Thailand



Ancient Thai temple - Wat Rong Khun, Chiang Rai



Yaowarat at Night, Chinatown-Bangkok



Premium Thai spa & massage

Vacations & Holidays

MAY

1st – 5th May: 5 days of golfing in sunny Hawaii

Holiday: Labour Day (1st May)

Apply leave: Thursday and Friday (2nd – 3rd May)

In the month of May, the weather in Hawaii becomes absolutely irresistible – it's dry and warm, making it an ideal time to be out in the sun. This is especially perfect if you love a good tee-off with your best mates. Hawaii offers more than 70 golf courses that are both private and public, and they each come with varying challenges for golfers of all levels. The best part? The unforgettable slopes, cliffs and prehistoric lava fields that will stay on in your memory for years to come!



JUNE

5th – 9th June: 5 days of luxury living in Abu Dhabi

Holiday: Hari Raya Puasa (5th – 6th June)

Apply leave: Friday (7th June)

If you love the finest things in life, look no further than Abu Dhabi. This rich, modern city has been made to spoil you in pure luxury in every way: from classy airport lounges to supercar rides, from 5-star desert safari tours to the most opulent hotels. But the best part? The Middle East isn't exactly the most expected holiday destination among Malaysians, so why not try a new culture altogether?



DECEMBER

25th – 29th December: 5 days of retail therapy in Hong Kong

Holiday: Christmas (25th Dec)

Apply leave: Thursday and Friday (26th – 27th Dec)

Hong Kong is a shopping haven all year round, but it goes on overdrive in December! The Hong Kong Shopping Season begins in late December and runs through Chinese New Year, so you'll arrive just in time to snap up bargains in mid- and up-scale designer stores. And how's this for a cherry on top? You'll also get to enjoy the cold winter breeze while taking in magical festive decorations all around town.



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*Unlimited access to Plaza Premier Lounges in Malaysia, Abu Dhabi, Hong Kong, London, Singapore and Taipei, valid with a minimum spend of RM100,000 in a calendar year or ten (10) complimentary access if spending is below RM100,000 in a calendar year. Reward Points are not applicable to cash advance, charity government and petrol transactions. Full Terms & Conditions at www.rhbgroup.com



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Number of Successful Referrals	Cash Rewards* for each Successful Referral (RM)
1st and 2nd referral	388
3rd referral onwards	588

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Top 20 Performing Funds

Distributed by RHB.

Based on accumulative return (%)

NAME OF FUNDS	ASSET TYPE	1 YEAR (%)	3 YEARS (%)	5 YEARS (%)
Manulife India Equity	Equity	-10.4	19.0	109.5
TA Global Technology	Equity	0.8	30.6	107.2
CIMB-Principal Global Titans	Equity	-2.9	12.5	68.4
RHB China-India Dynamic Growth	Equity	-17.3	0.9	66.3
CIMB-Principal Asia Pacific Dynamic Income MYR	Equity	-11.1	18.0	66.0
Eastspring Investments Small-cap	Equity	-12.9	10.9	64.6
Manulife Investment Asia-Pacific REIT	Equity	-3.2	20.9	63.0
Eastspring Investments Dynamic	Mixed Assets	-5.5	15.7	58.1
Kenanga Growth	Equity	-11.7	11.8	52.8
RHB US Focus Equity	Equity	-1.3	24.4	50.7
RHB Big Cap China Enterprise	Equity	-18.0	5.8	48.8
RHB-GS US Equity	Equity	9.1	23.7	46.4
RHB Asian Income MYR	Mixed Assets	-3.6	10.7	44.7
RHB Asian Total Return	Bond	-6.6	-0.4	43.2
Eastspring Investments Balanced	Mixed Assets	-4.9	13.8	41.3
RHB Emerging Markets Bond	Bond	-8.7	1.9	41.0
Eastspring Investments Asia Select Income	Mixed Assets	-3.6	14.2	40.4
Dana Makmur Pheim	Mixed Assets	-3.9	20.3	40.1
Eastspring Investments Equity Income	Equity	2.2	22.5	39.6
Affin Hwang Select SGD Income MYR	Mixed Assets	-6.2	10.5	39.2

Talk to your Relationship Manager today to find out more on the Award-Winning Unit Trust funds. Invest with RHB Now.

Source: Lipper as at 30 October 2018

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