



# What You Need to Know About Investing in **Regular Shares Savings (RSS)** Plans

## What Are RSS Plans?

Regular Shares Savings (RSS) Plans are an affordable and convenient way for investors to grow their savings by committing a fixed amount of money on a monthly basis to invest in Singapore blue-chip stocks, REITs or ETFs.



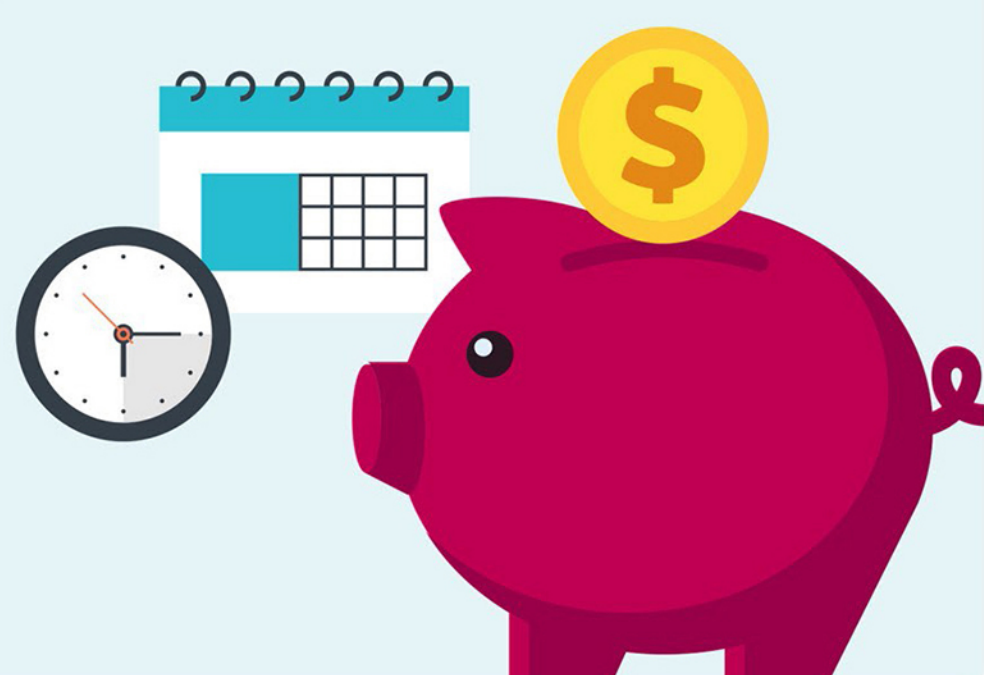
## Who Are RSS Plans Suitable For?

- Beginners looking for a relatively simple way to start investing.
- Young investors who do not have a huge investment capital.
- Investors who do not have the time to watch the stock market regularly.

## Features & Advantages of RSS Plans

### Simple, Automated Process

RSS plans usually come with an automated investment facility put in place so you can always instruct the bank or your broker to automatically set aside a fixed amount for investing.



### Affordable and Flexible

RSS plans let you buy into selected shares affordably and usually have lower cost of transaction with no lock-in period.



### Variety of Stocks

With RSS plans, investors can choose to either buy single shares from a selection of blue-chip (STI) stocks or invest in the STI through the ETF that tracks the overall performance of the 30 largest companies listed on SGX.



### Dollar-Cost Averaging

RSS plans allow you to invest a fixed amount regularly regardless of the share price. This removes the need to time the market and figure out when is the best time to buy.



## How Does Dollar-Cost Averaging Work?



When share price is high, you buy fewer shares.



Conversely, when share price is low, you buy more shares.

Dollar-Cost Averaging takes the guesswork of investing out of the equation because your initial investment automatically buy less at market highs and more at market lows. Over time, the price you pay for your portfolio of shares would be averaged out.

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