

WEALTHY BY DESIGN



INVESTMENT REALLY IS A SIMPLE WORD

It's about creating wealth for yourself or your family in the future, by 'saving' in an unconventional way.

We're all quite used to the idea of channeling most of our cash and earnings into Savings Accounts and Fixed Deposits at Banks, even if they give us meager returns and hold our money for long periods of time. Most times, we are left with only a fraction more than we initially put in, and we don't really let our money work hard enough for us.

It's Time we looked at "saving" a little differently. Our Wealth Funds are a collection of simple investment products, most of which work exactly like a savings account or fixed deposit on the surface, but are harder-working and give you comparatively higher returns.

You can choose to 'save' with just one fund or a combination of many, in different proportions which gives you the option of custom creating your very own retirement fund, education plan or income plan for the future.

Income from wealth funds are credited daily, which means you can actually watch your money grow, every single day. They are also completely TAX FREE. The rate you see, is the rate you get. Deposit and withdraw your cash anytime it doesn't get simpler than that.

				Fees
NDB Wealth Funds	Risk / Return	Your Funds are Invested in	Entry Fee	Management and Trustee Fee
NDB Wealth Money	Very Low / Moderate	Government Debt	None	0.65%
NDB Wealth Money Plus	Low / Moderate	Corporate Debt	None	0.75%
NDB Wealth Islamic Money Plus	Medium / Moderate	Shariah Compliant Securities	None	0.90%
NDB Wealth Gilt Edged	Medium / Moderate	Government Debt	None	0.82%
NDB Wealth Income	Medium / Moderate	Corporate Debt	None	1.10%
NDB Wealth Growth and Income	Medium - High / Moderate	Shares & Coporate Debt	1.5%	1.75%
NDB Wealth Growth	High / Moderate	Shares	2%	2.50%

Money Market Funds

Bond Income Funds

Share Market Funds



This is a safe, low- risk investment alternative to a regular Savings Account.

A great place to start getting a feel for the concept of wealth funds, though not too different from operating a simple Savings Account. Your cash is easily accessible at any time and safety of capital is high. The fund is AAA rated and offers higher rates compared to a regular savings account.

The fund invests mostly in short term Government of Sri Lanka Treasury Bills and Treasury Repos.

66 Wealth,is the ability to really experience life 99

HENRY DAVID THOREALI



A safe investment alternative to Savings Accounts and Bank Deposits.

Deposit and withdraw your cash at anytime, while watching your investment grow daily. The fund offers higher yields than regular Savings Accounts and Bank Deposits with a relatively low risk.

The fund Investments are usually in Commercial Paper, Fixed Deposits, Structured Paper and bank or finance company deposits.

It's time you found that door, you've always neglected to knock on



An excellent alternative to a Mudarabah Savings Account or Shariah Compliant Deposits.

As with all wealth funds from NDB Wealth, income from the Islamic fund is also completely tax free with your cash accessible to you quickly. No penalties or fees are levied for withdrawals. Your funds are invested solely in Shariah compliant securities and are monitored by an independent Shariah Supervisory Board.

The fund invests in short term Shariah compliant securities

Some paths, are obstacles in themselves. It's time you chose yours, wisely



An easy way to invest in AAA rated Government Bonds

Ideal for those looking to generate high regular income from their investments, and another alternative to long term fixed deposits. The funds carry a medium level of risk.

The fund invests exclusively in medium to long term Government of Sri Lanka Bonds, Repos and bank deposits

Sometimes all you need is a really good plan

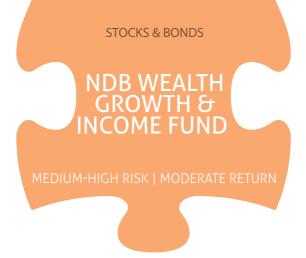


An easy way to play the corporate bond market

An excellent alternative to long term fixed deposits with much higher returns and the flexibility of a regular Savings Account where you can withdraw funds anytime.

Funds are invested in Corporate Debt such as Commercial Papers, Corporate Debentures, Bonds and Asset Backed Securities

Improve. Achieve. Grow. It's Time



For the 'balanced investor' with a moderate inclination towards risk, this is a 'best of both worlds' fund.

This fund allows you to take calculated risks and gives returns from both the Stock and Bond markets. The dividend income from stocks and interest income from bonds allows the investor receive a yearly income.

Funds are invested in stocks listed on the Colombo Stock Exchange and Corporate Debt.

Unfamiliar territories are geniuses' playgrounds. It's time you found yours



Watch your wealth grow in leaps and bounds

As a share market fund, this investment carries a high level of risk and therefore does not guarantee capital safety. A great place to start investing that little extra cash for high yields, or include it as part of a mix of funds making up your retirement account or kids education plan.

Fund investments are made exclusively in a diversified portfolio of stocks listed on the Colombo Stock Exchange

It's time to experience the growth of your wealth in leaps & bounds

WHY INVEST IN A NDB WEALTH FUND?

- Expert advice and guidance on investments
- Doorstep service
- A one-stop-shop for Shares, Bonds and Money Market Investments
- Online access to all your accounts
- Email or SMS notifications for all your transactions
- The ability to pledge your investment for an overdraft or for a loan from a bank
- Newsletters & access to seminars

WHO ELSE BENEFITS FROM YOUR INVESTMENTS?

We'd recommend that you NOMINATE a beneficiary for all your accounts with us. It will also be good practice to periodically review and if necessary, amend your beneficiary designations. Upon the death of an investor, the units in the account are distributed to the beneficiaries designated on the nomination form.

SWITCHING AND TRANSFER

The option of **SWITCHING** investments from one fund to another or **TRANSFERRING** investments from one account to another are options available to all clients. Fees may be applicable for switch and transfer transactions.

HOW TO INVEST IN A NDB WEALTH FUND

Step 1

Fill a Client Profile form

Step 2

Complete an Account Opening form

Step 3

Provide all supporting documents

Individuals will need to provide:

- A copy of your NIC or Passport
- A copy of the Birth Certificate (for minors only)
- Proof of Billing (a copy of your utility bill or bank statement)

Institutions will need to provide:

- A copy of Business Registration
- Board Resolution
- Proof of Billing (a copy of your utility bill or bank statement)

Disclaimer

Unit Trust Investments are subjected to Market Risk. Please read the Information Memorandum of the unit trust fund before investing.

HOW TO INVEST IN A WEALTH FUND

Step 4

Transfer funds

All cash, cheque and fund transfers must be made to one of the following bank collection accounts in favour of NDB Wealth Management

BANK	ACCOUNT NO
Bank of Ceylon	656
Commercial Bank	1030017137
NDB Bank	101000167232
Sampath Bank	002930025555
Nations Trust Bank	100060002131

Include the following details in the deposit slip or transfer forms:

Your NDB Wealth account number NDB Wealth Fund / Product code



