



Cost of chicken rice

Then **\$2.00***

Cost of chicken rice

Now **\$3.00***





Unit trust investing made easy

Do you know how much your cost of living has increased over the years?

dollarDEX
Powered by AVIVA

Here's how much your expenses* have increased over the last 20 years.



Item	Cost in 1996	Cost in 2016	% change
 Food	\$5	\$7	46% increase
 Transport	\$10	\$13	29% increase
 Housing	\$1,500	\$2,300	50% increase
 Health	\$100	\$164	64% increase

Introducing dollarDEX by Aviva

You worked hard for your money, we work harder to help you make the most out of it. With a track record of almost 20 years, dollarDEX is an online investment platform owned by Aviva, one of the largest insurance companies in the world. With Aviva's global market share, we're in a better position to negotiate with fund partners to get rebates, allowing us to make investing simple and affordable for all.





Why invest with dollarDEX?

1. ZERO FEES

We do not charge any fees for your investments because you deserve every dollar made. That means **0% sales charge, switching fees and platform fees.** With no fees, this means more money goes into your funds, to maximise your returns. See how much potential returns you will get with a SGD 100,000 investment over a one year period.

Projected investment returns			
Investment amount	S\$ 100,000		
	Banks [#]	dollarDEX	Other online platform [^]
Sales charge	1%	0%	0%
Switching fees	1%	0%	0%
Platform fees	0%	0%	0.1%
Potential returns [†]	S\$102,910.50	S\$105,000.00	S\$104,895.00

All examples are for illustrative purposes. Figures used are indicative only.



2. INTUITIVE ONLINE TOOLS

Investing is made simple with a range of online tools that can help you make informed decisions and invest wisely.

The Complete Tool Box



Fund finder – It's not always easy choosing the right fund, especially from a choice of close to 900 and growing. At dollarDEX, we help you search based on your preferences – fund manager, geography, asset class or sector.



Retirement calculator – Our interactive calculator helps you plan for your retirement, showing you how much you need to save to reach your desired income level. You can even add in future income, such as a maturing insurance policy.



Performance & charts – Monitor and compare your funds with other funds is easy. You can even create your own personalised performance charts by adding in factors such as timeframe and benchmark.


3. RECOMMENDED PORTFOLIO & FUNDS

Don't know what funds to buy? Just take a risk questionnaire and we'll generate a recommended investment portfolio based on your risk profile. You can then decide to buy the entire portfolio or any specific funds you prefer. Best of all, you don't need to be a financial whiz to take control of your wealth.



4. ALWAYS ON YOUR SIDE

We always believe in sharing the best with you. We don't make extra money by recommending any funds or taking a share of your well-deserved earnings. It's simply honest and guilt-free investing that always puts you first.



“Don’t wait. The
time will never
be just right.”

- Napoleon Hill

Open an account on
www.dollardex.com
and grow your wealth today!

Or call us at **6220 7890**
for more information

Note:

*All projected returns are based on a fixed 5% return for the 3 platforms from 1 Jan 2016 to 31 Dec 2016.

#Based on the assumption of an average 1% fee for sales charge and switching fees for investing online with Banks in Singapore.

^ Based on the assumption there is a platform fee of 0.1% and no sales charge and switching fees imposed.

An assumption of 1 switching transaction was taken into consideration for the above illustration.

*Source: Monetary Authority of Singapore (MAS) Goods & Services Inflation Calculator: (<https://secure.mas.gov.sg/calculator/goodsandservices.aspx>) assessed on 4 Aug 2017. Figures in the table refers to a "basket" of goods or services that costs S\$X in the selected category in year 1996, would cost S\$Y in year 2016. Figures have been rounded to the nearest whole numbers.

Important Note:

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Navigator Investment Services Limited

(a wholly owned subsidiary of Aviva Group Holdings Limited)

Co. Reg. No.: 200103470W

**4 Shenton Way #01-01, SGX Centre 2
Singapore 068897**

Tel: (65) 6827 7728 (Navigator)

Tel: (65) 6220 7890 (dollarDEX)

Fax: (65) 6827 7700

Website: www.aviva.com.sg/navigator

Website: www.dollardex.com

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