

At Citibank, we believe in providing financial solutions that are innovative and relevant to our clients. This is why we advocate the portfolio approach to Regular Savings Plan so that your investment is tailored to your individual profile.

HOW DOES A REGULAR SAVINGS PLAN WORK ?

STEP 1

Set aside a monthly investment amount.



STEP 2

Select the mutual fund within your risk profile that will meet your investment objective.








STEP 3

Let the RSP take care of your regular investment needs.

Once your RSP instruction has been set up, it will automatically invest the specified amount, on a monthly basis into the mutual fund that you have selected.

CITIBANK'S PORTFOLIO APPROACH TO REGULAR SAVINGS PLAN

At Citibank, we believe that any investment portfolio should consist of different mutual funds and be diversified across asset classes. There are 5 broad categories of mutual funds:

MUTUAL FUND CATEGORY	WHAT WILL THE FUND CONSIST OF ?
 EQUITY FUNDS	Equity funds will consist of the stocks of different companies.
 BOND FUNDS	Fixed income funds can have bonds issued by corporates or governments.
 BALANCED/ MIXED FUNDS	Balanced and mixed funds may consist of both equities and bonds.
 COMMODITY FUNDS	Commodity funds invest into the price of commodities such as gold.
 TAX BENEFIT FUNDS	Known as Long Term Funds and Retirement Mutual Funds. Tax benefit funds may consist of stocks or bonds issued in Thailand.

PERSONALIZE YOUR INVESTMENT PORTFOLIO

The type of mutual funds to include in your investment portfolio should relate to your individual profile. The following page serves as a guide on which mutual funds to select for your portfolio.