

How they compare – Regular Share Savings Plans

	POSB Invest-Saver	OCBC Blue Chip Investment Plan	Phillip Share Builders Plan	Maybank Kim Eng Monthly Investment Plan
Share counters	Nikko AM STI ETF ABF Singapore Bond Index Fund	Nikko AM STI ETF ComfortDelGro SIA Wilmar International +15 other share counters	SPDR STI ETF CapitaMall Trust Singapore Airlines ST Engineering +25 other share counters	Nikko AM STI ETF SPDR STI ETF MapleTree Industrial Trust Ascendas REIT +226 other share counters (across Singapore, USA, Hong Kong, Malaysia and Thailand)
Fees	<ul style="list-style-type: none"> • 1% for Nikko AM STI ETF • 0.5% for ABF Singapore Bond Index Fund <p>Fees apply to buying only, no fees for selling</p>	<ul style="list-style-type: none"> • 0.3% or \$5 per counter, whichever is higher <p>Fees apply to both buying and selling</p>	<ul style="list-style-type: none"> • Total investment amount is ≤ \$1,000 • 1-2 counters - \$6 • 3 or more counters - \$10 • Total investment amount > \$1,000 0.2% or \$10 whichever is higher <p>Buying only, normal broker's fees apply for selling</p>	<p>SG market</p> <ul style="list-style-type: none"> • < \$1,000 - 1% (minimum \$1) • \$1,000 and above - 0.18% (minimum \$10) <p>US, HK, MY and TH markets</p> <ul style="list-style-type: none"> • < \$1,000 - 1% (minimum \$1) • \$1,000 and above - 0.20% (minimum \$10) <p>Buying only, KE Trade Prefunded Account brokerage fees apply for selling</p>
Dividends	Credited to DBS/POSB debiting account	Cash dividends credited to designated OCBC deposit account Stock dividends or bonus issues safe-kept with OCBC Securities	Dividends reinvested into preferred counter or paid out in cash on request	Cash dividends or shares will be credited to your KE Trade Prefunded Account

NOTE: The minimum monthly investment amount is \$100.

Source: MONEYSMART.SG SUNDAY TIMES GRAPHICS