



# Take the worry out of investing...

Try strategic asset allocation to suit your lifestyle and outlook

## **90% of potential investors are worried by 3 questions:**

- *Where can I find investments that will suit my financial needs?*
- *How can I get something that will match my risk appetite?*
- *I don't have the time and the knowledge to quickly change my portfolio in an ever-changing investment market. Will some professionals manage my investment?*

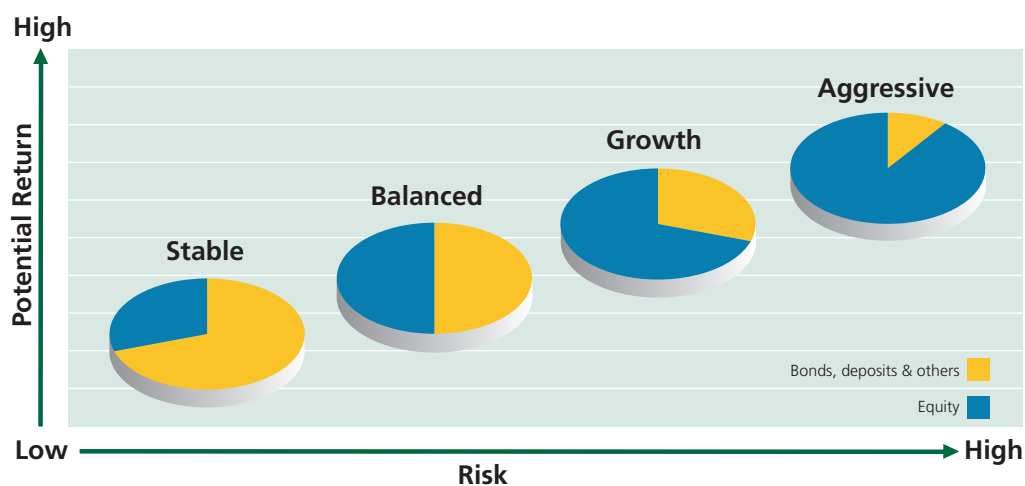
## **Strategic asset allocation by experts may take away these worries. How?**

### **1. Determine an optimal mix between equities and bonds to suit different lifestyles and outlook.**

#### **For example:**

- **Aggressive:** Seeks higher return. For those who can tolerate more market volatility - suggested portfolio of 80%-100% in equities
- **Growth:** Less aggressive. For those who seeks growth. Tolerates less risk than the aggressive investor - suggested portfolio is 60%-80% in equities
- **Balanced:** Seeking a middle-of-the-road solution. A balance between risk and return - suggested portfolio is 40%-50% in equities
- **Stable:** More conservative than above. Stable return is critical. Uncomfortable with taking more risk - suggested portfolio is mostly in bonds, 60% to 80%

At different stages of your life your attitude to investment attitude can change, varying from aggressive to stable.



## 2. Invests in a strategic mix of geographic locations and sectors in a single portfolio

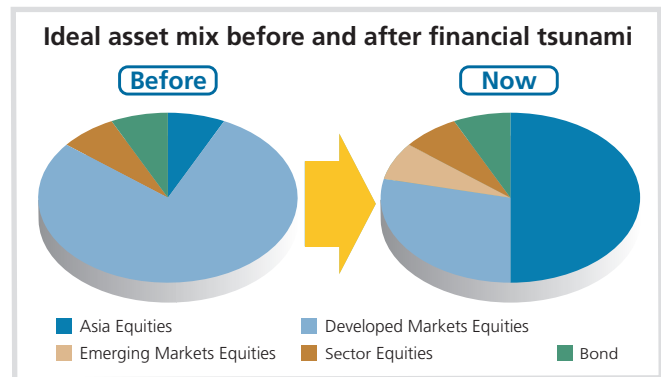
Besides an optimal mix of equities and bonds, experts determine the optimal mix from a wide range of underlying investment choices within the equities component, for example:

- **Developed economies** e.g. U.S., Europe and Japan: relatively safe haven due to their established history.
- **Asia and emerging countries:** to maximize upside potentials.
- **Sector equities** e.g. property and natural resources: possess intrinsic values that are more likely to keep up with inflation.

## 3. Timely review investment mix in changing markets

In different investment climates and trends, do the right thing at the right time by placing more exposure to the booming parts of the world.

For instance, after the financial tsunami, emerging markets and Asia have attracted the spotlight for their prompt and strong pick-up as well as future growth prospects. By increasing exposure to these markets, the portfolio can have opportunity of further upside potentials.



## 4. Diversifying markets; diversifying risks

- Markets will always be unpredictable. Diversification helps reduce one's exposure to volatility in one particular market.
- When a portfolio is divided among different asset classes, market sectors, investment styles and geographical regions, it can reap the potential rewards when one or more market segments rise.
- When a market segment declines, other investments may help cushion the fall.

## 5. Optimal mix of multi managers

- Not all investment managers are good in all markets and not all managers are successful at all times.
- Investment managers have different investment styles, discipline and philosophies that may complement one another.

**If you want to invest but don't know where to start, try strategic asset allocation and simply leave your investment to experts to determine an ideal mix for you. Contact your advisor to discuss portfolios to suit your outlook and lifestyle.**

### Important :

Investment involves risks. Fund prices may go down as well as up. Past performance figures shown are not indicative of future performance. Investor has his/her own personal investment objectives, investment products may not be suitable for everyone. Investors should not invest on the investment product solely based on this material.

Investments in the emerging markets may be subject to special risks and the risks could be substantially higher than the risks normally associated with the world's more established stock markets.

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