

Invest



Allan Foo, 63,
prefers
to invest
in property
and
education.
B16&17

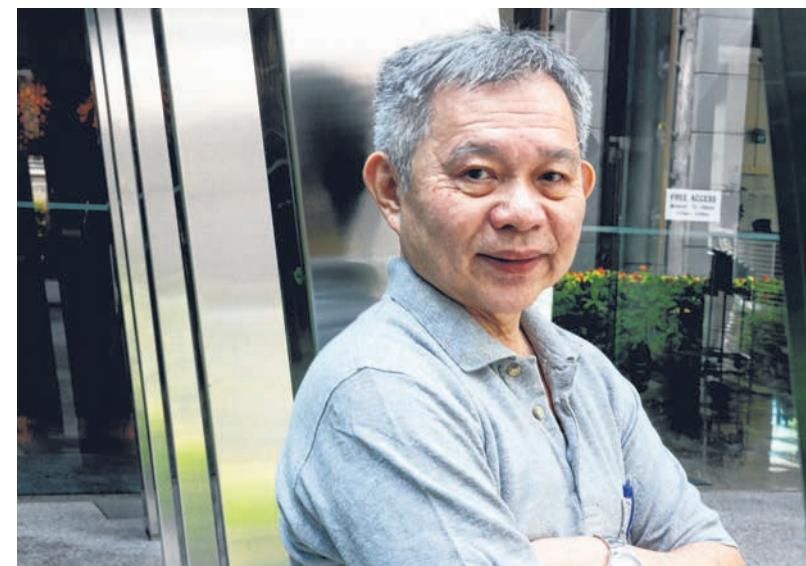
Singaporeans
rely too
heavily on
cash in their
investment
portfolios.
B19



Technical account manager Shona Chee, 25, who works in a Fortune 500 tech company, wants to be financially independent by 40. ST FILE PHOTOS



Entrepreneur Getty Goh, 38, with his wife Eleanor Chia, vice-principal of a secondary school, and their son Zachary and daughter Natasha.



Retiree Wang Moo Kee, 61, was a marketing manager at a multinational company. He is very disciplined in planning his finances.

Save&Invest

Diversify, diversify, diversify

Look at the performance of three investors' simulated portfolios



Lorna Tan
Invest Editor

In January, The Sunday Times Invest introduced a Save & Invest Portfolio Series which features the simulated portfolios of three real retail investors over a year.

The series began with 25-year-old Shona Chee, a technical account manager, and her simulated investment portfolio devised by a panel of four professionals from CFA Society Singapore (CFAS). Then we featured entrepreneur Getty Goh, 38, who is married with two young children, and retiree Wang Moo Kee, 61.

The Portfolio Series does not in-

volve actual money as it is intended only for illustrative and educational purposes.

All three portfolios are limited to instruments listed on the Singapore Exchange (SGX) to keep them easy to monitor, simple and accessible, as well as the Singapore Savings Bonds, which can be bought via automated teller machines.

The main asset classes are domestic equities, real estate investment trusts (Reits), global exchange-traded funds (ETFs) and bonds.

There are similarities in the three portfolio holdings, but the alloca-

tion for each profile differs, depending on the individual's risk-return objectives and preferences.

The simulated portfolios are constructed for an ideal investment time horizon of five to 10 years.

The three portfolios, which went live on Jan 18, are being tracked by The Sunday Times each month until early next year.

This is the fourth part of the series, where we will highlight the portfolios' performance.

ASSET ALLOCATION continued on B22

Save & Invest Portfolio Series

The Save & Invest Portfolio Series will feature the simulated portfolios of a young working adult, a married couple with two young children and a retiree over a 12-month period.

It will guide retail investors in basic investment techniques and how to build a portfolio in line with their financial goals and risk tolerance. This initiative involves the Singapore Exchange collaborating with CFA Society Singapore and MoneySense, the national financial education programme.

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