

What Is Asset Allocation & Why Is it Important?

Having a proper asset allocation is by far the most important part of any investment portfolio. Research has shown that good asset allocation is key to the long term success of any investment portfolio. Essentially, asset allocation is how you divide your investments between the different asset classes (e.g. cash, bond, property and share). An older investor may have a lower allocation to more risky assets like shares, while a younger investor may prefer a higher allocation to such assets. Since different asset classes react differently to changing market and economic conditions, having an appropriate asset allocation can help

For example, an investment portfolio (e.g. Portfolio A) with a larger allocation to cash (e.g. 80%) than shares (e.g. 20%) will perform much better in bad market conditions compared to a portfolio with higher shares allocation. The same Portfolio A would however underperform a portfolio with 100% shares during a “bull run” (or good share market conditions).

How to determine the right asset allocation for you?

There is no right or wrong answer to this question, as the appropriate asset allocation for you depend on a number of things, including:

Your attitude toward risks / uncertainty – how much short-term losses can you handle?

Your investment time horizon – how long can you put away your money for?

Your individual circumstances – how much future financial commitments do you have?

As a rule of thumb, the lower your tolerance toward risks and the shorter your investment time horizon, the smaller your allocation should be in risky assets such as shares and property.



Certified Financial Planner: C001598

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How does age come into play?

As you grow older, it is important that your asset allocation adjusts to reflect the change in circumstances. If you continue to invest like how you were 10 or 15 years earlier, you may be undertaking undue amount of risk. Generally, your asset allocation should gradually change towards a more conservative one as you age, with more allocation in safer assets (like bonds and cash), and less in risky assets (like shares). As you reach retirement age, it is important to have enough income generating assets in your portfolio (e.g. cash, bonds and property) to replace the loss of income. **Still hesitating which investment for is the best for you?**

Certified Financial Planner's Brief Profile

Alwin Yau Min Sin is a Wealth Planning Director with Phillip Wealth Planners Sdn Bhd. Prior to this, he served 30 years in commercial and investment banking industry. He is a **Certified Financial Planner** holds a CFP (USA), MBA Finance (Hull) UK, ACCA Diploma Accounting & Finance, a CMSRL, Capital Market Service Representative License from Securities Commission (SC) and an independent financial adviser representative license with Bank Negara Malaysia (BNM).

What I Do?

I **FOCUS** on to help clients to **diversify investment needs** and **wants** in their wealth management and financial planning and to **THINK wisely, PLAN intelligently, MANAGE smartly** in strategy manners using the financial solution products and services incorporated into your **Diversify Wealth Investment Planning (DWIP)** to achieve your retirement goals and dream target :-

1. **Unbiased Advice:** To provide you with an unbiased advices on the **DWIP** match with the financial solution products & services from our solid strong financial providers.
2. **Saving in Time and Other Costs:** To provide door-to-door personalised services to help you acquire equities, mutual funds, bonds, fixed income savings, family income protection and health protection risks, mortgage saver, real estate acquisition and financing anywhere at a time convenient to you. You can also call me anytime in advance without going to the banks, insurance companies, securities and assets management companies.
3. **Free Advices with no extra charges:** You might wonder how much fees you need to pay the Financial Agents to write a financial plan and purely products selling to you. You will be glad that I decide not to charge any initial fees at all for assisting and enriching you in wealth investment planning to meet your assets growth because I believed that **"You are a better Financial Planner"**. Kindly visit my website @: **www.retireriche.com** is FREE of charge information services for your knowledge acquisitions and benefits. Thus, you have everything to gain and nothing to lose to engage my fulltime advisory services.



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Wealth Management & Financial Products & Services

The list of **Six Financial Products & Services** offer a wide range of diversified wealth investment solutions to meet your needs and wants in achieving your wealth management and financial planning for life freedom in future.

1. **Phillip Capital Management Sdn Bhd – (EQUITIES MARKET)**

- Phillip Managed Account for Retirement (PMART) - EPF Member's Investment Scheme
- Private Managed Account (PMA) for Cash Direct Stock Investment in KLSE market
- Phillip Global Wrap Account (PGWA) for Global stock markets (HK, China, Thailand, Singapore, Japan and USA Dow Jones)

2. **Phillip Mutual Berhad – (MIXED EQUITIES, BONDS and MONEY MARKETS)**

- Private Retirement Scheme (PRS) for savings and tax relief.
- Phillip Capital Mutual Bhd (E-Unit Trust) with 300 mutual funds in local + global markets
- Phillip Master Money Market Fund (PMMMF) and Phillip Master Equity Growth Fund
- Endowment Education Saving Fund for a specific period of saving in mutual funds
- Retirement Annuity Fund with selected mixed bonds, fixed income and balance funds
- Diversified Investments in global mutual fund markets with higher yields and lesser risk

3. **Life Insurance & General Insurance – (WEALTH PROTECTION INSURANCES)**

- Medical Insurance cards consists of medical treatment and hospitalization.
- Whole Life Insurance for lifetime endowment, term life, critical illnesses coverages, death and total permanent disability protection.
- Investment Linked Life Insurance for Retirement & Education for savings and protection.
- All General Insurances - Fire, Motor, Travel, Flood, Personal Accident & Householders
- AIA Fixed Interest Mortgage Saver Loans - consists of home loan and shop loan.

4. **Property Investment Planning – (INVESTMENT CONSULTANT FOR REAL ESTATE)**

- Lifestyle Investment Consultant in Properties and Real Estate @ Cyberjaya, Selangor

5. **RHB Trustees Bhd – (ESTATE PLANNING FOR TRUST CUM WILL SERVICES)**

- Estate Planning in Will Writing and Trust Services

6. **Investors @Trust & Archipelago Global Wrap Insurances – (FOREIGN SAVINGS PLANS & GLOBAL LIFE INSURANCE)**

- Global Life Savings cum Insurance Plans, S&P 500 Regular Savings Plan Structured Investment notes, Investment-linked Funds tailored to meet the needs of global markets.



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Kindly contact **Alwin Yau, CFP** at **019 3232163** or email at **alwinyau@gmail.com** if you need financial planning assistances and free wealth management coaching. Please visit my website:
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Thank you very much

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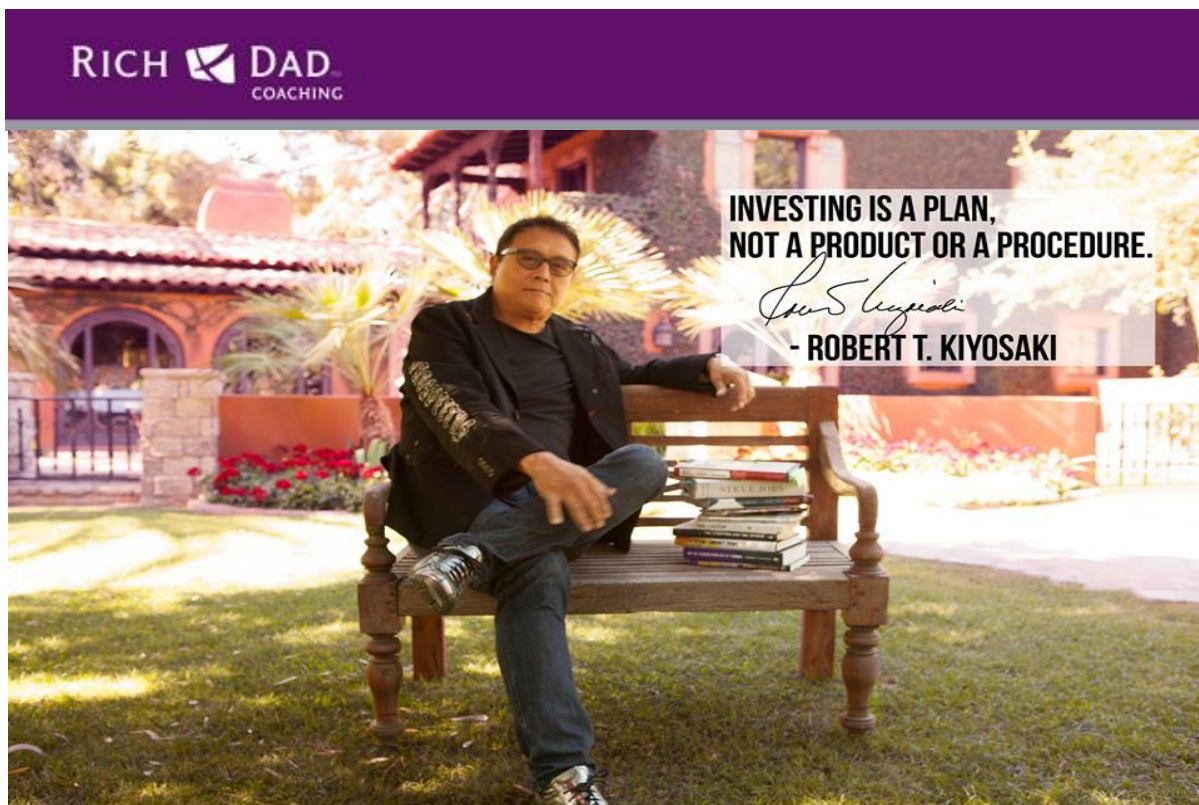


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