

Hello, this is Hoi Ching. Our mission this time is to cultivate an investor mindset. Let's go!

Long-term or short-term investment: Which should be your choice? Before investing, you should first decide your investment horizon. An ideal investment tenure should last for long term. In case you suffer loss within the period, stay calm and keep investing so that your investment can span a full market cycle.

Investing is like sailing on the ocean. By exploring a route full of risks, you may discover higher rewards.

Risk and return always go hand in hand: The greater the return, the higher the risk. You should always assess your risk tolerance and build a portfolio accordingly before you start investing.

One learns more from experience than from theory. Start investing so you can gain hands-on market experience and get ahead of others.

Starting is always the hardest part. To kickstart your investment journey, consider learning from investment experts and following their guidance to start or invest in a professionally managed fund. By investing and learning step by step, you might become an investment expert one day too!

Life is full of unexpected events. Sometimes, you may need more than one umbrella to shelter yourself from a rainstorm.

In view of market fluctuations, putting all your eggs in one basket might put you at increased risk. To avoid incurring great losses, you are advised to diversify your portfolio with different asset allocations.

Getting everything ready except your investment capital? Rome wasn't built in a day and the same goes with your wealth-building journey. For example, without big bucks to invest, you can still start small by managing your MPF portfolio on a monthly basis and plan ahead for your future retirement.

What's more, starting off with a small investment helps you assess your asset allocation preference and risk tolerance. The earlier you start investing, the earlier you can accumulate both your wealth and investment experience.

Congratulations! Mission Cleared!

By learning how to avoid behavioral traps with an investor mindset, you are all set to embark on your wealth building journey! See you soon!