

Hello, I am Hoi Ching, your game companion. If you're trying to accumulate wealth and prepare for your future goals, join me to level up your investment skills and complete some upcoming missions!

Investment involves risk, so risk management is a must-have skill!

Different investors have different attitudes towards investment. Some are willing to take risks in exchange for returns that outperform the markets, while some are reluctant to take on higher risks and potential losses, so they tend to avoid investments more impacted by volatility.

Your investment horizon is one of the factors to consider when assessing your risk tolerance. Take a 10-year investment plan as an example: the longer your investment life, the higher the risk you can take because you can afford the time to last a cycle, which helps mitigate short-term volatility.

Before building your investment portfolio, you have to first assess your risk tolerance based on your investment amount, horizon and goals. Different assets will carry different risks, returns, and appropriate investment horizons. You should allocate your assets carefully with a mixed portfolio that best fits your needs.

As there are ups and downs in all economic cycles, different assets such as stocks, bonds and cash can vary widely in their performance.

Other than investing in individual stocks and bonds, a simple way to diversify your portfolio is investing in an index fund. An index fund aims to provide returns that mirror overall market performance.

Alert! The pandemic has triggered a market crisis!

The market is capricious. Adopting a speculative trading strategy might cause you to incur losses due to the unforeseen circumstances.

With a monthly investment plan for stocks or funds, you can build an investment portfolio by making regular contributions to avoid risks from lump sum investments. This also helps you develop an investment habit and build a portfolio at a lower cost

By mastering these 3 skills, you can start building a monthly investment portfolio that gives you an edge with a higher chance to earn promising returns.

Congratulations, mission complete! See you at the next stage!