

Foreword



MOST of us invest with the intention of gaining financial independence. However, different stages of our life pose different challenges and it is wise to learn and adopt strategies employed by other success investors.

Our theme for INVEST Fair 2017 is “Investing at every stage of your life”. Whether you are a novice investor looking for simple instruments or a seasoned investor looking for higher returns, you can find out more from the experts and industry veterans via talks and panel discussions during the Fair.

I have been investing for the past 25 years and my approach differs as I enter different phases of my life. I focused on insurance and its linked products when I first started working in the 90s.

My first major investment was when I co-founded ShareInvestor in the late 90s. As I was involved both as an employee and a shareholder, I could make significant contributions that directly affected the outcome of the business. It was my best investment.

It was through ShareInvestor that I started expanding my portfolio across various asset classes; local and US equities, alternative instruments like land banking and fine wine investments. At that stage of my life, I was prepared to take moderate risks and my portfolio comprises mainly of small to mid-cap listed companies. While some of these companies were multiple baggers, I had to write off a few investments too.

As I moved into my 40s, I started financial planning and consciously reallocated my portfolio to focus more on capital preservation and yield. Today, more than 50% of my stock portfolio are blue chip stocks and REITs that provides a decent yield annually. In recent years, I have also invested in start-up companies in the finance and education sectors.

I believe my journey will never be dull even as I move into retirement planning for the next stage of my life.

I wish all of you happy investing as you journey through different stages of your life and look forward to learning and sharing more during INVEST Fair 2017!

Christopher Lee,
CEO,
ShareInvestor



INVEST Fair 2017 takes place against the backdrop of a highly volatile, uncertain investing environment. We only need to read the headlines each day, to remind ourselves that the old signposts have shifted, and that new risks have emerged that will make investing successfully ever more a challenging task.

Financial markets have done well, nonetheless, in recent times. But many observers have attributed this to an underestimation of risks, including geo-political risks, and the assumption that liquidity would continue to underpin markets. Fundamentals, while improved, remain fragile. The factors that are key to sustained growth, such as capital investment and productivity, remain weak in most parts of the world. The upturn in the US interest-rate cycle, and its global impact, is a major factor that needs to be taken into account.

All this does not mean investors should quit the field. It is highly appropriate then that the theme of this year's INVEST Fair is “Investing at every stage of your life”. It serves to remind us that while market cycles may change, investing is for the long haul; we make investment choices, with their attendant risks and rewards, that are appropriate at each stage of our life journey, so that we will be well-served by these decisions in the future. To do so, investors will need to do their homework, ask lots of questions, and keep up to date with ever changing market conditions.

We hope the talks and panel discussions during INVEST Fair 2017 will help you to do just that.

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