

Growing **Wealth** to Meet your **Needs**



All of us have dreams, such as buying a dream home, or sending our children to the best universities. Very often, these dreams require some means to fund them.

However, we soon realize that regular savings or time deposits with low returns are inadequate to achieve these dreams. It becomes essential for us to invest and grow our wealth over time.

Growing our wealth is similar to growing plants. First, you need good soil for a strong foundation. Then, you have to shower them with tender loving care by watering and pruning them regularly. From seeds to flowers, they weather changing conditions.

Likewise, investments require constant monitoring to ensure that your wealth will grow. When you neglect your plants, they wither and die. Similarly, if you lose control of your investments, it may result in losses that hinder the realization of your dreams.

Do we want to just grow a plant, or a garden? An investment portfolio, like a garden, should comprise of different asset classes. It can be created to meet our changing life cycle needs and wealth accumulation objectives.

Often, we focus too much on returns and neglect to consider the risks involved. To attain higher returns, higher levels of risks need to be assumed. However, the overall risk of a portfolio is lower than the individual components of the portfolio.

For the entire garden to bloom, we must look beyond one flowering cycle. Likewise, if you take a long-term view of your investments, you would be able to achieve your financial goals.

In addition, a simple buy-and-hold strategy may not be advisable in a volatile market. Instead, active management with constant review of markets and investment instruments can lead to better-informed decisions and timely actions, resulting in increased returns during positive market conditions and minimal losses during negative ones.

Seeking professional management is a convenient and efficient alternative, especially for people who do not have the time, expertise and interest to manage their own investments.

A professional manager will have an oversight of your entire portfolio to better advise and help you. Regular portfolio rebalancing realigns your changing circumstances and risk appetite with your objectives and needs.

For ease in financial review, your investments will be consolidated into one statement, rather than receiving multiple statements for various investments from different institutions.

SNAPSHOT OF PMA MANAGED SERVICES

- Choice of account types – Equity-focused, Unit Trust Wrap & Hybrid
- Actively managed by professional portfolio managers
- Discretionary
- No lock-in period
- No redemption fees
- Low minimum amount to start an account

*“For everything there is a season,
a time to plant, and a time to pluck up what is planted”*