Putting money into bonds

MAXIE AW YEONG and TEH SHI NING on what you need to know before investing in these instruments

Investing to derive a passive income

Finding finance more interesting than engineering, Daniel Tan switched courses in university. He’s Associate Professor of Finance MAXIE AW YEONG's Associate Professor of Finance at the Singapore Management University's Singapore Analysis and Investment Management (SAIN) programme, which was launched this year. "I thought it would be quite interesting to try it out," says Daniel, who was already familiar with some investment concepts in high school,

Q: How did you start investing?
A: I actually didn’t come to invest, because I’m one of those people who have had a fortune coming into my family. My grandfather was in the movie business in the United States in the 1920s, and he owned several movie theatres.

Q: How do you describe your risk profile?
A: I have a high risk appetite for equities and a low risk appetite for bonds. I am a risk taker, but I am also risk averse.

Q: What sort of financial planning have you done?
A: I have initially done some goals setting, including setting up a budget, identifying my financial goals, and assessing my financial situation. I have also done some initial research on different investment vehicles, such as stocks, bonds, and mutual funds.

Q: What are your current investment goals?
A: I am currently investing in stocks, bonds, and real estate. I am also looking into alternative investments, such as cryptocurrency and hedge funds.

Q: What is the best investment vehicle for you?
A: The best investment vehicle for me is stocks. I believe that stocks provide the highest returns in the long run and are less susceptible to market fluctuations than bonds or real estate.

Q: Does your interest in investing come from your family?
A: Yes, it is true that I have grown up with the idea of investing and saving. I have always been interested in the stock market and have followed it closely throughout my life.

Q: What are your current investment strategies?
A: I invest in a diversified portfolio that includes stocks, bonds, and real estate. I also use a mix of active and passive management strategies. I use a combination of online and offline research to make investment decisions.

Q: Do you have any credit cards?
A: No, I hold a debit card for now. I don’t think I will get into any credit cards at the moment. But I am planning to open a credit card in the future to build my credit score.

Q: How do you prepare for a potential downturn in the market?
A: I have invested in a variety of asset classes, including stocks, bonds, and real estate. This diversification helps to mitigate the risk of investment losses. I also keep a close eye on the market and adjust my investments as needed.

Q: What are your current investment goals?
A: My current investment goals are to build my wealth and save for retirement. I want to achieve financial independence and be able to retire at a young age.

Q: How do you plan to achieve these goals?
A: I plan to achieve these goals by investing in a diversified portfolio of stocks, bonds, and real estate. I also plan to save a significant portion of my income to achieve financial independence.

Q: What is your current investment strategy?
A: My current investment strategy is to invest in a diversified portfolio of stocks, bonds, and real estate. I also plan to save a significant portion of my income to achieve financial independence.

Q: Do you have any questions for Daniel Tan?
A: Yes, I would like to ask him about his personal experience with investing and how he manages his investments.

Daniel Tan advises fellow young investors to ‘exercise your own judgment’ and ‘do your own research instead of relying too much on other people’s opinions’. He says, “I don’t think I will get into any credit cards at the moment. But I am planning to open a credit card in the future to build my credit score.”

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By Dr Invest