

22 January 2011  
Coaching

\$  
lump sum

# + # + #  
regular  
(small portion/amt.)  
cash

investment type (how invest?)

epf scheme  
KWSP  
20% EQ : 80% BO  
UT (epf sch)  
↑ EQ : ↓ BO

UNIT TRUST Portfolio

monitor  
valuation report

(PMB program)  
CAMS  
by fund  
by (total) portfolio

d-solution  
3rd party software  
by fund  
by port-folio  
by ★ transaction

- tactical allocation
- risk profile (PMB style)
- balance / rebalance



theory? strategy how?

★ Street-smart

combination  
passive & active  
investment (trading?)

sell / redeem

switch  
Equity ⇌ bond

average down / up  
(buy more)

Equity + Bond  
money ⇌ mkt

Coach for the day:  
GAM HASIMAH