













Flashback: Simulated portfolios – how they compare at the start (Jan 18, 2016)

Ms Shona Chee Age: 25 Investable sum: \$40,000 with \$4,000 principal guaranteed			Mr Getty Goh Age: 38 Investable sum: \$200,000			Mr Wang Moo Kee Age: 61 Investable sum: \$400,000		
Asset class	Security	Weight (%)	Asset class	Security	Weight (%)	Asset class	Security	Weight (%)
Domestic equities (36%) 	ComfortDelGro	6	Domestic equities (40%) 	ComfortDelGro	6	Domestic equities (30%) 	OCBC	5
	OCBC	6		OCBC	5		Raffles Medical	5
	Raffles Medical	6		SATS	6		SATS	5
	SATS	6		Singapore Airlines	6		Singapore Airlines	5
	Singapore Exchange	6		Singapore Exchange	6		Singapore Exchange	5
	Singtel	6		Singtel	6		Singtel	5
			Wingtai	5				
Global ETFs (21%) 	Commodity non-energy	5	Global ETFs (40%) 	DB x-trackers Euro Stoxx 50 UCITS ETF	9	Global ETFs (10%) 	DB x-trackers Euro Stoxx 50 UCITS ETF	3
	Euro Stoxx 50	6		DB x-trackers FTSE China 50 UCITS ETF	10		DB x-trackers FTSE China 50 UCITS ETF	2
	FTSE China 50	5		DB x-trackers MSCI USA Index UCITS ETF	7		DB x-trackers MSCI USA Index UCITS ETF	3
	MSCI USA Equity	5		Lyxor ETF Commodities CRB Non-Energy	7		SPDR Gold Shares	2
			SPDR Gold Shares	7				
Reits (8%) 	A-Reit	8	Reits (10%) 	A-Reit	5	Reits (10%) 	A-Reit	5
				CMT	5		CMT	5
Bonds (35%) 	CMA 3.8% Jan 22	5	Bonds (10%) 	CMA 3.8% Jan 22	2	Bonds (50%) 	CMA 3.8% Jan 22	10
	CMT 3.08% Feb 21	5		CMT 3.08% Feb 21	2		CMT 3.08% Feb 21	5
	FCL 3.65% May 22	5		iShares Asia Credit Bond ETF	4		DBS 4.7% Perpetual (Call Nov 20)	5
	iShares Asia Credit Bond ETF	10		Singapore Savings Bonds	2		FCL 3.65% May 22	5
	Singapore Savings Bonds	10					iShares Asia Credit Bond ETF	15
							OCBC 5.1% Perpetual (Call Sept 18)	5
						Singapore Savings Bonds	5	
Total		100			100			100