Portfolio performance (as at Jan 31, 2017)

Portfolio	Initial investment ($)	Portfolio value ($)	Net total return (%)	Benchmark return (%)	Dividends and coupons ($)	Realised P/L ($)	Unrealised P/L ($)
Ms Shona Chee	40,000	43,732.08	9.33	12.62	1,034.52	1,844.35	2,117.08
Mr Getty Goh	200,000	222,193.25	11.1	15.93	4,340.89	6,987.38	12,329.82
Mr Wang Moo Kee	400,000	437,247.70	9.31	10.27	13,774.84	15,419.74	9,100.40

What are in the simulated portfolios? (as at Feb 1, 2017)

	Ms Shona Chee	Mr Getty Goh	Mr Wang Moo Kee
Initial investment amount	$60,000*	$200,000	$400,000
Portfolio value	$63,638.43	$223,351.43	$438,362.75
Asset class	Security (Weightage)	Security (Weightage)	Security (Weightage)
Cash	7.1%**	0	0.1%
Domestic equities	**30.1%** - DBS - First Resources - OCBC - Singapore Exchange - Singapore Post - Singtel	**38.7%** - DBS - First Resources - OCBC - Singapore Exchange - Singapore Post - Singtel	**29.9%** - DBS - First Resources - OCBC - Singapore Exchange - Singapore Post - Singtel
Global ETFs	**26%** - DBX AC Asia ex-Japan 1C - DBX MSCI Japan 1C - DBX MSCI USA 1C - ISHARES MSCI India Index ETF - SPDR Gold shares	**43.5%** - DBX FTSE China 50 1C - DBX AC Asia ex-Japan 1C - DBX MSCI Japan 1C - DBX MSCI USA 1C - ISHARES MSCI India Index ETF - SPDR Gold shares	**18.7%** - DBX MSCI Japan 1C - DBX MSCI USA 1C - ISHARES MSCI India Index ETF - SPDR Gold shares
Reits	**9.9%** - A-Reit - Keppel DC Reit	**9%** - A-Reit - Keppel DC Reit	**4.8%** - A-Reit - Keppel DC Reit
Bonds	**26.9%** - CMT 3.08% Feb 21 - FCL 3.65% May 22 - ISHARES JPM USD Asia Bond - Singapore Savings Bond	**8.8%** - CMT 3.08% Feb 21 - ISHARES JPM USD Asia Bond - Singapore Savings Bond	**46.4%** - ABF Singapore Bond Index Fund - CMT 3.08% Feb 21 - DBS 4.7% Perp (call Nov 20) - FCL 3.65% May 22 - ISHARES JPM USD Asia Bond - OCBC 5.1% Perp (call Sept 18) - Singapore Savings Bond

*Ms Chee's investment amount grew to $60,000 from $40,000 as she added $20,000 savings to the simulated portfolio.
**The cash portion in Ms Chee's portfolio will be fully deployed into Singapore Savings Bond come March 1, 2017.

NOTES:

- Portfolio start date was Jan 18, 2016.
- As the Portfolio Series is intended for illustrative and educational purposes only, it will not involve actual money, investments or solicitation of funds for actual fund management by CFAS or the advisory panel.
- You are advised to seek independent financial or other professional advice for your own investments.
- CFAS and the advisory panel may provide information and recommendations on investments which they have an interest in.
- All views or recommendations made by the advisory panel are to be attributed to CFAS.
- Figures may not add up to 100% due to rounding off.
- To access past articles and portfolio reports, click on the Save & Invest Portfolio Series banner at www.sgx.com/academy

Source: CFAS SUNDAY TIMES GRAPHICS