

Investing through life stages

Age range	Situation	Investor profile	Investment strategy	Portfolio mix
20-30	Fresh graduate or those who have worked for a few years	Willing to assume a relatively higher level of risk to achieve long-term capital growth	High growth (Aggressive)	Equity funds
31-40	Planning to get married or buy a new home	Willing to assume an above average level of risk to achieve higher returns	Growth	Mixed asset funds (for example, 70% of assets in equities and 30% of assets in fixed income securities)
41-50	Planning to send children to study overseas	Willing to assume a medium level of risk to achieve stable returns	Balanced	Balanced funds (for example, 50% of assets in equities and 50% of assets in fixed income securities)
51-60	Children grown up and working	Willing to assume a relatively low level of risk to achieve stable capital appreciation	Conservative	Capital stable funds (for example, 30% of assets in equities and 70% of assets in fixed income securities)
61 or above	Approaching retirement	Willing to assume the lowest level of risk with primary focus on capital preservation	Defensive	Conservative fund