

What's New



BEA MPF Investor Education

Understanding Market Dynamics to Build an Ideal Portfolio

Have you ever stood in front of a juice bar, unable to decide which fruit and vegetable juice to choose because you wanted something that is both delicious and nutritious? This dilemma is much like the challenge many investors face when seeking the right balance between risk and return. Many investors may find it difficult to stay on top of constantly changing market conditions or may be uncertain about the best investment direction to take.

You can think of your investment journey as the process of making a fresh juice blend. Some people may stick to the same recipe all year round, regardless of seasonal changes, such as using an equal mix of fruits and vegetables every time. Does that guarantee a juice that is always tasty and nutritious? Similarly, does allocating assets equally between equities and bonds necessarily result in the most effective risk-return portfolio?



What's New



To create a juice that is both flavourful and nutritious, it is important to embrace the principle of choosing ingredients that are best suited to the season. Instead of adhering to a fixed recipe, one should first assess the available ingredients and identify the freshest seasonal fruits, vegetables and superfoods.

This approach is similar to the global asset allocation strategy adopted by BEA Union Investment. Asset allocations are adjusted according to factors such as global economic growth, inflation, liquidity conditions and policy developments. Just as mangoes are a seasonal favourite in summer and may feature more prominently in a juice recipe during that period, alternative ingredients may be selected when mangoes are no longer at their peak. Once the ingredient categories have been determined, the most suitable selections are made based on factors such as origin, nutritional value, sweetness and flavour.



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Likewise, investment managers continuously evaluate economic conditions, market trends, valuations, technical indicators and market momentum across different regions, adjusting allocations among various equity and bond markets to construct a portfolio that is well suited to prevailing market conditions.

In simple terms, BEA Union Investment's global asset allocation strategy adapts to changing market environments with the objective of achieving a more effective balance between risk and return. Just as a skilled juice producer handpicks the freshest seasonal ingredients to craft a delicious and nutritious juice.



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