

Tony Tsoi - Thrive with running and invest with enjoyment

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Expert Talks

Spreading wisdom for health growth

Tony Tsoi

Thrive with running and invest with enjoyment

Looking at me now, do you think I am at ease and relaxed? I was once a novice too. I tumbled after blunders made. After that, I fathomed that financial management is like running where continuous drilling is required.

Some people might think that I am an outstanding investor. In fact, my investment performance has not been very different from yours. I made gains and I lost too. My investment record during at my early age was appallingly dreadful too.

Fortunately with the coming of age and experience, I finally learned some investing approach well-suited to my needs. What's more, a very imperative principle dawned on me: That making mistakes is inevitable should be taken by heart in every investor, one of the solutions to mitigate devastation caused by blunders is to diversify your investment.

Mitigate mistake and risk through diversification

With the tumult of the financial crisis in 2008, I came to understand one thing, when the stock market collapses, even the value stock with robust defensive strength will also fall. Therefore, no matter how confident one is, one should not overwhelmingly immerse oneself in full. In fact, the wisdom of investment diversity is not on the returns, it is a matter of resilience and tenacity.

Resilience manifests investment wisdom

Fluctuation in the investment market is to be expected, yet if you did not prepare yourself well in respect of risk management, you may simply become vulnerable with hands tied while facing short term fluctuation.

Get set for investment diversification to balance out market risk

On the contrary, with comprehensive investment diversity, when facing hard times you can protect yourself from being "disastrously broke all at one go". You have well-equipped yourself, and once investment opportunity appears, you can reap big returns in good times. When facing market volatility, instead of worrying about errors, you can choose to be a happy investor.

Apply the majority of your capital from your investment portfolio to a safe and rational approach to diversify across areas of cash, real estate, fund, and a basket of stocks. The remaining capital can be used for the purchase of other investment product, you can thus stay intact even with ups and downs in the market, heralding sound and sweet sleep every night, blessing a happy life of course.

I have shared my FinFit tips with you, now it is your turn to strengthen your wealth by visiting this website.

www.hsbc.com.hk/finfit

Tony Tsoi 's FinFit Tips :

- **Manage your wealth and build a diversified portfolio**
- **Wisdom of investment diversity is a matter of resilience and tenacity**
- **Spread investment risks and be a happy investor**

Learn more FinFit tips:

www.hsbc.com.hk/finfit

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