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## *Media Statement*

### **Time to weigh up your risks**

A FEW simple steps could see Malaysians improve both their physical and financial health.

At a recent Standard Financial Planner client seminar, clients heard from experts on both sides of the equation on the simple steps they could take to stay in peak physical and financial health.

Dr Malini, of Damansara Specialist Hospital wellness Centre, warned the items we consume into our body make a huge impact on the illnesses besides the other fundamentals such as stress from work, genetically inheritance and lack of exercise which would generally magnifies it.

A senior medical officer who has been practicing medicine for about 15 years now and had worked in various hospitals such as Hospital Besar Kuala Lumpur, Klang General Hospital and Hospital University Kebangsaan Malaysia, Dr. Malini spoke on the causes and effects of diabetic, hypertension and heart attack which are some very common illnesses nowadays faced by many Malaysians.

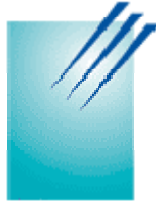
SFP Head of Distribution Mr Tang followed up the topic of health risks, speaking in balancing the risk versus return in your financial portfolio.

After warning the seminar that risk was inevitable, Mr Tang said the amount of risk an investment is exposed to reflects on the return the investor gets.

“The higher the risk the higher the return one would expect,” he said.

However, much as exercise minimises many health risks, Mr Tang said investors could minimise the risk taken by diversifying their portfolio, investing over the long term and using regular saving to average the unit prices bought.

Mr Tang said a core-satellite portfolio could help lower the risk exposure but at the same time boost returns on investments in unit trusts.



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He said investors shouldn't be just looking at returns, but more on the types of investments they use as it had been proven that value and growth stocks had equal advantages.

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