

Our original and proven Investment Philosophy:

“Never Fully Invest at All Times”

Dr. Tan Chong Koay

Pheim Asset Management Sdn Bhd Founder and Chief Strategist (since 1994)

Veteran investment guru with over 44 years' investment experience. Named 'Warren Buffett of Asia' (2017); 'Second Board King of Malaysia' (1998); 'Southeast Asia's Small-Cap King' (2006).



What is your advice for investors? What should they be looking out for their investment?

Value stocks and growth stocks are not necessarily mutually exclusive. Value stocks can also be growth stocks. At Pheim, we prefer to invest in undervalued stocks that have revenue and earnings growth with **low gearing and good management track record**. Hence, **stock selection is a key** to your investment process. Different investors have different risk tolerance levels. One common investment approach is for investors to invest in suitable mutual funds or unit trusts that best suit their risk profile and return expectations.

For example, Pheim has a number of Unit Trust Funds that have features to meet different level of risk. It has two Asia Ex-Japan Funds (which can invest up to 95% in equity) for investors who have higher risk tolerance and two Balanced Funds (up to 60% in equity) for medium risk takers and one income fund (up to 20% in equity) for lower risk investors. Pheim also has 3 offshore equity funds investing in ASEAN & Asia Ex Japan (95%) markets targeting at accredited investors.



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