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YOUR FINANCES AND ALL THAT MATTERS TO YOU

#48
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Liquid

Turn new beginnings
into fresh opportunities.

We Can We Do

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A new year brings new hope and possibilities.

We start 2021 with cautious optimism that a year on, we can turn the page on Coronavirus with the rollout of the vaccine and the biggest vaccination campaign the world has ever seen underway.

While uncertainty will continue to linger, there is renewed confidence that the world can slowly but surely get back to normal and the economy will pick up in 2021.

After a faster than expected market recovery in 2020, we believe the global recovery will start flattening out this year, meaning big gains will be harder to achieve. But opportunities still exist.

In our first article, we discuss the investment outlook for the year ahead and how you can pursue opportunities whilst protecting yourself against possible volatility.

Beyond a health crisis, last year also shined the spotlight on our current practices and way of life. Voices are louder than ever that we need to live more sustainably, and people are taking a closer look at how they spend their money to support this movement. This, together with business and political leaders pushing for “building back better” and “green recoveries” globally is likely to spur sustainable investments to become more mainstream in 2021 and beyond.

We delve further into the topic of building sustainable investments in this issue and share how we are doing our part to lead the change.



Looking
ahead to a
better 2021

Finally, we turn to our young by future proofing them with financial literacy.

We take a look at how you can teach your children to become financially-savvy from a young age through day-to-day learnings and our FUN-nancial Guide toolkit developed in collaboration with Teach for Malaysia.

It's amazing how time flies. I've been in Malaysia 2.5 years, and despite the challenges of last year, I've loved my time here. Sadly, it's now time for me to say goodbye and head home to the US.

As I bid adieu, I wish you well and all the success in 2021. Our team here looks forward to continuing to serve you and helping you achieve your financial goals in the year ahead.

Take care and happy reading.

Tara Latini
Country Head
Wealth and Personal Banking



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INVESTMENT OUTLOOK 2021

► **This year is expected to bring a restoration economy. Amidst this scenario, here's how you can pursue opportunities whilst guarding against uncertainty.**

Investors experienced an interesting 12 months in 2020. To recap:

- we experienced the worst recession since the Great Depression
- stock markets lost a third of their value in four weeks as the global pandemic and lockdowns hit in March
- then markets rebounded and stocks regained their previous highs in less than six months
- this was followed by a few months of relatively subdued performance until November
- then markets raced ahead again following the US election results and encouraging news on Covid-19 vaccines

If you don't have nerves of steel, this roller-coaster ride may have been disconcerting. But you shouldn't let that deter you from the markets. It might help put your mind at ease to examine the underlying reasons for the ups and downs.

Two key factors drove the faster than expected market recovery in 2020¹:

Policy support

In response to Covid-19 restrictions which ravaged economies, governments committed huge sums of money to support businesses and individuals that lost income. Central banks also acted quickly to deliver bold policies to help stabilise economies and financial markets.

This combination prevented a prolonged global economic slowdown and sparked the rapid market rebound. It is important to note that investment markets are forward-looking – priced based on future earnings. As such, markets always lead the economy in the recovery phase.

Digital economy growth

Lockdowns in 2020 accelerated the shift towards the digital economy and boosted tech profits. This created an important investment trend with a divergence between digital economy stocks and cyclical sectors like materials and energy.

Digital economy stocks ended last year up more than 40% while cyclical stocks were down 10%. Increased profits from tech firms like Apple, Amazon and Microsoft, which make up a large proportion of stock market indices, was key to driving broad market gains since March 2020.

Looking ahead

There is a renewed confidence for economic growth in 2021, but we still need to tread with caution. Following the rally at the end of 2020, HSBC Asset Management expects investment returns to be more muted for 2021¹:



Flattening recovery

The strength of the global recovery through the third quarter of 2020 surprised many. But the global recovery is now flattening out. Further gains will be harder to achieve and economic activity will remain below where it was at the end of 2019 – except in China.



The restoration economy

We are in the “restoration economy” phase. The rate of this restoration depends on where you are in the world, on the vaccines and on policy support. The good news is that Covid-19 vaccines look likely to become widely available through 2021, although at different times for different countries.



Lower interest/financing rates to continue

While continued policy support is expected, governments look unlikely to take on more debt. Central banks will probably shoulder much of the burden in stimulating economies. This could mean low interest/financing rates continue for the foreseeable future.



Take a nimble approach

Continued economic recovery should support company profits. We think it makes sense to continue favouring equities. But new developments should guide regional allocation of your portfolio. A faster vaccine, for example, will benefit underperforming markets from 2020 including Europe, Latin America and Southeast Asia.

5 investment predictions for 2021²

With a clearer picture of what to expect this year, the question is then: where do you invest your money to take advantage of potential opportunities? Here are five ideas we think should factor into your investment strategy going forward.

1

Asia will lead the world into recovery

Asia has better recovery prospects compared to most economies, due largely to a few catalysts that could drive growth higher. In particular, China's five-year plan focuses on targeting the middle class and increasing the country's internal technological capability, while opening its capital markets wider to outsiders.



The Regional Comprehensive Economic Partnership (RCEP), a trade deal involving 15 Asia-Pacific countries that together represent over 30% of global GDP, is also likely to stimulate trade and activity in the region, while creating exciting new supply chains in ASEAN.

What is RCEP³?

Comprising 15 economies including 10 ASEAN countries, China, Japan, South Korea, Australia and New Zealand, RCEP is the world's largest free trade agreement (FTA). The pact aims to promote rules-based regional economic integration leading to improved market access with tariffs and quotas immediately eliminated in over 65% of goods trade within the bloc. This share is expected to reach about 90% over 20 years.



- RCEP is expected to provide meaningful long-term economic impact, especially on supply chains
- RCEP's long-term economic benefits support a medium-term positive view on Asian equities and credit/bonds
- further economic normalisation and improving earnings growth support the broader market, particularly slower ASEAN markets
- Asian high-yield credits and China bonds should continue to offer relatively high expected returns

HSBC Asset Management is Overweight on China, Singapore and South Korean equities.

2

Cyclical stocks will outperform

With the recent rollout of vaccines, hopes are high that national economies might soon return to some semblance of normality. This will be great news for cyclical sectors which depend on a strong economy to be profitable.



It seems likely vaccines will be widely available by mid-late 2021. Based on that assumption, we believe the industrial sector, materials sector and consumer discretionary sector all have potential to benefit from an upswing in consumption. Of course, there may be bumps that could hamper a smooth vaccine rollout.

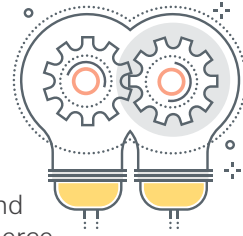
HSBC Asset Management favours cyclical sectors focusing on high-quality companies with the financial strength to weather short-term volatility, which could include further waves of the virus.

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3

Tech is here to stay

Technology companies have outperformed thanks to the much-acknowledged acceleration in digital consumption as people stayed home. Once the pandemic is over, tech is expected to carry on performing well.



We believe the 2020 boom in tech uptake is structural, and will therefore continue to permeate supply chains, commerce, healthcare, media consumption, communications and other areas.

Technology companies from emerging markets may present especially interesting opportunities. Their exciting growth potential often comes with more attractive valuations.

.....

4

Sustainable investments will become the “new normal”

In 2021, we believe a potent mix of catalysts will help to establish sustainable investments more deeply into the mainstream, while also pushing them higher longer-term. Newly elected US President Joe Biden has promised a USD2 trillion green energy and infrastructure plan; however, there’s some uncertainty if it will pass the US Congress. Meanwhile, China has committed to achieving carbon neutrality by 2060.



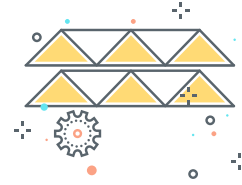
[Find out more about our take on sustainable investing.](#)

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5

Gold will keep shining as a portfolio diversifier

With returns on high quality bonds expected to stay ultra-low for some time, it's possible to argue that they won't offer as much protection as normal in an investment portfolio. As such, gold is a good alternative.



Its strong relationship to real interest rates should also offer protection against positive inflation surprises. Much uncertainty still persists, including Brexit risks, geopolitical uncertainty and the long-term effectiveness of the Coronavirus vaccine.

HSBC Asset Management thinks gold will continue to be an important portfolio diversifier in 2021.

To find out more about how the economic and investment landscape is shaping up for the rest of this year, and how you could take advantage of potential opportunities, speak to your Relationship Manager today. [L](#)

Sources: **1** HSBC Asset Management, The restoration economy, December 2020. **2** The Hongkong and Shanghai Banking Corporation Limited, Think future 2021, 16 December 2020. **3** HSBC Asset Management, RCEP – of Asia, by Asia and for Asia, 25 November 2020.

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Why sustainable investments could become the new normal

- ▶ **The Covid-19 pandemic made consumers hyper-aware of many downsides to our current practices and way of life. People are showing that they are ready to take a closer look at how they spend their money, and they're taking ESG factors into account.**



In response, business and political leaders around the world are pushing for “building back better” and “green recoveries”. These and other factors will help sustainable investments become more deeply established¹ into the mainstream in 2021, as well as pushing them higher in the long-term.



What is ESG?

ESG is a new rating system that scores companies on how well they perform in three categories: Environmental, Social and Governance.

[Find out more about what experts look for when measuring a company's ESG score.](#)



A global focus on sustainability

In the UK, more than 200 companies have put pressure on the government to initiate a green recovery. HSBC is taking a lead role in this regard, having been approached by the [UK government to structure their first ever sovereign green bond.](#)

In Germany, the government included EUR40 billion of climate-related spending to boost electric vehicle sales, hydrogen infrastructure and energy efficiency, as part of its EUR130 billion stimulus spending plan.

In the US, newly elected President Joe Biden has proposed a USD2 trillion green energy and infrastructure plan. Meanwhile, China has committed to achieving carbon neutrality by 2060. Here too, HSBC is helping, by backing a [massive climate transition bond.](#)

Consumer-driven change

Beyond governments, sustainability is a very consumer-driven, grass roots movement. In an April 2020 YouGov poll², for example, 42% of people said that Covid-19 had changed how they thought about food, with a third cooking more from scratch and throwing away less. This in turn has had a tangible impact on businesses like national US organic grocery store Whole Foods. The trend is likely to persist and could be a sign of the types of sustainable products that will thrive in a post Covid-19 world.

Technology is also playing a large role in the switch. Lockdowns and social restrictions supercharged online shopping, and business trips became virtual meetings throughout the pandemic. Physical products and services have become virtual products and services, contributing to the growth of sharing and using economies which facilitate the circular economy, a model for sustainable development. The circular economy is beginning to gain traction among businesses and policy makers as we seek efficiency gains in a world of limited resources.

The pandemic has accelerated some consumer sustainability trends such as a shift to online spending and more automation of supply chains. Governments also look keen to support and provide stimulus to sectors that promote sustainability. As an investor, you should be aware of these evolving trends as they may present opportunities for your investment portfolio.



Should you incorporate ESG investments?

HSBC Asset Management believes sustainable investments should be a cornerstone of investor portfolios in 2021. The commitments to sustainability from the world's two largest economies will most likely benefit companies exposed to a wide range of markets, from electric vehicles to renewable energy, infrastructure and more.

[Find out more about our take on sustainable investing.](#)

How HSBC is helping lead the change



HSBC is firmly committed to leading the way in sustainable finance. We want to build a future that prioritises resilience, social mobility and the environment alongside economic growth. We recognise the potential impact climate change can have on the future we hope to build, and have set out an ambition to align our business for a sustainable future.

While we are proud of the recognition we have received as an industry leader for our efforts, including being named the World’s Best Bank for Sustainable Finance by Euromoney magazine for two consecutive years, we understand there’s still a lot to be achieved.

Here are six major projects we’re working on:



1. Giving back with HSBC Amanah Malaysia

HSBC Amanah’s new credit cards (now made of 85% recycled materials) allow you to give back to the community and the environment. When you make a donation with the HSBC Amanah credit card to any charity organisation, HSBC will match 1% of the donation amount and donate to an HSBC supported charity.

We currently support four charities, including Yayasan Chow Kit, PERTIWI and Pintar Foundation in Malaysia, and the Global Environment Center at a global level in line with our ambitions to support and create a sustainable future. These are part of HSBC Amanah’s larger initiatives to become HSBC Group’s first sustainable bank globally.

2. Nurturing nature

HSBC Asset Management created a joint venture in 2020 with specialist climate change advisory and investment firm, Pollination.

This joint venture aims to be the world’s largest manager of capital invested in natural resources. It enables customers to invest in activities combatting climate change, and protecting and enhancing nature, such as sustainable farming, fishing and forestry.



3. Accelerating investment

We plan to turn sustainable infrastructure into a global asset class to fill the investment gap in cleaner, greener infrastructure.

To encourage more investment in building sustainable infrastructure, we are leading the “Finance to Accelerate the Sustainable Transition-Infrastructure” initiative alongside the World Bank Group and Organisation for Economic Development (OECD).





4. Boosting clean technology

We are setting up a dedicated unit and tailored proposition to support clean technology (CleanTech) innovation companies.

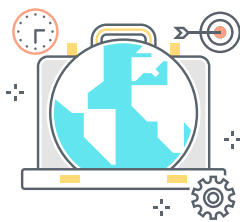
We are targeting USD100 million in investment within a technology venture debt fund for entrepreneurs to develop CleanTech that can be deployed at scale to cut carbon emissions and power sustainable business models.

5. Supporting sustainable investing

Investors and investment managers are increasingly applying ESG criteria when deciding where to invest their money. Through HSBC Asset Management, we have increased our range of socially responsible investment funds to meet the demand for climate-related investments.



The majority of our work in this area has been recognised with an A+ rating from the Principles of Responsible Investment (PRI).



6. Becoming a net zero bank

Becoming net zero means reducing the emissions we add to our atmosphere while increasing the amount we remove, so we achieve a balance that protects our planet, while creating a thriving, resilient global economy.

Through our net zero commitment, we aim to:

- achieve net zero in our own operations and supply chain by 2030 or sooner
- use the Paris Agreement Capital Transition Assessment (PACTA) tool to develop clear and measurable ways to achieve net zero
- work with our peers, central banks and industry bodies to mobilise the financial system around a globally consistent standard for measuring financed emissions, and develop a functioning carbon-offset market
- make regular and transparent disclosures to communicate our programmes in line with guidelines set out by the Taskforce on Climate-related Financial Disclosures. We'll also encourage our customers to do the same

If you would like to learn more about our efforts and how you could play a part in it, please speak to us about our sustainability efforts. [📄](#)



Sources: 1 HSBC Asset Management, Sustainable consumption trends after Covid-19, 20 July 2020. 2 YouGov Survey Results – Food Foundation, 7-9 April 2020.

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Teaching kids the 1, 2, 3s of money

► **Teach your children to become financially-savvy from a young age through day-to-day learnings and our FUN-nancial Guide toolkit.**

With financial education, young people can be empowered to make the right decisions through life and prepare for their future. So it's a good idea to start building good money habits from a young age.

Did you know?¹

1 in 10

Malaysians currently believe that they are not disciplined in managing their finances.

52%

of Malaysians say they would have difficulty raising RM1,000 as emergency funds.

50%

of Malaysians aren't confident of having adequate funds for retirement.

According to HSBC Malaysia CEO Stuart Milne, the lack of financial literacy is a challenge not just in Malaysia, but all around the world. With interest rates currently at all-time lows, Milne believes it's even more important that we understand how to manage our finances better, so that we can be prepared for the future.

Responding to this challenge, we have raised our efforts to enhance financial literacy in Malaysia, especially with young people. Working together with organisations like Teach for Malaysia (TFM) and the Financial Education Network (FEN), we are focused on helping parents to engage and teach their children about money from a young age. Our new FUN-nancial Guide, for example, is a fun tool created to support these goals.

Ultimately, we want to empower Malaysians to take charge of their own financial future.

Developing financial literacy in children

Children develop habits, good and bad, when they are still very young – typically from three to five years of age. At that age, children spend most – if not all – of their time with their parents or family members. So to instil good financial habits, it makes sense for you to teach your young children the basics of money. You can do it right in your home, and it's easy to make it fun.



Many of life's early lessons are learned through stories and fairy tales, so why not treat financial learning the same way? That helps to make learning about money and finances fun and natural.



Make financial education part of daily life

Financial topics and financial management can seem like very dry and daunting subjects, even for some adults. So, giving your children two or three-hour lectures on the topic isn't going to work. Instead, incorporate financial lessons into everyday conversations. These will have the strongest influence on your children when it comes to money. Whenever there is

an opportunity, talk to your children about earning money and spending money. Explain to them what a credit card is, what is debt, importance of savings and so forth. Children as young as two can understand the concept of money.



Don't just teach, show

When you are managing your finances, share it with your children. Let them see you managing your household finances and budget and give them the opportunity to ask questions so they can learn about the importance of using financial tools.

Teaching value versus cost

As many parents will tell their children: money doesn't grow on trees. Children, understandably, may not have a good grasp of the value of money. Like when they ask you to buy them an expensive new gadget or toy, or how much you earn. During instances like this, it's a good opportunity to teach your kids the value of things rather than the cost of things. Explain to them how money comes about, how you trade your services or products to earn money.

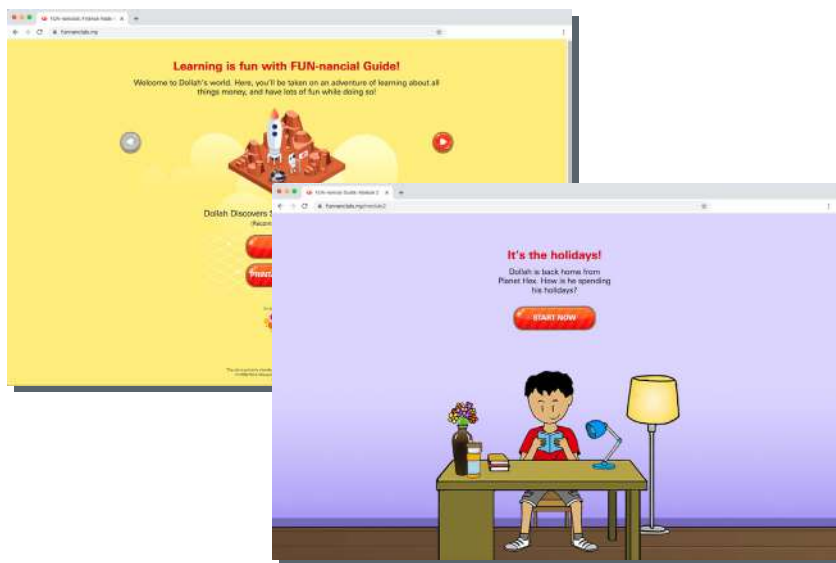
Giving your children an allowance is a good way to teach them about value and about managing money. By letting your kids spend their own allowance instead of just buying things for them, they learn to make decisions on how to manage and spend their money – whether to constantly spend it on little things or save up and buy only things they really want.

You can also reward your children with cash for doing chores around the home. This gives them the opportunity to learn about earning money and making their own decisions about how to manage the money they have earned.

Allow your children to keep or save their own money. Whenever they want to buy something, let them use their own cash so they can see their money going out. This way, they will stop and think “Do I really want to spend all my money on that item?”

Still not sure where to begin? Try our FUN-nancial Guide

Our FUN-nancial Guide is an online platform created in collaboration with Teach For Malaysia (TFM) to help you teach your children about the fundamentals of personal finance in an easy and interactive manner.



Designed especially for primary and secondary school children aged 8 to 15 and their parents, our guide uses a game-based approach and real-life scenarios to help your kids understand concepts related to money and to take charge of their financial life.

The guide features five modules which cover different aspects of personal finance:

- understanding needs versus wants
- goal setting, budgeting and spending
- spending wisely for shopping
- protecting against scams
- learning about inflation and short/long-term planning


Creating behavioural change in money management

Building a culture or habit takes time. To change how your children approach and see money will take time. To create a culture of financial literacy within your children, it needs to be part of your everyday life together.



Above all, be patient and keep repeating positive messages. Creating a consistent environment where your children can experience money management and talk about financial topics on a daily basis, will make a bigger impact to help shape good financial habits.

If you haven't started the conversation with your children about money, now is a good a time as any to start. If you need some guidance or ideas, [check out our FUN-nancials Guide.](#)

Meanwhile, if you'd like to build good savings habits in your children early on or start mapping out a financial future for them, you might want to [check out our Junior TopRate Statement Savings Account/Junior TopRate Statement Savings Account-i.](#)² Speak to our Relationship Manager to find out how you can open a Junior account for your kids. 

Sources: **1** Financial Education Network, Malaysia National Strategy For Financial Literacy 2019-2023, 22 July 2019. **2** Member of PIDM. Protected by PIDM up to RM250,000 for each depositor.



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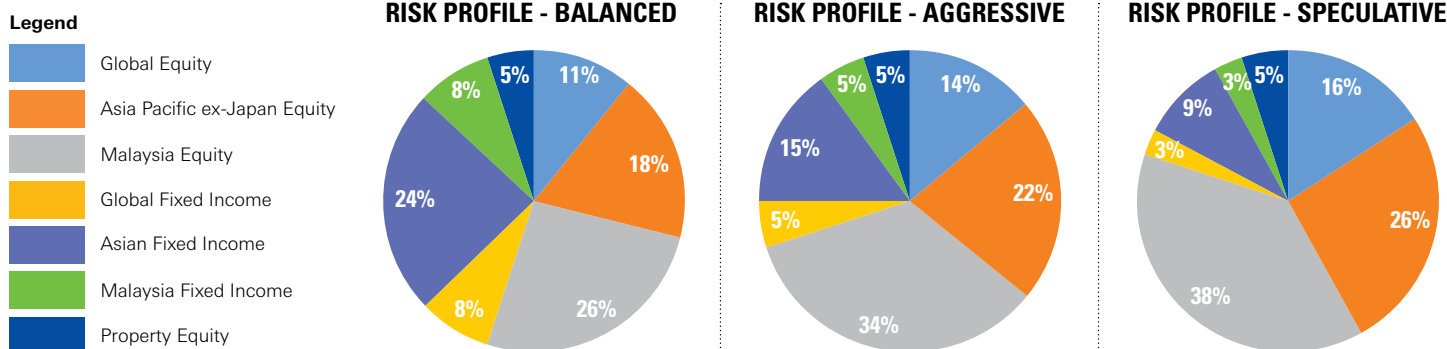


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short-term fund performance

ASSET CLASS	FUND NAME	1 MONTH (01.01.21 to 31.01.21) %	3 MONTHS (01.11.20 to 31.01.21) %	6 MONTHS (01.08.20 to 31.01.21) %	1 YEAR (01.02.20 to 31.01.21) %	3 YEARS (01.02.18 to 31.01.21) Annualised %
Global Equity	Advantage Global Equity Volatility Focused (MYR-Hedged Class)	-2.85%	16.53%	13.23%	8.98%	4.55%
	United Global Quality Equity (MYR-Hedged)	-0.95%	10.05%	9.27%	13.76%	10.74%
Global Fixed Income	Advantage Global High Income Bond (MYR-Hedged)	-0.14%	4.41%	4.29%	4.64%	5.47%
Asia Pacific ex-Japan Equity	Affin Hwang Select Asia ex Japan Opportunity	4.02%	15.26%	16.27%	37.73%	8.89%
	Advantage Asia Pacific ex Japan Dividend	2.28%	14.81%	12.37%	16.39%	4.35%
	Principal Asia Pacific Dynamic Income (MYR)	4.15%	15.73%	21.62%	29.03%	7.81%
	Manulife ASEAN Equity (MYR Hedged)	-0.44%	21.86%	17.02%	3.20%	N/A
	Affin Hwang Aiiman Asia (ex Japan) Growth	3.09%	13.94%	17.56%	40.33%	10.09%
Asian Fixed Income	Affin Hwang Select Bond (MYR)	0.04%	1.47%	1.98%	4.68%	5.65%
	RHB Asian Total Return	-0.81%	-1.55%	-4.27%	-1.80%	3.32%
	RHB Asia High Income Bond (MYR-Hedged Class)	0.37%	2.81%	2.59%	3.16%	N/A
Malaysia Equity	Affin Hwang Aiiman Growth	1.38%	14.04%	14.16%	41.06%	8.77%
	Eastspring Investments Dana al-Ilham	-1.62%	2.95%	-1.19%	19.15%	3.87%
	Eastspring Investments Equity Income	-2.91%	5.40%	-2.63%	4.98%	-0.37%
	Eastspring Investments Growth	-3.79%	3.99%	-0.63%	30.05%	1.46%
Malaysia Fixed Income	Affin Hwang Aiiman Income Plus	0.08%	-0.26%	-0.24%	2.91%	5.74%
	Principal Lifetime Bond	0.15%	0.18%	0.55%	4.07%	6.02%
	Principal Islamic Lifetime Sukuk	0.26%	0.22%	0.63%	3.74%	5.97%
Property Equity	Manulife Investment Asia-Pacific REIT	-0.27%	11.33%	3.52%	-6.06%	3.12%
	Manulife Shariah Global REIT (MYR)	0.49%	7.08%	-0.30%	-2.55%	N/A

REFERENCE ASSET MIX



Talk to your Relationship Manager for more information on the above funds.

*This material has not been reviewed by the Securities Commission (SC). Portfolio Allocation Service is provided to you to assist you in constructing, at asset class level, your unit trusts investment portfolio by referring to a Reference Asset Mix. The Reference Asset Mix is suggested by HSBC based on your risk profile, needs, investment preferences, knowledge and experience. All information provided is for reference only, you are encouraged to also consider your personal circumstances in following the Portfolio Allocation Service. Data is sourced from Morningstar Asia Limited on Jan 31, 2021.



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#48
3月2021年

KDN: PPI (2020/07/20) 310330271

Liquid

Turn new beginnings
into fresh opportunities.

We Can We Do

2021年
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给孩子的第一堂
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Together we thrive

新的一年，给我们带来新的希望和可能。

我们以谨慎、乐观的态度迎接2021年，希望随着疫苗的推出，以及全世界正在进行的最大规模疫苗接种运动，我们可以战胜并告别新冠病毒。

尽管情况持续充斥不确定性，但人们已重获信心，知道这个世界将逐渐恢复正常，而且经济会在2021年企稳回升。

有鉴于2020年市场快于预期的复苏，我们认为全球复苏将在今年开始趋于平稳，这也意味着要实现更大的增长将倍加困难。不过，机会仍然存在。

在本刊的第一篇文章中，我们讨论了来年的投资前景，以及您如何可以把握投资机会，同时保护自己免受潜在的波动影响。

去年的这场健康危机，也为我们当前的行为模式和生活方式敲响了警钟。相比于过去，如今我们更迫切需要可持续的生活方式，人们也在仔细探讨如何在财务上支持这项运动。加上企业和政治领导人在全球积极推动“更好地重建”和“绿色复苏”，很可能会促成可持续投资在2021年及以后变得更主流。

我们将在本刊内容中进一步探讨建立可持续投资的主题，且来看看我们如何主导这场变革。最后，我们给下一



代灌输财务知识，让他们为未来做好准备。

让我们来了解如何通过日常学习，以及善用我们与Teach for Malaysia合作开发的FUN-nancial指南，让您的孩子从小就掌握财务方面的知识。

时光荏苒，岁月如梭，我来马来西亚已有两年半了。尽管去年遇到了不少挑战，我仍然很享受在这里的日子。很遗憾地，如今我必须向大家告别并返回美国了。

谨祝您一切顺利，希望您在2021年诸事成功。我们的团队期待为您服务，并帮助您实现来临一年的财务目标。

盼您保重身体，阅读愉快！

Tara Latini
马来西亚区
财富与个人银行业务主管

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2021年 投资展望

▶ **全球经济预计在今年复苏，在这充满疑惑定性的环境下，你可以从本文中了解如何采取谨慎态度，把握投资机会。**

投资者在2020年经历了12个月的跌宕起伏。且让我们一起来回顾：

- 我们经历了自大萧条以来最严重的经济衰退。
- 面临3月全球疫情和封锁的重击，股市暴跌，在4星期内失去了三分之一的价值。
- 之后市场反弹，股票在不到6个月内重新恢复了之前的高点。
- 随后几个月的表现相对疲软，一直持续至11月。
- 随着美国大选结果和有关新冠疫苗令人振奋的消息，市场再次上涨。

如果您并非一个极有胆量的人，这场有如坐过山车的经历或许会令您惊慌失措。千万不要因此而对市场望而却步，充分了解这高低起伏的根本原因，可能有助于使您安下心来。

两大关键因素造成2020年市场复苏快于预期¹:

政策支持

为了应对各种新冠肺炎限制对经济的破坏，各国政府投入了巨额资金来支持失去收入的企业和人士。中央银行也迅速采取行动，推出大胆的政策，以帮助稳定经济和金融市场。

结合这些努力，防止了全球经济长期放缓，并激发了市场的快速反弹。有一点要注意，投资市场是前瞻性的，是根据未来收益定价。因此，在复苏阶段市场总是引领着经济。

数码经济增长

2020年的封锁措施，加速了朝向数码经济的转变，并提高了技术利润。这造就了一个重要的投资趋势，数码经济股和周期性行业如材料和能源之间大相径庭。去年年底，数码经济股上涨了40%以上，而周期性股则下跌了10%。

来自苹果、亚马逊和微软等科技公司（占股市指数很大一部分）的利润增长，是2020年3月以来推动广泛市场收益的关键。

展望未来

人们对2021年的经济增长抱有新的信心，但我们仍需谨慎行事。继2020年底的反弹之后，汇丰银行环球投资管理预计2021年的投资回酬将趋于平稳¹：



扁平化复苏

2020年第三季度的全球复苏势头使许多人感到惊讶。但是，全球复苏正在趋于平稳。除中国外，进一步的增长将难以实现，经济活动将保持在2019年底的水平以下。



恢复经济

我们正处于“恢复经济”的阶段。恢复的速度取决于您在世界上的地理位置、疫苗和政策支持。好消息是，新冠疫苗接种有望在2021年时在全球广泛铺开，虽然不同国家进度各不相同。



利率/融资利率持续走低

尽管预计将继续提供政策支持，但各国政府似乎不太可能承担更多债务。中央银行可能会承担刺激经济的重担。这可能意味着在可预见的未来，利率/融资利率将持续走低。



采取灵活的方法

经济持续复苏，有助于为公司带来利润。我们认为继续投资股票是合理的，不过，任何新的发展都应该主导你投资组合的区域配置。打个比方，当疫苗生产速度加速时，在2020年表现欠佳的市场将从中受惠，包括欧洲、拉丁美洲和东南亚。

2021年的五大投资预测²

在对今年的展望有更清楚的了解后，您需要回答的问题便是：为了善用潜在的投资机会，您应该将资金投入到哪里？我们认为应将以下5个想法纳入您未来的投资策略。

1

亚洲将引领全球复苏

与大多数经济体相比，亚洲的复苏前景更被看好，这在很大程度上是基于一些推动增长的催化剂。特别是中国的五年计划着眼于以中产阶级为目标，并提高其内部技术能力，同时向外界开放其资本市场。



涉及15个亚太国家(占全球GDP的30%以上)的贸易协议——区域全面经济伙伴关系(RCEP)，也有可能刺激该区域的贸易和活动，同时在东盟创造令人振奋的新供应链。

什么是RCEP³?

RCEP由15个经济体组成，其中包括10个东盟国家、中国、日本、韩国、澳洲和纽西兰，是世界上最大的自由贸易协定(FTA)。该协议签署于2020年11月，旨在促进基于规则的区域经济一体化，从而改善市场准入，在成员国内部超过65%的商品贸易中立即取消关税和配额，预计20年后这一份额将达到90%。



- RCEP有望对经济产生长期而有意义的影响，尤其是对供应链的影响。
- RCEP的长期经济利益，支持对亚洲股票和信贷/债券的中期积极看法。
- 进一步的经济正常化及收入增长的改善，将支持更广泛的市场，尤其是较缓慢的东盟市场。
- 亚洲高收益信贷和中国债券将继续提供相对较高的预期收益。

汇丰银行环球投资管理看好中国、新加坡和韩国股票。

2

周期性股票的表现将优于大市

随着近期疫苗的推出，我们寄予厚望，人们对国民经济可能很快恢复到某种正常状态。对于依赖强大经济才能实现盈利的周期性行业而言，这将是一个莫大的好消息。

疫苗接种有望在2021年中后期广泛铺开。基于这一假设，我们相信工业、材料和非必需消费品行业都有可能从消费增长中受益。当然，疫苗的推广有可能会面对阻碍。



汇丰银行环球投资管理看好周期性行业，尤其是专注于具有资金实力承受短期波动(可能包括另一波的病毒冲击)的高质量公司。

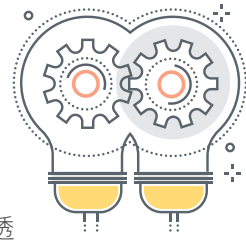
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3

科技持续走俏

众所周知，随着人们待在家里，数码消费加速发展，科技企业的表现跑赢大市。在疫情结束后，预计科技企业将继续表现抢眼。

我们认为，2020年的科技热潮是结构性的，因此将继续渗透到供应链、商业、医疗保健、媒体消费、通讯和其他领域。



来自新兴市场的科技企业，可能会带来尤为突出的投资机会。他们令人兴奋的增长潜力，通常伴随着更具吸引力的估值。

.....

4

可持续投资将成为“新常态”

我们相信，在2021年，一个强大的催化剂组合将有助于让可持续性投资更深入地纳入主流，从长远来看上升幅度更高。美国新当选总统拜登已经批准了2万亿美元的绿色能源和基础设施规划；但是，是否能够通过美国国会还是未知数。同时，中国承诺在2060年实现碳中和。



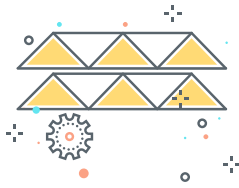
[进一步了解我们对可持续投资的看法。](#)

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5

黄金将继续成为投资组合多元化的亮点

基于高质量债券的收益预计将在一段时间内保持超低水平，因此可以说它们将无法在投资组合中提供一般正常的保护。因此，黄金是一个很好的选项。



它与实际利率的密切关系，应该也可以对抗令人意外的良性通胀。当然我们仍然面对许多的疑惑，其中包括英国脱欧风险、地缘政治不确定性和新冠疫苗的长期有效性。

汇丰银行环球投资管理认为，黄金将在2021年继续成为重要的投资组合多元化工具。

若您想进一步了解有关今年内的经济和投资格局，以及如何善用潜在的投资机会，请立即与您的客户关系经理联系。

资料来源: 1 汇丰银行环球投资管理,《恢复经济》, 2020年12月。2 香港上海汇丰银行有限公司,《思考未来2021年》, 2020年12月16日。3 汇丰银行环球投资管理,《亚洲的区域全面经济伙伴关系协定(RCEP)》, 2020年11月25日。

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即使在充满挑战的时代，外币投资的机会仍然存在

适逢全球经济充满不确定性之际，让汇丰/汇丰Amanah银行将您的投资分散到全球投资组合中，以最大程度地降低投资风险。



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汇丰/汇丰Amanah卓越理财客户可通过网上银行和手机银行享有优惠的外汇汇率。

通过我们的远程服务，您可以在舒适的家中与我们联系，安全可靠，安枕无忧。



汇丰银行马来西亚有限公司198401015221(127776-V)。马来西亚存款保险机构成员。¹仅适用于外币与外币间的交易。涉及马来西亚令吉的外币兑换汇率是从工作日的上午9时至午夜12时。如果您在上述时间以外进行任何转账，则实际借记的金额将基于下一个工作日的汇率。



为什么可持续 投资可能会成为 新常态？

▶ 新冠肺炎疫情使消费者意识到，我们当前的行为模式和生活方式存在着许多弊端。人们开始检视他们用钱的方式，并且将ESG因素列入考虑范围。



世界各地的商业和政治领导人纷纷作出了回应，积极推动“更好地重建”和“绿色复苏”。这个现象与其他因素结合，有助于让可持续投资在2021年更深入融入主流¹，从长远来看使其更受重视。



什么是ESG?

ESG是一种新的评级系统，对企业在环境、社会和治理这三个环节的表现进行评分。

了解更多有关专家在衡量企业的ESG分数时所关注的方面。



全球对可持续性的关注

在英国，已有200多家公司企业向政府施压，要求政府进行绿色复苏。汇丰银行在这方面起着领导作用，英国政府已与其接触，以组成其首个主权绿色债券。

在德国，作为其1300亿欧元刺激计划的一部分，德国政府将400亿欧元与气候相关的支出包括在内，以促进电动汽车的销售、氢能基础设施和能源效率。

在美国，新当选的总统拜登已经发布了2万亿美元的绿色能源和基础设施计划。同时，中国承诺于2060年实现碳中和。在中国，汇丰银行也通过支持大规模的气候变化债券助以一臂之力。

消费者驱动的变化

不仅仅是政府，可持续性是一个非常以消费者为导向的基层运动。例如在2020年4月的YouGov民意调查²中，有42%的人表示新冠肺炎改变了他们对食物的看法，其中三分之一的人自己动手下厨，同时减少扔掉食物。这相应地对美国有机食品超市Whole Foods这一类的企业产生了明显的影响。这一趋势很可能会持续下去，并可能预示着在新冠肺炎后蓬勃发展的可持续产品的类型。

科技在这场转变中也起着重要的作用。封锁和社交限制加剧了网上购物的热度，而商务旅行在整个疫情中被虚拟会议取代。实体产品和服务变成了虚拟产品和服务，促进了共享和使用经济的增长，而这种经济促进了循环经济（一种可持续发展的模式）。当我们在这个资源有限的世界中寻求更高的效率时，循环经济开始在企业 and 政策制定者中受到关注。

这场疫情加速了一些消费者可持续发展趋势，例如转向网上消费和更加自动化的供应链。各国政府也有意为促进可持续性的领域提供支持和刺激计划。作为投资者，您应该对这些持续发展的趋势倍加关注，因为它们可能会为您的投资组合带来机会。



您是否应该纳入ESG投资?

汇丰银行环球投资管理认为，可持续发展投资应成为投资者2021年投资组合的基石。世界上两个最大经济体对可持续发展的承诺，最有可能使接触广大市场的企业受益，比如电动汽车、可再生能源、基础设施等等。

进一步了解我们对可持续投资的看法。

汇丰银行如何引领变革？



汇丰银行致力于引领可持续金融之路。我们希望建立一个将复原力、社会流动性和环境与经济增长一起放在首位的未来。我们知道气候变化可能对我们所希望建立的未来产生潜在影响，并已制定了雄心勃勃的计划，以使我们的业务与可持续发展的未来保持一致。

作为业界领导者，虽然我们为努力后得到的认可感到荣幸，其中包括连续两年被《欧洲货币》杂志评选为“全球最佳可持续金融银行”，但我们知道还有许多未完成的目标。

以下是我们正在进行中的6个计划：



1. 与汇丰Amanah一起回馈社会

汇丰Amanah的新信用卡(如今由85%可回收材料制成)可让您回馈社会和大自然环境。当您使用汇丰Amanah信用卡向任何慈善机构捐款时，汇丰银行将捐出该捐款金额的1%，并捐赠予汇丰银行所支持的慈善机构。

我们目前支持四个慈善机构，包括马来西亚的Yayasan Chow Kit、PERTIWI和Pintar基金会，以及全球环境中心。这符合了我们支持和创造可持续未来的雄心，并且更是汇丰Amanah的重大举措之一，以期成为汇丰集团全球首家可持续银行。

2. 培育大自然

汇丰银行环球投资管理于2020年与专业的气候变化咨询和投资公司Pollination建立了一家合资企业。

这家合资企业旨在成为全球最大的自然资源投资经理。它让客户可以投资于应对气候变化、保护和改善大自然的活动，比如可持续农业、渔业和林业。



3. 加快投资

我们计划将可持续基础设施转为全球资产类别，以填补更清洁、更绿化的基础设施方面的投资缺口。

为了鼓励更多的投资来建设可持续基础设施，我们正在与世界银行集团和经济发展组织(OECD)共同发起“加快可持续转型基础设施的融资”倡议。





4. 推动清洁科技

我们正在建立专门的部门和量身定制的方案，以支持清洁科技(CleanTech)研发公司。

我们的目标是在科技风险债务基金中投资1亿美元，供企业家开发清洁科技，该技术可以大规模减少碳排放量，并推动可持续的商业模式。

5. 支持可持续投资

投资者和投资经理在决定投资方向时，越来越常采用ESG准则。通过汇丰银行环球投资管理，我们增加了更多对社会负责的投资基金，以满足和气候相关的投资需求。



我们在这一领域的大部分表现都被责任投资原则(PRI)评为A+级。



6. 成为净零排放银行

要达到净零值，意味着减少我们向大气中添加的排放物，同时增加我们的清除量，在保护地球平衡的同时创造一个蓬勃发展、具有韧性的全球经济。

通过我们的净零排放承诺，我们的目标是：

- 于2030年或更早时在我们自己的运营和供应链中实现净零排放。
- 使用巴黎协定资本过渡评估(PACTA)工具开发清楚且可衡量的方法以实现净零排放。
- 与我们的同行、中央银行和行业机构合作，以全球一致的标准来动员金融体系来衡量融资排放，并建立有效的碳补偿市场。
- 根据气候相关金融披露特别工作组制定的指导原则，进行定期而透明的披露，以传达我们的计划。我们也会鼓励我们的客户效仿我们的做法。

如果您想了解更多有关我们的努力以及如何参与其中的资讯，欢迎与我们谈谈我们在可持续方面的努力。📌



资料来源: 1 汇丰银行环球投资管理，新冠肺炎后的可持续消费趋势，2020年7月20日。 2 YouGov Survey Results – Food Foundation，2020年4月7日至9日。

Defined by actions, not labels.

We Can We Do

隆重介绍 HSBC Amanah Credit Card-i 信用卡的崭新功能: 只要您向任何慈善机构捐款, 我们也会共襄善举, 捐出您善款总额的 1% 给我们所支持的慈善团体。

HSBC Amanah MPower Platinum Credit Card-i



全新

汇丰银行捐出¹ 您的善款总额的 1%

- 电子钱包、日用品及汽油消费享有高达 8% 红利现金回扣²
- 所有其它符合资格的消费享有高达 0.2% 现金回扣²

HSBC Amanah Premier World Mastercard Credit Card-i



全新

汇丰银行捐出¹ 您的善款总额的 1%

- 海外消费享有 1% 现金回扣³
- 本地消费享有 0.5% 现金回扣³



一起迈向可持续发展的未来

全新的 HSBC Amanah Credit Card-i 信用卡如今使用 85% 再循环塑料制成。



轻松捐款, 无所顾虑

Incitement 是一个网上捐款平台, 让您在捐赠给我们支持的慈善团体时, 享有流畅体验及安全可靠的过程。

立刻捐赠, 马上浏览 www.theincitement.com/hsbc



Global Environment Centre
building partnerships for the environment



Pintar FOUNDATION



Johor Rempah



还未拥有 HSBC Amanah Credit Card-i 信用卡?

立即申请



由 HSBC Amanah Malaysia Berhad 200801006421 (807705-X) 发行。

¹本银行将根据符合资格的持卡人所捐出符合资格的善款总额, 捐出相等于该总额的1%予指定的慈善团体, 每年最多RM500,000。敬请浏览 www.hsbcamanah.com.my/charities 查看指定的慈善团体名单。²使用 HSBC Amanah MPower Platinum Credit Card-i 信用卡附带规则与条件, 并从 2020 年 12 月 14 日起生效。汽油、日用品及电子钱包消费只需每月累计 RM2,000 或以上即可享有 8% 红利现金回扣; 而所有其它符合资格的消费则享有 0.2% 现金回扣。每位符合资格的持卡人所享有的红利现金回扣在每个消费组别里每月只限回扣最多 RM15。全国各地参与的商家: 汽油 - 马来西亚境内所有的加油站; 日用品 - Giant, Tesco, Aeon Big 及 Mydin。电子钱包 eWallet 消费意即使用 HSBC Amanah MPower Platinum Credit Card-i 信用卡为这些电子钱包充值或付款授权交易: SamsungPay, GrabPay, Touch 'n Go 及 FavePay。³使用 HSBC Amanah Premier World Mastercard Credit Card-i 信用卡附带规则与条件, 并从 2020 年 12 月 14 日起生效。



给孩子的第一堂 理财课

▶ 通过日常学习和我们的FUN-nancial指南工具包，让您的孩子从小就掌握财务知识。

通过财务教育，年轻人可以拥有自主权，在生活中做出正确的决定，并为他们的未来做好准备。因此，我们应该从小就开始建立良好的用钱习惯。

您知道吗¹?

十分之一

的马来西亚人认为他们在管理财务方面缺乏纪律。

52%

的马来西亚人表示，他们将很难筹集到1,000令吉作为紧急资金。

50%

的马来西亚人不确定自己是否有足够的退休金。

汇丰银行马来西亚首席执行官 Stuart Milne表示，缺乏财务知识的问题不仅发生在马来西亚，而是世界各地的现象。鉴于当前的利率处于历史最低点，Stuart Milne认为，更重要的是我们需要了解如何更好地管理财务，以便为未来做好准备。

为了应对这一挑战，我们加倍努力以提升马来西亚人的金融知识，尤其是年轻人。我们与Teach for Malaysia(TFM)和财务教育网络(FEN)等组织合作，致力于帮助父母从小就教育他们的孩子有关金钱的知识。打个比方，我们全新的FUN-nancial指南，是可以用来达致这些目标的有趣工具。

我们的终极目标，是要马来西亚人实现财务自主，掌握他们的财务未来。

培养孩子的财务知识

孩子在很小的时候，通常是三到五岁时，就会养成各种好习惯和坏习惯。在那个年龄段，孩子大部分时间，或甚至于全部时间都与父母或家人相处。因此，要培养良好的财务习惯，您可以向孩子灌输金钱方面的基本知识。您可以直接在家里进行这项教育，而且很容易使它变得轻松有趣。



我们人生中许多的启蒙课程，都是通过听故事和童话来学习的，那为什么不以同样的方式来灌输财务知识呢？这有助于使学习用钱和理财的过程自然而有趣。



让财务教育成为日常生活的一部分

金融课题和财务管理似乎是既枯燥又令人生畏的主题，即使对某些成年人来说也是如此。因此，如果您准备给您的孩子上两个或三个小时的财务讲座，那是绝对行不通的。您应该将财务知识融入于日常对话中，这将对您的孩子的用钱习惯产生最大的影响。一旦有机会，就与您的孩子谈谈赚钱和花钱的概念。向他们解释什么是信用卡、什么是债务、储蓄的重要性等等。两岁的孩子都可以理解金钱的概念了。



行动实践远胜于说教

在管理财务时，请与您的孩子分享，让他们看到您如何管理家庭财务和预算，并让他们有机会提出问题，以便他们可以了解使用财务工具的重要性。

有关价值与价格的教育

许多父母会告诉他们的孩子：钱不是从天空掉下来的。想当然，孩子们可能无法理解金钱的价值，就像当他们要求您给他们买昂贵的新配件或玩具，或问您赚多少钱一样。遇到这种情况时，这是个很好的机会教育您的孩子事物的价值而非价格。向他们解释金钱的来源，以及您如何以服务或产品来赚取金钱。

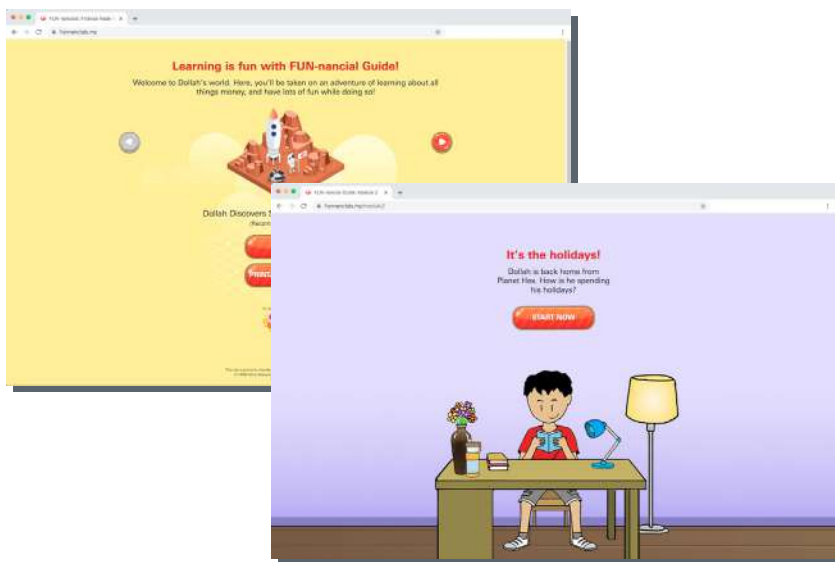
给您的孩子零用钱，是教育他们事物的价值和管理金钱的好方法。让您的孩子花他们自己的零用钱，而不是仅仅给他们买东西，这样一来他们可以在金钱的管理和使用上学习做决定，究竟是要不断地把钱花在小事上，或是存起来买他们真正想要的东西。

您还可以在孩子做家务后给他们现金奖励。这使他们有机会学习有关赚钱的知识，并就如何管理自己赚到的钱做出自己的决定。

让您的孩子保管或储存他们自己的钱。每当他们想要买东西时，让他们使用自己的现金，以便他们可以看到自己的钱正在流失。这样一来他们会停下来思考：“我真的想把我所有的钱都花在那个东西上吗？”

仍然不知从何开始？尝试我们的FUN-nancial指南吧！

我们的FUN-nancial指南是与Teach For Malaysia (TFM)合作创建的网上平台，可帮助您以轻松、互动的方式向您的孩子灌输个人理财的基本知识。



我们的指南专为8至15岁的中小學生及其父母而设计，采用基于游戏的方法和现实生活场景，可帮助您的孩子理解与金钱相关的概念，学习掌握自己的财务生活。

该指南包含5个模块，涵盖个人理财多个方面：

- 了解需要和想要的分别
- 目标设定、预算和支出
- 明智购物
- 防止欺诈
- 通货膨胀和短期/长期计划的概念

在理财中营造行为改变

无论是建立文化或培养习惯都需要时间，要改变您的孩子看待和使用金钱的方式也需要时间。若要在您孩子心中建立良好的理财观念，它必须成为您和孩子日常生活的一部分。



最重要的是，要有耐心，并不断重复正面的讯息。营造一个一致的环境，使您的孩子每天可以体验理财并谈论财务课题，将会产生更大的影响，有助于养成良好的财务习惯。

如果您还没有开始与孩子谈论金钱，那么现在正是个开始的好时机。如果您需要一些指导或建议，[欢迎参阅我们的FUN-nancials指南](#)。

与此同时，如果您想尽早为孩子养成良好的储蓄习惯，或开始为他们规划财务前景，您或许可以[参阅我们的Junior TopRate Statement Savings Account/Junior TopRate Statement Savings Account-i²](#)。欢迎与我们的关系经理交谈，以了解如何为您的孩子开设少年帐户。**1**

资料来源: 1 财务教育网络，《2019-2023年马来西亚国家财务知识扫盲战略》，2019年7月22日。2 马来西亚存款保险机构成员。由马存保机构为每位存款人提供高达RM250,000的保障。



We Can We Do

Turn financial insights into financial freedom.

HSBC Wealth Insights提供市场深度剖析，让您紧贴全球各地的市场脉搏。随时获取**资产类别观点、外汇观点、财富需要**等等的深入分析，帮助您实现您的财务目标。



需要新的视角？

扫描二维码，关注我们的**HSBC Wealth Insights**获取**资产类别观点、外汇观点、财富需要**等等的最新深入分析

或浏览www.hsbc.com.my/wealth/insights/




汇丰银行为投资组合配置服务的基金精选*

短期基金表现

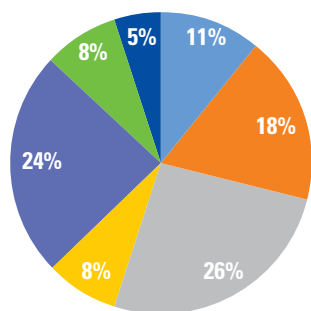
资产类别	基金	1个月 (01.01.21至 31.01.21) %	3个月 (01.11.20至 31.01.21) %	6个月 (01.08.20至 31.01.21) %	1年 (01.02.20至 31.01.21) %	3年 (01.02.18至 31.01.21) 年化 %
环球资产股	Advantage Global Equity Volatility Focused (MYR-Hedged Class)	-2.85%	16.53%	13.23%	8.98%	4.55%
	United Global Quality Equity (MYR-Hedged)	-0.95%	10.05%	9.27%	13.76%	10.74%
环球固定收益	Advantage Global High Income Bond (MYR-Hedged)	-0.14%	4.41%	4.29%	4.64%	5.47%
亚太 (日本除外) 资产股	Affin Hwang Select Asia ex Japan Opportunity	4.02%	15.26%	16.27%	37.73%	8.89%
	Advantage Asia Pacific ex Japan Dividend	2.28%	14.81%	12.37%	16.39%	4.35%
	Principal Asia Pacific Dynamic Income (MYR)	4.15%	15.73%	21.62%	29.03%	7.81%
	Manulife ASEAN Equity (MYR Hedged)	-0.44%	21.86%	17.02%	3.20%	N/A
	Affin Hwang Aiiman Asia (ex Japan) Growth	3.09%	13.94%	17.56%	40.33%	10.09%
亚洲 固定收益	Affin Hwang Select Bond (MYR)	0.04%	1.47%	1.98%	4.68%	5.65%
	RHB Asian Total Return	-0.81%	-1.55%	-4.27%	-1.80%	3.32%
	RHB Asia High Income Bond (MYR-Hedged Class)	0.37%	2.81%	2.59%	3.16%	N/A
马来西亚 资产股	Affin Hwang Aiiman Growth	1.38%	14.04%	14.16%	41.06%	8.77%
	Eastspring Investments Dana al-Ilham	-1.62%	2.95%	-1.19%	19.15%	3.87%
	Eastspring Investments Equity Income	-2.91%	5.40%	-2.63%	4.98%	-0.37%
	Eastspring Investments Growth	-3.79%	3.99%	-0.63%	30.05%	1.46%
马来西亚 固定收益	Affin Hwang Aiiman Income Plus	0.08%	-0.26%	-0.24%	2.91%	5.74%
	Principal Lifetime Bond	0.15%	0.18%	0.55%	4.07%	6.02%
	Principal Islamic Lifetime Sukuk	0.26%	0.22%	0.63%	3.74%	5.97%
房地产 资产股	Manulife Investment Asia-Pacific REIT	-0.27%	11.33%	3.52%	-6.06%	3.12%
	Manulife Shariah Global REIT (MYR)	0.49%	7.08%	-0.30%	-2.55%	N/A

投资组合参考

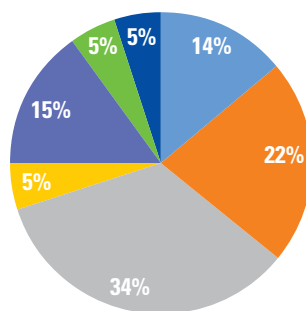
图例

	环球资产股
	亚太(日本除外)资产股
	马来西亚资产股
	环球固定收益
	亚洲固定收益
	马来西亚固定收益
	房地产资产股

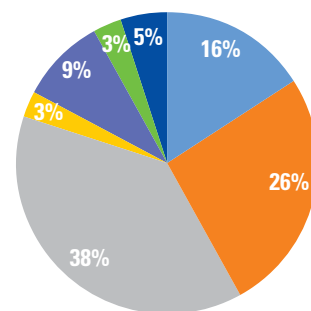
风险取向 - 平衡型



风险取向 - 进取型



风险取向 - 投机型



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