

GIVE FINANCIAL ADVICE? FROM THIS INSPIRING ANGLE.....

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To : Tan Ooi Boon, Sunday Times Invest Editor
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Happy Ox year and great investing year ahead. It's the time of the year to get prepared and ready for a brand new investing year.

On 27 December 2020, I felt happy and excited after reading the article by Mr Woffles Wu - "Give financial advice? I've lost so much money, it's not funny". And I am inspired to write, and share my knowledge, experience and excitement with Woffles Wu, Invest Editor and all investors.

Why am I excited? Because



Mr Woffles shared an amazing experience which fully aligned with my passion and desire. He shared his fortune telling experience, and how it advised him not to invest in stocks, and it miraculously saved him from suffering from the 2008 Lehman financial crisis. I felt so warm and happy after reading his article. I felt and visualised an inspiring light shining to the investing world.



I am a stockbroker, with 27 years of experience in the stockbroking industry. I went through a few financial crises,

saw many people suffer big financial losses, and I myself suffered big investment losses during my first few years of investing. I have to thank my strong passion in stock investing, which motivated me to work harder and led me to overcome the crisis and bad investment experiences, and successfully survived through as a stockbroker and investor for 21 years.

During my 20 years as an investor, I realised that by putting in the same strategy and same amount of hard work, sometimes I still suffer big negative returns. It puzzled me for a long long time. There are unexpected events which can disturb our portfolio, for example the 911 and Lehman Brother crisis. There are also times whereby we seem to enter the market at the wrong timing, when we thought we had done all the research and studies. I have had this question in my mind for a long time - what is this uncontrollable unknown factor which can impact our investment returns?

Then in 2010, life led me to the destiny world, and I seemed to be able to connect and understand a Chinese Astrology tool. I spent six years flying regularly to Hong Kong and went through a one to one coaching under a master.

As a passionate investor, I started to focus my astrology

study towards investing and money angles. I am determined to find out if there is a relationship between an investor's return and her destiny chart. After years of study, research, practical testing and reviewing, I am so happy and excited that I saw a direct relationship between one's investing returns and her destiny chart. My passion in investing and astrology study grows stronger and I have been applying these investing destiny concepts and knowledge in my own investment.

I know many investors have this question in their mind - when should I start investing? or, should I invest?

Many investors have suffered quietly. I felt warm when I read Mr Woffles's experience, his effort to share with the investing world which may help and awaken many investors. Mr Woffles inspired me to share my experience and knowledge about this invisible investing destiny energy.

This investing destiny energy tells a direct relationship between investor's returns and her destiny chart. This destiny chart can explore, plot out and indicate to investors when is the best period they can start investing. This tool is not about market timing. Nobody can time the stock market. This is about exploring investors' own best investing timing. The true fact is, in a bull market, some

investors lose large sums of money, and some investors make great returns during a bear market or a financial crisis. It all boils down to own investing timing or what most people called it - investing luck.

This is not about promoting superstitious study. The true fact was many investors suffered investment losses without knowing that this investing destiny energy has been quietly affecting their financial wealth. Every investor has their own best investing years, and years which they should not invest at all. And that is why I felt so aligned with Mr Woffles's sharing. We want to inspire investors from this unique inspiring angle.

And of course, investing is also about hard work and knowing what you are investing. This is an important fact which investors should never forget.

From my experience and studies, I believe that investing destiny chart contributes 50% to our investment returns, the other 50% affected by our own investing experience, knowledge and our character. Therefore, we should not totally rely and trust what we hear about destiny luck, but we also should not deny that this destiny energy can have a direct impact on our investment returns.

Totally agreed with Mr Woffles, that we should forget

about instant riches. There is no free money and quick jackpot returns in the investment world.

But I believe that we must stay invested and work hard, and understand all the factors which can impact our investment returns. Know what we are investing, invest within our limit, and work towards positive and fruitful investment returns and experience.

Always know what you are investing.

Yipei Chen

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ALWAYS REMEMBER THIS

Investing Destiny 50%
Knowledge & Experiences 30%
Character 20%

I am sharing Investing Destiny concepts and knowledge based on Zi Wei Dou Shu theories. This is not about predicting the market. You are advised not to take action based on the above, and understand that every investors have your own unique Investing Destiny timing and energy. Always understand and figure out what works & do it within your limit. ~ yipei

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