

**Mr Arun Abey, 1st class Honours Arts & Economics (Australian National University)
Fellow of the Financial Services Institute of Australia**

ipac was founded in 1983 by a group of young professionals with a passion for providing quality financial information and advice. Among them were leading financial commentators Paul Clitheroe, and respected investment strategist and author Arun Abey.

About ipac:

ipac is an experienced international financial advice and investment group that has helped clients achieve their financial and lifestyle goals since its formation in Australia in 1983. Widely recognised for the quality of its financial planning advice, ipac was recently ranked number one in a survey on the quality of advice, conducted jointly by the Australian Securities & Investments Commission and the Australian Consumers Association.

ipac manages more than US\$11 billion for individuals and institutions worldwide. Its lifestyle financial planning process is practiced in Australia, Hong Kong, Singapore, Taiwan and South Africa. ipac launched its business in Asia in 2003 and is licensed by the Monetary Authority of Singapore.

Arun graduated with First Class Honours in Arts and Economics from the Australia National University, is a Fellow of the Financial Services Institute of Australia, and worked in economic research before starting ipac

Global Markets: all doom and gloom?

Mr Arun Abey, Founding Director & Executive Chairman, ipac securities limited, Australia

Is the US in recession? Is the banking sector in crisis? Are we on the brink of a bear market? Cut through the market noise and get a different perspective on how to cruise through the markets roller-coaster ride.

Survival instincts that have been hardwired in our minds 200,000 years ago on the African Savannah were essential to our ancestors to fight or flee a premature end. While it has its uses in the modern world to help us make quick decisions, applying these caveman instincts to the investment markets can have costly consequences: the tech crash, the 1997 property meltdown and the sub-prime crisis are recent, painful examples. Yet, our behaviour shows that we have not learnt our lesson.

Between 1987 and 2007, the annualized return of the S&P 500 index was 11.8%, but the average US equity mutual fund investor made only 4.3%. The key reason for investor's disastrous performance was poor investment behaviour. Greed and fear caused them to buy high and sell low. What then should investors do in this volatile investment climate? How does one avoid common investment mistakes and invest sensibly? This session provides insight into the fascinating world of psychology and behavioural decision making. It'll shed light on how to invest successfully and make better decisions in today's world of abundant choice.