

Understanding An NRI'S Investment Needs

The Henley–India Se Investor Insight Survey.

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Non-resident Indians (NRIs) are the most affluent ethnic group in Singapore and the South-east Asian region. According to some research reports, high net worth Indians around the globe hold assets of about US\$477 billion and in Asia NRIs command nearly US\$80 billion with US\$20 billion in Singapore itself. Such individual wealth brings several challenges to NRIs including wealth accumulation, preservation and transfer.

In recent years, the financial world has changed so much that it is hardly recognisable. Such significant changes are generally accompanied by shifts in the attitudes of investors towards various asset classes, investment vehicles and methods of saving. Some changes may also impact an individual's employment situation or personal circumstances that will also directly impact their financial outlook and investment horizon (how long-term are they looking at). These will all in turn have implications on their approach to financial planning, investor sentiment and their appetite to accept risk (vs reward) when investing.

Anyone serious about his finances should have a clear understanding of:

- **Financial goals**
- **Appetite for risk (vs reward)**
- **Investment horizon**
- **Suitable actions required to achieve your goals**
- **Potential investment solution**



It is key that those organisations charged with managing this wealth understand the needs and attitudes of NRI investors to enable them to offer services that are tailored to suit an individual's personal circumstances. It is critical that wealth management professionals understand how changes in the world's financial markets will impact the needs and sentiment of investors.

The most reliable way to understand how market developments will impact the needs and approaches of the public to savings and investments is to actually ask the investors themselves. Therefore India Se is partnering with wealth management professionals **The Henley Group** to do exactly that. ¹⁹

The Henley–India Se Investor Insight Survey investigates the sentiment of the NRI community towards saving, investing and planning for their financial future. The online survey, which takes around 10 minutes to complete, will launch on September 9, 2011 and run for four weeks until October 8, 2011. Once the results have been analysed the findings will be presented during a cocktail reception in November at which experts will explain the findings and discuss how these may impact financial planning moving forward in a changing environment.

What's in it for you?

We appreciate that we would not be able to gain this understanding without your help in telling us how you feel. Therefore, to say thank you, one respondent will win an iPad2, with 10 others each winning a year's subscription to India Se, and 10 more winning a free financial health check up with **The Henley Group**.