



MYFINB.COM

# RISK OPTIMISATION - ALIGNMENT OF RETURNS (ROAR)

Date of Report: 24/8/2019

## PERSONAL INFORMATION

Name: Johnny Chou  
Email: johnny@gmail.com  
Designation: Accounts Manager

**DISCLAIMER:** This report may not be reproduced in whole or in part in any form or manner whatsoever. This report is forwarded to the Subscriber in strict confidence for use by the Subscriber as one factor in connection with credit and other business decisions. The report contains information compiled from information which MyFinB does not control and which has not been verified unless indicated in this report. MyFinB therefore cannot accept responsibility for the accuracy, completeness or timeliness of the contents of the report. MyFinB disclaims all liability for any loss or damage arising out of or in anyway related to the contents of this report. All stock recommendations and comments are the opinion of writer. Investors should be cautious about any and all stock recommendations and should consider the source of any advice on stock selection. Various factors, including personal ownership, may influence or factor into a stock analysis or opinion. All investors are advised to conduct their own independent research into individual stocks before making a purchase decision. In addition, investors are advised that past stock performance is not indicative of future price action. You should be aware of the risks involved in stock investing, and you use the material contained herein at your own risk. Neither MyFinB nor any of its related parties guarantee its accuracy or validity, nor are they responsible for any errors or omissions which may have occurred. The analysis, ratings, and/or recommendations made by MyFinB, and/or any of its related parties do not provide, imply, or otherwise constitute a guarantee of performance. MyFinB, comprised of reports, if any, is embodying a unique system of stock analysis. Accuracy and completeness cannot be guaranteed. Users should be aware of the risks involved in stock investments. It should not be assumed that future results will be profitable or will equal past performance, real, indicated or implied. The material on our reports are provided for information purpose only. MyFinB does not accept liability for your use of the report. MyFinB is provided on an "as is" and "as available" basis, without any representations, warranties or conditions of any kind.

Copyright ©2020, MyFinB. No parts of this publication may be copied, duplicated or distributed without the consent of MyFinB.

INVESTOR NAME: **Johnny Chou**

PROFILE	AGGRESSIVE	MODERATELY AGGRESSIVE	MODERATE	MODERATELY CONSERVATIVE	CONSERVATIVE
RECOMMENDED PORTFOLIO	Black - 5% Emerald - 15% Amber - 80%	Black - 5% Emerald - 25% Amber - 70%	Black - 5% Emerald - 35% Amber - 60%	Black - 10% Emerald - 50% Amber - 40%	Black - 25% Emerald - 55% Amber - 20%

EXCELLENT	GOOD	MODERATE	LOW
High Financial Strength	Above Average Financial Strength	Average Financial Strength	Low Financial Strength
Greater than or equal to 10, less than or equal to 12	Greater than or equal to 7, less than 10	Greater than or equal to 4, less than 7	Less than 4, greater than or equal to 1

You are willing to take a moderate level of risk. Primary emphasis is to strike a balance between portfolio stability and portfolio appreciation. In this model, you should be willing to assume a moderate level of volatility and risk of principal loss. A list of potential stocks suitable for your risk profile are listed below.

## RECOMMENDED PORTFOLIO MIX

S/N	STOCK NAME	SCORE	INDUSTRY
1	BOUSTEAD PLANTATIONS BERHAD [S] (5254)	10.9	Plantations
2	SAPURA RESOURCES BERHAD [S] (4596)	10.9	Real Estate
3	WIDETECH (MALAYSIA) BERHAD (7692)	9.7	Trading
4	PETRONAS CHEMICALS GROUP BERHAD [S] (5183)	9.4	Env, Chem & Eng Services
5	UPA CORPORATION BHD [S] (7757)	9.4	Printing
6	HAI-O ENTERPRISE BERHAD (7668)	9.4	Healthcare
7	FRASER & NEAVE HOLDINGS BERHAD (3689)	7.9	Non-Alcoholic Beverages/Drinks
8	BUMI ARMADA BERHAD (5210)	6.9	Oil & Gas
9	DIGI.COM BERHAD [S] (6947)	6.9	ICT Service
10	HAP SENG CONSOLIDATED BERHAD (3034)	6.9	Investment Holding

### IMPORTANT NOTE:

The above stock listing is derived from your risk profile, evaluated from the questionnaire answered earlier. The above list is non exhaustive and may change from time to time based on your risk profile, as well as the latest submitted financials of the company.

Each individual basic (Level 1) report is sold at RM15. Should you be interested to purchase the report, please write in to us at either [project@myfinb.com](mailto:project@myfinb.com) or chat with us live through our live chat - <https://MyFinB.com>

# YOUR PERSONALITY PROFILE



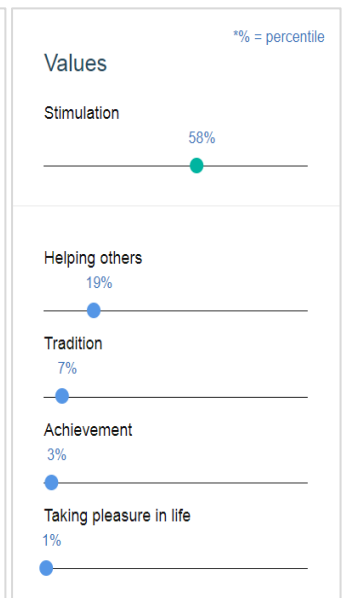
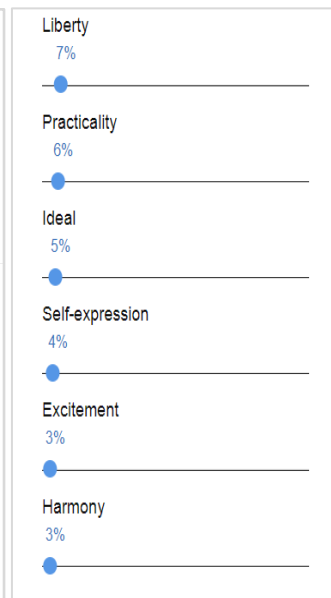
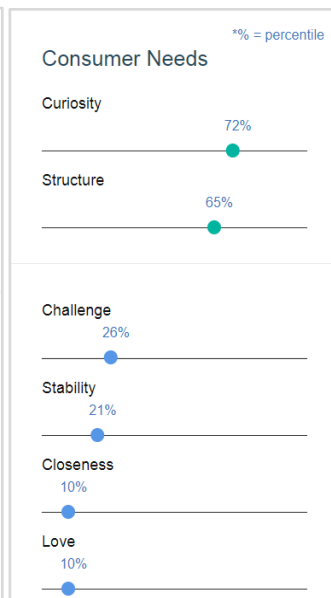
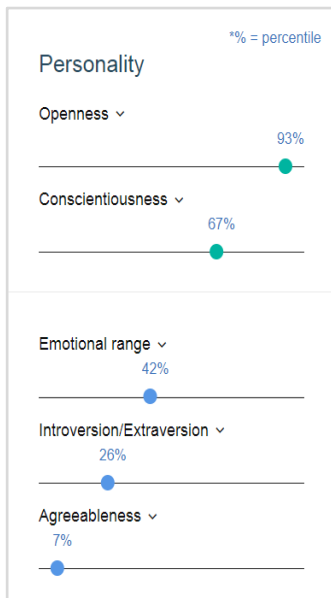
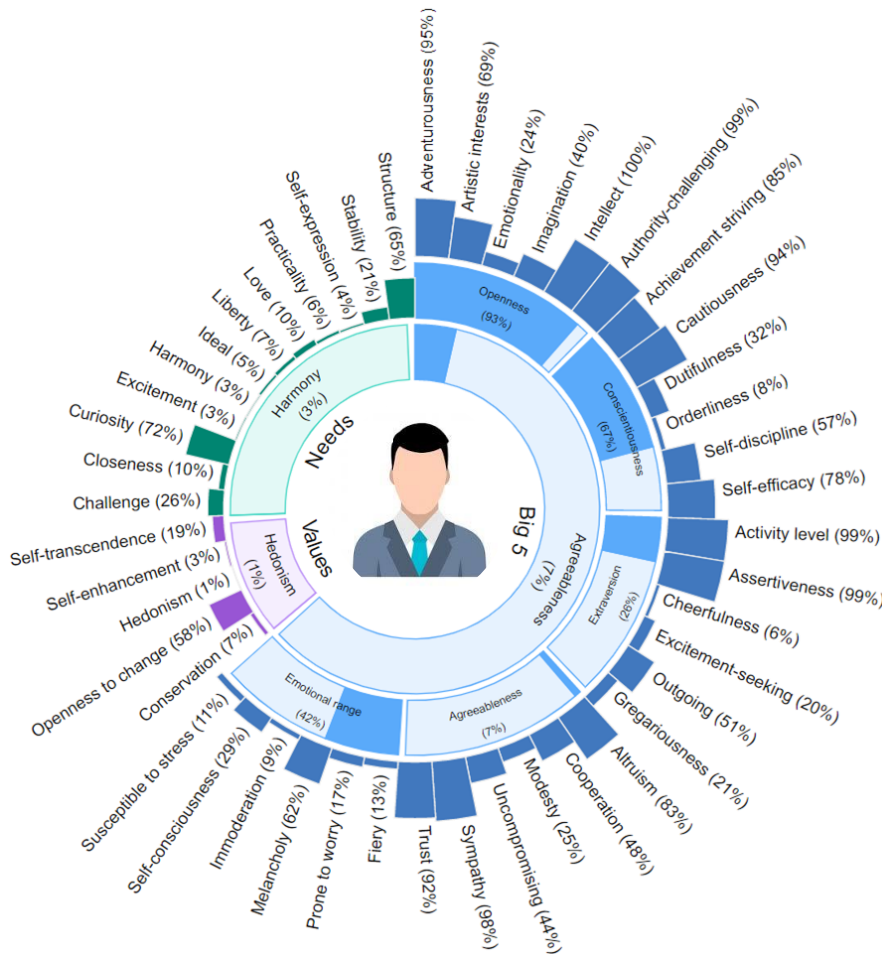
## SUMMARY

You are shrewd and inner-directed.

You are philosophical: you are open to and intrigued by new ideas and love to explore them. You are authority-challenging: you prefer to challenge authority and traditional values to help bring about positive changes. And you are assertive: you tend to speak up and take charge of situations, and you are comfortable leading groups.

You are motivated to seek out experiences that provide a strong feeling of discovery.

You are relatively unconcerned with both taking pleasure in life and achieving success. You prefer activities with a purpose greater than just personal enjoyment. And you make decisions with little regard for how they show off your talents.



## THE SCIENCE BEHIND ANALYSIS

A well-accepted theory of psychology, marketing, and other fields is that human language reflects personality, thinking style, social connections, and emotional states. The frequency with which people use certain categories of words can provide clues to these characteristics. Experts found that people with specific personality characteristics responded and retweeted in higher numbers in information-collection and -spreading tasks. On the other hand, people with high openness and low emotional range (neuroticism) as inferred from social media language responded more favourably. Personality Insights is developed based on models to infer scores for Big Five dimensions and facets, Needs, and Values from textual information. The models reported by the service are based on research in the fields of psychology, psycholinguistics, and marketing. The Personality Insights infers personality characteristics from textual information based on an open-vocabulary approach. The system first tokenises the input text to develop a representation in an n-dimensional space. The system uses an open-source word-embedding technique, to obtain a vector representation for the words in the input text. It then feeds this representation to a machine-learning algorithm that infers a personality profile with Big Five, Needs, and Values characteristics. To train the algorithm, the service uses scores from surveys that were conducted among thousands of users.