





Out think. Out perform.





30 Life Lessons & Reflections

Prepared by: Affin Hwang Asset Management

"Who runs the world? (Girls)" While Beyoncé vision of a female utopia may not be fully realised yet, more women today are stepping up to leadership roles and taking charge in all aspects of their lives.

This includes Affin Hwang Asset Management with over 54% of women holding management positions in the company. In fact, over 58% of the entire company's workforce are women who continuously inspire us with their boldness and bravery.

In celebration of International Women's Day on 8th March, we're turning inward to our staff (together with some very special guests) to share their life lessons and reflections on leadership, empowerment and shattering stereotypes.

Special Guests

Professor Emerita Tan Sri Dr. Mazlan Othman

Malaysia's 1st Astrophysicist Director, International Science Council Regional Office for Asia Pacific

66 Be a risk seeker and aim for the stars. The sky isn't the limit but you are...

No dream is too daunting if you stretch yourself beyond your current capabilities and dare to venture into new frontiers. **99**





Ain Husniza

A lot have said to me, 'Ain, aren't you being emotional, you could have settled this with the school, you are muddying the school's name'. At that time I said I needed to do this for every student who has gone through something like this. I realised I'm not only doing this for myself but for all students. But what I learned to be most valuable from all my experience throughout;

When you are speaking, when you are thriving, when I am speaking up for myself indirectly - we are also empowering other women to do the same. When you speak, you speak for other women. When you fight, you fight for other women. In whatever you are doing today even for yourself and your own good, you are empowering other women to do the same.



Special Guests



Qyira Yusri Co-Founder & Education Director

Co-Founder & Education Director UNDI 18

Imposter syndrome will hit you like a truck, the real challenge is how do you roll with that and move forward. The world is not kind to women and other marginalised communities, and that won't change for a while. However, it doesn't mean we cannot be kind, to ourselves or to others. Always remember the bigger picture and remember we are walking in the steps of giants.

Also, always remember to eat ice cream.

Heidy Quah Founder & Director Refuge For The Refugees

I think it's really important to see yourself as an equal to men. Once you start seeing and treating yourself as a less than, you're already putting yourself at a disadvantage. Know your worth and fight for it.

Be bold, be courageous, be fierce. Be confident, be kind, and be gentle. Your femininity isn't a weakness. It is in fact, a strength. So stand tall. Walk in your power, your purpose and your convictions. And help other people rise to theirs.





Special Guests



Harsha CEO & Co-Founder, Ascendance & 2019 Recipient of Diana Award for Young Changemakers

You have the power to change your reality. Your continuous thoughts, words and actions manifests the world around you and attracts the resources that you need to go to the next level.

On Leadership...



Peggy Liew Chief Operating Officer

Every moment we are given choices in our lives. To be happy or sad. To make things happen or not. I have always chosen...

- To empower others around me to be better and more successful in what they do,
- To nurture their passion and motivate them to always give their best;
- To always strike a balance and think for others beyond myself

Life is not always a smooth sailing journey. There will be mistakes and wrong decisions along the way. But, we must pick ourselves up every time we fall.

Remember, the choice is in our own hands!

Jayce Loh Director, Regional Business

Leadership to me means being in a position to make a difference by empowering others around us. Having the capability and confidence must always be tempered with empathy to help others achieve their potential. For women leaders, it also requires us to balance the multifaceted roles that we play in family, work and society. So, surround yourselves with people you love that share the same hopes and values as you. Being a leader can often be a lonely journey, but you don't have to go at it alone.

It takes courage for leaders to show their vulnerable side, but somehow the best female leaders are able to find the strength and determination inside themselves to persevere. Sometimes the journey or destination matters less than the fellow travellers we have with us.



On Leadership...

Wan Juliana

Head Compliance

Education has been a great gender-equaliser for women. Only through knowledge and literacy, can women stand together as equals to men in all aspects. We must continue to fight the good fight to champion the rights of women with our voice and strength.

We are soft, yet firm. We are careful, yet energetic. We understand empathy because we know how hard it is sometimes to be seen or have our voices heard. But our willpower, voices and ideas are equal to men.

Our emotional intelligence, knowledge and empathy, are what makes us unique human beings and capable leaders.





Elaine Wong

Business Process

Leadership is about empowering others to reach their absolute best and achieve a common goal together as a team. It has to do with putting the right people in the right place and at the right time. It's also about nurturing a positive work environment and culture.

Our careers forms a significant part of our lives. So to be able to work with a supportive and happy bunch of humans on earth makes this journey all the more sweeter.

I'm blessed to have this opportunity to shape my career path in an organisation where gender inequality is virtually non-existent, where women have equal access to opportunities for success.

On Leadership...



Tham Lai Lai

Head Legal & Anti-Money Laundering

Leadership is about creating an environment where my team feels safe, can thrive and be our best.

It's about bringing out the best in each of us and taking collective responsibility together as a team whether we reach our goals or not. One can't foster creativity or innovation in a workplace culture dominated by fear.

Importantly, it's also about showing our compassion and sincerity by putting the interests of the team before my own. Find out how they are really doing and build genuine relationships. You'll end up earning their trust and they may even be willing to take one for the team because they know their leader would do the same.

The great thing about leadership today is that we live in an age where women leaders don't have to pretend to be like men anymore.

We can be feminine and be leaders. So, there is really nothing stopping us ladies from taking lead in our respective roles.

Esther Teo

Senior Director Fixed Income

Investing is not just about making money, it is about achieving financial independence.

It may sound daunting to start initially, but once you see your money grow, there is no going back.

While short term market volatility may sound risky, the real risk is not achieving your long-term financial goals and freedom to live life on your own terms.

Don't be risk averse, but be risk aware.

Equip yourself with investing knowledge, talk to investing professionals for advice, do your own homework, and you will be more a confident woman to make informed investment decisions. Most importantly, get started today.

As the adage goes, "The best time to plant a tree was 20 years ago, the second best time is now."





Maggie Wong

Associate Director Fixed Income

Confidence and humility. If the past 10 years of being a fund manager has taught me anything is learning to embody both attributes and finding the fine balance in between.

While making conviction calls are important, one must also be open minded to thinking what can potentially go wrong in their views. Be open to feedbacks and weigh your decisions accordingly.

No fund managers are impervious to making bad calls. But what's most important is picking yourself up, reflecting upon it and learning from your mistakes.

Of course having a strong heart to be able to stomach the volatility helps too ;-)

Chong Lee Choo

Director ETF & Innovation Lab

Gender stereotypes and cultural myths prevent many women from taking charge of their investing journey.

The perception that we are too risk-averse or are not good enough often intimidates us into inaction, where we then leave all the investment decisions to our spouse/partner. But we should not be afraid to take charge. This IWD, we can start by:-

I – Identifying your purpose. When you know why you need to invest, it gives you the motivation to stay the course.

₩ - Whip up a plan. After you've gained clarity on your purpose, put in the work and research about the various investment products available. Seek help from advisors if you need to and learn more so you can eradicate your fears. Don't forget to set timelines, otherwise you will never get started.

D – Do it! With more knowledge about investments, execute your plan and start investing!





Yee Mei Hui

Senior Portfolio Manager Equity

Learn to respect the market. Don't be over-confident and ignore the blind spots.

To consistently outperform the market is easier said than done. Stay vigilant and continuously review your investment thesis to see whether it still holds. Always, invest with your eyes wide open and do your homework. Having winners in the portfolio is a must, but having less detractors also goes a long way in helping to boost returns.

It's important to also understand your risk tolerance and manage your temperament.

Importantly, stay hungry and curious to learn new things and expand your horizons. Look out for good mentors and peer groups to learn from.

On Empowerment...



Anitha A/P Appavoo

Senior Client Engagement Executive

Empowerment to me means the ability to decide for yourself what you wish to do, and then to do it, without interference from others. The decisions you make will shape your life. The more you take responsibility for your emotional stake and actions, the better quality of life you'll lead.

Azalina Ghani Unit Head Investor Operations

Personal empowerment is about taking control of our own lives and making positive decisions based on our desires. It is about instilling a sense of self-worth, the ability to make my own decisions, and going forth and embracing our inner feminist. Although full workplace motivation is required, true empowerment occurs when intention is translated into action.

On Empowerment...

Chin Siew Hui

Assistant Manager Wealth & Advisory

To me, women empowerment means being confident in yourself, and in so doing leading your life, and interactions with others, from a place of authenticity. It's about finding that 'you', nurturing it, and letting it drive you like a compass, with intuition, kindness, and humility.

Zakiyyah Jamaludin PRS Officer

To me, empowerment means having the freedom to make your own choices in life, or better yet, the power of having options.

Choice = Empowerment

You can choose to go down this road or the other.

You can choose either to pursue your studies or take the job offer.

You can choose to follow others or stay true to yourself.

You can choose to either lift or bring people down.

You have a CHOICE.

Your choices are your own, and you are in charge of them!

On Reflections...



Emma Compliance Executive

If you do not ask, the answer will always be "no".

Rejection is inevitable. But there is power in our voice.

There may be many "no's" along the way, but you miss every shot you don't take. It will be worth it when you eventually get that "yes".

Rachel Tee

Senior Executive Sales Support

Every decision that you make is a journey of life, so don't be afraid. Believe that you are strong enough to go through it all. Most importantly, enjoy life and love yourself!

On Reflections...



Yennie Ho

Senior Executive Sales Support

A woman today holds multiple roles, whether it is being a provider for her family or as a fellow colleague at work. Being a working mum, it is a journey for us to continually balance these roles. We strive to be the perfect mum or wife at home as well as deliver professionally at the office.

But we are more than the sum of our parts.

We are superwomen and role models for the next generation! To all working mums out there, be true and be kind to yourself! You are doing your best even when you think you are at your worst.





Alexandrea Tan PRS Specialist

There are days when you'll feel great, there are days when you'll feel overwhelmed. But always choose you every day.

Extend yourself the same kindness and encouragement you give to others. Because choosing you isn't selfish, it's self-love.

Only when we take care of ourselves, can we take care of others.

On Reflections...

Nuratikah Abdul Razak

Data Analyst, Information System and Technology Analytic Lab

Diamonds are created under pressure. There will always be a great reward waiting on the other side of hardship.

On Equality...



Nicole Khoo

Senior Investment Analyst Fixed income

Feminism is not 'women are better than men', but rather 'women are as good as men'. When I think of women empowerment, I think of tipping the scale towards equality.

I think of lifting women up to a state where they believe they can want and achieve the same things as their male counterparts. Ladies, you can have your cake and eat it too!

Lu Ruo Xuan Senior Executive Fund Operations

Women have emotions like everyone does. Unfortunately, we don't reap the same benefits from expressing them because society views them as something unseemly from women.

When I'm sympathetic, I'm perceived as weak. When I get angry, I'm perceived as irrational. Whereas a man who voices his objections is regarded as firm.

We must break this misperception and **#breakthebias**, instead of suppressing our emotions.





On Equality...

Khadijah Roslan

Manager Customer Care

There is no such thing as gender-oriented tasks or jobs. This includes the perception that women should be the only one doing the cooking and child-rearing.

In fact, I'm learning new things from my son everyday who enjoys cooking.

It's all about nurturing one another and allowing them to pursue their own interests and passion. We can learn from another irrespective of genders.





Saira Marzuki

Manager Institution, Corporate & HNWI

Women especially career women are perceived to be weaker or too emotional to be capable leaders because of their femininity and maternal instincts. But, these qualities are also what makes us better leaders as role models to our children, by nurturing and balancing the multi-faceted roles we play in family, work and society.

If men are strong, they are bold. If men are emotional, they're just being cute or sweet.

If a woman is capable, she is a threat. If she is opinionated and independent, she is too strong.

Equality needs to be unequivocal.

I am strong, I am emotional, I am independent.

#lamBreakingTheBias

On Authenticity...

Anne Ho

Senior Learning Manager Learning Academy

Never define yourself based on other people's beliefs or expectations. Instead, always strive to be the best version of yourself.

If you feel like you've gone astray, take a step back and reflect. Realigning your heart and mind will guide you back to your purpose.



Yasmine Kum

Team Manager Personal Wealth Business

If life is a musical, don't let others tell you how it's supposed to sound like. You are the composer of your own symphony.

It's important to live at your own pace. Do the things you enjoy, make your own decisions. At the end of the day, you are the one who's living your life.

On Authenticity...



Celeste Low

Assistant Manager Finance

Breathe! Things will eventually work out. If the tables won't turn, flip them over. Control your destiny and direct your path.

Have courage and start loving yourself for the way you are. Don't strive for perfection, as there is a different charm to being imperfect. In fact, perfection is actually quite boring!

Don't be afraid to ask for help. Life is tough enough and we cannot and shouldn't expect to do it all on our own. Taking good care of yourself is also crucial for us to perform our duties not only as employees, but also as mothers and women.