



# Being Financially Authentic

Prepared by:  
AHAM Asset Management

Financial authenticity is the practice of being completely honest with your financial situation, values and goals. But peer pressure and societal expectations can sometimes cause us to stray from what really makes us happy inside and out.

Here are 4 simple steps on how to be financially true to yourself.

1

## Be Present and Mindful

The world can be noisy and distracting place to live in. We're constantly told to act or behave in certain ways to gain the approval of others and be part of different social groups. But turning inwards offers us a chance for a deep introspection to be comfortable with ourselves without the need to change any part of us.

Take a moment to pause and breathe in every so often to reflect on what really matters to you and your values. With greater self-awareness, you will be able to express your financial truths more purposefully and make monetary decisions that align with your authentic self.

2

## It's all for the Gram

Don't always believe everything you see on social media. In this digital synthetic age, almost everything we see has been curated to pixel-perfection with many 'influencers' faking their wealth and lifestyle.

Examples include influencers using luxury car rentals and then passing it off as their own. Some were reported to have even staged a photoshoot in a fake private jet (emoji). So, don't compare yourselves to something that may not even be real.

3

## Be Happy on Your Own Terms

Each of us are distinct individuals with our own sets of quirks that make us who we are. So, we shouldn't have to give in to FOMO (fear of missing out) and get anxious about what others might say or not say about us.

Remember, it's your own journey and we all have our own paths to take. So, embrace your own financial quirks and be intentional about your decisions and money. Stick to the plan and prioritise things that are actually important to you and not what someone else says.

4

## Practice Gratitude

Take small steps every day to practice gratitude for what you have and avoid comparing yourself to others. We all have our own journey to take and it may not necessarily be the path well-trodden.

But that only makes it all the more special because it's your own unique journey. So keep your eyes on your goals and persevere by staying true to your values and priorities. With a touch panache, we can imbue our financial journey with confidence and self-assurance to be the best version of ourselves financially or otherwise.

**Disclaimer:** This article has been prepared by AHAM Asset Management Berhad (formerly known as Affin Hwang Asset Management Berhad) (hereinafter referred to as "AHAM Capital") specific for its use, a specific target audience, and for discussion purposes only. All information contained within this presentation belongs to AHAM Capital and may not be copied, distributed or otherwise disseminated in whole or in part without written consent of AHAM Capital. The information contained in this presentation may include, but is not limited to opinions, analysis, forecasts, projections and expectations (collectively referred to as "Opinions"). Such information has been obtained from various sources including those in the public domain, are merely expressions of belief. Although this presentation has been prepared on the basis of information and/or Opinions that are believed to be correct at the time the presentation was prepared, AHAM Capital makes no expressed or implied warranty as to the accuracy and completeness of any such information and/or Opinions. As with any forms of financial products, the financial product mentioned herein (if any) carries with it various risks. Although attempts have been made to disclose all possible risks involved, the financial product may still be subject to inherent risk that may arise beyond our reasonable contemplation. The financial product may be wholly unsuited for you, if you are averse to the risk arising out of and/or in connection with the financial product. AHAM Capital is not acting as an advisor or agent to any person to whom this presentation is directed. Such persons must make their own independent assessments of the contents of this presentation, should not treat such content as advice relating to legal, accounting, taxation or investment matters and should consult their own advisers. AHAM Capital and its affiliates may act as a principal and agent in any transaction contemplated by this presentation, or any other transaction connected with any such transaction, and may as a result earn brokerage, commission or other income. Nothing in this presentation is intended to be, or should be construed as an offer to buy or sell, or invitation to subscribe for, any securities. Neither AHAM Capital nor any of its directors, employees or representatives are to have any liability (including liability to any person by reason of negligence or negligent misstatement) from any statement, opinion, information or matter (expressed or implied) arising out of, contained in or derived from or any omission from this presentation, except liability under statute that cannot be excluded.