

A lot of times it seems like investment is reserved for the wealthy and the financially savvy, but with a unit trust it can be affordable, easy to understand, and help make your money work for you.

See, to get the most out of investing you need two things – diversification and knowledge. Investing in multiple securities mitigates your risk better than a single security, and knowledge means you know what to invest in and when. A unit trust gives you both by putting your investment alongside a whole lot of other investments in a diversified portfolio, managed by professional fund managers.

Imagine you wanted a pizza. You want the best toppings, right? But there are eight different pizzas on the menu. Now you could buy all eight pizzas, but that's ridiculously expensive. Instead you could get seven other people to buy different pizzas, and have one slice from each. Even better, you could get a food critic to tell you which pizzeria to go to, or even suggest the most suitable toppings.

A unit trust's a bit like that, except instead of pizza slices you're sharing in a package of stocks, bonds, and other securities and instead of a food critic you have a professional fund manager. You can get your slice for as little as a one thousand dollar lump sum and subsequently a hundred dollars a month when you invest in Unit Trust with HSBC.

You don't need a fortune to start investing. So why not begin your investment journey today?