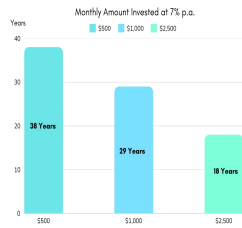


## HOW LONG WILL YOUR INVESTMENTS TAKE TO REACH \$1 MILLION?



@sgbudgetbabe

#InvestBetter

## How Investing Regularly Can Help You Hit a \$1 Million Portfolio

### Description

You may think having a \$1M portfolio is a dream, but the truth is, this is more achievable than most people expect.

Similarly, when I first started investing, I did not imagine I'd arrive at 2025 with \$1 million in my investment portfolio but that's exactly how life panned out. By budgeting, growing my income and investing regularly, I managed to achieve a breakthrough that my younger self never imagined possible.

All that, while becoming pregnant twice and raising two young kids.

So even if you're busy juggling work and life with no time to study or monitor the markets I suggest that you can look into using passive investing strategies like dollar-cost averaging (DCA) or setting up a regular savings plan (RSP) to help you build your wealth.

Disclosure: This post is brought to you in collaboration with Nikko Asset Management. All research and

## The real secret to hitting \$1 million

Most people think you need to be super smart or have exceptional investing skills in order to achieve a \$1 million portfolio, but that's not necessary.

In the words of Warren Buffett, *"The stock market is designed to transfer money from the Active to the Patient. Investing is not a game where the guy with the 160 IQ beats the guy with the 130 IQ."*

In my opinion, the real secret to reaching the \$1 million milestone is to stay invested (this requires discipline) and not let your emotions dictate your buy/sell decisions.

### Consistency and discipline.

It is not about luck, or how well you can time the markets.

As long as you invest regularly, let compounding do its magic and stay clear of emotional trading, I trust that you'll eventually get there.

The earlier you start, the easier it is.

Focus on **earning more and investing passively**. Instead of trying to outsmart the market, let a simple strategy work for you while you focus on increasing your income.

## Don't underestimate the power of investing regularly

Most people tend to invest during market highs and stay out when the markets are down. But I always believed that buying during times of greed and selling during times of fear is the *wrong* way to invest - you're literally buying high and selling low!

Certainly, not everyone has the time to pick stocks or analyze market trends. If you're focused on building your career, running a business, or raising a family, you might be tempted to put off investing for your future and let it take a backseat.

But what if I told you that you could still grow a million-dollar portfolio without spending hours on research?

Even if you do not have a lot of time to monitor the markets, using passive investing strategies can help you stay on track.

With **dollar-cost averaging** (DCA), for instance, it takes the guesswork out of investing. You invest a fixed amount at regular intervals (e.g. monthly) regardless of market conditions. When prices are high, your investment buys you less shares or units. When prices fall, you get more for the same amount. This helps smoothen out market volatility and removes the stress of you trying to time the market.

Dollar Cost Averaging - If an index ETF is trading near S\$4.00 per unit, an investor

An easy way to apply this strategy would be to set up a Regular Savings Plan (RSP). These are automated investment plans that you can create with almost any bank or brokerage in Singapore today, which then invests on your behalf into your selected ETFs, unit trusts, or blue-chip stocks each month.

At the start of last year, I taught a free beginners investing class to 300 of my readers and did an experiment where I set up a RSP on the spot for them to see how easy it could be. It took me 15 minutes and I specified a fixed amount to be withdrawn from my account to invest on my behalf every month.

The returns on my RSP has made me more than what a similar sum sitting in my high-yield savings bank account has gotten.

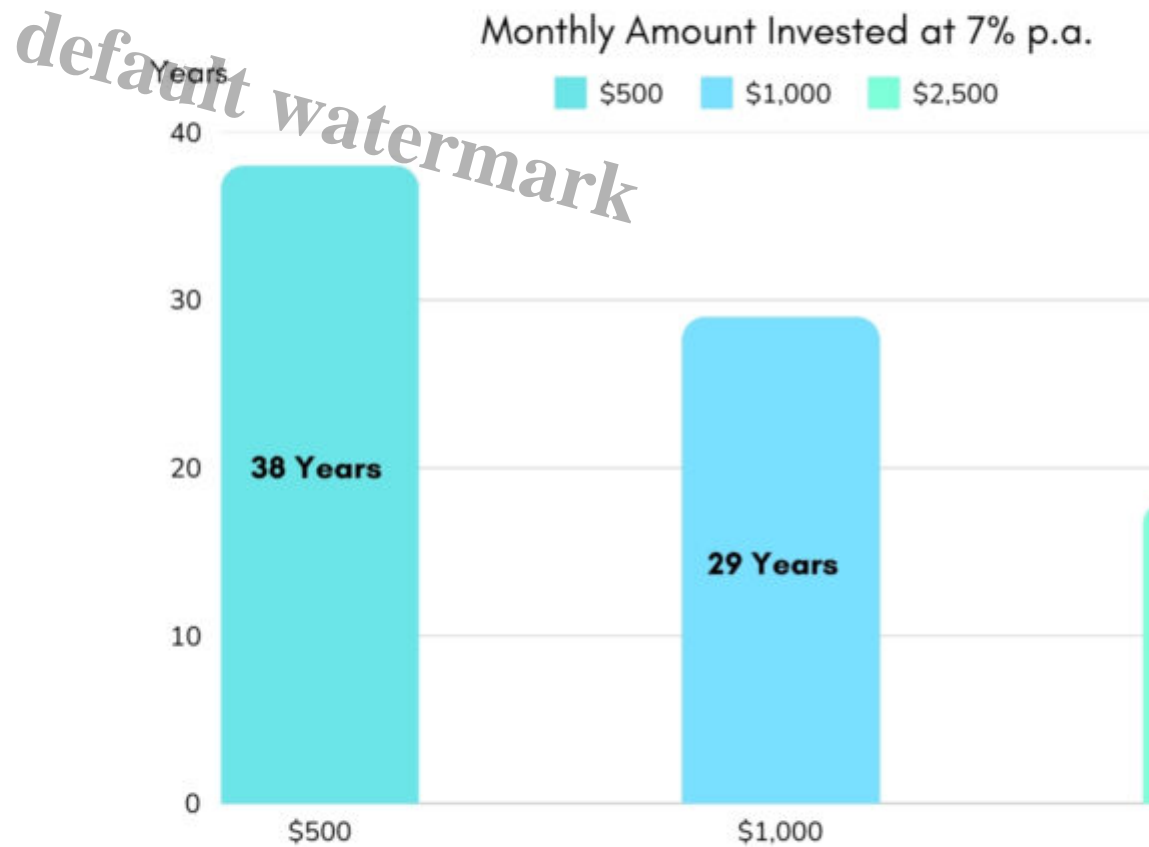
Not too bad for just 15 minutes of work and set-up.

If that's not sufficient proof to convince you that RSPs can be an easy way to grow your wealth, here's more.

## The Path to \$1 Million: How Much Should You Invest?

Here's a simple breakdown of how much you need to invest monthly to hit \$1 million, assuming a 7% annual return (using a conservative historical average of the S&P 500):

# HOW LONG WILL YOUR INVESTMENT TAKE TO REACH \$1 MILLION



@ sgbudgetbabe

Source: Author's own illustration.

*Purely for illustration purposes only. There can be no assurance the above returns can be achieved in your situation. Several factors including market downturns and your own actions can affect the outcome which can include a gain or loss in investments.*

If you start in your 20s or 30s, hitting \$1M before your retirement can be achievable even if you start with a modest investment of just \$500 each month.

When I first started investing, I was still earning a take-home pay of \$2,000. But I still invested every month without fail. If I received any extra income or bonuses, it went into my investments. It didn't matter whether the markets were up or down I invested through the 2016 oil crisis, the 2018 prolonged crypto winter, the 2020 COVID crash and especially during the 2022 tech meltdown.

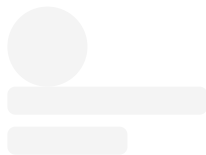
After 10 years of investing diligently, [I crossed the \\$1 million milestone last year in December.](#)

## RSPs: A Beginner Investor's Best Friend

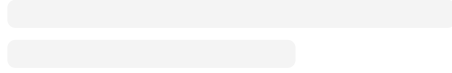
Time is an investor's biggest ally. It is also possibly *the* biggest factor that will affect your wealth-building journey in the markets.

Most people really only have 4 decades to invest. Your 20s, 30s, 40s, and 50s. Every year that you decide to wait is another year gone where your money could have grown for you.

If you wait too long to invest, that is time that you will never be able to get back.



[View this post on Instagram](#)



A post shared by Budget Babe (@sgbudgetbabe)

I started investing in my 20s and crossed the \$1M milestone in my 30s. You can only imagine how my portfolio will look like in the next decade (*psst, follow this blog and check back here to find out then!*)

The good news is, you can decide to start investing your money and let compounding do the work for you, over time.

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The good news is, you can decide to start investing your money and let compounding do the work for you, over time.

And even if you're too scared to pick individual stocks, then RSPs could very well be your best friend to help you invest without needing much effort from you every month – no need to screen or analyze individual stocks, and even if you're busy, your investments will still run on autopilot for you. *However, like all investments, there are risk factors to be considered when investing in a certain sector or region. RSPs do not absolve one from the need to conduct the personal due diligence required before making any investment decisions. Dollar cost averaging into a bad investment doesn't make it a good investment.*

## Upcoming Event!

As I've repeatedly preached over the last decade of running this blog, the biggest mistake you could make is to **wait too long to start investing**.

Even if you begin with just \$100 or \$200 a month, the key thing is to start so that your money gets put to work for you in the financial markets sooner rather than later.

For instance, if you prefer a balanced portfolio, you can check out the [Nikko AM Singapore STI ETF](#) and [ABF Singapore Bond Index Fund](#) here for some ideas.

Or, if you're a fan of Real Estate Investment Trusts (REITs) for their dividends but don't know which REIT to pick, then the [NikkoAM-StraitsTrading Asia ex Japan REIT ETF](#) – which encompasses the top listed REITs in not only Singapore but also the rest of Asia ex Japan – could be a good place to start looking.

And if you'd like to learn how I crossed \$1M in my own portfolio while juggling my career and family, all within a decade, join me in my upcoming session at SGX where I'll break it all down.

# MILLIONAIRE IN THE MAKING

## \$ PATH TO YOUR FIRST MILLION \$

Want to learn how you can reach your goal? Join us at this event!

 **Saturday, 22 March 2025**  **SGX Auditorium**  **10am to 3pm**



**Gerald Wong**  
Founder & CEO of Beansprout



**Dawn Cher**  
Founder of SG Budget Babe



**Timothy Ho**  
Co-Founder of Dollars and Sense



**Sara and Aaron Wee**  
Founders of The Weblings

Is \$1million realistic? How can you reach your goal? Join us for an insightful experience that helps you learn from the investing experts on how to reach your financial goals.



Register [here](#) to reserve your seat!

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The performance of the ETF's price on the Singapore Exchange Securities Trad

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) may be different from the net asset value per unit of the ETF. The ETF may a  
The Central Provident Fund (CPF) Ordinary Account (OA) interest rate is the legislated minimum 2.5% per annum, or the 3-month average yield of 10-year Singapore government bonds. Please refer to the website of the CPF Board for further information. Investments in the units of Nikko AM Singapore STI ETF are not in any way sponsored, endorsed or guaranteed by the issuer. The units of NikkoAM-StraitsTrading Asia ex Japan REIT ETF are not in any way sponsored, endorsed or guaranteed by the issuer. Neither Markit, its Affiliates or any third party data provider makes any warranty or representation regarding the accuracy of the Markit iBoxx SGD Non-Sovereigns Large Cap Investment Grade Index are marks of Nikko Asset Management Asia Limited. Registration Number 198202562H.

**Category**

- 1. Investing

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