



Five Investment Ideas For Singapore Portfolios In 2026

Description

DBS Chief Investment Office frames its [five 2026 ideas](#) as parts of a diversified barbell, not five automatic buys. The income side favours high-quality bonds and Singapore REITs, while the growth side looks to Asian equities and companies that use artificial intelligence to lift productivity. Gold sits between the two as a diversifier.

That distinction matters for Singapore investors. A market outlook can be a useful research map, but the right allocation still depends on emergency savings, time horizon, risk capacity, existing CPF exposure and whether a loss would force an early sale.

The Five Ideas In Plain English

The first idea is short- to medium-term investment-grade bonds, with DBS identifying the five-to-seven-year area as a balance between yield and sensitivity to rate changes. The second is Asia ex-Japan equities, where valuations were described as discounted against global peers when the outlook was published.

The third bucket is companies DBS calls Innovators, Disrupters, Enablers and Adapters, with particular attention on businesses that turn AI spending into measurable productivity. The final two are S-REITs, supported by easing financing costs, and gold as a hedge against policy, currency and geopolitical risks.

- Income: quality bonds and S-REITs.
- Growth: Asia ex-Japan and selected AI adopters.
- Diversifier: gold, which can still be volatile.



Singapore-listed property trusts are one of the five asset ideas in DBS's outlook. Image: DBS.

Translate A View Into A Portfolio

Start with the job each holding should do. Bonds can dampen volatility and produce income; equities seek long-term growth; REITs add property-linked income; gold may help when confidence in currencies or markets weakens. Owning all of them does not guarantee protection if the weights are inappropriate.

Compare every idea with what you already own through CPF, property, insurance-linked products, employer shares and unit trusts. A homeowner with substantial Singapore exposure may not need another large domestic property allocation simply because S-REIT yields look appealing.

- Set a target allocation before choosing products.
- Check fees, currency exposure, liquidity and tax treatment.
- Rebalance on a schedule instead of chasing recent returns.



Gold is one of five assets discussed in DBS's 2026 outlook. Image: DBS.

The Risk Checks To Keep

DBS states that investments can lose money and that its article is information rather than personal financial advice. Bond prices can fall, REIT distributions can be cut, equities can stay cheap for years and gold produces no operating cash flow.

Keep near-term expenses and an emergency buffer outside volatile assets. Readers building fundamentals can also browse Little Big Red Dot's [Investment guides](#) before comparing platforms or funds.

- Invest only in products you can explain and monitor.
- Avoid concentrating a large sum with one issuer or theme.
- Use a licensed adviser when suitability is unclear.

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