Level 3

Topic 3. Building a Smart Diversified Portfolio

Part 1: Opening

Alex: Hello everyone, and welcome to this video on building a smart, diversified portfolio.

Charlie: We are going to keep everything simple so everyone can follow along, whether you are just starting or looking to improve what you already have.

Alex: That's right Charlie, the goal is to create a portfolio that matches your risk level and includes investments that genuinely interest you.

Charlie: Let us dive in.

Part 2: Core Content

Alex: First, what does a diversified portfolio even mean?

Charlie: Think of it like a balanced meal. You do not want just one type of food, you mix meats, veggies and grains, so your body gets everything it needs. Building a diversified portfolio is the same concept, it means spreading your capital across various assets like real estate, precious metals and new technology to ensure you have a healthy balance of investments in your portfolio**.**

Alex: Now let us look at the main areas, or sectors to include.

Charlie: These are things like technology, healthcare, finance, consumer goods, advanced transportation, commodities and more. Spreading across several sectors makes your portfolio stronger. You do not need to own every single one.

Alex: Here is the fun part, focus on projects that interest you

Charlie: Whether your passion is technology, real estate, or humanitarian work, your portfolio can reflect what matters to you. You can dedicate a portion of your funds to tech innovations, real estate



ventures, or community projects like clean water and education—putting your capital to work where it improves local infrastructure and empowers families. When your portfolio reflects what you care about, you are more likely to learn, watch, and adjust it thoughtfully. Match the overall mix to your comfort level

Alex: So how do you suggest someone build their portfolio?

Charlie: Start simple. Look for projects that invest across different sectors and cover many areas at once. For example, an investment covering various precious metals, another with a focus on commercial and residential real estate, and possibly one that invests in emerging technologies.

Alex: The key is keeping your portfolio balanced and filled with assets that spark your interest.

Charlie: Spend time reviewing your investments appropriate to your investment style.

Alex: Many investors review daily, weekly or monthly and rebalance if needed.

Charlie: That way, investing feels less like a chore and more like something meaningful.

Part 3: Questions and Answers

Question 1 - What if I'm worried about risk?

Alex: What if I am worried about risk?

Charlie: Great question. Always start by knowing your comfort level. Invest slowly and according to your budget in order to gain confidence. Diversification itself lowers risk by not putting all eggs in one basket. Choose familiar projects so you understand them better.

Alex: If you have questions about projects on offer. You can always ask in the MAGA Chat.



Question 2 - How much would I invest in humanitarian projects?

Alex: How much would I invest in humanitarian projects.

Charlie: The new financial system, the QFS, is heavily supportive of humanitarian projects. Most ICO's you invest in will have Humanitarian aspects included in the project, offering significant returns**.** It's important to review what is on offer when ready to invest and ensure it aligns to your values.

Alex: The exact amount you choose to invest is a personal decision. This allows you to move at your own pace and align your investments with your financial strategy and the real-world impact you want to create.

Question 3 – Do I need to be an expert to build a diversified portfolio?

Alex: Do I need to be an expert to build a diversified portfolio?

Charlie: Not at all. Begin with small funds, learn as you go, and focus on sectors or ideas that already interest you. Remember, a well-rounded portfolio ensures you include assets that provide opportunities for the people and community you care about.

Alex: To explore our latest offers and updates, visit the MAGA Channel. For specific project questions or guidance, feel free to ask in the MAGA Chat.

Part 4: Closing

Charlie: Take your time and enjoy the process.

Alex: Start small, stay consistent and stay balanced.

Charlie: Thank you for joining us today at the Maga Academy, we look forward to seeing you in the next video

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