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Readers should seek the advice of a qualified and registered securities professional or do their own research and due diligence.

There's a ton of information on the web out there if you google "dividend investing".

The hard part about all of it this: **How the hell do you know who should be trusted?**

The answer is to find the people who make public:

- track record
- portfolio
- returns.

Why?

So **YOU** can learn and profit from their experience, journey, knowledge, and ideas.

Here are four dividend investing bloggers who can do exactly that.

Dividend Investing Hero #1 – Brian Halim



Source: [Straits Times](#)

[A Path to Forever Financial Freedom \(3Fs\)](#)

His Portfolio Size: **SGD\$853, 984121**

My Portfolio

*Updated 12 Jan 2019

Portfolio

No.	Counters	No. of Shares	Market Price (SGD)	Total Value (SGD) based on market price	Allocation %
1.	Vicom	31,300	6.00	187,800.00	19.0%
2.	Frasers Logistic Trust	162,200	1.06	171,932.00	17.0%
3.	Starhill Reit	247,000	0.69	170,430.00	17.0%
4.	Far East Hospitality Trust	230,000	0.63	144,900.00	15.0%
5.	Manulife Reit	81,000	US\$0.81	90,542.00	11.0%
6.	UMS (Short)	325,000	0.60	195,000.00	20.0%
7.	Warchest	2,000		2,000.00	1.0%
	Total			962,604.00	100%
	Less: CFD Leverage @ 3.2%			(108,620.00)	
	Net Total			\$53,984.00	100%

* Does not include emergency, social security (CPF), insurance endowment and short term (1 month) funds for working capital purpose.

Total Portfolio Size	\$853,984
Total Dividends (2018)	\$42,972
Dividends per month on average for 2018	\$3581

Brian runs a blog at [ForeverFinancialFreedom](https://www.foreverfinancialfreedom.com/) and he's targeting retirement by age 35. A fundamentals-based investor, he believes in buying good businesses that are undervalued which provide dividends.

"It is also important that companies pay out dividends to shareholders. As a business grows, it eventually leads to growing dividends, and that's the only way shareholders can be rewarded." – Brian Halim

One of his more notable buys include ST Engineering at \$2.60 in 2011 and then selling it again at \$4.20 in 2013.

That's a neat 61% gain across 2 years.


Or about 30.5% gain per year.

Clearly, whatever he's doing is working. And he's well on track to retire at 35. Also clearly worth following.


Dividend Investing Hero #2 – Dividend Warrior



Dividend Warrior's profile picture on *hardwarezone*.



ower 2, Singapore 138589
:dp



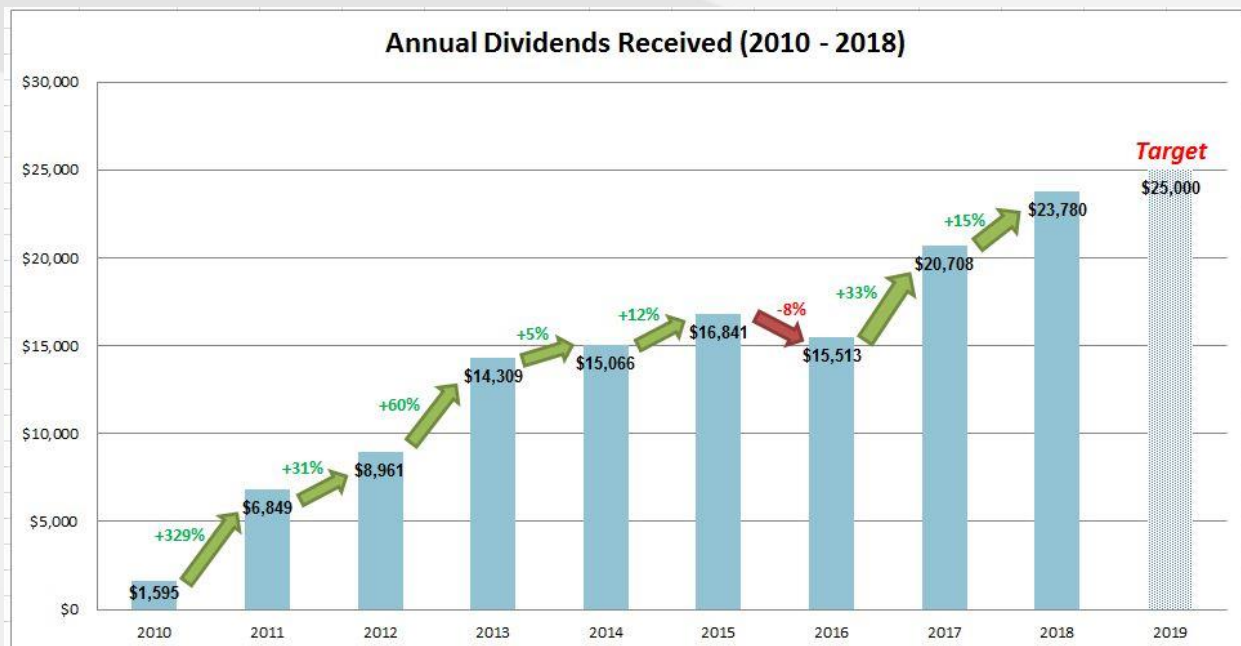
With effect from 1 October 2018, investors will be required to report their short positions via the Short Position Reporting System (SPRS).

This is in addition to disclosing your short sell orders on Sisk today. Visit <https://eservices.mas.gov.sg/spr/>

	DCS BANK A/C Active	SGX LENDING PROGRAMME Nil	DATE 30/11/2018	PAGE 1
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Securities Holdings as at November 30, 2018					
Security	Free (1)	Available (2)	Balance (1+2)	Last Price (3)	Market Value (1+2) x (3)
				SGD	SGD
ASCENDAS REIT	20,000	NIL	20,000	2.570	51,400.00
ASTREAIVB280614	2,000	NIL	2,000	1.068	2,136.00
CAPITAMALL TRUST	7,000	NIL	7,000	2.250	15,750.00
DBS	1,093	NIL	1,093	24.380	26,647.34
FRASERS CPT TR	15,000	NIL	15,000	2.160	32,400.00
FRASERS L&I TR	50,000	NIL	50,000	1.060	53,000.00
KEPPEL DC REIT	18,000	NIL	18,000	1.360	24,480.00
MAPLETREE COM TR	23,600	NIL	23,600	1.660	39,176.00
MAPLETREE IND TR	20,000	NIL	20,000	1.900	38,000.00
MAPLETREE LOG TR	35,800	NIL	35,800	1.270	45,466.00
MAPLETREE NAC TR	12,000	NIL	12,000	1.130	13,560.00
NETLINK NBN TR	3,100	NIL	3,100	0.775	2,402.50
OCBC BANK	2,520	NIL	2,520	11.260	28,375.20
PARKWAYLIFE REIT	14,000	NIL	14,000	2.720	38,080.00
PROPNEK	7,000	NIL	7,000	0.540	3,780.00
RAFFLES MEDICAL	5,097	NIL	5,097	1.180	6,014.46
SUNTEC REIT	6,000	NIL	6,000	1.760	10,560.00
			TOTAL :	SGD	431,227.50

- END -



Total Portfolio Size	\$426,700
Total Dividends (2018)	\$23,800
Annualised Dividends per month	\$1983.33

His blog title is literally dividend warrior. Dividend Warrior regularly blogs about dividend investing, his investing strategies, and his investing mentality.

A firm believer of using a systematic approach towards investing, Dividend Warrior has managed to accrue a substantial portfolio over 9 years of investing that has afforded him decent an income generation.

His current dividends income is nearly **\$2000** a month!

That constitutes entire salaries for some people and is good enough to provide a nice regular boost of cash towards his monthly expenses or even outright negate them.

He's definitely worth a follow if you want to learn more about how he reacts to market volatility, REITs investing, as well as general investing principles and strategies.

Dividend Investing Hero #3 – LadyYouCanBeFree



LadyYouBeFree's Portfolio:

Symbol	Stock Name	Action	Mkt	Qty	Avg Price	Original Value	Last	Mkt Value	Profit/Loss in SGD	Profit/Loss %	% of Portfolio
BABA	ALIBABA GRP ADR	Buy Sell	US	700	107.5290	75,270.3000	USD 175.0700	122,549.0000	64,998.757	62.81	13.20
GOOGL	ALPHABET INC A	Buy Sell	US	5	572.3000	2,861.5000	USD 1,239.6350	6,198.1750	4,587.261	116.61	0.67
GOOG	ALPHABET INC C	Buy Sell	US	5	569.8800	2,849.4000	USD 1,223.0032	6,115.0160	4,489.569	114.61	0.66
AAPL	APPLE INC	Buy Sell	US	2,240	65.6090	146,964.1600	USD 212.9300	476,963.2000	453,682.680	224.54	51.39
BAC	BANK OF AMERICA	Buy Sell	US	1,700	11.7440	19,964.8000	USD 30.7950	52,351.5000	44,525.235	162.22	5.64
C	CITIGROUP	Buy Sell	US	620	45.0400	27,924.8000	USD 69.7700	43,257.4000	21,079.259	54.91	4.66
FB	FACEBOOK INC A	Buy Sell	US	700	73.5890	51,512.3000	USD 178.5500	124,985.0000	101,010.268	142.63	13.47
IBM	INTL BUS MACHINE	Buy Sell	US	100	146.4590	14,645.9000	USD 145.2800	14,528.0000	-162.089	-0.81	1.57
JD	JD.COM INC ADR	Buy Sell	US	100	42.9900	4,299.0000	USD 33.1700	3,317.0000	-1,350.054	-22.84	0.36
MSFT	MICROSOFT CP	Buy Sell	US	100	65.6475	6,564.7500	USD 108.3181	10,831.8100	5,866.354	65.00	1.17
02318	PING AN	Buy Sell	HK	2,000	73.0470	146,094.0000	HKD 68.450	136,900.0000	-1,609.869	-6.29	1.88
00700	TENCENT	Buy Sell	HK	800	358.7000	286,960.0000	HKD 325.800	260,640.0000	-4,608.632	-9.17	3.58
TWTR	TWITTER INC	Buy Sell	US	500	33.7980	16,899.0000	USD 32.8000	16,400.0000	-686.025	-2.95	1.77
Total In SGD								1,275,990.894	691,822.714	118.43	100.00

US Stocks

Symbol	Stock Name	Action	Mkt	Qty	Avg Price	Original Value	Last	Mkt Value	Profit/Loss in SGD	Profit/Loss %	% of Portfolio
O5RU	AIMSAMP Cap Reit	Buy Sell	SG	47,000	1.4320	67,304.0000	SGD 1.380	64,860.0000	-2,444.000	-3.63	16.31
C38U	CapitaMall Trust	Buy Sell	SG	25,000	1.9410	48,525.0000	SGD 2.220	55,500.0000	6,975.000	14.37	13.95
D05	DBS	Buy Sell	SG	1,042	15.3340	15,978.028	SGD 25.100	26,154.200	10,176.172	63.69	6.58
ACV	Fraser's HTrust	Buy Sell	SG	20,000	0.7030	14,060.0000	SGD 0.705	14,100.0000	40.000	0.28	3.55
N58U	HPH Trust USD	Buy Sell	SG	4,000	0.6580	2,632.0000	USD 0.255	1,020.0000	-2,216.178	-61.25	0.35
BN4	Keppel Corp	Buy Sell	SG	15,000	7.2720	109,080.0000	SGD 6.650	99,750.0000	-9,330.000	-8.55	25.08
K71U	Keppel Reit	Buy Sell	SG	280	1.3660	382.480	SGD 1.180	330.400	-52.080	-13.62	0.08
B2F	M1	Buy Sell	SG	2,000	3.2450	6,490.0000	SGD 1.600	3,200.0000	-3,290.000	-50.69	0.80
ME8U	Mapletree Ind Tr	Buy Sell	SG	2,000	1.9642	3,928.400	SGD 1.960	3,920.0000	-8.400	-0.21	0.99
M44U	Mapletree Log Tr	Buy Sell	SG	15,000	1.2070	18,105.0000	SGD 1.250	18,750.0000	645.000	3.56	4.71
CFA	NikkoAM-STC Asia REIT	Buy Sell	SG	10,000	1.0000	10,000.0000	SGD 1.116	11,160.0000	1,160.0000	11.60	2.81
O39	OCBC Bank	Buy Sell	SG	277	8.4300	2,335.110	SGD 11.200	3,102.400	767.290	32.86	0.78
M1GU	Sabana Reit	Buy Sell	SG	60,000	0.8380	50,280.0000	SGD 0.435	26,100.0000	-24,180.000	-48.09	6.56
S68	SGX	Buy Sell	SG	2,000	4.3590	8,718.0000	SGD 7.340	14,680.0000	5,962.0000	68.39	3.69
Z74	SingTel	Buy Sell	SG	550	3.1650	1,740.750	SGD 3.110	1,710.5000	-30.250	-1.74	0.43
S63	ST Engineering	Buy Sell	SG	2,000	3.2648	6,529.6000	SGD 3.290	6,580.0000	50.400	0.77	1.65
CC3	StarHub	Buy Sell	SG	90	2.2240	200.160	SGD 1.650	148.5000	-51.660	-25.81	0.04
T82U	Suntec Reit	Buy Sell	SG	10,000	1.5300	15,300.0000	SGD 1.900	19,000.0000	3,700.0000	24.18	4.78
U11	UOB	Buy Sell	SG	1,022	14.7780	15,103.116	SGD 26.690	27,277.180	12,174.064	80.61	6.86
Total In SGD								397,725.476	47.358	0.01	100.00

Singapore Stocks

LadyYouCanBeFree started investing in the markets since 2005. Her current portfolio is split into two, one in the US and one in Singapore.

US Portfolio	\$1,275,890.994
SG Portfolio	\$397,725.476
Monthly Dividend between Jan – July	\$16,068

With an average dividend income of \$2,678 between January to July and a portfolio of \$2,131,457.196, LadyYouCanBeFree should probably be truly free of having to work.

Unlike most other bloggers, she's clearly separated her portfolios by strategy. Her US stocks represent her growth strategy and her SG stocks represent her income strategy.

To my mind, she could easily generate a lot more dividends income if that is what she desired by simply shifting more dollars back to her income portfolio.

Such flexibility is good in the long term run and more rarely seen.

People don't tend to separate their allocations neatly into growth vs dividend stocks enough and she presents a neat way (and is an example) of how and why such a strategy can pay off immensely well.

If you follow her blog and her stream of thoughts, you should be able to glean useful information for your own investment journey as well. Definitely, [follow](#).

Dividends Income Hero #4 – Christopher Ng Wai Chung



Full disclosure. Christopher Ng is Dr Wealth's [Early Retirement Masterclass](#) trainer.

Now that that's out of the way, let's move on to why he's a person you should follow.

Chris retired at 39.

His income from his dividends exceeded his expenses by the time he was 33, meaning he could actually have retired 6 years earlier.

Registered Holdings	Book Closure Date	Gross Amount	Net Amt	Exchange Rate	Handling Fee and GST	Amt. Paid
8,800	23 May 18	1,352.56	1,352.56	1.00	0	1352.56
48,000	06 Jun 18	547.2	547.2	1.00	0	547.20
88,000	23 May 18	1,253.12	1,253.12	1.00	0	1253.12
88,000	23 May 18	364.32	364.32	1.00	0	364.32
8,000	18 May 18	32.8	32.8	1.00	0	32.80
8,000	18 May 18	168	168	1.00	0	168.00
8,000	18 May 18	49.6	49.6	1.00	0	49.60
88,000	08 May 18	132	132	1.00	0	132.00
88,000	08 May 18	114.4	114.4	1.00	0	114.40
88,000	12 Jun 18	1,936.00	1,936.00	1.00	0	1936.00
88,000	08 May 18	2,068.00	2,068.00	1.00	0	2068.00
88,800	21 Jun 18	1,443.00	1,443.00	1.00	0	1443.00
88,800	07 May 18	645.84	645.84	1.00	0	645.84
88,800	07 May 18	1,012.14	1,012.14	1.00	0	1012.14
88,800	07 May 18	493.91	493.91	1.00	0	493.91
02/07/2018 9.54 PM						11612.89

(Dividend statements (Unleveraged) – July 2018, \$11,612.89)

In terms of value adding for you as a reader, following Chris also means you get more dividend investing ideas like this on his blog:

e) Super-duper REIT screening strategy

So thanks to Kenny, there are at least two working strategies. Find REITs with a high yield and low gearing. I combined both screens, searching for the top 50% highest yielding REITs and then within that set, short-listing 50% of those with the lowest gearing.

This time I had a winning strategy in my hands. A final return of 13.16% with a semivariance of 14.49%. It has a fairly high Sharpe ratio of 0.54. 1 in 40 years, you may lose about 16% of your portfolio value, making this something which may be amenable to 200% leverage.

[Deep REITs Strategy](#)

See the value you can get?

In addition to the above, Chris actually puts his money where his mouth is.

What do I mean?

I mean that he invests in the portfolio that he taught his students to create in his class.

Christopher Ng Wai Chung
Admin · January 9 at 11:33 AM

The portfolio I invested in with my training proceeds just went positive today. While I make no guarantees on its future performance, I just want to say that sometimes we will need to endure significant drawdowns before some positive signs start to show. Today's performance was driven by the performance of Batch 1 portfolio that was unfortunate enough to be at the brunt of US-China trade war in October 2018. Once dividends start flowing in March 2019, I expect to secure some long term gains.

My Portfolios / Trainee Portfolio ▾

SGD 37,343.83	Day Gain +353.50 (+0.96%)	Total Gain +11.67 (+0.03%)
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In my book, he's one of the best investor-bloggers you can check out.

Why I Chose Them

I chose to feature the above dividend investment bloggers to prove several points.

- They put their money where their mouth is.
- They display their results.
- They have decent to excellent track records.
- They are all dividend investors.

The finance industry nowadays is flush with people trying to make a quick buck trying to influence your actions every day.

If you want to find people worth following to increase your knowledge and profits, they should at least pass the above criteria.

That's what we at Dr Wealth strive to embody. To educate only when you're qualified to do so. And to lead by example.

That's how you know we care.

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What Others say about us

*"I liked how they **explained all the concepts clearly**. And provided us with hands-on and real life examples to apply and practice what we learnt."* LWT, Factor-based Investing

"Through Dr Wealth, I've quickly acquire all the necessary investing skills that I did not possess prior to the course." - Quek Xiao Tian, Life Planner

"The courses are a great start for beginners, would recommend for complete newbies." - Shaun Toh, Manufacturing Engineer

"I liked the case studies shared in the course, and found the instructors approachable and knowledgeable." - Norman Lau, Sales Executive

"Thank you for kindling in me a great passion to start investing! And for providing such a great support." - Ethan Lim, VFX artist