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If there's one benefit to the heightened market volatility driven by global trade tensions, it's the renewed emphasis on diversification, according to wealth experts.

International investments are becoming increasingly attractive as speculation rises that trade initiatives and tariff increases could lead to a US economic slowdown and a reduced global influence.

The S&P 500 is down approximately 8.6% this year, while the Euro Stoxx 50 index has surged around 14% on a currency-adjusted basis as of the latest trading session. Thus, in this edition of Alamoudison's Finance focusing on how to invest SAR 10,000, the spotlight shifts to non-US opportunities — ranging from electricity plays in Spain, to pharmaceutical giants in the UK, to real estate investments in Japan.

For those who prefer exchange-traded funds (ETFs), Alamoudison Intelligence's ETF research associate Abdulrahman Aljifri provides suggested proxies for these ideas. Additionally, we highlight each expert's fun recommendation on how they'd personally spend a SAR 10,000 windfall – from health-tracking gadgets to adventurous trips abroad.



The Logo of Alamoudison – Setting New Standards in Finance, Consulting, and Investment.



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Explore European Pharma

The Idea:

After 17 years of US equity dominance, global investors are increasingly turning toward international markets, where valuations are more attractive. European and UK pharmaceutical stocks stand out as exceptionally compelling investments during times of trade uncertainty.

The Strategy:

European pharmaceutical firms have exited low-margin businesses and now focus on innovative, globally distributed drugs. With efficient global supply chains and strong drug pipelines, these companies offer stable dividends and robust future cash flows.

The Big Picture:

Diversifying internationally brings geographic, sector, and currency protection. Europe's increased fiscal stimulus could provide additional resilience, making health care – especially pharmaceuticals – a strong sector in uncertain times.

How to ETF it:

While no ETF isolates European pharmaceutical companies alone, the iShares Global Healthcare ETF (IXJ) offers a 30% allocation to non-US health-care firms. Alternatively, the VanEck Pharmaceutical ETF (PPH) provides concentrated exposure but with higher volatility potential.



Look to Japan

The Idea:

A weakening US dollar favors international investments, particularly in Japanese real assets. Japan’s real estate and infrastructure sectors offer attractive dividends and potential for currency appreciation.

The Strategy:

Japanese real assets benefit from low leverage and attractive valuations. Investments in hotels and infrastructure assets are appealing amid a weak yen. Simultaneously, commodities like copper and gold should benefit from global reflation and inflationary trends.

The Big Picture:

While market volatility is expected to stay elevated, international equities – supported by fiscal activism in Europe and China – are poised to outperform US equities in the coming years.

How to ETF it:

Options include the Franklin FTSE Japan ETF (FLJP) for exposure to Japanese equities without currency hedging, or the Franklin FTSE Japan Hedged ETF (FLJH) for those wanting to eliminate currency risk. Copper exposure can be gained through United States Copper Index Fund (CPER), while gold investors may consider the SPDR Gold MiniShares Trust (GLDM).



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Electricity demand is powering a new era of growth – driven by data centers and investments in renewable energy and transmission infrastructure.

Make a Power Play

The Idea:

Electricity demand is set to surge, especially with the growth of data centers. Investing in electricity production and transmission infrastructure offers growth potential.

The Strategy:

Redeia Corp in Spain and Algonquin Power & Utilities Corp in Canada are well-positioned to benefit from regulatory changes and increasing demand for renewable energy and transmission projects.

The Big Picture:

There is a significant gap between current electricity production capacity and future demand needs, both in the US and Europe, ensuring strong investment opportunities in this sector.

How to ETF it:

The iShares Global Utilities ETF (JXI) or Virtus Reaves Utilities ETF (UTES) can provide diversified exposure to global utility companies.

Buy European Luxury

The Idea:

Luxury goods manufacturers in Europe present an overlooked opportunity. While European equities have surged, luxury brands have underperformed, making them attractive for discerning investors.

The Strategy:

Iconic brands, particularly from France and Italy, have resilient business models and premium pricing power. With Chinese consumer demand stabilizing, luxury brands could benefit significantly.

The Big Picture:

Luxury goods companies have a strong long-term track record and unique competitive moats. Their current undervaluation offers a prime entry point for investors.

How to ETF it:

The Themes European Luxury ETF (FINE) provides exposure to European luxury brands. However, investors should be mindful of the risks associated with smaller, niche ETFs.



Bargain-Shop Overseas



Global diversification for 2025—highlighting discounted opportunities in Europe and Japan via targeted ETFs.

The Idea:

While the US equity market faces valuation challenges, international markets, particularly Europe and Japan, offer discounted opportunities in financials and industrials.

The Strategy:

Despite narrowing somewhat, the US still maintains a significant valuation premium over global markets. Investors can capitalize on this by seeking diversified exposure to international equities.

The Big Picture:

With supportive fiscal policies abroad and stretched valuations at home, a strategic tilt towards developed markets outside the US could yield better returns in the coming years.

How to ETF it:

European exposure can be gained via the Vanguard FTSE Europe ETF (VGK). For sector-specific bets, the iShares MSCI Europe Financials ETF (EUFN) or Select STOXX Europe Aerospace & Defense ETF (EUAD) are options. Japanese equities are best accessed through the Franklin FTSE Japan ETF (FIJP).

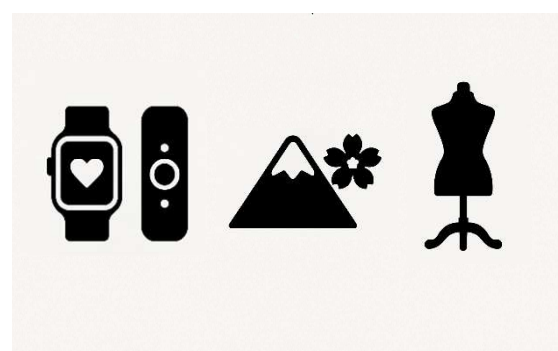
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Alternate Ideas

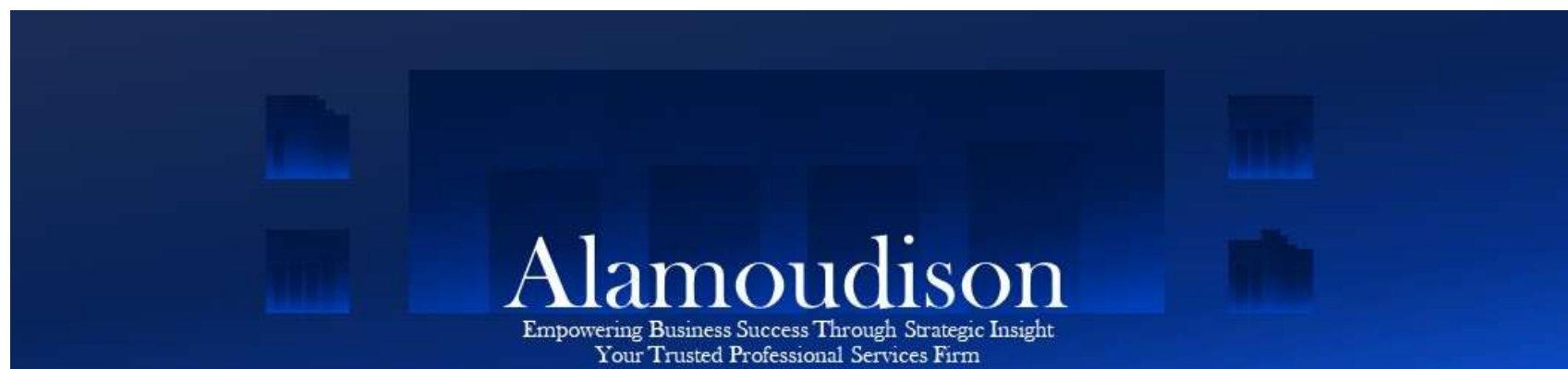
Health Devices: Invest in cutting-edge wearable health tech like Oura Rings or Apple Watches to monitor health metrics and enhance resilience.

Travel: Visit the Canadian Rockies or experience Japan's Sakura season with loved ones, creating lasting memories while appreciating the beauty of the world.

Fashion Ventures: Support emerging global designers, helping to bring unique cultural artistry to international stages.



A visual trio representing innovative lifestyle choices—health wearables for well-being, Mount Fuji and cherry blossoms for travel and culture, and a mannequin for global fashion ventures.



Alamoudison – Empowering Business Success Through Strategic Insight, Your Trusted Professional Services Firm.

Gift to My Readers

As you have seen in this edition of **Finance**, opportunities to invest SAR 10,000 wisely are present around the world – from healthcare leaders in Europe to real estate assets in Japan and beyond.

At **Alamoudison**, we strive to deliver actionable insights, professional advice, and innovative strategies to help investors and companies thrive. In addition to publishing **Finance**, I also offer **financial consulting, market analysis, and investment strategy services** tailored to your specific needs.

As a finance professional with a passion for excellence, I am **open to new opportunities** and **actively seeking to join a firm that shares my core values** – integrity, innovation, and growth.

This article is my personal **gift** to you: a reflection of my dedication to helping others succeed financially, and a glimpse of the value I can bring to any organization I am fortunate enough to collaborate with.

Thank you for reading – and remember:

The right knowledge today builds the strongest future tomorrow.

- Abdulrahman Alamoudi
 Founder, **Alamoudison Finance**