

Where to Invest \$1 Million Right Now

Four investment experts highlight timely opportunities for investors in 2025.

by [Suzanne Woolley](#) and [Claire Ballentine](#)
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Boring can be beautiful. Really. The drama – of Tesla rocketing 70%, of Nvidia shares soaring more than twice that and Bitcoin breaking through \$100,000 – may obscure this basic fact of investing.

That's not to say 2025 couldn't be another solid year for the investments dominating the headlines now. The US economy appears strong and President-elect Donald Trump is viewed as pro-business. But there are concerns about valuations in the tech stocks fueling the rise in leading indexes.

Below, skeptics like BCA Research's Marko Papic argue the vaunted US growth engine could sputter and investors may want to venture into international assets. Other experts sharing timely ideas with Bloomberg News about where to invest \$1 million also look beyond the usual suspects to spotlight promising, if less flashy, niches. Ideas ranged from nuclear companies to insurance brokers and auto electronics suppliers to European industrials.

When the strategists and money managers were asked how they would spend \$1 million on a personal passion, answers covered a lot of ground, from splurging on a helicopter and event tickets to avoid traffic when the World Cup and Olympics come to Los Angeles to investing in two exclusive \$500,000 watches.

Invest in Auto Electronics

The idea: We're seeing opportunity in the automotive value chain, where there's a lot of disruption and we can buy companies with strong secular growth trading at cyclically depressed valuations. Whether it's an electric or internal combustion vehicle, more and more internal content inside the car requires an electronic brain to operate – more safety sensors, more driving aids, autonomous driving.



Vivian Lubrano, global equities portfolio manager, [Ariel Investments](#)

Companies in this area with proprietary solutions include automotive technology supplier Aptiv Plc and semiconductor company Infineon Technologies AG.

The strategy: Battery EVs have up to three times the value of electronic content as internal combustion (IC) vehicles. Yet it is not a linear relationship, where you need to rely on EV penetration happening quickly – every year more electronic content is going into cars. The dollar value of electronic content of IC vehicles is growing more than 6% annually just to support increased safety features.

Aptiv's specialty is providing the systems where cables connect and talk to each other. Half of Infineon's revenue is auto-related, but they are a play on all electrification providing power transfer product solutions to renewables, automation and AI data centers.

The solutions provided by these companies are considered industry-leading. There's no better proof than their market share gains in China, a market known to favor domestic suppliers. Their strong market position underpins these companies' ability to generate well-balanced profitable growth, which is tied more to auto sales volume than auto prices.

The challenge this year is that cars haven't been affordable so volume is low. This will change because OEMs (original equipment manufacturers) will redesign vehicles to be cheaper but will keep this electronic content that differentiates them. There is an expectation that there will be a pickup

in European EV sales because you have new affordable vehicles coming onto the market.

The big picture: Auto production levels are down 2% and we expect them to be flat next year. But global battery EV production can grow by 20%. When you have that production and cars that use three times the electronics of IC vehicles, even if you lose production of IC vehicles, you're still growing significantly. Aptiv and Infineon can outgrow the production market by the mid-to-high single-digits.

Alternate idea

I'd create a family office for public school parent-teacher associations (PTAs) – a centralized consulting service. As a parent of public school kids in New York City I've been privy to the internal functioning of these organizations across different schools. Individual PTAs do a lot of fundraising but their financial functions are limited to simple budgeting and are challenged by the short tenure of their boards. If PTAs had access to financial planning expertise to provide long-term, consistent planning (think: how colleges manage money with endowments) the funds could go much further.

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