


Why invest?

Why you should invest

- To build wealth over time so you can fund your future, eg:
 - retirement
 - specific events, such as college fees
 - large purchases, such as a house
- To protect existing wealth from effects of inflation
- Give financial stability
- Provide a flexible income
- Enhance the value of your current wealth

Your needs

- Before investing you should consider your personal requirements
 - How old are you?
 - What is your attitude to risk?
 - Are you planning for yourself or others?
 - Do you have any preferences (such as environmental funds)?
- Answering these questions will
 - Help you decide what type of investment you need
 - Give you an idea of the amount you should be investing
 - Indicate what kind of returns you might expect
 - Highlight the kind of costs you're likely to pay

The benefits

- Enhance your financial position
- Provide you with income or capital growth
- Help to offset the effects of inflation
- Allow you access overseas growth potential as well as in the UK
- The UK government provides incentives through:
 - Tax-sheltered savings products
 - Tax incentives for investment in certain areas or sectors
 - Legislation to help you supplement the state pension

Future proofing through investment

- Choose carefully. Investments can be based on a wide selection of asset classes, from cash to property, bonds through to equities
- An investment portfolio should provide a spread of investments, specific to your own goals and attitude to risk
- A professional advisor can help you assess these needs
- Most investments should be considered over five years or more
- The earlier you start, the better your results can be